



江苏金融租赁
JIANGSU FINANCIAL LEASING

股票名称 | 江苏金租 股票代码 | 600901



江苏金融租赁股份有限公司

2022年度 环境、社会及治理(ESG)报告

做一家有温度的金融租赁公司

目录 Contents

4

关于本报告 About the report

6

关于江苏金租 About JFL

- 01 公司简介
Company profile
- 02 社会评价
Social evaluation

12

社会责任管理 Social responsibility management

- 01 社会责任观
Social responsibility philosophy
- 02 利益相关方沟通
Communication with stakeholders
- 03 关键绩效
Key performance indicators

157

意见反馈 Feedback request

20

党建引领 打造治理典范 Governance

- 01 党建融入治理
Integrate Party building into governance
- 02 治理持续完善
Enhance governance continuously
- 03 战略把舵定向
Identify strategic directions
- 04 风控护航发展
Implement risk controls for development

46

绿色领航 共赢低碳未来 Environment

- 01 完善绿色管理
Improve green management
- 02 推进绿色租赁
Promote green leasing
- 03 拓展绿色融资
Expand green financing
- 04 倡导绿色理念
Advocate green concepts

72

责任筑基 “苏”写美好未来 Social

- 01 提升服务温度
Elevate customer experience with warmth and care in services
- 02 合作共赢未来
Join hands to achieve win-win results in the future
- 03 传递公司价值
Convey corporate values
- 04 致力员工关爱
Focus on employee well-being
- 05 汇聚向善力量
Gather positive forces

102

专题 / Special focus: 服务实体经济 走进千家万户 Serve the real economy and extend our reach to countless households

132

专题 / Special focus: 着眼全球视野 加速国际化布局 Take a global perspective and boost global presence

142

专题 / Special focus: 深化科技赋能 融合业务发展 Deepen technology empowerment and integrate business development

About the report

关于本报告

本报告是江苏金融租赁股份有限公司（简称“江苏金租”或“公司”）发布的第六份社会责任报告。报告披露了江苏金租2022年度在经济、环境、社会及公司治理等责任领域的主要实践和成果，旨在回应利益相关方的期望和关注，并促进公司持续提升ESG表现。

This is the sixth Corporate Social Responsibility (CSR) report published by Jiangsu Financial Leasing Co., Ltd. (hereinafter referred to as "JFL" or "the Company"). The report discloses the Company's major practices and achievements in economic, environmental, social, and corporate governance responsibilities in 2022, aiming to address the expectations and concerns of stakeholders and promote the continuous improvement of the Company's ESG performance.



时间范围 Reporting period

2022年1月1日至2022年12月31日，为增强报告可比性及前瞻性，部分内容往前后年度适度延伸。

The reporting period spans from January 1, 2022, to December 31, 2022. To augment the report's comparability and foster a forward-looking perspective, some content moderately extends to encompass prior and subsequent years.

数据说明 Data description

本报告所引用的财务数据主要来自经审计的2022年度财务报告，其他数据来源于公司内部系统或人工整理等。本报告披露数据所使用的统计方法与往年保持一致，如统计方法或计算口径有任何变更，将会予以说明。

The financial data cited in this report are primarily sourced from the audited financial statements for the year 2022, while other data are derived from the Company's internal systems or manual collation. The statistical methods used for the data disclosed in this report are consistent with those of previous years. Any changes in statistical methods or calculation basis will be explained.

本报告中所涉及货币种类及金额，如无特殊说明，均以人民币为计量单位。Unless otherwise specified, all monetary figures and amounts mentioned in this report are denominated in CNY.

编制依据 Preparation basis

中国银行保险监督管理委员会《银行业保险业绿色金融指引》
Guidelines on Green Finance for Banking and Insurance Industries issued by the China Banking and Insurance Regulatory Commission

中国人民银行《金融机构环境信息披露指南》
Environmental Information Disclosure Guidelines for Financial Institutions issued by the People's Bank of China

上海证券交易所《上海证券交易所上市公司自律监管指引第1号——规范运作》
No. 1 Guidelines for Self-regulation and Governance of Listed Companies on the Shanghai Stock Exchange - Standard Operation issued by Shanghai Stock Exchange

香港联合交易所《环境、社会及管治报告指引》
Environmental, Social and Governance Reporting Guide issued by Stock Exchange of Hong Kong

中国社会科学院《中国企业社会责任报告指南(CASS-ESG 5.0)》
China Corporate Social Responsibility Reporting Guide [CASS-ESG 5.0] issued by China Academy of Social Sciences

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

可靠性保证 Reliability assurance

本公司董事会保证，本报告中所披露的信息、数据真实可靠，不存在任何虚假记载或误导性陈述。

The Board of Directors of the Company warrants that the information and data disclosed in this report are true and reliable and free from any false records or misleading statements.

发布形式 Publication forms

本报告以印刷版（采用环保纸印刷）和网络版两种形式发布，网络版可在公司网站（<https://www.jsleasing.cn/>）查阅。本报告以中文、英文两种语言发布，在对两种文本理解发生歧义时，请以中文文本为准。

This report is available in both print (printed on eco-friendly paper) and digital formats. The digital version can be accessed on the Company's website (<https://www.jsleasing.cn/>). This report is presented in both Chinese and English languages. In the event of any inconsistencies between the two versions, the Chinese version shall prevail.

关于江苏金租

About JFL



01 | 公司简介

Company profile

I 公司概况 Overview

江苏金融租赁股份有限公司（股票代码：600901.SH）成立于1985年6月，是经中国银行保险监督管理委员会批准从事融资租赁业务的非银行金融机构。公司于2018年在上海证券交易所挂牌上市，成为国内第一家也是唯一登陆A股的金融租赁公司。

Founded in June 1985, Jiangsu Financial Leasing Co., Ltd. (stock code: 600901.SH) is a non-banking financial institution approved by the China Banking and Insurance Regulatory Commission to conduct financial leasing business. Since its listing on the Shanghai Stock Exchange in 2018, the Company has become the first and the only financial leasing company listed on China's A-share market.

多年来，公司秉承“专业化、差异化、国际化”发展理念，坚持“服务中小、服务三农、服务民生”战略定位，结合国际、国内租赁实践经验，聚焦绿色能源、交通运输、高端装备、幸福民生等领域，为数十万家企业和个人提供了专业化、特色化融资租赁服务。

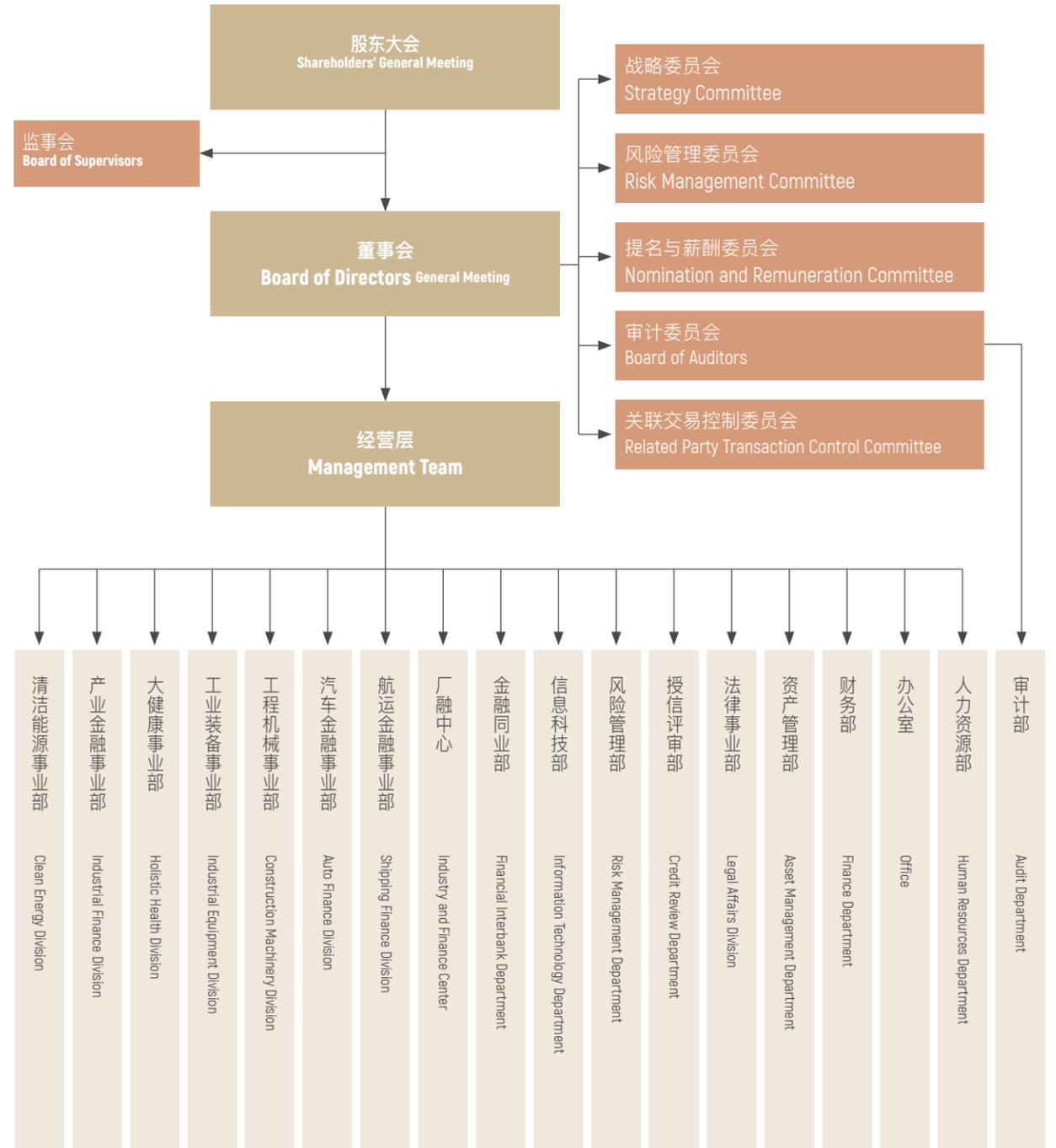
Over the years, the Company has consistently adhered to its development philosophy of "specialization, differentiation, and internationalization," maintaining a strategic focus on "serving small and medium-sized enterprises, agriculture, rural areas and rural people, and people's livelihoods." By integrating international and domestic leasing expertise, the Company concentrates on sectors such as green energy, transportation, high-end equipment, and citizen well-being, delivering professional and featured financing leasing services to hundreds of thousands of businesses and individuals.

II 主要业务领域 Major business areas

 清洁能源 Clean Energy	 交通运输 Transportation	 工业装备 Industrial Equipment	 农业机械 Agricultural Machinery	 工程机械 Engineering Machinery
 文化旅游 Culture And Tourism	 信息技术 Information Technology	 节能环保 Energy Conservation & Environmental Protection	 医养健康 Health Care And Wellness	 城市民生 Urban Livelihoods

III

组织架构 Organizational structure



02 | 社会评价

Social evaluation

I

行业地位 Industry status

- 第五届“全国文明单位”
One of the "National Civilized Units" in the 5th batch
- 国内最早成立的金融租赁公司之一
One of the earliest financial leasing companies in China
- 参加全国第五次金融工作会议（租赁行业唯一代表）
Sole representative of the leasing industry at the 5th National Financial Work Conference
- 唯一主板上市的金融租赁公司
The only financial leasing company listed on the main board
- 中国银行业协会金融租赁专业委员会副主任单位
Deputy chair unit of the Financial Leasing Committee of the China Banking Association
- 中国上市公司协会理事单位
Council member of the China Association for Public Companies
- 中诚信国际信用评级有限责任公司 主体信用等级 AAA
AAA credit company rated by China Chengxin International Credit Rating Co., Ltd.

II

业务突破 Business breakthroughs

- 第一家进入银行间同业拆借市场
The first company to enter the interbank lending market
- 第一家获准吸收股东存款
The first company to receive authorization for receiving shareholders' deposits
- 第一家获准向商业银行转让应收融资租赁款
The first company to receive authorization for transferring financing lease receivables to commercial banks
- 第一家使用租赁资产支持引入保险资金
The first company to use leased assets to support the introduction of insurance funds
- 第一批获准发行金融债券
One of the first companies permitted to issue financial bonds
- 第一批获准开展资产证券化业务
One of the first companies permitted to engage in asset securitization business
- 境内第一单国际气候债券标准认证的绿色债券
The issuer of the first green bond in China, certified under the International Climate Bond Standard

III

2022 年主要奖项荣誉 Major awards in 2022

	奖项名称 / Award	颁发单位 / Granted by
治理 奖项 Governance awards	国有企业公司治理示范企业 Exemplary State-owned Enterprise in Corporate Governance	国务院国资委办公厅 General Office of the State-owned Assets Supervision and Administration Commission of the State Council
	三项制度改革成效案例 Successful Case of Three System Reforms	国务院国资委《双百行动专刊》 Special Issue for the Reform Actions of 100+ Subsidiaries of Central State-owned Enterprise and 100+ Local State-owned Backbone Enterprises, State-owned Assets Supervision and Administration Commission of the State Council
	2021“金质量”ESG 奖 "Golden Quality" ESG Award in 2021	上海证券报 Shanghai Securities News
	第十六届“金蝉奖”之 2022 年度优秀上市公司治理奖 The 16th "Golden Cicada Award" - Outstanding Listed Company in Corporate Governance in 2022	华夏时报 China Times
品牌 奖项 Brand awards	第十七届中国上市公司董事会“金圆桌奖”之公司治理特别贡献奖 The 17th "Golden Roundtable Award" of Boards of Directors of Chinese Listed Companies - Award for Special Contribution to Corporate Governance	《董事会》杂志 Directors and Boards magazine
	2022 中国融资租赁榜 年度公司 China Financial Leasing Ranking in 2022 - Company of the Year	中国外资租赁委员会 Lease Industry Working Committee of the China Association of Enterprises with Foreign Investment
	2022 年度领军租赁公司奖 Leading Leasing Company Award in 2022	中国国际金融论坛组委会 Organizing Committee of China International Finance Forum
业务 奖项 Business awards	中国百强企业奖 China Top 100 Enterprises Award	第二十二届中国上市公司百强高峰论坛暨第八届中国百强城市全面发展论坛 The 22nd Summit Forum of Top 100 Listed Companies in China and the 8th Comprehensive Development Forum of Top 100 Cities in China
	中国百强高成长企业奖 China Top 100 High-growth Enterprises Award	
	卓越竞争力普惠金融践行金融机构 Exceptional Financial Institution Implementing Inclusive Finance with Competitive Excellence	中国经营报 China Business Journal
	2022 年度绿色租赁公司奖 Green Leasing Company of the Year Award in 2022	中国国际金融论坛组委会 Organizing Committee of the China International Finance Forum
科技 奖项 Technology awards	2021 年度绿色金融先锋机构 TOP30 Top 30 Green Financial Pioneer Institutions of 2021	零壹财经·零壹智库 01 Finance · 01 Think Tank
	2022 产业高质量发展特别贡献奖 Special Contribution Award for High-quality Industrial Development in 2022	2022 中国城市产业发展论坛 2022 China Urban Industry Development Forum
	2022 年度优秀网约出行服务金融服务 Outstanding Financial Services for Online Ride-hailing Award in 2022	第四届中国网约出行产业峰会暨网约车配套产业展览会 The 4th Summit of China's Online Ride-hailing Service Industry and the Expo of the Supporting Industries of Online Ride-hailing Services
	2022 金融机构数字化转型先锋奖 Pioneer Award for Digital Transformation in Financial Institutions in 2022	中国零售金融智库 China Retail Finance Think Tank
科技 奖项 Technology awards	中国交通投融资年度创新项目一等奖 First Prize for Innovative Projects in China Transportation Investment and Financing	中国公路学会 China Highway and Transportation Society
	第十三届金融科技应用创新奖 The 13th Financial Technology Application Innovation Award	中国人民银行《金融电子化》杂志社 Financial Computerizing Magazine of the People's Bank of China
	第三届中国零售金融发展峰会“金融机构数字化转型先锋奖” Award for Digital Transformation	第三届中国零售金融发展峰会 The Third China Retail Finance Development Summit
	2021 年度南京市网络安全等级保护和信息通报工作先进单位 Advanced Unit for Network Security Level Protection and Information Reporting in Nanjing City in 2021	南京市网络安全等级保护工作协调小组办公室 Office of the Nanjing Network Security Level Protection Work Coordination Group

社会责任管理

Social responsibility
management



01

社会责任观

Social responsibility philosophy



主旨 Mission	做一家有温度的金融租赁公司 To be a warm and caring financial leasing company
经济责任 Economic responsibilities	坚守金融本源，服务实体经济，助力公司和社会经济可持续发展。 Uphold the essence of finance, serve the real economy, and promote the sustainable development of companies and society.
治理责任 Governance responsibilities	完善法人治理结构，保障企业合规运营，实现高质量发展。 Improve the corporate governance structure, ensure compliant operations, and achieve high-quality development.
环境责任 Environmental responsibilities	发展绿色租赁业务，推动环境友好型经济生态； 践行绿色办公理念，贯彻绿色发展理念。 Develop green leasing business, promote environmentally-friendly economic ecology; practice green office philosophy and implement green development concepts.
社会责任 Social responsibilities	关注股东、伙伴、客户、员工、社区的利益诉求，贡献企业力量，以人为本，和合共赢。 Pay attention to the interests and demands of shareholders, partners, customers, employees, and communities, contribute corporate strength, put people first and achieve win-win results.

02

利益相关方沟通

Communication with stakeholders

公司建立了与利益相关方常态化的沟通机制，通过多渠道、多形式的沟通活动，通过与利益相关方的沟通，深入了解各方诉求、意见和建议，并根据各方关注重点选择企业社会履责的关键议题和目标，构建和谐、稳定的利益相关方关系。

The Company has established a mechanism for regular communication with stakeholders. Through various channels and formats, the Company engages with stakeholders to gain a deep understanding of their needs, opinions, and suggestions. Based on the concerns of all parties involved, the Company identifies key issues and objectives for corporate social responsibility, ultimately fostering a harmonious and stable relationship with stakeholders.

利益相关方 Stakeholder	利益相关方的期望 Stakeholder's expectations	公司回应方式 Company's response
股东 Shareholders	● 规范公司治理 Standardized corporate Governance	● 履行法定信息披露义务 Fulfill the statutory obligation of information disclosure
	● 稳定业绩增长 Stabilize performance growth	● 召开股东大会 Hold general meetings of shareholders
	● 投资回报 Return on investment	● 电话、邮件、网站等意见反馈平台 Telephone, email, website and other feedback platforms
		● 路演、现场调研 Roadshow, on-site investigation
		● 稳定经营与创新 Stable management and innovative development
		● 合理股东回报 Reasonable shareholder return

利益相关方 Stakeholder	利益相关方的期望 Stakeholder's expectations	公司回应方式 Company's response
政府及监管机构 Government and regulatory agencies	● 合法合规经营 Operate in a legal and compliant manner	● 合规运营 Operate in a compliant manner
	● 依法纳税 Pay taxes according to law	● 税收贡献 Pay taxes
	● 环境保护 Protect the environment	● 服务中小微企业 Serve small and medium-sized enterprises
	● 服务实体经济 Serve the real economy	● 服务民生 Serve people's livelihoods
	● 助力经济转型升级 Contribute to economic transformation and upgrading	● 服务三农 Serve agriculture, rural areas and rural people
客户及伙伴 Customers and partners	● 金融风险防范 Prevent financial risk	● 绿色金融 Conduct green finance business
	● 普惠金融 Conduct inclusive finance	● 服务新兴产业 Serve emerging industries
	● 诚信经营 Operate in an honest manner	● 强化合规风控 Strengthen compliance risk control
	● 提升服务体验 Improve service experience	● 专业产品和服务 Provide professional products and services
客户及伙伴 Customers and partners	● 互利共赢、共同成长 Bring mutual benefits and win-win results, and achieve common growth	● 产融合作 Integrate industry and finance
		● APP 开发 Develop APPs
		● 减费让利 Reduce charges and provide discounts
		● 参与交流和共享会 Participate in exchange and sharing meetings

利益相关方 Stakeholder	利益相关方的期望 Stakeholder's expectations	公司回应方式 Company's response
员工 Employees	● 保障员工权益 Protect the rights and interests of employees	● 畅通职级体系的打造 Develop a well-designed rank system
	● 提供职业培训 Provide vocational training	● 多种形式的员工培训 Provide various forms of employee training
	● 个人发展与成长 Facilitate personal development and growth	● 丰富的员工活动 Conduct diversified staff activities
社区及公众 Communities and the public	提升工作幸福感 Improve the sense of happiness during work	
	● 提供就业机会 Provide employment opportunities	● 创造就业机会 Create employment opportunities
	● 社区公益慈善 Conduct community charity activities	● 精准扶贫 Make efforts for targeted poverty alleviation
	● 实现低碳生活 Realize a low-carbon life	● 慈善公益 Conduct charity and commonweal activities
		● 绿色发展 Contribute to green development

03

关键绩效

Key performance indicators

经济责任 Economic responsibilities	单位 Unit	2019	2020	2021	2022
纳税总额 Total tax payment	亿元 CNY 100	7.52	7.56	9.2	9.97
现金分红 Cash dividends	股/元 Shares/CNY	0.2	0.24	0.3	0.35
总资产 Total assets	亿元 CNY 100 million	683.63	812.9	993.07	1089.92
营业收入 Operating income	亿元 CNY 100 million	30.66	37.53	39.41	43.46
利润总额 Total profit	亿元 CNY 100 million	21.12	25.03	27.64	32.16
净利润 Net profit	亿元 CNY 100 million	15.83	18.77	20.72	24.12
环境责任 Environmental responsibilities	单位 Unit	2019	2020	2021	2022
绿色租赁资产余额 Balance of leased green assets	万元 CNY 10,000	956,999	1,372,534	1,845,520	2,034,298
清洁能源装机规模 Installed capacity of clean energy systems	GW	1.51	2.31	4.53	6.92
生产清洁电力 Produced clean electricity	亿度 100,000,000 kWh	30	46	63	115
减少标准煤消耗 Reduction of standard coal consumption	万吨 10,000 t	90	138	193	345
减少二氧化碳排放量 Reduction of carbon dioxide emissions	万吨 10,000 t	234	359	502	905.6
人均能源消耗费用 Per capita energy consumption	元 CNY	2,564.23	1,913.48	2,011.47	1897.59
办公用品人均消费 Per capita consumption of office supplies	元 CNY	1,041.58	757.73	497.39	366.82

员工责任 Employee responsibilities	单位 Unit	2019	2020	2021	2022
员工总数 Total number of employees	人 Person	315	356	396	447
招聘应届生人数 Number of fresh graduates recruited	人 Person	46	21	23	48
少数民族员工数 Number of employees of ethnic minorities	人 Person	5	5	6	8
女性员工数 Number of female employees	人 Person	100	120	138	157
社会保险覆盖率 Social insurance coverage	%	100	100	100	100
人均带薪休假天数 Paid vacation days per capita	天 Day	5	5	6	6
开展员工培训期数 Number of employee training sessions	期 Session	256	243	320	396
员工培训覆盖率 Employee training coverage	%	100	100	100	100
员工流失率 Employee turnover rate	%	4	1	3	6
社会责任 Social responsibilities	单位 Unit	2019	2020	2021	2022
安全生产事故数 Number of workplace accidents	件 /	0	0	0	0
员工因工作受伤或死亡人数 Number of employees injured or killed at work	人 Person	0	0	0	0
无偿献血量 Amount of voluntary blood donation	cc	4500	10900	15200	21800
公益慈善总额 Total amount of charitable donations	万元 CNY 10,000	135.08	117.33	83.38	122.2524

党建引领 打造治理典范

Governance

01 | 党建融入治理

Integrate Party building into governance

公司以习近平新时代中国特色社会主义思想为指导，将坚持和加强党的全面领导贯穿企业发展的全过程。

The Company abides by Xi Jinping's Thoughts on Socialism with Chinese Characteristics for a New Era, committing to strengthen the Party's comprehensive leadership throughout all stages of its development.



I

坚持党的领导，发挥党委作用
Uphold Party leadership and give full play to the role of the Party Committee

党建入章程

Party building is incorporated into the Company's Articles of Association.

“党的领导”写进《公司章程》，从企业最高纲领层面确定党的领导地位。

The "Party's leadership" is included in the Company's Articles of Association, solidifying the Party's leadership position at the highest level of corporate governance.

党委会规范议事

The Party Committee's decision-making process is standardized

建立“三重一大”议事决策机制，制定并落实党委前置研究讨论重大事项规程。报告期内，党委会审议及听取重大议题超 80 项。

A decision-making mechanism for "decision-making on major issues, appointment and removal of important cadres, arrangement of important projects, and use of large funds" is established, along with the development and implementation of the procedures for the Party Committee's early participation in discussions about significant matters. During the reporting period, the Party Committee reviewed and deliberated over 80 major issues.

“双向进入、交叉任职”领导体制

A "dual roles and cross-appointment" leadership system is implemented.

党委书记、董事长“一肩挑”，现有 5 名党委委员均为经理层成员，其中 3 名为执行董事。

Mr. Xiong Xiangen serves as Party Committee Secretary and Chairman concurrently. Five current Party Committee members are members of the management team, including three executive directors.

党建工作责任制考核。将党建与党风廉政纳入公司管层及中层管理人员年度绩效考核中，并对党建工作考核制订了标准化的评价依据。

The implementation of the responsibility system for Party building work is included in performance evaluations. Party building and clean governance are incorporated into the annual performance evaluations of the Company's management and middle-level managers, with standardized evaluation criteria established for Party building work assessment.

II

学习党的精神，坚定理想信念 Study the guiding principles of the Party, and reinforce ideals and convictions

2022 年，公司深入学习研讨习近平新时代中国特色社会主义思想 and 党的二十大精神，广泛开展群众性宣传教育活动。报告期内，公司共召开 12 次中心组学习会、20 次党委会专题学习会、28 场党课学习会；举办 7 场主题党日活动、“喜迎二十大”员工作品展活动；发布《星辰大海》献礼二十大主题 MV 等，进一步统一思想、凝聚共识、坚定信心。

In 2022, the Company delved into studying and discussing Xi Jinping's Thoughts on Socialism with Chinese Characteristics for a New Era and the guiding principles of the 20th CPC National Congress, conducting extensive public communication and educational activities. During the reporting period, the Company organized 12 central group study sessions, 20 specialized study sessions of the Party Committee, and 28 Party lecture study sessions; held 7 thematic Party day activities and a staff art exhibition for "Celebrating the 20th CPC National Congress"; and released the 20th CPC National Congress-themed MV "Stars and Seas", to further unify thoughts, consolidate consensus, and bolster confidence.



喜迎二十大 奋进新征程



III

践行党的理论，以党建促经营 Practice the Party's theories and promote business development through Party building

为了更好的服务实体经济，公司以党建促经营发展。2022年，不断拓宽党建联盟“朋友圈”，与江西电建、东软集团、普罗科、中国电科三十六所、汇鸿中鼎、同力建等13家成员结对共建。丰富“特色联建”业务联动，成立“党员联合先锋队”，联办“云连线”等特色联建项目，联推业务项目，联克业务难题，解决零售业务时效、小微客户服务等业务难点。发挥典型示范引领作用，积极选树业务条线、管理条线优秀党员、先进个人，发挥支部“头雁”、党员“先锋”作用。

To better serve the real economy, the Company keeps driving business development with Party building. In 2022, the Company persistently expanded its Party building alliance, partnering with 13 organizations such as POWERCHINA Jiangxi Electric Power Construction Co., Ltd., Neusoft Group, Brock, The 36Th Research Institute of China Electronics Technology Group Corporation, High Hope Zhongding Corporation, and Tongli Construction Group. The Company enhanced "distinctive joint construction" business cooperation, establishing the "Party Member United Pioneer Team", and working with its allies to organize special joint construction projects such as "Cloud Connection" and promote business projects. All these efforts helped surmount business challenges, and address problems in retail business timeliness, small and micro enterprise services, etc. Additionally, the Company gave full play to the exemplary role of the Party branches and Party members. It actively held up outstanding Party members and individuals from business and management sectors as examples to demonstrate the exemplary and pioneering role of Party branches and Party members.



2022年，公司党委保持全面从严治党的清醒定力，持续推进清廉金融文化建设。

In 2022, the Party Committee of the Company maintained a sober determination for full and rigorous Party governance and continued to promote the development of a clean financial culture.

深化“清风苏租”党风廉政建设和清廉金融品牌，线上播放电子海报、教育视频，线下推出宣传展板、廉洁倡议书；

The Company carried out the discipline and law education month campaign and effectively implemented series activities including the clean finance WeChat class, the family style helping integrity, and the zero holding to promote the integrity and self-discipline norms in mind and in action.

开展纪法教育月活动，做实清廉金融微课堂、家风助廉、零持有系列活动，推进廉洁自律规范内化于心、外化于行。

The Company carried out the discipline and law education month campaign and effectively implemented series activities including the clean finance WeChat class, the family style helping integrity, and the zero holding to promote the integrity and self-discipline norms in mind and in action.



02

治理持续完善

Enhance governance continuously

公司充分发挥混合所有制的优势，构建“三会一层”的现代公司治理架构，形成了权责法定、权责透明、协调运转、有效制衡的公司治理机制。2022年，公司被评为国务院国资委“国有企业公司治理示范企业”。

The Company gave full play to the advantages of mixed ownership and built a modern corporate governance structure with “shareholders’ meeting, the board of directors, the board of supervisors, and top management”, forming a corporate governance mechanism with legal and transparent authorities and responsibilities, coordinated operation, and effective checks and balances. In 2022, the Company was rated as a “Model Enterprise of Corporate Governance for State-owned Enterprises” by the State-owned Assets Supervision and Administration Commission of the State Council.

I

[本土 + 国际] 的股东结构

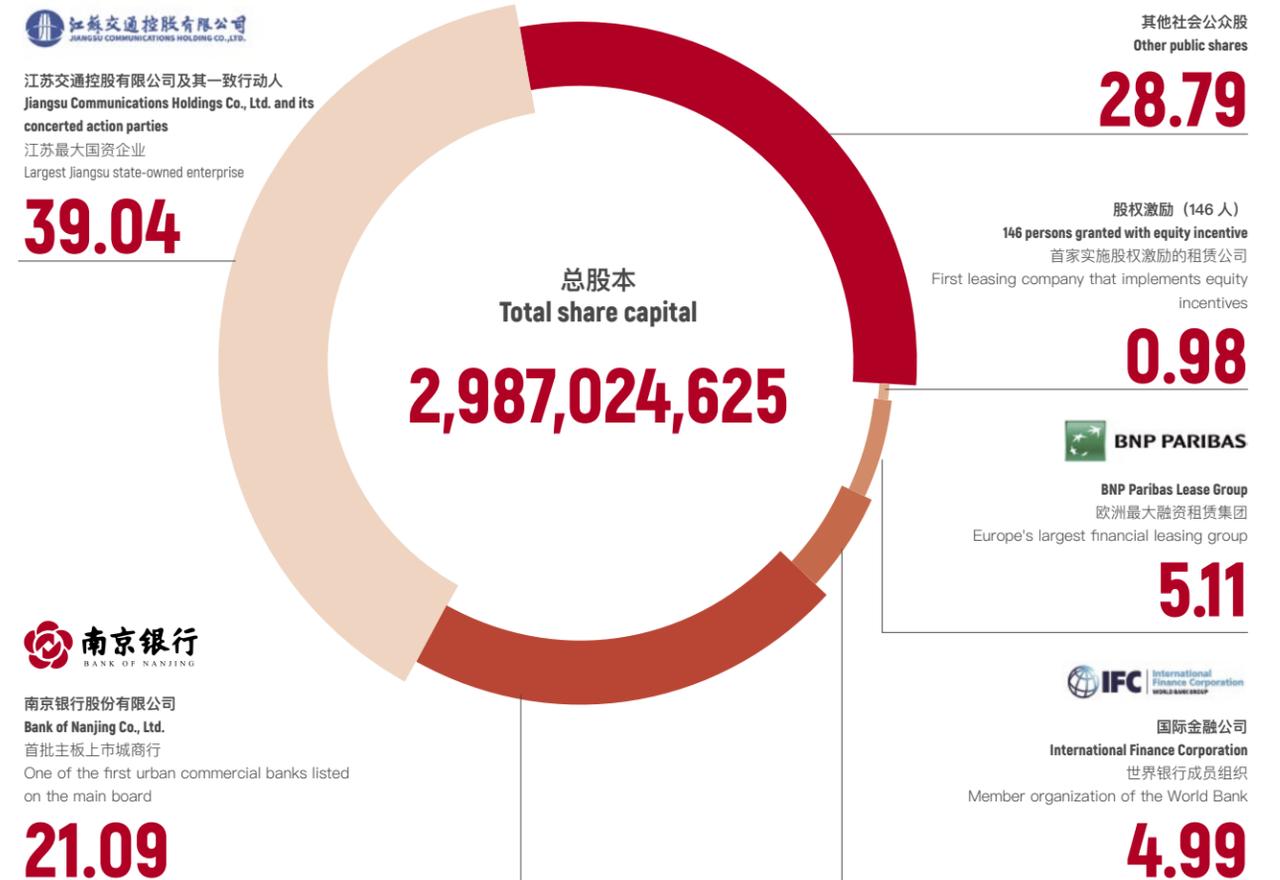
[Domestic + international] shareholder structure

公司从 2007 年起启动混合所有制改革，先后引进南京银行、国际金融公司、中信产业基金、法巴银行租赁集团等国内外一流投资人，组建了国有控股、多种所有制资本混合的股东大会。Since 2007, the Company has initiated the reform of mixed ownership, and successively introducing top domestic and foreign investors such as Bank of Nanjing, International Finance Corporation, CITICPE and BNP Paribas Leasing Group, forming a shareholders’ meeting with state-owned nature and mixed ownership of various types of capital.

公司在吸收国内外股东公司治理经验和管理理念的基础上，结合自身实际发展情况，不断提升公司治理能力和水平。

The Company continuously improves its corporate governance capabilities and standards by incorporating its domestic and foreign shareholders’ corporate governance experience and management concepts, while also taking into account its specific development needs and circumstances.

截至 2022 年底，股东结构



II

董事会专业决策

Professional decision-making by the Board of Directors

董事会构成多元、专业

董事会共有成员11名，董事专业背景涵盖财务会计、法律专业、金融投资、企业管理等领域，平均从业年限超过二十年。

The Board of Directors comprises a group of diverse and highly experienced professionals, totaling 11 members, The directors bring a wealth of expertise from various fields, such as finance and accounting, law, financial investment, and corporate management, and each director has an average work experience of over 20 years.

董事会共有成员 11 名 股东董事 4 名 执行董事 3 名 独立董事 4 名

11 名 **4** 名 **3** 名 **4** 名

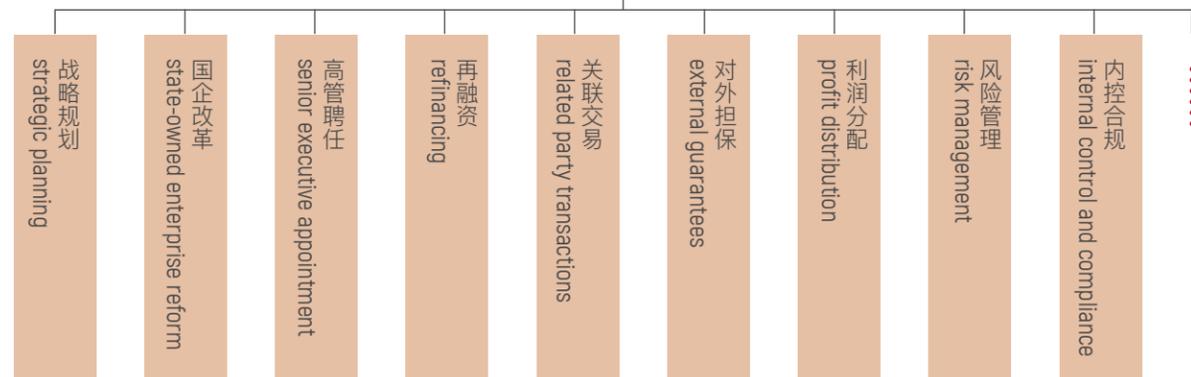
董事会科学、有效决策

董事会定期召开全体会议、工作会议，对重要议题进行决策研究；下设五大专业委员会，在董事会开会前研究专业性、技术性议题，提供专业咨询意见。

The Board of Directors demonstrates scientific and effective decision-making by convening regular general and working meetings to deliberate and decide on crucial matters. Furthermore, it comprises five major professional committees that conduct in-depth research on professional and technical issues, and provide expert consultation to the Board prior to meetings.



重要议题 Important issues



III

监事会依法监督

Law-based supervision by the Board of Supervisors

监事会构成多元独立

Diverse and independent team

截至2022年末，公司共有6名监事。

As of the end of 2022, the Company had a total of 6 supervisors.

多措并举发挥监督职责。召开监事会会议、出席股东大会、列席董事会及各专门委员会会议、实地调研重大项目、走访业务部门，切实行使监督职权。

Multiple measures for fulfilling its supervisory duties. The Board of Supervisors take a series of measures to effectively exercise its supervisory powers. These measures include holding meetings of the Board of Supervisors, attending shareholder meetings, participating in board and committee meetings, conducting on-site investigations of major projects, and visiting business departments.

股东监事 2 名 + 外部监事 2 名 + 职工监事 2 名



IV

管理层高效执行

Efficient execution by the management team

专业的高管团队

Professional senior executive team

在公司平均工作年限超20年，从业经验丰富；

With an average service duration of over 20 years in the Company and a wealth of industry knowledge.

均由公司内部选拔，队伍架构稳定；

the team members are internally sourced, which has resulted in a stable team structure.

多出身于业务部门，熟悉行业与市场，专业能力突出。

Most members come from business departments, bringing with them a deep understanding of the industry and market, as well as exceptional professional skills.



熊先根
Xiong Xiangen
董事长
Chairman of the Board of Directors
20 years



张义勤
Zhang Yiqin
总经理
General Manager
38 years



朱强
Zhu Qiang
副总经理
Deputy General Manager
18 years



张春彪
Zhang Chunbiao
副总经理、财务总监
Deputy General Manager and Chief Financial Officer
28 years



周柏青
Zhou Baiqing
副总经理、董事会秘书
Deputy General Manager and Secretary of the Board of Directors
18 years



郑寅生
Zheng Yinsheng
市场总监
Marketing Director
18 years



吴云
Wu Yun
风险总监
Risk Control Director
19 years



江勇
Jiang Yong
市场总监
Marketing Director
12 years



刘明
Liu Ming
市场总监
Marketing Director
12 years

市场化的选聘机制及考核管理

Market-oriented selection and recruitment mechanism and assessment management

公司已完成三期职业经理人改革，现9名管理层成员中已有6名职业经理人；

The Company has completed three phases of professional manager reforms, and now 6 out of 9 members of the management team are professional managers.

管理层全员实施任期制和契约化管理；

All members of the management team are subject to term limits and contractual management.

董事会根据考核结果决定高管年度薪酬，实行薪酬递延支付机制（年度绩效薪酬的50%以上递延至后三年发放）。

The Board of Directors determines the annual remuneration of senior executives based on performance evaluations, and implements a deferred payment mechanism (over 50% of annual performance remuneration is deferred and paid out in the following three years).

层级和边界清晰的授权机制

An authorization mechanism with clear levels and boundaries

公司建立了层级和边界清晰的授权机制，董事会向董事长授权，董事长向总经理授权，总经理向其他高管人员逐级授权。

The Company has established an authorization mechanism with clear levels and boundaries. The Board of Directors authorizes the Chairman, who in turn authorizes the General Manager, and the General Manager then authorizes other senior executives in a hierarchical manner.

完善的重大事项决策机制

A sound decision-making mechanism for major matters

管理层组建决策委员会和运营委员会，集中审议重大事项及其执行情况。

The management team has established a centralized decision-making and operational review structure, comprising a decision-making committee and an operation committee, to oversee significant matters and their execution.



03

战略把舵定向

Identify strategic directions

从“增长+转型”到“零售+科技”，公司战略转型进入新篇章。

The Company's strategic transformation has progressed from "Growth + Transformation" to "Retail + Technology", marking the start of a new chapter.

2017—2021

“转型 + 增长”双链驱动发展战略
"Transformation + Growth"
dual-chain driven development strategy

2017年，公司提出“转型 + 增长”双链驱动发展战略（2017-2021），重点发展以设备为载体的租赁业务，加快发展直接租赁、厂商租赁。In 2017, the Company proposed the "Transformation + Growth" dual-chain driven development strategy (2017-2021), focusing on the development of equipment-based leasing business and accelerating the development of direct leasing and manufacturer leasing.

2022—2026

“零售 + 科技”双领先战略
"Retail + Technology"
dual-leading strategy

2022年，公司新一轮“零售 + 科技”双领先战略（2022-2026）正式开启，立足租赁融物属性和零售特色，进一步拓宽市场。In 2022, the Company embarked on a new phase of its "Retail + Technology" dual-leading strategy (2022-2026), utilizing its strengths in "Financing + Asset leasing" and integrating retail features to expand its market reach.

I

“转型 + 增长”双链驱动（2017-2021）战略成果
Achievements of the "Transformation + Growth" dual-chain driven (2017-2021) development strategy

1

三大转变
Three major transformations

发展动能大转换
Major shift in driving force of development

业务结构从增长业务独大转变为转型和增长双核驱动。转型业务占比超越增长业务，上升为发展主动力。

The business structure has shifted from being dominated by growth businesses to being driven by both transformation and growth. The proportion of transformational businesses has surpassed that of growth businesses, becoming the main driving force of development.

专业能力大提升
Significant improvement in professional capabilities

专业化差异化发展提速升级，行业开发能力、渠道布局能力、科技融合能力、资金保障能力、风险防控能力、人才支撑能力大幅提升。

The pace of specialized and differentiated development has accelerated, and capabilities in industry development, channel layout, technology integration, capital security, risk prevention and control, and talent support have significantly improved.

机制改革大突破
Major breakthroughs in mechanism reform

持续深化国企体制机制改革，历史性登录A股市场，深入实施任期制与契约化管理、职业经理人、限制性股票激励、岗薪考核市场化等改革举措。

The Company has continuously deepened the reform of the state-owned enterprise system and mechanisms, becoming the first and only financial leasing company listed on the A-share market in China. It has implemented various reform measures, such as the term system and contractual management, professional managers, restricted stock incentives, and market-oriented job performance and remuneration evaluations.

2 | 十大成就 Ten major achievements

01

经营业绩实现翻番，盈利能力业内领先。
The Company achieved a doubling of its operating performance, leading the industry in terms of profitability.

02

转型业务迅速增长，零售特色日益显著。
The transformation business has grown rapidly, with increasingly significant retail features.

03

行业布局更加多元，细分市场优势增强。
The industry layout has become more diversified, and the advantages in segmented markets have been strengthened.

04

厂商区域双线并进，业务渠道巩固拓宽。
The Company has expanded its business channels by consolidating and expanding its regional and supplier resources.

05

融资规模成倍扩大，融资工具丰富创新。
Financing scale was increased manifold and financing tools were innovated and diversified.

06

信息技术与时俱进，深度融合业务发展。
The Company has kept up with the latest trends in information technology and deeply integrated it with business development.

07

风险管理质效提升，风险抵御能力增强。
The quality and effectiveness of risk management have been improved, and the Company's ability to resist risks has been enhanced.

08

人才队伍规模壮大，人事机制不断完善。
The Company has continued to expand its talent pool and improve its personnel mechanisms.

09

奋力打开国际市场，资产负债双向突破。
The Company has made great efforts to open up international markets, achieving increase in assets and decrease in liabilities.

10

首发上市创造历史，综合实力再上台阶。
The Company made history with its initial public offering and further improved its overall strength.

II

“零售 + 科技”双领先 (2022-2026) 战略规划 "Retail + Technology" dual-leading [2022-2026] strategic plan

传承战略经验：“四个坚持”

Continuously benefit from the strategic experience: adherence to "Four Principles"

坚持零售金融、融物属性 Adherence to the attribute of retail finance and asset leasing

“做银行不能做的”和“银行不愿做的”，聚焦小微客群、聚焦设备租赁。

Focus on small and micro customers and equipment leasing that are not typically serviced or provided by banks.

坚持厂商与区域双线并进 Adherence to parallel progress of manufacturers and areas

大力开发厂商租赁模式，借助厂商的销售网点抵达终端客户；建立直销网点，在经济发达、小微企业集聚的区域建立属地团队。

Leverage manufacturer leasing mode and sales networks to serve end-customers. Establish direct sales outlets and local teams in economically developed and SME-concentrated areas.

坚持布局多元市场、做强细分市场 Adherence to laying out diversified markets and strengthening niche markets

布局多元市场，在多个设备细分市场发力；同时在某些细分市场集中配置资源，力求形成领军优势。

Explore opportunities to enter diverse markets and establish a presence in various equipment sub-markets. Focus resources on specific sub-markets to develop a competitive edge.

坚持信息技术与业务融合 Adherence to IT and business integration

发挥信息技术对公司业务和管理的赋能作用，创造新的需求和模式。

Take advantage of information technology to empower business and management, creating new demands and models.

战略目标**Strategic goal**

实现**一个目标**。成为国际领先的设备租赁服务商。树立和巩固公司国际一流、融物特色、综合性服务的市场形象。

Achieving one Goal. To become a globally leading provider of equipment leasing services, and to establish and consolidate our market image as a world-class integrated service provider with a focus on financing through asset leasing.

战略方向**Strategic direction**

实现**两个领先**。即“零售领先”和“科技领先”。建立百万量级客户、千万量级租赁物的业务资源库，以便捷、智慧的金融科技提升服务和运营能力，让公司成为合作伙伴和客户的优先选择。

Attain dual leadership in the realms of retail and technology. We need to establish a vast business resource library comprising millions of customers and tens of millions of assets for leasing, leverage convenient and intelligent financial technology to augment our service and operational capabilities, thereby positioning us as the preferred choice for partners and customers.

战略路径**Strategic paths**

拓展**三大路径**。即“厂商路径”“区域路径”和“线上路径”。建立触达客户、强化粘性的稳定可持续渠道，维护核心客户资源，扩大群体覆盖面。

Expand three major paths, namely "manufacturer path", "regional path", and "online path". Establish stable and sustainable channels to reach customers and strengthen customer stickiness, maintain core customer resources, and expand group coverage.

战略保障**Strategic support**

提升**四个能力**。即“人才支撑能力”“资金保障能力”“资产管理能力”“内控合规能力”，一体谋划人、财、物、规等资源配置和能力协同。

Enhance four capabilities, namely "talent support", "capital security", "asset management" and "internal control and compliance", and integrate the planning of human resources, financial resources, materials, compliance and capacity coordination.

战略资源**Strategic resources**

用好**五种资源**。即“国际市场”“资本市场”“改革政策”“创新机制”“专业资源”，永葆开放和创新的姿态，引资引智引机制，不断注入新的活力。

Optimize the utilization of five kinds of resources, namely "international market", "capital market", "reform policies", "innovation mechanisms", and "professional resources", maintain an open and innovative attitude, introduce investment, talents and mechanisms to continuously inject new vitality into the Company.

04 | 风控护航发展

Implement risk controls for development

I

全面风险管理

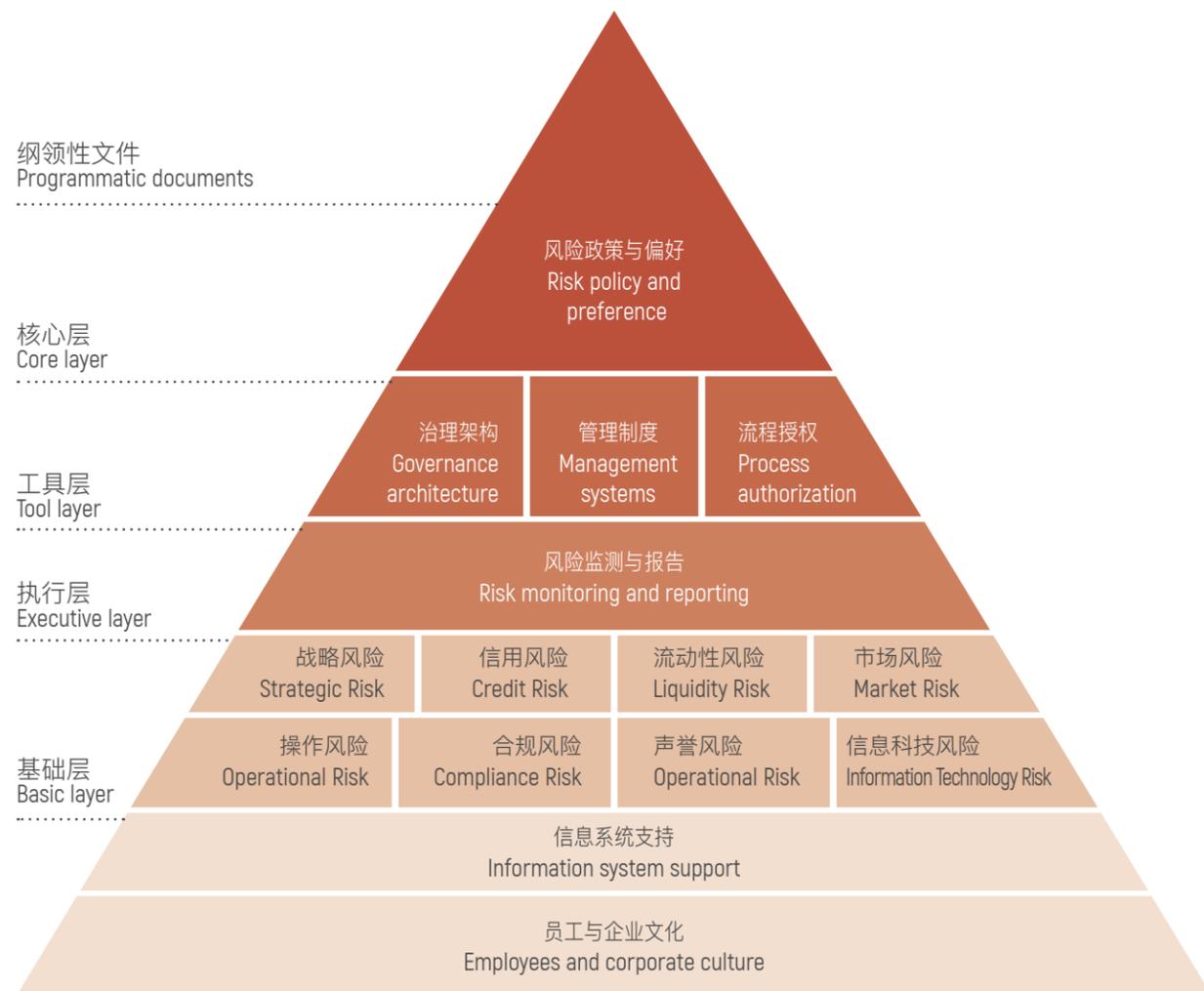
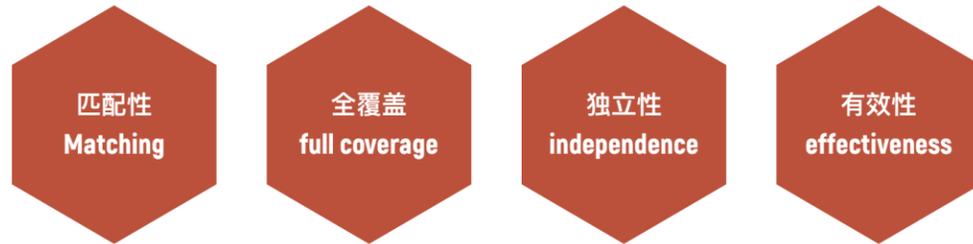
Comprehensive risk management

公司围绕企业战略及经营目标，对业务发展和管理活动中各类风险进行识别评估、动态预警、及时应对及全程管控，建立了完善的全面风险管理体系。

Focusing on corporate strategy and business goals, the Company identifies, assesses, gives dynamic early warnings, responds, and controls risks in business development and management activities, establishing a sound comprehensive risk management system.

1 | 全面风险管理体系
Comprehensive risk management system

基本原则
Basic principles



2 | 数字风控体系
Digital risk control system

加强智能化风控水平,提升风险管控质效,公司加快信息系统建设,为全面风险管理提供必要支撑。
To strengthen intelligent risk control and improve risk control quality and efficiency, the Company accelerates the construction of information systems to provide necessary support for comprehensive risk management.

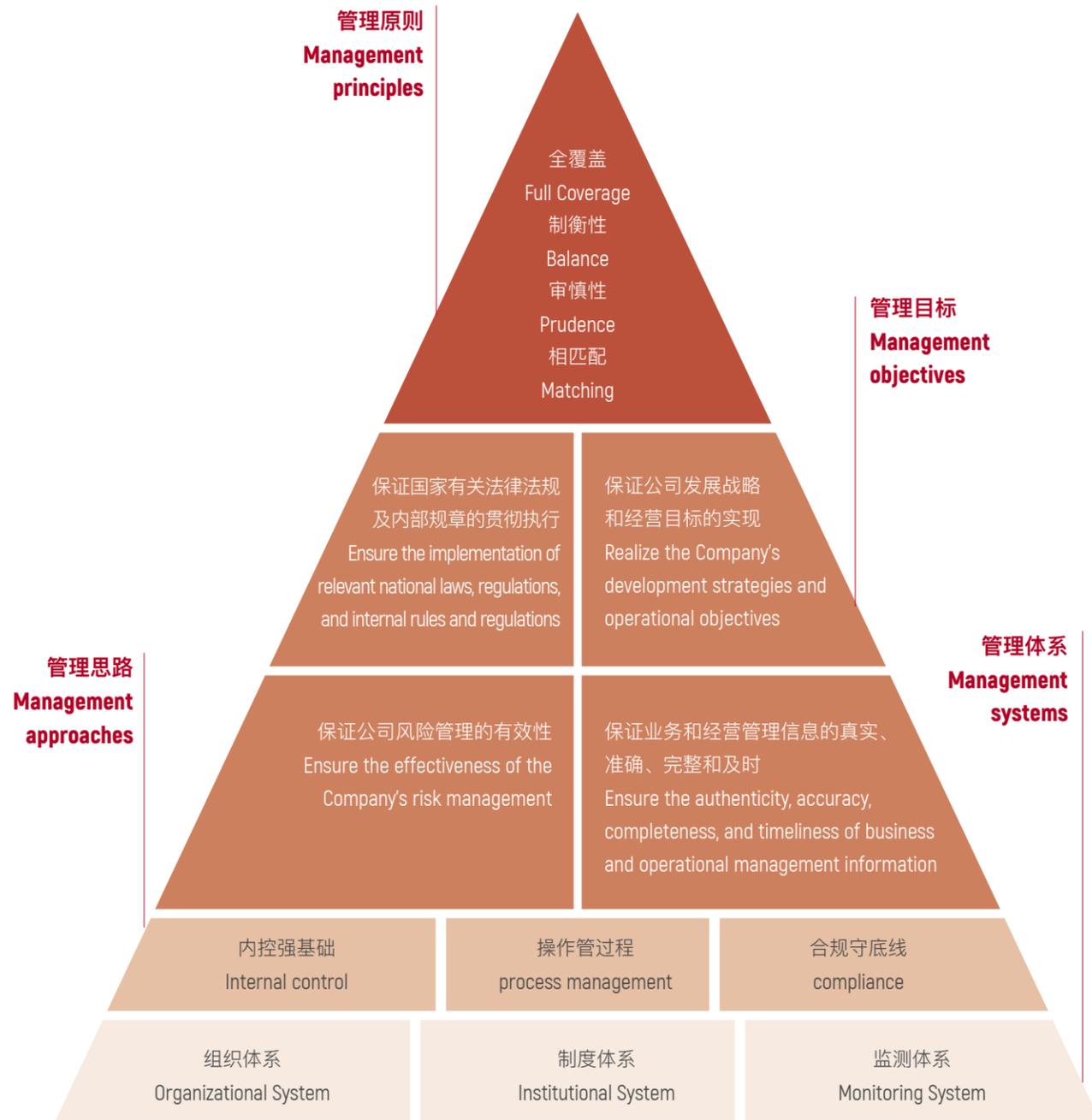
全面风险管理系统 2.0: 支持实现风险监测自动化
Comprehensive Risk Management System 2.0: Automatic risk monitoring is supported

征信系统 Credit system	自动查询与报送客户征信数据,接入公安、司法等外部信用数据 It automatically retrieves and submits customer credit data, and integrates external credit data from public security, judiciary, and other sources
大数据平台 Big data platform	为风险管理提供数据支撑 It provide data support for risk management
管理者驾驶舱 Manager cockpit	为经营层直观展示经营、风险状况 It displays intuitive business and risk information for the management team
智管万物 Smart IoT Manager	租赁物远程监控集成平台,不断提高租赁物管理的精细化和科技化水平。已实现关于17个细分行业超十万台租赁物监控数据。 The integrated platform for remote monitoring of leased items is continuously improving the precision and technological level of leased item management. The platform has already achieved the monitoring of data from over 100,000 leased items in 17 different industries.

II

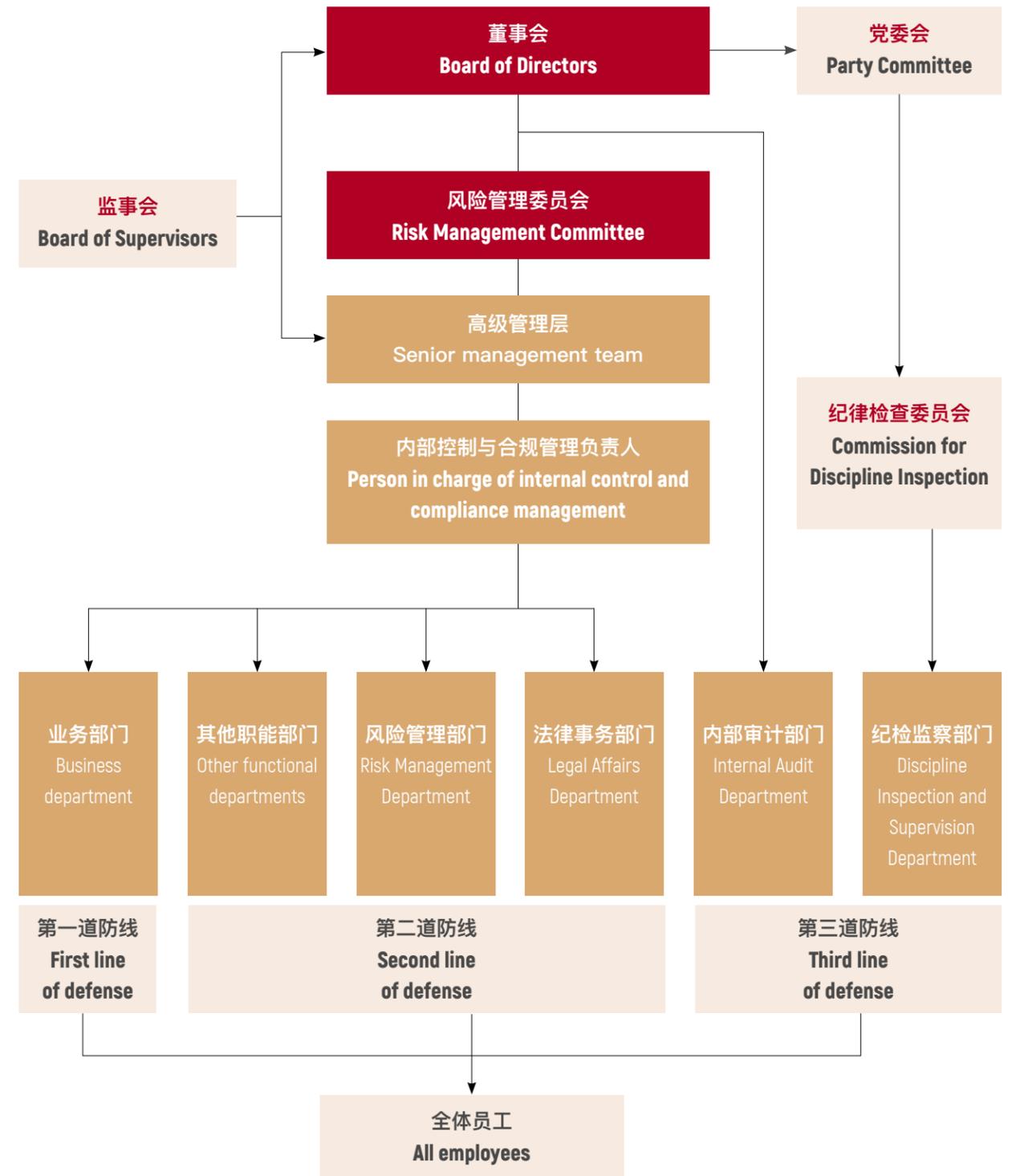
内控合规管理

Internal control and compliance management



1

健全的组织体系 Sound Organizational System



2 | 多层次、全覆盖的制度体系
Multi-level, full-coverage institutional systems

1

第一层级
First level

《内部规章制度汇编》，12 大类 200 余项制度；
The Collection of Internal Rules and Regulations includes over 200 regulations in 12 categories;

2

第二层级
Second level

内部控制手册
Internal Control Manual

3

第三层级
Third level

各部门制度
Departmental rules

实施细则
implementation guidelines

管理办法
management measures

3 | 全方位的监测体系
Comprehensive monitoring system

全面覆盖
Full coverage

持续优化
continuous optimization

闭环贯通
closed-loop management

监测要点
monitoring points

602

项

业务类 Business	尽职调查 Due diligence investigation	项目评审 Project review	合同管理 Contract management
	付款投放 Payment disbursement	租后管理 Post-lease management
非业务类 Non-business	公司治理 Corporate governance	信息披露 Information disclosure	财会税务 Accounting and tax affairs
	金融同业 Business related to financial institutions	行政办公 Administrative work	内部审计 Internal audit
	风险管理 Risk management	信息科技 Information technology	人力资源 Human resources
	数据治理 Data governance	外包管理 Outsourcing management



绿色领航 共赢低碳未来
Environment

01 完善绿色管理

Improve green management

2022 年，公司着力健全绿色金融组织架构体系，完善绿色金融相关管理制度，加强环境和社会风险名单管理，进一步提升绿色租赁专业化能力。
 In 2022, the Company prioritized the enhancement of its organizational structure and system for green finance, refining pertinent management regulations, fortifying environmental and social risk list management, and augmenting professional competencies in green leasing.



绿色金融治理体系



I

治理结构

Governance structure

决策层
Decision-making layer

董事会负责审批包含绿色租赁发展规划的公司战略，定期审批管理层提交的绿色租赁工作报告，监督、评估相关战略目标执行情况。

The Board of Directors is responsible for approving the Company's strategic development plans, including green leasing development plans, and regularly reviewing and approving green leasing work reports submitted by the management team, and supervising and evaluating the implementation of relevant strategic objectives.

管理层
Management layer

将绿色租赁发展嵌入公司战略进行规划，制定绿色租赁政策、制度，建立健全相关内部机制。

The management team is responsible for incorporating green leasing development into the Company's strategies for planning, developing green leasing policies and regulations, and establishing and improving relevant internal mechanisms.

执行层
Execution layer

相关职能部门负责具体执行绿色租赁政策的相关要求，包括调查评估客户环境与社会风险，持续跟踪客户环境与社会风险变化情况，跟踪绿色租赁项目资金用途，开展绿色租赁业务数据质量抽查等工作等。

Relevant functional departments are responsible for implementing requirements of green leasing policies, including investigating and assessing customers' environmental and social risks, continuously tracking changes in customers' environmental and social risks, tracking the use of funds for green leasing projects, and conducting quality checks on green leasing business data.

II

政策体系

Policy system

为落实好战略规划中关于促进绿色发展的要求，公司不断完善相关政策报告期内更新了《绿色租赁管理办法》。

To implement the requirements in strategic plans that are related to the promotion of green development, the Company has continuously improved relevant policies. During the reporting period, it updated the "Green Leasing Management Measures".

1

加强绿色产业支持力度

Strengthen support for green industries

公司政策明确了绿色金融的重点支持方向，并优化光伏、风力发电、节能环保、设备升级等领域的资金投放政策，向绿色低碳的行业和企业倾斜资金资源

The Company's policies elucidate the principal avenues of support for green finance and refine the guidelines for capital infusion in domains encompassing PV, wind power, energy conservation, environmental protection, and equipment upgrades. The allocation of funds is oriented towards industries and enterprises that prioritize sustainability and low carbon emissions.



2

严控高环境风险行业资金投放

Strictly control the capital investments in industries with high environmental risks

公司对照监管部门下发的环境、安全生产及职业病防控违法违规企业名单，及时调整内部高环境与社会风险客户名单。通过系统控制在项目申报阶段对企业进行自动识别和准入控制，实现对高风险客户的准入限制。

The Company conducts a comparative analysis of the list of enterprises identified by regulatory authorities as engaging in illegal and irregular practices related to environmental protection, occupational safety and health, and disease prevention and control, and promptly adjusts its list of customers with high environmental and social risks. Automated identification and access control of enterprises during project application phase can be achieved through system control, which enables access restriction for high-risk customers.

客户环境和社会风险尽职调查要点

- | | |
|---|---|
| 1 行业是否属于“两高一剩”行业?
Does the industry have high energy consumption, high pollution emissions, and excessive production capacity? | <input type="checkbox"/> 是 / Yes
<input type="checkbox"/> 否 / No |
| 2 是否涉及落后产能且未完成淘汰
Does the enterprise have any backward production capacity that has not been phased out? | <input type="checkbox"/> 是 / Yes
<input type="checkbox"/> 否 / No |
| 3 是否涉及重大环境保护违法违规且未完成整改
Are there any significant breaches of environmental protection laws and regulations by the enterprise that have not been rectified? | <input type="checkbox"/> 是 / Yes
<input type="checkbox"/> 否 / No |
| 4 是否涉及重大安全生产违法违规且未完成整改
Are there any significant breaches of safety production laws and regulations by the enterprise that have not been rectified? | <input type="checkbox"/> 是 / Yes
<input type="checkbox"/> 否 / No |
| 5 是否涉及职业病预防控制措施不达标且未完成整改
Are there any occupational disease prevention and control measures of the enterprise that are not up to standard and have not been rectified? | <input type="checkbox"/> 是 / Yes
<input type="checkbox"/> 否 / No |
| 6 生产过程涉及的主要污染类型
Main pollutants produced in the production process: | |
| <input type="checkbox"/> 废水 / Wastewater | <input type="checkbox"/> 废气 / Waste gas |
| <input type="checkbox"/> 固体污染物 / Solid pollutants | <input type="checkbox"/> 噪声 / Noise |
| <input type="checkbox"/> 不涉及 / None | <input type="checkbox"/> 其他 (请在备注说明) / Other (please specify) |

3

考核机制

Evaluation mechanism

2022 年，公司加强关于环境和社会风险的考核，将限制类行业业务规模上升情况、违规向重大环境社会风险客户投放业务情况作为扣分项纳入绿色租赁考核指标，按年度开展检查与考核，强化环境、社会风险客户管理。

In 2022, the Company strengthened the evaluations of environmental and social risks by adding penalty items to green leasing evaluations, such as expansion of business scale in restricted industries and provision of services to customers with significant environmental and social risks in violation of regulations. The Company conducts annual inspections and assessments to reinforce its management of customers with environmental and social risks.



02 推进绿色租赁

Promote green leasing

公司将绿色租赁作为重要的战略方向，聚焦清洁能源、绿色交通、节能环保等绿色产业领域，持续深化业务布局，不断提升对相关领域的支持力度。2022年，公司绿色租赁项目投放近200亿元。The Company views green leasing as a critical strategic direction and focuses on developing green industries such as clean energy, green transportation, and energy conservation and environmental protection. It is continuously expanding its business operations and increasing support for related industries. In 2022, the Company invested nearly CNY 20 billion in green leasing projects.

I

发力清洁能源领域，助力能源结构优化

Focus on the development of clean energy to help optimize the energy structure



风电、光伏电站
wind power, PV power stations



工商业分布式光伏
distributed PV systems for commercial and industrial applications



户用光伏
energy storage



储能及多能互补
multi-energy complementation

2022年，公司在清洁能源领域新增装机容量6.92GW，相关项目每年可发出115亿度清洁电力，相当于每年节约标准煤消耗约345万吨、减排二氧化碳约897万吨。

In 2022, the Company increased 6.92GW of installed capacity in the clean energy sector, and relevant projects can generate 11.5 billion kWh of clean electricity annually, which is equivalent to saving about 345 million tons of standard coal and reducing carbon dioxide emissions by about 8.97 million tons annually.

新增装机容量

6.92

GW

发出清洁电力

115

亿度

节约标准煤消耗约

345

万吨

减排二氧化碳

897

万吨

案例

Successful case



风力发电站

Wind power station

风力发电是资金密集型行业，具有“一次性投入，持久产出”的特点，前期动辄数亿的投入，让许多民营企业望而生畏。A 公司作为一家传统的民营风电开发单位，面临同样的经营难题。江苏金租在获悉该项目情况后，匹配项目建设进展，为其量身定制了分批投放的融资方案。项目建成后，装机容量共计 90MW，每年可实现年上网电量 2.2 亿度，每年可减少二氧化碳排放 21 万吨。

Wind power generation is a capital-intensive industry that requires large initial investments and produces long-lasting results. The high cost, which can easily reach hundreds of millions of CNY, often deters many private companies from investing. As a traditional private wind power developer, A Company faced similar operational challenges. Upon learning about A Company's project, JFL created a financing plan tailored to the project construction progress. Upon completion, the project has a total installed capacity of 90MW, with an annual power generation capacity of 220 million kWh and can reduce carbon dioxide emissions by 210,000 tons annually.

案例

Successful case



农光互补

Agri-PV solutions

L 公司开发的黑龙江 100MW 农光互补发电项目，于 2021 年底完成全容量并网发电，项目占地约 5000 亩地，年均上网电量为 1.55 亿度电。该项目运营支出较高，为了缓解企业现金流状况，江苏金租根据项目发电情况，针对性定制了 4 亿元的回租方案，融资期限 13 年，有效支持该农光互补项目正常运营。

L Company developed a 100MW Agri-PV power generation project in Heilongjiang, and realized grid-connected power generation at full capacity at the end of 2021. The project covers an area of about 5,000 mu and has an average annual on-grid electricity of 155 million kWh. The operating expenses of the project are high. In order to address the cash flow challenge of the enterprise, JFL customized a leaseback plan of CNY 400 million with a financing period of 13 years according to the project's power generation situation, effectively supporting the normal operation of the Agri-PV project.

II

深耕新能源汽车产业，助力交通运输减排

Dive deep into the new energy vehicle industry to help reduce emissions in transportation and logistics



新能源乘用车及其换电站
passenger NEVs, commercial
NEVs and their charging
stations



新能源商用车
电动重卡、甲醇重卡
commercial NEVs
(electric heavy-duty trucks,
methanol heavy-duty trucks)



新能源专用车
环卫车
special purpose NEVs
(sanitation vehicles)



2022年，公司在新能源汽车领域合计投放项目约65亿元，投放新能源汽车44740辆，可节约燃油4026.6万升，可减排二氧化碳8.6万吨。
In 2022, the Company invested approximately CNY 6.5 billion in NEV projects, and deployed 44,740 NEVs, which can save 40,266 million liters of fuel and reduce carbon dioxide emissions by 86,000 tons.



换电重卡

新能源专用车

新能源汽车领域投放

65

亿元

投放新能源汽车

44,740

辆

节约燃油

4,026.6

万升

减排二氧化碳

8.6

万吨

新能源乘用车 Passenger NEVs

案例

Successful case

南京一知名网约车公司，自2018年起与江苏金租建立了紧密的合作关系，其为网约车司机提供比亚迪、长安、东风、吉利等多种新能源品牌运营车辆。2022年江苏金租的融资服务占该公司新能源网约车采购份额超70%，超600名网约车司机通过江苏金租“两证一卡”（身份证、驾驶证、银行卡）零售金融产品，以低首付2-3年期的产品购置新能源网约车进行运营。江苏金租的网约车金融产品不仅为司机提供了便捷、贴心的购车体验，也为新能源车普及和环境保护做出贡献。

A well-known ride-hailing company in Nanjing has established a close partnership with JFL since 2018, providing ride-hailing drivers with NEVs of various brands, such as BYD, Changan, Dongfeng, and Geely. In 2022, over 70% of the company's new energy ride-hailing vehicle purchases are financed by JFL, with more than 600 ride-hailing drivers purchasing NEVs through JFL's retail finance product, "Two Licenses and One Card" (ID card, driver's license, and bank card). This product offers low down payments and 2-3 year financing terms. JFL's ride-hailing finance products not only provide a convenient and user-friendly purchasing experience for drivers but also contribute to the promotion of NEVs and environmental protection.



新能源公交 New energy buses

案例

Successful case

T市公交公司原有16辆已运营近十年的燃油公交车，部分车辆因接近报废无法正常使用。江苏金租协同头部公交客车厂商，主动接洽该公司，为其提供一站式新能源公交采购、充电配套设施建设服务。江苏金租帮助该公司采购了27辆纯电动客车、8台配套充电桩、1套箱变等电力设备。此次融资服务不仅提升了当地公共服务品质，也为当地民众绿色出行保驾护航。

T Bus Company originally had 16 gasoline-powered buses that had been in operation for nearly a decade, and some of which were approaching their scrap limit and could not be used normally. JFL contacted the company and provided a one-stop service of new energy bus procurement and charging facility construction in cooperation with leading bus manufacturers. JFL helped the company purchase 27 pure electric buses, 8 charging piles, and 1 containerized transformer substation. This financing service not only improves the quality of local public services but also promotes green travel for local residents.



新能源商用车 Commercial NEVs

案例

Successful case

遵义Y运输公司主营业务为水泥运输工作，其已有车辆临近使用年限。江苏金租通过新能源重卡厂商接洽到该客户，根据客户作业场景、运输距离、业务量等，对其运营成本与收益做了翔实的分析与比对，帮助客户确定了6台充电重卡的采购方案。充电重卡入场后，节约了Y公司的运营成本和保养费用，也大幅降低了作业厂区的汽车尾气排放。

[Example] Y Transportation Company specializes in cement transportation and its vehicles have reached their service limits. JFL contacted the customer through a new energy heavy truck manufacturer, and based on the customer's operating scenarios, transportation distance, and business volume, provided detailed analysis and comparison of operating costs and benefits to help the customer determine the purchase plan for 6 rechargeable heavy-duty trucks. After the new trucks were put into operation, Y Transportation Company cut its operating costs and maintenance fees, and significantly reduced vehicle emissions in the operating areas.



新能源专用车 Special-purpose NEVs

案例

Successful case



上海D环保科技企业，于2022年中标了上海某公司新能源环卫车租赁服务项目。江苏金租匹配该企业采购环卫车辆需求，与两家头部环卫车辆厂商积极联系，提供了定制化金融方案。江苏金租帮助D公司批量采购了5辆电动清洗车、6辆电动扫路机、18辆电动垃圾车，极大缓解了该企业的资金压力。相关车辆顺利通过验收后迅速投入环卫作业。

In 2022, D Environmental Protection Technology Company, won the bid for a Shanghai company's new energy sanitation vehicle leasing service project. JFL matched the enterprise's demand for sanitation vehicles and actively contacted two leading sanitation vehicle manufacturers to provide customized financing solutions. JFL helped the company purchase 5 electric cleaning vehicles, 6 electric sweepers, and 18 electric garbage trucks, greatly easing the enterprise's financial pressure. After the relevant vehicles passed inspection, they were quickly put into sanitation operations.

充电桩 Charging piles

案例

Successful case



武汉F机电科技企业以其名下充电站内的充电桩、变电站等电力设备为租赁物向江苏金租申请售后回租，融资金额210万。回租的资金用途用于支付其购买设备及电力项目施工尾款，租金分36期支付至江苏金租，盘活了该公司的固定资产，缓解了资金压力。

F Electrical and Mechanical Technology Company applied to JFL for an after-sale leaseback of its charging piles, transformer substations and other power equipment in its charging station, with a financing amount of CNY 2.1 million. The funds from the leaseback were used to pay the final installment for the equipment purchased and the construction of the power project. The rent is paid to JFL in 36 installments, which helps unlock the company's fixed assets and alleviate its financial pressure.

III

服务其他绿色产业领域 Provide services to other green industries

公司在新能源工程机械、节能环保等领域也加大服务力度，为客户提供优质的融资租赁服务。全年投放超 20 亿元

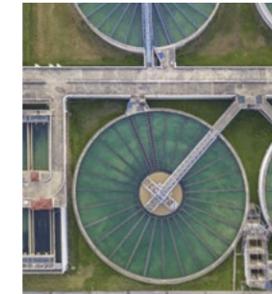
The Company is also increasing its service efforts in areas such as new energy construction machinery, energy conservation and environmental protection, and providing high-quality financial leasing services to customers. It invested over CNY 2 billion throughout the year.

新能源工程机械、节能环保等领域全年投放

200,000
万元



新能源工程机械
New energy construction machinery
新能源装载机、矿卡。
new energy loaders, mining trucks.



节能环保业务
Energy conservation and environmental protection
垃圾发电、污水处理。
garbage power, sewage treatment.

案例

Successful case



J 科技有限公司是一家专业从事余热余能发电、脱硫脱硝、除尘、污水处理的公司。2023 年初，J 公司向公司融资 2.83 亿元用于其工业废气脱硫脱硝项目，该项目 2 号、3 号烧结机机头烟气各自经一套“双室四电场静电除尘器（利旧）+CFB 循环流化床半干法脱硝 + 覆膜袋式除尘器 +GGH+SCR 中温脱硝反应器”设施处理后再外排，确保废气排放严格执行《钢铁工业大气污染物超低排放标准》（DB13/2169-2018）相关要求。

J Technology Co., Ltd. is a company specializing in power generation with waste heat and energy, desulfurization and denitrification, dust removal, and sewage treatment. In early 2023, the company obtained CNY 283 million in financing from JFL for its project of desulfurization and denitrification of industrial waste gas. The fuel gas from No. 2 and No. 3 sintering machines of the project are equipped with a set of "dual-chamber four-electric field electrostatic precipitator (refurbished) + CFB circulating fluidized bed semi-dry flue gas desulfurization + coated bag filter + GGH + SCR medium-temperature denitrification reactor" respectively for treatment before being discharged to ensure that the waste gas emissions strictly comply with the relevant requirements of the "Ultra-low Emission Standards for Atmospheric Pollutants of the Iron and Steel Industry" (DB13/2169-2018).

垃圾发电 Garbage power

案例 Successful case

W 环保科技有限公司为 S 市生活垃圾焚烧发电项目的投资运营主体，处理垃圾范围包括市域及周边县城，服务人口约 135 万。W 公司在扩产时遇到资金缺口，公司获悉后及时为其提供 3 亿元设备融资款，助力其开展新的节能环保项目。新项目主要是用生活垃圾焚烧的热量发电，所发电量除厂用电外，剩余电力送入国家电网，同时对垃圾燃尽后剩余的炉渣进行综合利用。

W Environmental Protection Technology Co., Ltd. is the investment and operation entity of the municipal solid waste power generation project in S City. The scope of waste disposal includes the city and the surrounding counties, serving a population of approximately 1.35 million. The company encountered a funding gap when expanding its production. Upon learning of this, JFL promptly provided a CNY 300 million equipment financing loan to help the company carry out new energy-saving and environmental protection projects. The new project mainly uses the heat generated from incinerating municipal solid waste to generate electricity, with the excess electricity sent to the national grid and the slag from the burnt waste being comprehensively utilized.



污水处理 Sewage treatment

案例 Successful case

K 公司为江苏地区知名环保企业，具备污水处理设备供应和工程总包能力。江苏金租为 K 公司位于河北省某市工业园区的污水处理项目提供融资租赁服务，项目建成后，每年能够处理工业园区产生的 300 万吨污水。灵活便捷的融资服务助力项目快速建成投产，助力当地绿色发展。

K Company is a well-known environmental protection enterprise in Jiangsu Province, with the ability to supply sewage treatment equipment and undertake engineering projects. JFL provided financing and leasing services for K Company's sewage treatment project in an industrial park in a city in Hebei Province. After the project is completed, it will be able to treat 3 million tons of sewage generated by the industrial park each year. The flexible and convenient financing service helped the project to be quickly constructed and put into operation, and promoted local green development.





03

拓展绿色融资

Expand green financing

I

发行规模

Issuance scale

多元化绿色融资渠道

Diversified green financing channels

绿色债券
green bonds资产证券化
asset securitization银团贷款
syndicated loans

截至 2022 年末，累计发行 2 期 20 亿元绿色金融债券，债券评级均为 AAA 级；发行 19.20 亿元绿色租赁资产支持证券；落地 6.4 亿元绿色银团贷款。

By the end of 2022, JFL had issued two tranches of green financial bonds totaling CNY 2 billion, both rated AAA. The Company also issued green leasing asset-backed securities of CNY 1.92 billion and granted green syndicated loans of CNY 640 million.

发行绿色金融债券

200,000

万元

发行绿色租赁资产支持证券

192,000

万元

债券评级均为

AAA

级

落地绿色银团贷款

64,000

万元

“首单”突破及行业领先 A pioneer and leader in the industry

2019 年，发行 10 亿元绿色金融债券，行业首单获得国内国外双绿色认证的金融债券。

In 2019, JFL issued CNY 1 billion of green financial bonds, which are the industry's first financial bonds to receive dual green certifications both domestically and internationally.

2019 年，发行 19.2 亿元绿色 ABS，行业首单绿色资产证券化产品。

In 2019, JFL issued CNY 1.92 billion of green ABS, which are the first green asset securitization product in the industry.

2020 年，与 IFC 合作，落地 6.4 亿元国际绿色银团贷款，具备行业领先地位。

In 2020, JFL partnered with IFC to grant international green syndicated loans of CNY 640 million, establishing its leading position in the industry.



II

投向管理 Investment management

公司严格对照《绿色债券支持项目目录》，对租赁项目初步筛选后交由专业第三方绿评机构进行审核，确认符合绿色债券投放范围后进行资金投放。资金投放后，公司严格按照监管要求对存续期绿色债券募集资金使用进行监督核查，确保资金被用于支持绿色发展

The Company strictly adheres to the Catalogue of Supported Green Bond Projects when selecting green leasing projects. After a preliminary screening, projects are reviewed by a professional third-party green rating agency to ensure their compliance with the scope of green bond investments before funds are invested. Once the funds are invested, the Company closely monitors and verifies the use of the funds raised through green bond issuances during the duration of the bonds, in accordance with regulatory requirements, to ensure that the funds are indeed being used to support green development.

III

资金管理 Fund management

公司建立了专项台账，用于记录所投绿色租赁项目的初始投放、后续资金回笼及项目再投放情况。募集资金闲置期间，公司通过投资具有良好信用等级和市场流动性的货币市场工具或者以银行存款形式管理闲置资金。

The Company has established a special ledger to record the initial investments, subsequent fund inflow and reinvestments of green leasing projects. During the idle period of raised funds, the Company invests in money market instruments with good credit ratings and market liquidity or manages idle funds in the form of bank deposits.

04 | 倡导绿色理念

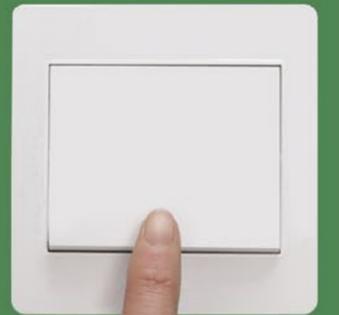
Advocate green concepts

I

绿色运营 Green operation

公司主要能源消耗主要来自于日常运营，包括办公活动消耗的水电、天然气、汽油、纸张等资源。2022 年，公司持续大力推进节能减排工作，采取多项节能降碳措施，积极推行绿色办公，努力减少运营活动产生的碳排放。

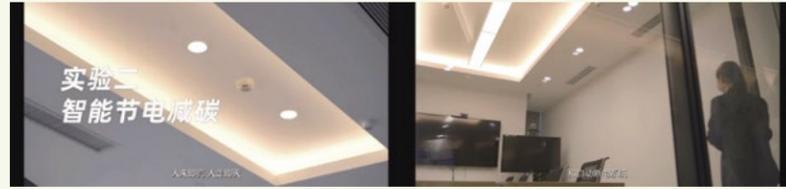
The Company's main energy consumption comes from daily operations, including water, electricity, natural gas, gasoline, paper and other resources consumed by office activities. In 2022, the Company continued to prioritize energy conservation and emission reduction by implementing a variety of measures to reduce carbon emissions. These included promoting green office practices, adopting energy-efficient technologies, and reducing carbon emissions from daily operational activities.



1 | 节能管理
Energy conservation management

会议室
Meeting rooms

设置智能灯控和自动断电设备，“人来即亮，人走即灭”；22点自动断电。每年节约电力2100度，减少二氧化碳量2094KG。
The installation of intelligent light controls and automatic power-off devices enables lights to turn on when people enter a room and turn off when people leave, with an automatic power-off at 22:00. This initiative saves approximately 2,100 kWh of electricity each year and reduces carbon dioxide emissions by 2,094 kg.



电梯
Elevators

采用高效节能电机，通过群控、分时段控制等手段节能。
High-efficiency and energy-saving motors are used, and group control and time-based controls are implemented to for energy conservation.

餐厅
Canteens

强调“光盘行动”，杜绝浪费粮食；在员工餐厅引入分布式餐厨垃圾真空收集和处系统，促进厨余垃圾资源循环利用。
The Company places great emphasis on reducing food waste and implements the "Clean Plate Campaign". In addition, the Company has introduced decentralized vacuum collection and processing system for kitchen waste in the employee canteens, promoting the recycling of food waste.



空调
Air conditioners

使用区域能源集中供给方案，每年较普通中央空调减少二氧化碳排放约8000吨。
Centralized energy supply in specific regions reducing carbon dioxide emissions by about 8000 tons per year compared to those of ordinary central air conditioners.



纸张
Paper

推广无纸化办公，在董事会、监事会、党委会等重要会议中，推广会议资料电子化；减少会务茶水一次性纸杯、抽纸等各类资源消耗；鼓励双面打印，抵制纸张浪费；智能化控制打印设备，预警异常打印情况。
The Company promotes paperless office practices by digitizing meeting materials for important events such as meetings of the Board of Directors, the Board of Supervisors and the Party Committee. Additionally, the Company reduces the consumption of disposable resources such as paper cups and tissues at meetings and encourages double-sided printing while resisting paper waste. The Company also implements intelligent controls on printing equipment to monitor and prevent excessive or abnormal printing.

水资源
Water resources

使用感应式水龙头及节水型马桶，提升水利用效率；在办公区设置共享茶水间和直饮水机，减少水浪费。
The Company uses induction-type faucets and water-saving toilets to improve water utilization efficiency; sets up shared tea rooms and direct drinking water dispensers in office areas to reduce water waste.

2 | 清洁电力
Clean power



在办公楼顶架设10kw峰值分布式光伏发电系统，年内约产出9800度清洁电力。与燃煤发电相比，每年可以减少碳排放7977KG。
A distributed PV power generation system with a peak power output of 10kW has been installed on roofs of office buildings. It produces about 9800 kWh of clean power per year. Compared with coal-fired power generation, it can reduce carbon emissions by 7977kg per year.



II

传递绿色理念 Convey green concepts

公司开展关于绿色办公、绿色生活的系列宣传活动，向全员传递绿色理念，鼓励员工建立绿色节约的良好习惯。

The Company conducts a series of promotional activities to raise awareness of green office practices and sustainable living among all employees. These activities aim to promote a green mindset and encourage employees to practice thrift and develop eco-friendly habits.

倡导环保行为：鼓励员工中绿色出行，降低交通碳排放；鼓励员工参加“地球一小时”等环保志愿活动与环保实践，身体力行参与环保事业。

The Company promotes eco-friendly behaviors, encouraging employees to use eco-friendly commuting methods to reduce their carbon footprint. Additionally, the Company encourages employees to participate in environmental volunteer activities such as “Earth Hour” and other environmental practices, actively engaging in environmental protection efforts.



案例 Successful case



责任筑基 “苏”写美好未来

Social



01 提升服务温度

Elevate customer experience with warmth and care in services

“

“金融租赁公司要持续锻造服务能力，将简单的融资性业务导向产融结合，提升多元化产品能力、高效服务能力。”

"Financial leasing companies must continuously enhance their service capabilities, and transform simple financing business into integration of production and financing. This involves improving their ability to offer diverse products and efficient services."

董事长熊先根
Chairman Xiong Xiangen

”

I

想客户所想，提升服务质效

Meet customer needs and improve service quality

1

科技赋能，提供优质服务

Empower development with technology and provide quality services

公司凝心聚力，汇才集智，持续开展互联网线上产品研发，打造线上金融服务新生态。联网线上产品覆盖业务场景下的客户、渠道和员工各方参与者，以“极快、极简、极便”的全程在线模式解决企业融资痛点。

The Company focuses its efforts and gathers talented individuals to consistently engage in online product development and establish a novel ecosystem for online financial services. Its comprehensive range of online products caters to all stakeholders involved in business scenarios, including customers, channels, and employees. By offering an "efficient, straightforward, and user-friendly" online model, it effectively addresses financing pain points.

智慧金融开放平台



2

多措并举提升精准服务能力

Take multiple measures to improve targeted services

多年来，江苏金融租赁坚守租赁主业，多措并举提升精准服务能力，以多元的金融产品、高效的流程设计和先进的科技手段为数十万客户发展保驾护航。

Over the years, JFL has remained committed to the leasing industry, implementing a multitude of measures aimed at enhancing targeted services and delivering a wide range of financial products, streamlined process designs, and cutting-edge technology to hundreds of thousands of customers.

案例

Successful case

金融创新：助力老牌国企打破销售“瓶颈”

Financial innovation: JFL facilitates market expansion for a well-established state-owned enterprise

天津 Y 工程机械有限公司作为一家老牌国企，具有国际先进水平的工程机械设备，但缺乏一些利用金融手段拓展市场的“经验”。2022 年，Y 公司在开拓市场时遇到资金需求，公司深入了解其设备使用场景、工程结算特点等，制定了一份特色化专业化的融资租赁解决方案。此外，公司利用金融科技优势，设计“推易租”产品，通过人脸识别技术，实现秒级审批和投放。

Tianjin Y Construction Machinery Co., Ltd. boasts internationally advanced engineering machinery and equipment, yet lacks expertise in utilizing financial tools to overcome sales bottlenecks. In 2022, the company faced capital demands while exploring new markets. Based on an in-depth understanding of the equipment usage scenarios and engineering settlement characteristics among other factors, JFL developed a tailored financial leasing solution. Leveraging its technological prowess in finance, JFL created an innovative product called "Easy Lease", which enables instant approval and delivery through cutting-edge face



II

消费者权益保护

Protect rights and interests of consumers

1

客服中心，7*24 全天候服务

7*24 services provided by the Customer Service Center

为了更好服务小微客户，公司设立了独立的客服中心。建立呼叫中心平台，配备专门团队，快速高效解答客户疑难问题；建立智能客服系统，实现智能客服 24 小时服务客户。

To better serve its small and micro-enterprise customers, the Company has established an independent customer service center. The center has set up a call center platform with a dedicated team to quickly and efficiently address customer inquiries and problems. Additionally, an intelligent customer service system has been established to provide 24-hour customer service support.

平台累计呼入

80,000 通

累计呼出

120,000 通

累计服务客户

16,000 名

呼叫中心平台：

Call center platform:

自主研发并上线呼叫中心平台，无缝对接公司业务系统和其他智能平台，兼顾呼入、呼出、短信和智能外呼等多种通信能力，为客户提供一站式售后服务体验。

It is an independently developed system that seamlessly integrates with the Company's business system and other intelligent platforms. It offers various communication capabilities such as incoming and outgoing calls, SMS, and intelligent outgoing calls, providing customers with a one-stop after-sales service experience.

智能客服系统：

Intelligent customer service system:

自主研发 AI 智能客服“乐乐”，对消费者咨询接待回复。智能客服系统自 2021 年 4 月 2 日上线以来，累计处理客户问答 4.3 万条。

The independently developed system, with the AI-powered chatbot "Lele", handles customer inquiries and replies. Since its launch on April 2, 2021, the system has processed over 43,000 customer inquiries.

累计处理客户问答

43,000 条

2

客诉处理, 提升客户满意度

Customer complaint handling for improving customer satisfaction

2022年, 公司严格遵守《银行业保险业消费投诉处理管理办法》, 高度重视每项客户投诉, 着力提升客户投诉处理工作的质量和效率。规范客户投诉处理工作, 及时解决客户投诉, 保护客户的正当权益, 努力提升客户体验, 持续提升公司的社会责任意识。

In 2022, the Company strictly complied with the "Management Measures for Handling Consumer Complaints in the Banking and Insurance Industries", highly valued each customer complaint, and focused on improving the quality and efficiency of customer complaint handling. The Company standardized the handling of customer complaints, resolved customer complaints in a timely manner, protected customers' legitimate rights and interests, and continuously improved customer experience and its own social responsibility awareness.

完善投诉机制:

Improve complaint mechanisms:

完善修订《客户投诉处理管理办法》, 明确投诉与纠纷化解主管部门统筹协调消费者投诉处理工作, 明确投诉处理流程。

JFL has improved and revised the "Customer Complaint Handling Management Measures," which clarifies the department responsible for coordinating and resolving consumer complaints and disputes and outlines the complaint handling process.

建立溯源机制, 根据频繁投诉内容查找产品和服务的薄弱环节及风险隐患, 加强问题源头治理, 优化完善业务流程, 进一步提高服务水平。

The Company has also established a traceability mechanism to identify vulnerabilities and potential risks in products and services based on frequent complaints, allowing for strengthened management of the underlying causes of problems, optimization of business processes, and better services.

优化投诉处理渠道:

Optimize complaint handling channels:

成立消费者权益保护中心; 配备专职人员, 上线呼叫中心平台对接客户投诉处理工作; 新增微信公众号后台投诉渠道, 上线AI智能客服“乐乐”系统。

JFL has established a Consumer Rights and Interests Protection Center, equipped with dedicated staff and an online call center platform to handle customer complaints. The Company has also added a complaint channel on the WeChat official account and launched an AI-powered smart customer service system called "Lele".

投诉及咨询电话
Complaint and
consultation phone

025-86816908

客户投诉渠道公示地点
Location for publicizing customer complaint channels

官方网站:
在公司官网显著位置公布客户投诉电话等。
Official website:
Customer complaint hotline and other information are displayed in prominent positions on the Company's official website.

线上营业渠道:
在苏乐租 App 的智能客服中公示投诉受理提示信息。
Online business channels:
Complaint acceptance prompt information is displayed in the intelligent customer service of SuLeasing App.

强化考核评价:

Enhance assessment and evaluation:

公司将客户投诉以及处理情况纳入各部门绩效考核评价体系, 考核内容突出投诉增长率、投诉办结率、投诉回溯及整改落实等内容, 重点关注消费者权益易遭受侵害的重点业务和关键环节。

The Company has incorporated customer complaints and handling into the performance assessment and evaluation system of each department. The assessment focuses on the growth rate of complaints, settlement rate of complaints, complaint review and implementation of rectification, and places an emphasis on key businesses and key processes where consumers' rights and interests are vulnerable to damage.

2022年度, 共受理监管部门转办投诉19件, 规定时间内解决19件, 投诉解决率100%。2022年投诉发生率仅为0.02%。

In 2022, a total of 19 complaints transferred by regulatory authorities were accepted, and 19 complaints were resolved within the time limits, with a resolution rate of 100%. The complaint rate in 2022 was only 0.02%.

投诉解决率

100%

投诉发生率

0.02%

加大宣传培训力度:

Increase publicity and training efforts:

邀请专业讲师开展消费者权益保护与客户投诉处理专题培训及情景演练; 在“金融消费者权益保护日”等活动期间充分利用媒体、公众号等渠道向客户宣传消费者金融安全保护等金融知识。

The Company invited professional lecturers to conduct special training and scenario rehearsals on consumer rights and interests protection and customer complaint handling. During events such as "Financial Consumer Rights and Interests Protection Day", the Company made full use of various channels, such as media and official accounts, to impart financial knowledge such as consumer financial security protection to its customers.



02 | 合作共赢未来

Join hands to achieve win-win results in the future

公司充分发挥金融租赁特色，整合产业、金融资源，助力实体经济升级。

The Company gives full play to the characteristics of financial leasing, integrates industrial and financial resources, and helps upgrade the real economy.



厂商合作 Cooperation with manufacturers

联合各行业优质设备制造商和经销商，为企业采购设备、使用新技术提供资金支持；

The Company works with manufacturers and distributors of high-quality equipment in various industries to provide financial support for enterprises to purchase equipment and use new technologies;

融资伙伴 Financing partners

与境内外金融机构保持良好合作，凭借自身良好的信用、多元化融资结构降低融资成本，向实体经济提供更好的服务。

The Company maintains good cooperation with domestic and foreign financial institutions, reduces financing costs by virtue of its good credit and diversified financing structure, and provides better services to the real economy.



I

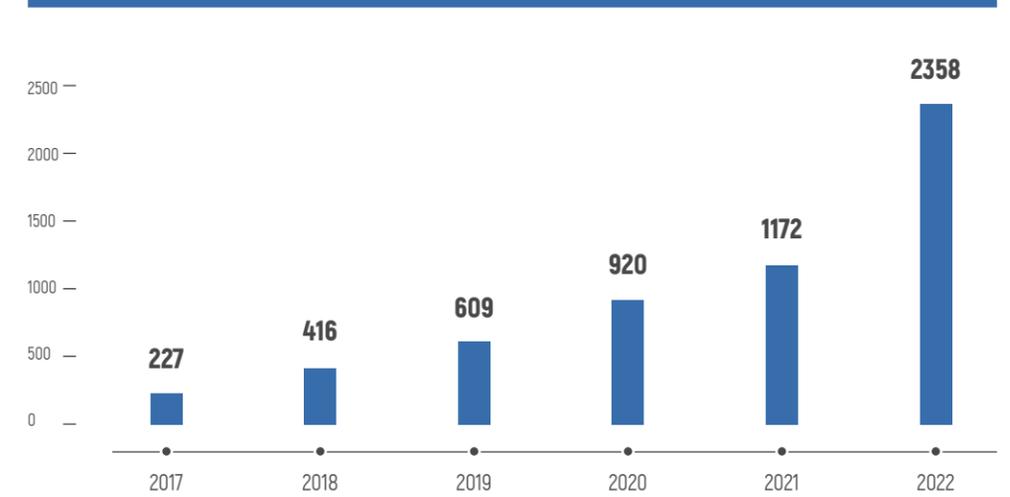
产融合作，加速服务实体经济
Integrate production with financing to provide better services for the real economy

公司充分融合自身多年深耕产业的经验和国际设备融资租赁的先进理念，将厂商租赁模式作为发展设备租赁的重要方式，通过与优质厂商经销商合作，精准把握企业设备购置需求，量身定制企业还款方案，科学搭建“租赁物+承租人+厂商”三位一体风险管控体系，从而破解企业在设备购置、技术升级时的融资难题。

Integrating its years of experience in the industry with advanced concepts in international equipment leasing, the Company takes the manufacturer leasing model an important way to develop equipment leasing. By cooperating with high-quality manufacturers and distributors, the Company can accurately understand the equipment purchasing needs of enterprises, customize repayment plans for them, and establish a three-in-one risk control system of "leased property + lessee + manufacturer". This system can effectively solve financing difficulties that enterprises encounter when purchasing equipment or upgrading technology.



厂商经销商数量
Number of manufacturers and distributors



案例
Successful case

江苏金租与厂商合作的标准化产品
Standardized products that JFL develops in collaboration with manufacturers



案例 Successful case

与特雷克斯形成稳定的合作关系 Stable cooperative relationship with Terex

2018 年 11 月，江苏金融租赁与特雷克斯正式签署合作协议，首单项目落地投放。此后，双方紧密合作，创新推出高空易租产品，并利用金融科技实现全流程智能化、在线化，为客户提供更高效、便捷的融资体验。2022 年，双方共商深化交流合作事宜，将在原有合作基础上全面深化合作关系，通过研发技术与金融产品的持续创新输出，积极探索高空作业设备全生命周期解决方案，助力新设备销售，为客户创造更多价值。

In November 2018, Jiangsu Financial Leasing and Terex formally signed a cooperation agreement, and the first cooperative project was launched. Since then, the two companies have worked closely to innovate and launch aerial work equipment lease products, and use financial technology to realize intelligent online processes, bringing customers a more efficient and convenient financing experience. In 2022, the two companies discussed the deepening of exchanges and cooperation. They will comprehensively deepen the cooperative relationship based on the original cooperation, actively explore life-cycle solutions for aerial work equipment through continuous innovation and output of research and development technology and financial products, assist in sales of new equipment, and create more value for customers.



I

资金融通，减轻企业融资负担 Ease financing burdens of enterprises with financing services

公司作为持牌非银行金融机构，凭借稳健的业绩表现、良好的社会信誉和 AAA 级主体评级，与国内外众多银行、证券、保险等金融机构建立了长期稳定的合作关系，获得充足的授信额度和较低的融资成本，并综合运用多元化融资手段，从源头上降低融资成本，进一步减轻企业融资负担。

As a licensed non-bank financial institution, the Company has established long-term and stable cooperative relations with many domestic and foreign banks, securities and insurance companies, and other financial institutions by virtue of its robust performance, good social reputation and AAA-rated subject rating, obtained sufficient credit lines and low financing costs. It has comprehensively used diversified financing means to reduce financing costs and further reduce financing burdens of enterprises.



部分合作金融伙伴
Some financial partners



成功案例
Successful case



苏州银行南京分行一行访问江苏金融租赁
Nanjing Branch of the Bank of Suzhou visits JFL

03

传递公司价值

Convey corporate values



公司坚持多渠道与投资者开展沟通交流，积极通过业绩说明会、反向路演、接待投资者调研、接听投资者电话、网络互动平台、可视化业绩宣传等多种方式维护投资者关系工作，在保障信息披露合规基础上，增进投资者和潜在投资者对本公司的了解。

The Company maintains multi-channel communication with investors, actively engaging in investor relations through various means such as performance briefings, reverse roadshows, receiving investor research, answering investor inquiries, utilizing online interactive platforms, visual performance promotion, and more. It also keeps improving its understanding of investors' and potential investors' understanding of current and potential investors on the premise of compliance with information disclosure regulations.

接听投资者电话咨询
Answered investors'
telephone enquiries

260 次

投资者和分析师电话会
Telephone conferences with
investors and analysts

43 场

业绩说明会
Performance briefings

3 场

2022 年投资者活动
覆盖机构
Coverage of investor
activities in 2022

300+ 家

反向路演活动
Reverse roadshows

17 场

投资者开放日
Open Days for Investors

2 场

案例 Successful case

投资者开放日 Open Days for Investors

公司结合投资者关注焦点，于 2022 年组织开展 2 次投资者开放日，邀请投资者代表来到公司，通过参观展馆、部门走访、高层座谈等形式，让投资者对公司的运营和战略有了更为深入的了解。

The Company organized two investor open days in 2022, in response to the focus of investors' attention. Investor representatives were invited to visit the Company, and through activities such as visiting exhibition halls, department visits, and senior management discussions, investors gained a more in-depth understanding of the Company's operations and strategies.



04 致力员工关爱

Focus on employee well-being

公司将员工视为最宝贵的财富，并将促进员工的全方面发展成长作为履责目标之一。通过保障员工权益，关注员工成长，做好员工关怀等措施，为员工创造公正、健康、有活力的工作环境，以和谐的企业氛围、丰富的活动形式激发全体员工爱岗敬业、拼搏奉献、团结协作的工作热情。

The Company regards employees as its most valuable asset and considers promoting their all-around development and growth as one of its responsibilities. It creates a fair, healthy, and vibrant working environment for employees by safeguarding their rights and interests, focusing on their growth, and taking employee care measures. With a harmonious corporate atmosphere and diverse activities, the Company inspires all employees to be dedicated to their work, work hard and make contribution to the growth of the Company, and work together with a spirit of unity and cooperation.



I

坚持人本管理

Insist on people-oriented management

1

保障员工权益

Protect the rights and interests of employees

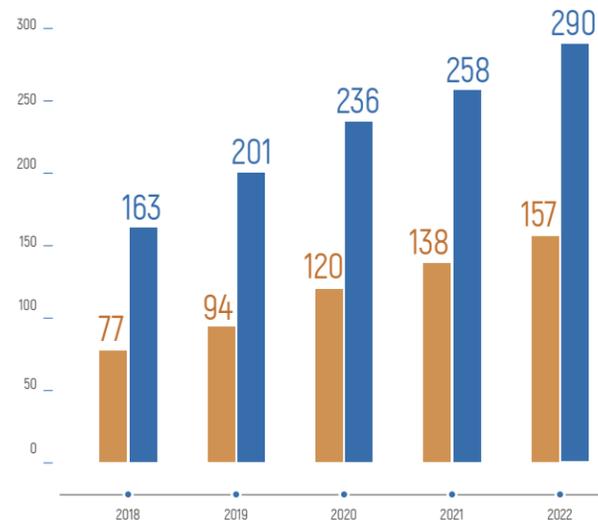
公司坚持按劳分配和同工同酬，让每个员工都享有平等的雇用权利，为员工提供具有内部公平性与外部竞争力的薪酬。

The Company adheres to the principles of "pay based on performance" and "equal pay for equal work", ensuring that each employee has equal employment rights and receives fair and competitive compensation.

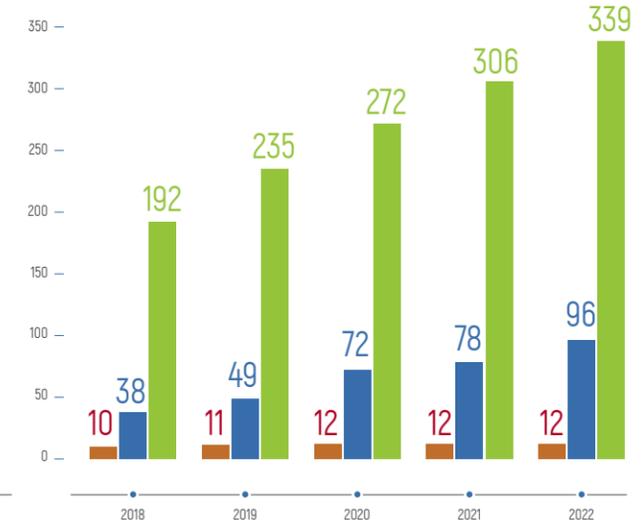
公司不断完善员工福利体系。依法依规为员工办理各项社会统筹保险；建立企业年金，提升员工养老保障水平；购买全员补充医疗保险和重疾险，提升对员工的健康关爱。

The Company continuously improves its employee welfare system by lawfully handling various social insurance for employees, establishing a corporate pension plan to enhance employee retirement benefits, and purchasing comprehensive supplementary medical and critical illness insurances to improve employee health care.

按性别划分 / By gender



按年龄划分 / By age



女 Female 男 Male

大于 50 岁 / Over 50 35 至 50 岁 小于 35 岁 / Less than 35

2 | 实施民主管理 Implement democratic management

公司重视职代会制度建设和实施工作，制订了《职工代表大会工作规则》，明确职代会职权及决策程序，保障员工民主管理权利。

The Company attaches great importance to the construction and implementation of the staff representative conference system and has formulated the Work Rules of the Staff Representative Conferences to clarify the authority and decision-making procedures of the workers congresses and safeguard the staff's rights of democratic management.

2022年，公司共召开四次职代会，审议通过了修订《职工代表大会工作规则》、修订《员工绩效薪酬追索扣回管理细则》、调整员工产假等议题，听取了公司年度经营情况、工会年

度工作报告、集体合同履行情况等报告，完成了第三届监事会职工监事的补充选举。

In 2022, the Company held a total of four staff representative conferences, which deliberated and approved revisions to the "Work Rules of the Staff Representative Conferences", the "Management Measures for Employee Performance Pay Retrieval and Withholding", and the adjustment of employee maternity leave, among other issues. The conferences also received reports on the Company's annual operations, the annual work report of the labor union, and the performance of collective contracts. In addition, the supplementary elections of the third session of employee supervisors of the Board of Supervisors were completed.

3 | 激发员工价值 Motivate employees to explore their own potential

“双选竞聘”选人用人机制 "Two-way selection and competition selection" mechanism for employee recruitment and appointment:

竞争上岗与双向选择机制，实现“人员能进能出，岗位能上能下，工资能高能低”

The mechanism enables reasonable employee recruitment and employment termination, promotion and demotion, and salary increases and decreases.

工资总额决定机制 Mechanism for determining total remuneration

董事会决定薪酬总额，根据成本收入比、行业特点、当年业绩确定年度工资计划；坚持市场导向原则，实行“工资与岗位挂钩，绩效与业绩挂钩”的薪酬分配机制。

The Board of Directors decides on the total remuneration, determines annual salary plans based on cost-to-revenue ratio, industry characteristics, and annual performance. It adheres to the principle of market orientation and implements a remuneration distribution mechanism that links remuneration to positions and performance bonus to achievements.

市场化的绩效考核与薪酬机制 Market-oriented performance evaluation and remuneration mechanism

“部门考核与个人考核相结合、结果考核与过程考核相结合、经济指标与其他综合指标相结合”的考核方案；MBA岗薪体系，绩效薪酬占比大于70%；骨干员工薪酬延期支付。

The mechanism involves "a combination of departmental and individual evaluations, result and process evaluations, and economic indicators and other comprehensive indicators". The MBA remuneration system allocates over 70% of remuneration to performance pay, and deferred remuneration payment is implemented for backbone employees.

4 | 促进员工发展 Promote employee development

在“零售+科技”双领先战略指引下，公司以“中高层管理人员、客户经理、新员工”为对象，打造“领航、远航、新航”三层级培训体系，同步推进公司、部门双层面培训项目，支持员工成长。

Under the "Retail + Technology" dual-leading strategic guidance, the Company has created a three-level training system, namely "Navigation, Far Voyage, and New Voyage" for middle and senior-level managers, customer managers, and new employees, while synchronously promoting training programs at both the company and departmental levels to support employee growth.

重点打造客户经理培训

Focus on training customer managers

围绕业务开拓、风险管理、内控合规等，组织专题授课。

The Company provides specialized courses on business development, risk management, and internal control and compliance.

持续深化新员工培训培养

Continuous reinforcement of training and development of new employees

通过集中培训、导师带教、年底考评等方式，帮助新员工快速成长成才。

The Company utilizes concentrated training, mentorship programs, and year-end evaluations to facilitate rapid growth and development of new employees.

持续推进中高层培训。

Continuous promotion of the training for middle and senior-level managers.

围绕外部环境分析、公司经营策略、团队管理、个人提升等模块，优化课程体系，组织集中授课，强化中层对公司战略承接的有效支撑。

Focusing on external environmental analysis, company management strategies, team management, personal development, and other modules, the Company optimizes course system, organizes concentrated training, and strengthens the effective support of middle-level managers for the Company's strategies.



2022年

公司层面培训
Training sessions at the company level

96

项

参训人数
Participants

2173

人次

部门层面培训
Training sessions at the departmental level

323

项

人员覆盖率
Personnel coverage rate

100%

客户经理培训专题授课
Special courses on customer manager training

12

门

线下参训
Offline participants

600+

人次

线上学习
Online learners

3300+

人次

II

创建和谐职场

Create a harmonious workplace

1

温馨苏租，服务员工所需

A warm working environment that caters to employee needs



创建一站式作业生活服务中心

A one-stop work-life service center

全新打造苏租人的专属 APP“掌乐租”，员工可通过“掌乐租”畅所欲言，展示生活、分享经验、探讨困惑。为员工打造清甜愉悦的组织文化氛围，承包工作之余的精神食粮。

The Company has created an employee-exclusive App called "Mobile Leasing (Zhang Le Zu)" where employees can air their views freely, share excellent moments of their life and their experiences, and discuss challenges. This fosters a pleasant and joyful organizational culture and provides mental nourishment for employees.

打造温馨食堂，严格关注食品安全

A warm canteen with strict food safety measures

严把食品安全关，确保员工饮食健康；改造食堂就餐空间，提供特色餐饮美食；组织员工美食制作、烘焙课堂、亲子美食互动、秘制菜谱讲座等活动。

The Company is committed to ensuring food safety for its employees and has transformed the canteen dining space to provide special culinary experiences. In addition, it organizes events such as employee food-making and baking classes, parent-child culinary interactions, and secret recipe lectures.

关心员工身体健康

Care for employee health

组织每年一次的全员体检活动，建立公司医疗室，并在每个楼层放置医疗包。

The Company conducts annual comprehensive health checkups for all employees, provides an on-site medical clinic, and equips each floor with a medical kit.

关怀女性员工

Care for female employees

举办多姿多彩地女神节活动，为孕期女性员工设置食堂爱心专座，在各个楼层开辟母婴室。

The Company celebrates International Women's Day with various events and also provides dedicated seating for pregnant female employees in the canteen and mother and baby rooms on each floor.



2

美丽苏租，营造舒适氛围

Beautiful environment and diverse recreational facilities

公司打造钢琴室、瑜伽室、健身房、图书馆等文体场馆，丰富员工业务生活，满足员工精神需求。The Company has established various recreational facilities such as a piano room, yoga room, gym, and library, to enrich employees' life and meet their spiritual needs.



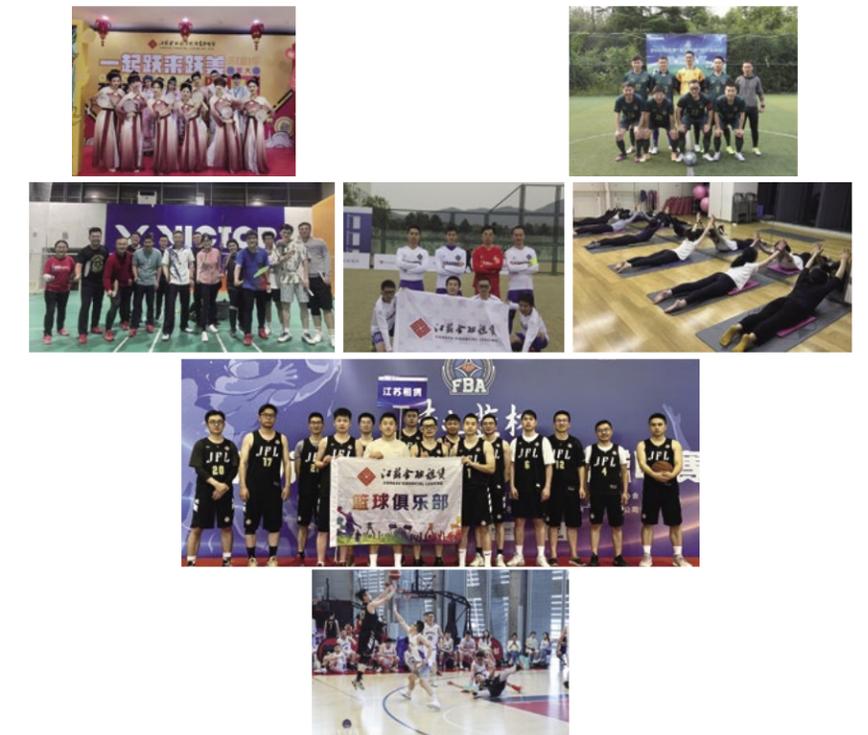
3

活力苏租，丰富员工生活

Colorful and energetic employee activities

公司举办丰富多彩员工活动，将以人为本作为首要发展理念，增强员工间的凝聚力，员工对企业的向心力。

The Company regularly organizes colorful employee activities, with a fundamental principle of putting people first, building stronger bonds among employees, and fostering greater loyalty to the Company.



活动
Activity

一起悦跑 青春前行
第八季“彩虹跑”活动
Together for a Joyful Run,
Move Forward with Youth
8th season Rainbow Run event



活动
Activity

苏租讲坛
JFL Forum
融说慧道 匠谈苏租
Smart Finance



活动
Activity

遇见·古韵国风
主题交友活动
Encounter with the Ancient Charm
of Chinese Culture
themed socializing activity



活动
Activity

读书抗“e”第四届“悦读季”
& 读书沙龙活动
The 4th “Joyful Reading Season” &
Reading Salon Activity



活动
Activity

小小租赁家
第四季家庭日活动
The “Little Lessors” 4th
Season Family Day Activity



05 | 汇聚向善力量

Gather positive forces

江苏金租积极践行社会责任，通过实际行动贯彻落实国家《第十四个五年规划和 2035 年远景目标纲要》中关于乡村振兴和社会公益的各项要求，全力助推乡村振兴，参与公益捐赠和赞助，倡导全体员工参与各类志愿活动，传递有温度、有担当的企业正能量。

JFL has actively fulfilled its social responsibilities, and implemented various requirements on rural revitalization and social welfare in the National "14th Five-Year Plan and Outline of Vision 2035" through practical actions. It spares no efforts to promote rural revitalization, participates in public welfare donations and sponsorship, and encourages all employees to participate in various volunteer activities, spreading the positive energy of a responsible and caring enterprise.



I

村企结对共建 Village-enterprise pairing for joint construction

案例
Successful
case

作为全国文明单位，公司与徐州睢宁联群社区结对共建多年，持续帮扶睢宁县发展。2022 年，公司采购当地特色农副产品近 20 万元；向睢宁捐赠医疗包 5700 份。

As a national civilized unit, the Company has been paired with the Lianqun community in Suining County, Xuzhou for many years, continuously supporting the development of Suining County. In 2022, the Company purchased local characteristic agricultural and sideline products worth nearly CNY 200,000, and donated 5,700 medical kits to Suining.

“村企相联 租宁平安”——为睢宁送上紧缺医疗物资 “Village-enterprise pairing solves the urgent need” - Suining is provided with scarce medical supplies

2022 年 4 月，睢宁县面临医疗物资严重短缺的难题。公司高度重视，立即行动，多方协调资源，连夜采购医疗物资 5700 份，包括防护服、隔离衣、N95 口罩、酒精等。同时排除各方困难，联系运送车辆，第一时间为联群社区提供医疗资源支持。

In April 2022, Suining County faced a severe shortage of medical supplies. The Company attached great importance to the matter and took immediate action. It pooled resources and purchased 5,700 pieces of medical supplies overnight, including protective clothing, isolation gowns, N95 masks, and alcohol. Additionally, it overcame various difficulties, arranged transportation vehicles, and provided medical resource support to the Lianqun community in a timely manner.



II

对口援建帮扶 Targeted assistance and support

消费帮扶——用“力”倾助乡村振兴

Consumption-based assistance - support rural revitalization with "strength"

2022 年，江苏金融租赁积极参与消费帮扶活动，采购青海、甘肃等地特色农副产品超 60 万元，为农户增加收入，助力乡村振兴。

In 2022, JFL actively participated in consumption-based assistance activities, purchasing characteristic agricultural and sideline products worth over CNY 600,000 from Qinghai, Gansu, and other regions, increasing income for farmers and supporting rural revitalization.



III

公益志愿活动 Public welfare and volunteer activities

案例 Successful case

公司始终秉持公益精神，加大对贫困人群和弱势群体的关注和扶持力度，努力汇聚员工、客户及社会各界的爱心力量，共建美好家园，促进社会福祉提升。

The Company has always adhered to the spirit of public welfare and has increased its support and attention to disadvantaged and impoverished groups. The Company has made efforts to bring together the love and support of employees, customers, and society to build happier homes and promote the advancement of social welfare.

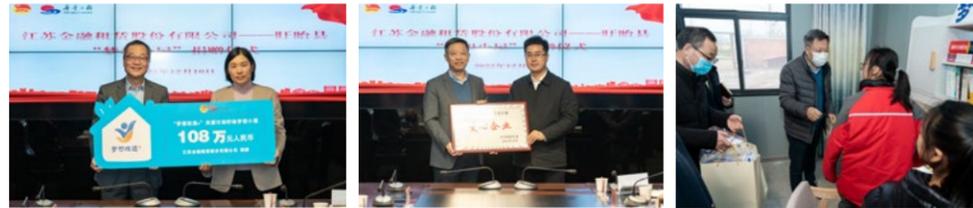
助力“梦想小屋”改造——方寸之中，看见美好未来！ Support the "Dream House" Renovation - see a bright future from a small place!

江苏金租积极响应中国共产主义青年团江苏省委员会、江苏省希望工程办公室“梦想改造+”关爱计划，为盱眙县百余位“事实孤儿”建设“梦想小屋”，为改善他们的学习与生活提供最温暖、坚实的力量。

JFL actively responded to the "Dream Renovation+" care plan initiated by the Jiangsu Provincial Committee of the Communist Youth League and the Office of the Hope Project in Jiangsu Province. The Company helped to build "Dream Houses" for over 100 "de facto orphans" in Xuyi County, providing the warmest and most solid support for their studies and daily lives.



扫描二维码，观看梦想小屋视频



案例 Successful case

“慈善一日捐”活动 "One-Day Charitable Donation" activity

2022年9月，江苏金融租赁举行了“慈善一日捐”活动，公司共计400多人参加捐款活动。所捐款项将全部用于帮特困、救急难民生保障项目，对大病重病患者、孤残儿童、孤寡老人、重度残疾人等困难弱势群体实施精准帮扶，帮助他们走出生活困境，建设幸福家园。

In September 2022, JFL held the "One-Day Charitable Donation" activity, with over 400 employees participating in the fundraising event. All donations will be used for targeted assistance



projects for vulnerable groups, such as those suffering from serious illnesses, orphaned children, elderly people living alone, and those with severe disabilities, helping them overcome their difficulties and build happier homes.

案例 Successful case

献血践善行——将热血大爱凝聚，将生命紧紧相连 Blood donation - spread love and warmth, and help those in need

2022年8月12日，江苏金租团委“向日葵”公益团队组织了“献血践善行，献礼二十大”主题无偿献血活动，近100名员工参与献血活动，累计献血总量21800cc。这是团队自成立以来组织的第7次无偿献血活动，公司员工用行动诠释爱的力量、传递人间温暖。

On August 12, 2022, the "Sunflower" public welfare team of JFL CCYL Committee organized a theme-based voluntary blood donation event called "Blood Donation for Celebrating the 20th CPC National Congress", with nearly 100 employees participating and a total of 21,800cc of blood donated. This is the 7th voluntary blood donation activity organized by the team since its establishment, spreading the power and warmth of love through practical action.



案例 Successful case

防寒暖心包，为货车司机送温暖 Cold-proof packages bring warmth to truck drivers

立冬后天气逐渐变冷，为更好关注爱护货车司机这一群体，公司为货运司机精心准备了防寒暖心包，暖心包主要包含了医疗物品、快餐类食品及生活物品等。希望能为长途跋涉的货车司机送去关怀与温暖，感谢他们为保障物资运输做出的贡献。

As the weather gradually became colder after the beginning of winter, JFL prepared cold-proof packages for truck drivers, containing medical supplies, fast food, and daily necessities. The Company hoped to send care and warmth to truck drivers on long journeys, thanking them for their contributions in ensuring the transportation of goods.



「 专题 | Special focus 」

服务实体经济 走进千家万户

Serve the real economy and extend our reach to countless households

01 | 践行普惠金融

Practice inclusive finance



要始终坚持以人民为中心的发展思想，推进普惠金融高质量发展，健全具有高度适应性、竞争力、普惠性的现代金融体系，更好满足人民群众和实体经济多样化的金融需求，切实解决贷款难贷款贵问题。

We must always adhere to the people-centered development ideology, promote the high-quality development of inclusive finance, and improve a modern financial system with high adaptability, competitiveness, and inclusiveness to better meet diverse financial needs of the people and the real economy, and effectively solve the difficulties and high costs of obtaining loans.

习近平总书记在中央深改委第二十四次会议上的讲话
Speech by General Secretary Xi Jinping at the 24th Meeting of the CPC Central Committee for Deepening Reform in an All-round Way



荣誉

Honors

江苏金租服务小微租赁模式入选国务院国资委国企品牌建设典型案例
JFL's leasing service model for micro and small enterprises was selected as a typical case for state-owned enterprise brand building by the State-owned Assets Supervision and Administration Commission of the State Council

2022 年卓越竞争力普惠金融践行金融机构
Exceptional Financial Institution Implementing Inclusive Finance with Competitive Excellence in 2022

2022 年度优秀网约出行服金融服务
Outstanding Financial Services for Online Ride-hailing Award in 2022

I

特色服务 Featured services

公司积极贯彻金融为民理念，面向小微企业做深做实普惠金融，立足以设备为载体的“融物”特色，积极服务灵活就业者、农户、个体工商户、小微企业等普惠金融客户群体，着力攻破普惠金融工作的推进难点，努力为普惠金融服务主要群体提供可及性高、便捷性强、灵活多样的普惠金融服务。The Company actively embraces the philosophy of “finance for the people”, concentrating on deepening and strengthening inclusive finance for micro and small enterprises. By leveraging equipment as a financing medium, the Company proactively serves customer groups of inclusive finance, including gig workers, farmers, self-employed entrepreneurs, and micro and small enterprises. It is committed to overcoming challenges in advancing inclusive finance initiatives and providing the primary target groups with accessible, convenient, flexible, and diverse financial services.

“点、线、面”框架的小微租赁模式
Leasing mode with “point, line, and plane”
framework for micro and small businesses



1 | 准入门槛低，容易获得 Low entry threshold and easy access

公司将设备作为第一还款来源，大幅降低了小微企业资质及抵质押要求。公司在租赁期间掌握设备所有权，设备取回和变卖可以覆盖信用风险。企业以设备投产后创造的现金流偿还租金。

The Company prioritizes equipment as the main source of repayment, significantly reducing collateral requirements for small and micro enterprises. During the lease term, the Company retains ownership of the equipment, which allows it to manage credit risks through equipment repossession and resale. Enterprises can pay their equipment rentals using the cash flow generated by the equipment operation.

2 | 个性化方案，还款灵活 Tailored lease plans and flexible repayment options

公司绝大部分租赁产品均为3年以上中长期融资，租赁期限与设备使用寿命挂钩，还款方案与企业、设备现金流匹配。

Most of the Company's lease products are medium to long-term financing solutions with durations of three years or more. Lease terms are connected to the equipment's service life, and repayment plans are customized to align with the cash flow of both the enterprise and the equipment.

3 | 场景式体验，流程高效 Scenario-based experience with efficient process

公司将服务嵌入设备的销售场景，客户在设备厂商经销商网点即可获得一揽子解决方案。公司内部对成熟产品制定标准化信贷政策，开发自动决策模型，架设快速评审通道，扩大小微条线授权，提供全流程线上服务，让客户当天提出申请，当天即可获得投放。

The Company seamlessly integrates services into the equipment sales process, enabling customers to access comprehensive solutions directly from equipment manufacturers and dealers. For well-established products, the Company have implemented standardized credit policies, developed automated decision-making models, set up rapid review channels, and extended authorization for small and micro businesses. The Company offers a full online service process, allowing customers to submit applications and receive financing on the same day.



II

成果成效 Achievements

1 小微客户投放金额不断增加 Steady growth in financing for small and micro customers

新增投放金额
The increase in financing amount reached CNY
45,020,84.41
万元
ten thousand

同比增长
year-on-year growth
8.67%

2 融资定价合理 Reasonable pricing for financing

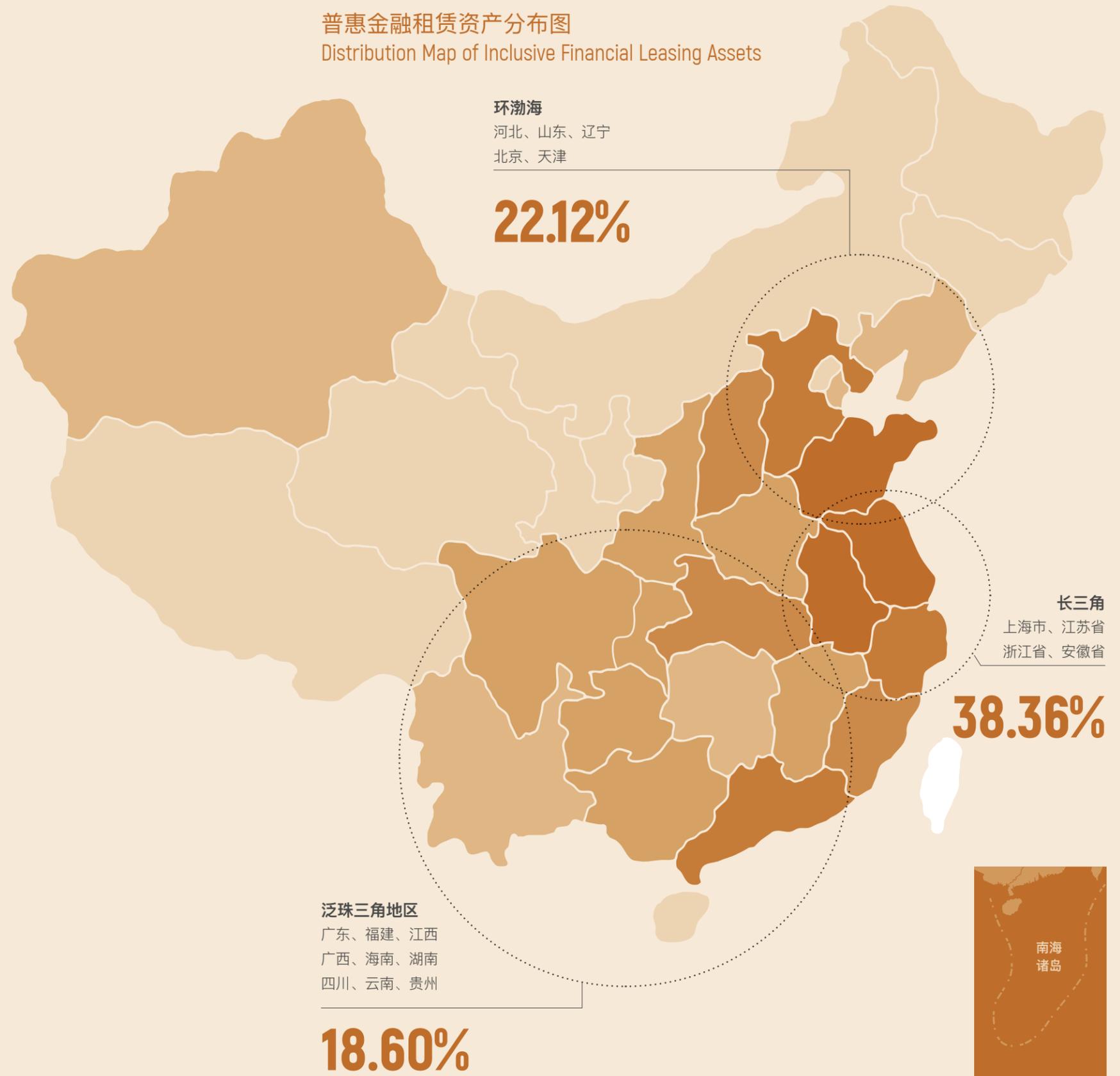
2022 年小微客户综合成本
The comprehensive cost for small and micro customers in 2022 exhibited

同比降低
year-on-year reduction
36
个 BP

3 服务覆盖面广 Broad coverage of services

辐射全国
Services are provided in
31
个省市自治区
provinces, municipalities, and autonomous
regions across the country

普惠金融租赁资产分布图
Distribution Map of Inclusive Financial Leasing Assets



III

精准滴灌

Targeted support

1

畅通金融活水 润泽小微企业

Unblocking financial channels to support small and micro enterprises



融资租赁所具备的“融资兼融物”的属性，能有效降低中小微企业的融资门槛和融资成本，为中小微企业提供方便快捷、量身定制的金融服务。金融租赁公司应该充分发挥自身优势，建立长效服务机制，更好地服务中小微企业。

By leveraging the unique attributes of “financing plus asset leasing”, financial leasing companies can effectively lower the financing barriers and costs for medium, small, and micro-sized enterprises, offering them convenient, fast, and tailored financial services. Financial leasing companies should fully capitalize on their strengths to establish long-lasting service mechanisms to better serve medium, small, and micro-sized enterprises.

江苏金租党委书记、董事长熊先根
Xiong Xiangen, Secretary of the Party
Committee and Chairman of JFL



案例

Successful
case

江苏常熟 A 智能科技有限公司是一家从事手机、电脑外壳及汽车塑胶零部件和铝镁合金的表面处理的小微企业。面对激增的客户需求，该公司亟待扩大产能。江苏金租通过长期以来的跟踪服务，及时了解到该企业的资金需求，以融资租赁的方式助力其购买一台价值 320 万元的喷涂线机械设备。同时，江苏金租确认设备产生的收益可以完全覆盖还款周期，保证其经营现金流不受影响。

A Intelligent Technology Co., Ltd. is a small and micro-enterprise in Changshu, Jiangsu, specializing in surface treatment for mobile phone and computer cases, automotive plastic components, and aluminum-magnesium alloys. Facing increased customer demand, the company urgently needed to expand its production capacity. Through long-term follow-up services, JFL quickly understood the company's funding demand and supported the purchase of a CNY 3.2 million spray line machine through financial leasing. JFL ensured that the revenue generated by the equipment could fully cover the repayment period without impacting the company's operating cash flow.



案例

Successful
case

南通 Y 半导体有限公司从事微电子产品研发销售服务、集成电路封装测试等业务。2022 年，该公司订单量激增，但因回款困难，资金流一度非常紧张。江苏金租及时以回租方式帮助其补充了流动资金。该项目通过现场尽调与视频签约的形式高效完成，有效缓解了公司面临的发展难题。

Nantong Y Semiconductor Co., Ltd. is engaged in the research, development, sales, and services of microelectronic products, as well as integrated circuit packaging and testing. In 2022, the company experienced a surge in orders but faced difficulties in receiving payments, resulting in tight cash flow. JFL promptly stepped in to help replenish the company's working capital through a leaseback arrangement. The project was efficiently completed through on-site due diligence and video contract signing, effectively addressing the company's development challenges.



案例

Successful
case

山西临汾赵城镇的陈先生计划筹备镇上第一家骨科医院，为周边居民提供普惠医疗服务，但两台关键 X 射线的采购难倒了陈先生。作为一家新建的小型民营医院，想通过传统金融机构借贷难度较大。公司通过医疗器械厂商得知陈先生的困难后，以融资租赁的方式帮助该医院采购急需设备，并出具了还款灵活、利率优惠的租赁方案，最大程度降低了医院资金负担。

Mr. Chen from Zhaocheng Town, Linfen, Shanxi, planned to set up the town's first orthopedic hospital to provide inclusive medical services for local residents. However, he encountered difficulties in purchasing two crucial X-ray machines. For a newly established small private hospital, it is very difficult to obtain loans from traditional financial institutions. After learning about Mr. Chen's difficulties through a medical equipment manufacturer, JFL helped the hospital acquire the much-needed equipment through financial leasing, offering a flexible repayment plan with preferential interest rates to minimize the hospital's financial burden.

2

金融温暖“新市民”，普惠筑梦“宜居城”

Bring warmth to "new urban residents" with financial services, and contribute to the construction of livable cities with inclusive financial services.

江苏金租着力加大对“新市民”就业的金融支持力度，用有温度的金融服务温暖辛苦打拼的“新市民”们，让城市真正成为“梦之所向、身心可安”的宜居之地。

JFL is committed to enhancing financial support for the employment of "new urban residents," providing warm and considerate financial services to these hardworking individuals and transforming cities into truly livable places where dreams can be pursued, and peace of mind can be attained.



案例
Successful
case

一辆小货车，提升了“新市民”幸福指数

A small truck raises the happiness index of a "new urban resident"

韩先生早些年从河南省开封市来到南京，计划从转行做一名货车司机，经过一番研究，韩先生打算加入某大型货运物流平台，但面临购车的资金难题。随后，韩先生拨通了该货运平台金融合作伙伴江苏金租的服务电话，江苏金量身定制了覆盖车辆全生命周期、贴司机需求的商用车融资租赁产品。通过金融科技赋能，韩先生感受到了项目秒批、电子签约、快速放款等高效、便利的融资体验。在江苏金租耐心的指导与支持下，韩先生顺利采购了新车。

Mr. Han moved from Kaifeng, Henan Province, to Nanjing years ago, with plans to become a truck driver. After conducting research, he decided to join a large logistics platform. However, he faced financial challenges in purchasing a truck. Mr. Han then reached out to JFL, the financial partner of the logistics platform. JFL customized a transparent and personalized commercial vehicle financing lease product, covering the vehicle's entire life-cycle. By leveraging financial technology, JFL offered efficient and convenient financing experiences, including instant project approvals, electronic contract signing, and rapid disbursements. With the patient guidance and support from JFL, Mr. Han successfully purchased a new truck.



02 | 服务乡村振兴

Serve rural revitalization

“

全面建设社会主义现代化国家，最艰巨最繁重的任务仍然在农村。世界百年未有之大变局加速演进，我国发展进入战略机遇和风险挑战并存、不确定难预料因素增多的时期，守好“三农”基本盘至关重要、不容有失。

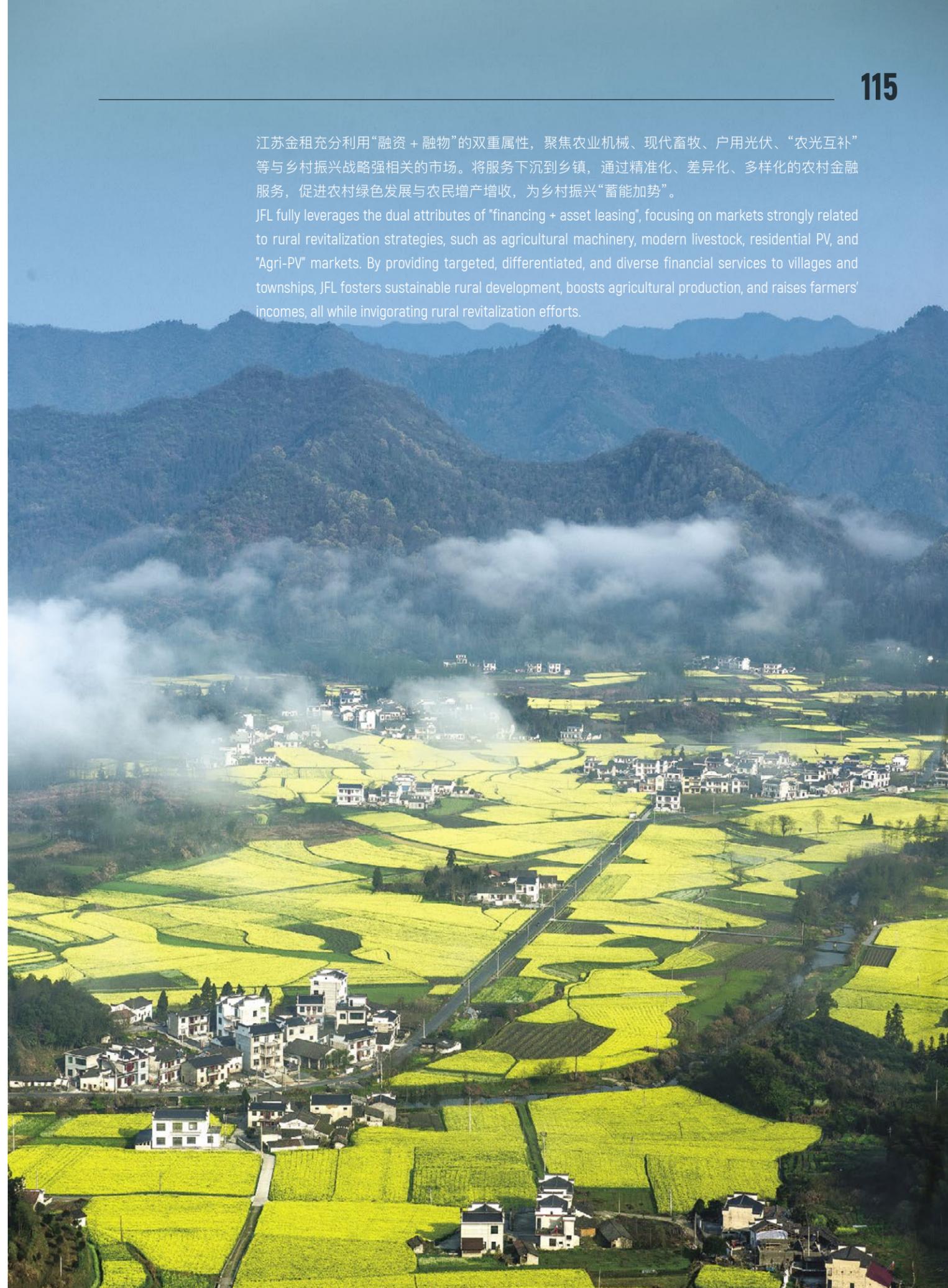
In the pursuit of constructing a modern socialist nation in an all-round way, the most formidable and challenging tasks continue to reside in rural areas. In the midst of a historical transformation unseen for a century that is accelerating, China's development has entered a phase marked by the coexistence of strategic opportunities, risks and challenges, accompanied by a rise in uncertain and unforeseeable elements. Upholding the fundamental aspects of "agriculture, rural regions, and rural people" is critically significant and allows no room for failure.

2023 年中央一号文件
Document No.1 of 2023 issued by the
Central People's Government of the
People's Republic of China

”

江苏金租充分利用“融资+融物”的双重属性，聚焦农业机械、现代畜牧、户用光伏、“农光互补”等与乡村振兴战略强相关的市场。将服务下沉到乡镇，通过精准化、差异化、多样化的农村金融服务，促进农村绿色发展与农民增收，为乡村振兴“蓄能加势”。

JFL fully leverages the dual attributes of "financing + asset leasing", focusing on markets strongly related to rural revitalization strategies, such as agricultural machinery, modern livestock, residential PV, and "Agri-PV" markets. By providing targeted, differentiated, and diverse financial services to villages and townships, JFL fosters sustainable rural development, boosts agricultural production, and raises farmers' incomes, all while invigorating rural revitalization efforts.





I

支持农业农村现代化 Support agricultural and rural modernization

公司紧跟农业生产周期，围绕新型农业经营主体和农牧企业的转型升级需求，持续加大农业机械、农牧养殖市场的服务力度，将先进的农业机械、养殖装备引入农牧企业的生产经营中。

The Company stays attuned to the agricultural production cycle, addressing the evolving needs of new-type agricultural businesses and agricultural and livestock enterprises as they transform and upgrade. JFL consistently enhances its support for agricultural machinery and livestock farming markets by incorporating cutting-edge agricultural machinery and farming technologies into the daily operations of these enterprises.

2022 年公司在相关领域投放金额近 40 亿元，同比增长 42%。

In 2022, the company invested nearly CNY 4 billion in related fields, a year-on-year growth of 42%.



1

**以农机租赁助推农业机械化
Promote agricultural mechanization through machinery leasing**

公司大力发展厂商租赁特色模式，在农机销售环节为农户提供一站式购机服务。2022 年累计服务近 3400 家农业合作社、农场和农户；投放金额超 12 亿元，同比增长 31%。
The Company has vigorously developed a unique manufacturer leasing model, providing one-stop machinery purchasing services for farmers during the sales process. In 2022, it served nearly 3,400 agricultural cooperatives, farms, and farmers, with a total investment exceeding CNY 1.2 billion, a year-on-year increase of 31%.



2

**以养殖租赁支持农牧装备升级
Support agricultural and livestock equipment upgrades through farming equipment leasing**

公司以生猪养殖为核心，拓展饲料、疫苗等上下游产业，探索肉鸡养殖、远洋捕捞、水产养殖、果业种植等细分领域新型产品模式。2022 年，公司投放金额近 25 亿元，同比增长 48%。
The Company focuses on pig breeding, extending its reach to encompass upstream and downstream industries such as feed production and vaccine development, and exploring new product models in niche sectors like broiler farming, deep-sea fishing, aquaculture, and fruit cultivation. In 202

**案例
Successful case**

**奏响金融支持春耕“进行曲”
Financial support for spring ploughing**

新疆阔克塔斯村的王先生，从事农机工作 20 多年，计划在春耕前购买一台拖拉机。但传统金融机构的审批流程过长，叠加拖拉机订购时间，可能错过春耕忙季。经销商向他及时推荐了江苏金租，通过“农易租”专属快速审批通道，为其融资购买了价值 89 万元的凯斯 PUMA2304 拖拉机，顺利赶上春耕。

Mr. Wang from Quoktas Village (transliteration), Xinjiang, has been engaged in work related to agricultural machinery for over 20 years and planned to buy a tractor before spring ploughing. However, the lengthy approval process of traditional financial institutions, combined with the tractor's lead time, could cause him to miss the busy spring ploughing season. A dealer timely recommended JFL to him. Through the exclusive "Agri-Easy Lease" fast approval channel, he purchased a CNY 890,000 Case PUMA 2304 tractor, ensuring a smooth spring planting season.

**案例
Successful case**

**鼎力创新，为乡村振兴插上“数字翅膀”
Innovation and digital technology empower rural revitalization**



江苏 D 农业发展公司是东海县主要的农业产业项目开发运营企业，也是东海县首家服务乡村振兴的国企。2022 年，D 公司规划建设一座占地近 300 亩、集产销加工于一体的珍稀菌菇生育场，建成后将为东海农业向产业化、高端化发展提供强大的动力。江苏金租通过智能温室大棚设备回租，为其投放 1 亿元资金，满足了菌菇特色产业发展的金融需求。
Jiangsu D Agriculture Development Company is a major agricultural industrial project developer and operator in Donghai County and the first state-owned enterprise serving rural revitalization in the county. In 2022, the company planned to build a nearly 300-mu precious mushroom cultivation center integrating production, sales, and processing. Upon completion, it will provide a strong impetus for the high-end, industrialized development of Donghai's agriculture. JFL funded CNY 100 million for the project through equipment leaseback of intelligent greenhouse facilities, meeting the financial needs of the mushroom industry.

II

助力农村绿色建设

Support green construction in rural areas

公司持续深化与清洁能源龙头厂商、大型电站总承包方及资产收购方的战略合作，推动农村区域化整体开发模式，为农村绿色能源基础设施建设提供配套金融解决方案。2022 年在户用光伏、“光伏+”项目投放金额近 40 亿元。

The Company continues deepening strategic cooperation with leading clean energy manufacturers, large power station contractors, and asset acquisition parties, promoting an integrated rural development model and providing comprehensive financial solutions for rural green energy infrastructure construction. In 2022, it invested nearly CNY 4 billion in residential PV and "PV+" projects.



1

以户用光伏助力农户降本增收

Assist farmers in reducing costs and increasing income with residential PV systems

公司与光伏组件龙头厂商积极展开合作，为农户拓展持续稳定的收入渠道。年内农村户用光伏板块累计服务了 3.3 万户农户。

The Company actively cooperates with leading PV module manufacturers to provide a stable and continuous income source for rural households. Throughout the year, the Company successfully assisted 33,000 rural households in constructing rural residential PV systems.

案例
Successful
case

“整县推进”模式支持光伏设备销售、农村绿色发展

The "County-wide promotion" model supports PV equipment sales and rural green development

T 公司创立于江苏，是全球领先的光伏智慧能源整体解决方案提供商。公司积极响应“整县推进”的国家政策，联合 T 公司推出“项目公司承租屋顶、整体授信”的业务模式。项目公司统一承租农户闲置的屋顶，负责项目整体融资和电站设备的安装运维，并定期向农户支付租金。简约便捷的项目模式将更好支持农村地区绿色基础设施建设。

T Company, established in Jiangsu, is a global leader in providing comprehensive smart PV energy solutions. Actively responding to the national policy of "county-wide promotion", the company collaborates with T Company to launch a business model that "project companies rent rooftops and provide overall credits". Project companies uniformly lease idle rooftops from rural households, taking responsibility for overall project financing, installation, operation, and maintenance of power stations while periodically paying rent to the rural households. This simple and convenient project model will better support green infrastructure construction in rural areas.

2

以“光伏+”产品推动农村绿色发展

Promote rural green development with "PV+" products

年内新增 15 笔项目，投放金额 15.07 亿元，新增装机规模 726MW。公司联合国内知名 EPC 总承包商推出“农光互补”“渔光互补”等特色“光伏+”产品，选择光照条件较好的农村地区，在鱼塘、果蔬、药材等养殖种植基地，或煤炭塌陷区、戈壁等闲置土地布置集中式光伏电站，助力实现农村土地资源的高效利用。

During the year, JFL launched 15 new projects with a total investment of CNY 15.07 billion, increasing the installed capacity by 726 MW. In partnership with well-known domestic EPC contractors, the Company introduced featured "PV+" products such as "Agri-PV" and "Fishery-PV" products. The Company selected rural areas with favorable sunlight conditions, built centralized solar power stations in fish ponds, fruit and vegetable farms, medicinal plant bases, or idle lands such as coal mine subsidence areas and deserts, thereby promoting efficient utilization of rural land resources.

III

执行纾困解难政策 Implement support policies

公司积极落实降低涉农信贷融资成本、支持受疫农业企业等监管要求，为受影响的农户及农业经营主体推出贴息减费、续贷翻单等系列帮扶措施。

The Company actively implements regulatory requirements for reducing financing costs related to agricultural credit services and supporting pandemic-affected agricultural enterprises, and offers a series of assistance measures such as interest rate discounts, charge reductions, loan rollovers, and renewal for affected farmers and agricultural operators.



1 进一步降低三农群体融资成本 Further reduce financing costs for "agriculture, rural areas, and farmers"

调整农机畜牧、户用光伏等领域定价政策，2022 年平均融资利率较去年下调 91BP；针对特定品牌或设备类型推行厂商贴息政策，全年累计向近 400 家农户、农业经营主体贴息达 0.14 亿元。

The Company adjusted pricing policies in areas such as agricultural machinery and livestock, and residential PV systems. In 2022, the average financing interest rate was reduced by 91BP compared to the previous year. It implemented manufacturer interest rate subsidies for specific brands or equipment types, providing a total of CNY 14 million in interest rate subsidies to nearly 400 rural households and agricultural operators throughout the year.



2 为客户提供系列帮扶措施 Take a series of assistance measures for customers

公司对受管控影响无法按期还款的 76 家农户及农村合作社减免罚息 30 万元，为 37 笔项目办理了展期、延期业务，缓交租金 0.5 亿元；针对老客户推出“老友计划”“惠农计划”特色产品，满足三农主体持续稳定的融资需求，2022 年为老客户新增项目 231 笔，投放金额 2.66 亿元。

The Company waived penalty interest for 76 rural households and rural cooperatives that were unable to repay their loans on time due to lockdown restrictions, totaling CNY 300,000. It also processed extensions and deferrals for 37 projects, with a total deferred rent of CNY 50 million. To meet the ongoing and stable financing needs related to agriculture, rural areas and farmers, the Company introduced featured products such as the "Old Friends Plan" and "Benefiting Farmers Plan" for existing customers. In 2022, it added 231 new projects for existing customers, with a total investment of CNY 266 million.



03 | 支持货运物流

Support freight and logistics



国内国际新形势对加快建设交通强国、构建现代化高质量国家综合立体交通网提出了新的更高要求，.....要着力推动交通运输更高质量、更有效率、更加公平、更可持续、更为安全的发展，发挥交通运输在国民经济扩大循环规模、提高循环效率、增强循环动能、降低循环成本、保障循环安全中的重要作用，为全面建设社会主义现代化国家提供有力支撑。

The current domestic and international landscape demands greater efforts to accelerate the construction of a strong transportation country and establish a modern, high-quality national multi-dimensional transportation network.... These efforts should prioritize promoting transportation development with a higher level of quality, efficiency, fairness, sustainability, and safety, and leveraging the crucial role of transportation in various aspects of the national economy, such as scale expansion, efficiency improvement, and cost reduction, and safety control of circular flow of economy, so as to provide essential support for building a modern socialist country.

中共中央、国务院《国家综合立体交通网规划纲要》
Outline of National Comprehensive Multi-dimensional
Transportation Network Planning of the CPC Central
Committee and the State Council

江苏金租坚决拥护党中央关于“交通强国”的重大战略决策，利用专业化、特色化融资租赁服务能力以及多年来在“厂商租赁”领域形成的优势，多措并举为物流企业纾困解难，全力以赴支持运输物流业“保通保畅”。

JFL firmly supports the CPC Central Committee's major strategic decision on building a strong transportation country. Leveraging its specialized and characteristic financial leasing service capabilities and advantages formed over the years in the field of "manufacturer leasing", JFL is taking multiple measures to help logistics enterprises solve their difficulties and fully support the "smooth and unobstructed transportation" of the transportation and logistics industries.

2022 年，江苏金租支持近 6500 户物流公司、货运个体户采购货车，投放金额近 20 亿元。
2022, JFL has supported nearly 6500 logistics companies and self-employed freight forwarders to purchase trucks, with a total investment of nearly CNY 2 billion.

支持货运物流主体近

6,500

户

投放金额近

20

亿元





I

聚焦货运重点领域 Focus on key areas of freight transport

围绕货运物流不同的环节、不同的主体在特殊时期的临时性、特殊性需求，聚焦货运物流重点帮扶对象，江苏金租以定制化金融服务，支持产业链供应链稳定循环。
Based on the temporary and special needs of different links and entities in freight logistics, JFL focuses on key support objects in the freight logistics sector, and provides customized financial services to support stable circulation of the industrial and supply chains.

传统重卡市场 In traditional heavy-duty truck market



开辟“绿色通道”。针对公司熟悉的老客户的资金需求，定制化开发快速审批、快速投放的“友易租”产品。
JFL has opened a “green channel”. For the capital needs of its familiar existing customers, JFL has developed the “Easy Lease” product, which features fast approval and rapid delivery.

新能源重卡市场 In new energy heavy-duty truck market



深化厂商合作。进一步加强与头部新能源厂商合作，支持各地区钢铁厂、焦炭厂、水泥厂等企业的新能源重卡需求，支持相关企业节能降碳。
In-depth with manufacturers. JFL has further strengthened cooperation with leading new energy truck manufacturers to meet the new energy heavy truck demand of steel mills, coking plants, cement plants, and other enterprises in various regions, and to support related enterprises in energy conservation and carbon reduction.

创新业务模式。协同换电站建设领域的主流运营商，探索开展充换电重卡、甲醇重卡等细分市场“车+站”业务，为畅通区域“微循环”提供有力支撑。
Innovative business model. JFL has worked with mainstream operators in the field of charging station construction to explore “vehicle + station” businesses such as battery charging and swapping of heavy trucks and methanol heavy trucks, providing strong support for unimpeded regional “micro-circulation”.

II

善用多元扶持政策

Effectively utilize a range of support policies

公司积极响应监管部门号召，善用各类扶持政策，支持货运物流企业。
The Company proactively heeded the call of regulatory authorities and availed itself of diverse support policies to aid freight and logistics enterprises.



1 | 发行货运物流债 Issue freight and logistics bonds

公司积极引进专项低成本资金，增强对货运物流客户的服务能力。

The Company actively introduced specialized low-cost funds to enhance its service capabilities for freight and logistics customers.

2022 年 7 月 20 日，成功发行省内首单、金租行业首批货运物流金融债，募集资金 15 亿元，期限 3 年，发行利率 2.88%，主体和债项评级均为 AAA。募集资金将专门用于向货车车主及相关货运物流企业提供延期还本付息、续租、新增投放等金融支持。

On July 20, 2022, the Company successfully issued the first-ever freight and logistics financial bonds in both the industry and Jiangsu Province. The issuance raised a substantial amount of CNY 1.5 billion with a term of three years at an interest rate of 2.88%. Notably, both the subject and bonds were rated AAA by reputable credit rating agencies. The funds procured from this bond offering will be utilized exclusively to provide crucial financial support such as deferred principal repayment and interest payment, lease extension, and additional investment opportunities for truck owners and related freight and logistics enterprises.



2

运用支持措施 Take supportive measures

公司面向货运物流客户推出定价政策调整、租金计划变更等系列扶持措施。

The Company implemented a range of supportive measures for its freight and logistics customers, encompassing policies on price adjustments and modifications to rental plans.

让利降价

Charge reduction and discounts

主动向货运物流客户让利降价。针对货运物流客户购置货车、船舶制订了差异化定价政策，2022 年末相关项目定价同比下调 10-50BP。

The Company implemented proactive measures to mitigate costs for freight and logistics clients, while also devising tailored pricing strategies for customers procuring trucks and ships. As a result, charges associated with relevant items at the end of 2022 were reduced by 10-50BP in comparison to those of the previous year.

精准纾困

Targeted assistance

公司精准纾困受偶发事项影响的客户，根据客户的资金需要，坚持分类施策、精准发力，差异化实施老客户翻单、延期还本付息、减免罚息和征信保护等措施。

The Company took targeted measures to alleviate the financial burden experienced by its customers. These measures are tailored to each customer's unique circumstances in terms of their pandemic-related impact and financial requirements for regular business operations, encompassing refinancing options for loyal customers, deferral of principal repayments and interest payments, exemption or reduction of penalty interest charges, as well as safeguarding credit ratings.

加强考核

Strengthened evaluation

以支持货运物流保通保畅为目标，将与货运物流有关的重卡、船舶等板块投放指标纳入公司绩效考核体系，发挥考核“指挥棒”作用。

To facilitate freight and logistics business, the Company incorporated performance indicators for heavy-duty vehicles, maritime vessels, and other relevant segments within the freight and logistics industry into its evaluation framework. Such indicators played a leading role in directing evaluations.

案例 Successful case



及时纾困，为小微企业注入“强心针” Address urgent needs for small and micro enterprises and boost their development

成立于 2015 年的 C 物流公司，主要从事钢材运输，江苏金租一直将其作为重点信贷支持的物流企业。2022 年底，在 C 公司准备进一步扩大业务规模时，受钢铁原材料、油价上涨等其他因素影响，运输成本水涨船高，现金流岌岌可危。江苏金租得知消息后，及时详细了解客户资金诉求，24 小时内就为其制定了“一企一策”纾困方案，解决企业燃眉之急。C Logistics, a company established in 2015, specializes in the transportation of steel. JFL has consistently provided preferential credit support to the company. At the end of 2022, as C Logistics was preparing to expand its business further, it faced challenges such as rising prices for raw materials and oil which resulted in higher transportation costs and precarious cash flow. Upon learning this, JFL promptly assessed the financial needs of C Logistics and developed a customized relief plan within 24 hours, addressing the urgent needs of the company.

案例 Successful case



高效服务，为航运企业开辟“蔚蓝通道” Efficient services foster the progress of shipping enterprise

S 船务有限公司主营国内沿海散装货物运输和货物代理，是沿海地区冬季煤炭运输供应“主力军”之一。2022 年初，S 船务公司新造船项目银行融资批复迟迟没有落实，很可能拖慢新船工程进度及交付使用，进而影响区域冬季的煤炭供应。江苏金租获悉 S 船务公司困境后，凭借多年来在船舶领域的深耕，迅速提供了一份详尽的解决方案，并迅速推进后续审批工作，保障区域煤炭供应。

S Shipping Ltd. is specialized in domestic coastal bulk cargo transport and freight agency services. The company is a key provider of coal transportation during winter months in coastal regions. In early 2022, the financing for S Shipping's new ship construction project had not been granted, which could have resulted in delays in building and delivering new ships, consequently impacting the regional coal supply during the winter season. When informed of S Shipping's challenges, JFL, drawing on its extensive expertise in the maritime sector, promptly devised a thorough solution and accelerated the following approval procedures to secure the regional coal supply.

「 专题 | Special focus 」

着眼全球视野 加速国际化布局

Take a global perspective
and boost global presence



依托我国超大规模市场优势，以国内大循环吸引全球资源要素，增强国内国际两个市场两种资源联动效应，提升贸易投资合作质量和水平。稳步扩大规则、规制、管理、标准等制度型开放。推动货物贸易优化升级，创新服务贸易发展机制，发展数字贸易，加快建设贸易强国。合理缩减外资准入负面清单，依法保护外商投资权益，营造市场化、法治化、国际化一流营商环境。

Capitalize on China's enormous market strengths, draw worldwide resources via domestic economic circulation, enhance the synergistic effect between domestic and international markets, and improve the quality and level of trade and investment collaborations. Gradually broaden institutional openness in domains such as policies, regulations, administration, and standards. Encourage the optimization and advancement of merchandise trade, foster innovative mechanisms for service and trade development, nurture digital commerce, and hasten the construction of a strong trading nation. Prudently scale back the negative list for foreign investments, safeguard the legal rights and interests of international investors, and cultivate a market-oriented, law-abiding, and globalized top business climate.

2022 年 10 月 16 日，习近平在中国共产党第二十次全国代表大会上的报告
Xi Jinping's report at the 20th National Congress of the Communist Party of China on October 16, 2022



01 | 国际厂商合作 畅通国际合作机制

Cooperate with international manufacturers – establish mechanisms for facilitating international cooperatio

2014年，江苏金租以法巴租赁成为公司股东为契机，升级“厂商租赁”业务模式，引进国际化的业务理念和专业人才，拓展国际厂商合作渠道，凭借高效、全方位的服务体系以及多年累积的风控经验，公司与厂商的合作粘度不断加深，合作模式不断迭代。2022年，公司与上百家世界500强企业、国际龙头厂商建立了战略合作关系。

In 2014, JFL seized the opportunity of having France's BNP Paribas Leasing as one of its shareholders and upgrade the business model of "leasing by manufactures". The Company introduced international business concepts and professional talents, and developed mechanisms for facilitating cooperation with international manufacturers. Relying on its high-quality, comprehensive service systems and years of risk control experience, the Company had closer, deeper, and constantly evolving cooperation with manufacturers. By 2022, it had established strategic partnerships with more than a hundred of Fortune 500 companies and leading international manufacturers.

未来，公司将与国际厂商不断扩大合作，帮助中国企业引进更多先进设备，积极探索一带一路国际市场。

In the future, the Company is eager to expand its cooperation with international manufacturers, help Chinese enterprises introduce more advanced equipment, and actively explore the international markets along the Belt and Road.



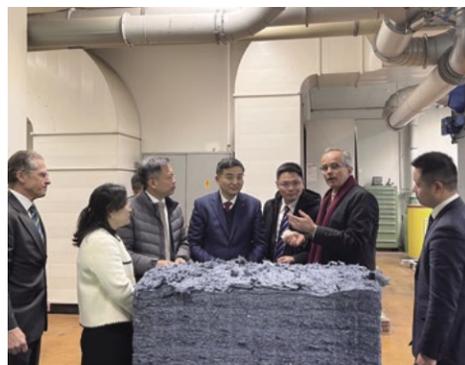
案例
Successful case

位于瑞士温特图尔的立达集团 (RIETER) 成立于 1795 年, 是全球纺纱机械市场领导者, 占有全球 30% 以上的市场份额, 在全球 10 个国家设有 18 个生产基地。立达常州工厂已成为立达全球最大的生产基地, 产品辐射整个亚洲纺织市场。江苏金租于 2019 年起与立达建立合作, 为立达设备销售提供金融支持, 是立达在华的第一大融资伙伴。

Rieter Group has emerged as a worldwide frontrunner in the spinning machinery sector, boasting more than 30% of the international market share. The company operates 18 manufacturing facilities across 10 nations. Rieter's Changzhou factory has become the company's largest production base globally, serving the entire Asian textile market. JFL began cooperating with Rieter in 2019, offering financial backing for the sales of Rieter's equipment and becoming Rieter's principal financial partner in China.

立达相关负责人表示, 立达对中国纺织市场的蓬勃发展充满信心, 希望与江苏金租加强合作, 为立达用户提高更丰富的金融方案, 探索支持中国纺织企业走向东南亚、西亚等一带一路国家。

A representative of Rieter conveyed their optimism regarding the thriving growth of China's textile industry and expressed a desire to reinforce their cooperation with JFL. They aim to offer Rieter's clientele a wider range of financial options and assist Chinese textile companies in expanding into Southeast Asia, West Asia, and other regions along the Belt and Road.

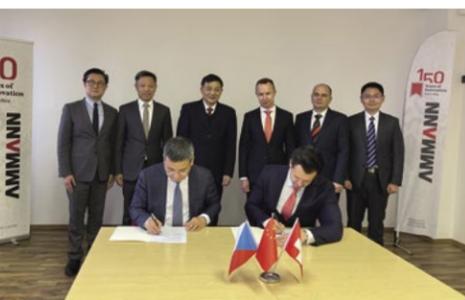


安迈集团 (AMMANN) 始建于 1869 年, 迄今已有 154 年历史, 是沥青拌和站、压路机、碎石机等道路工程机械领军企业。安迈在全球共有 26 家分子公司和 4 个办事处, 在 100 多个国家有超过 200 个经销商和代理商。江苏金租与安迈 2019 年开始合作, 是安迈在华最大的金融合作伙伴。

Founded in 1869, Ammann Group has a history of 154 years. It is a leading enterprise in road construction machinery, including asphalt mixing plants, rollers, and crushers. Ammann has 26 subsidiaries and 4 offices worldwide, with over 200 dealers and agents in more than 100 countries. JFL began cooperating with Ammann in 2019, becoming Ammann's principal financial partner in China.

安迈认为, 中国经济发展快速, 基础建设市场潜力巨大, 希望与江苏金租优势互补, 扩大合作, 共同成为市场领军者。

Ammann perceives China's swift economic development and the substantial potential in the infrastructure market. It aspires to synergize with JFL's advantages, broaden their cooperation, and collectively emerge as industry frontrunners.



02 | 开展国际业务 助力海洋强国新航程

Expand international business - empower maritime powers' new journeys

经济强国必定是海洋强国、航运强国。中国作为全球最大的贸易国, 海运承担着90%以上的国际贸易, 是中国联系世界的重要纽带, 是服务全球贸易、服务高水平对外开放的重要支点。

A robust economy is intrinsically linked to maritime and shipping strength. As the world's largest trading nation, China depends on shipping for over 90% of its international trade. This sector serves as a crucial connection to the world and a vital support for global commerce and high-level openness.

公司立足新发展格局, 积极开展跨境船舶租赁业务, 支持国际航运业发展, 助力国际国内“双循环”战略。

Aligned with the new development landscape, JFL actively pursues cross-border ship leasing, fostering international shipping growth, and promoting the dual circulation strategy encompassing both international and domestic markets.



I

发展历程 Development milestones

作为植根江苏、服务全国的金融租赁公司，江苏金租投放了第一单近海船舶融资项目。

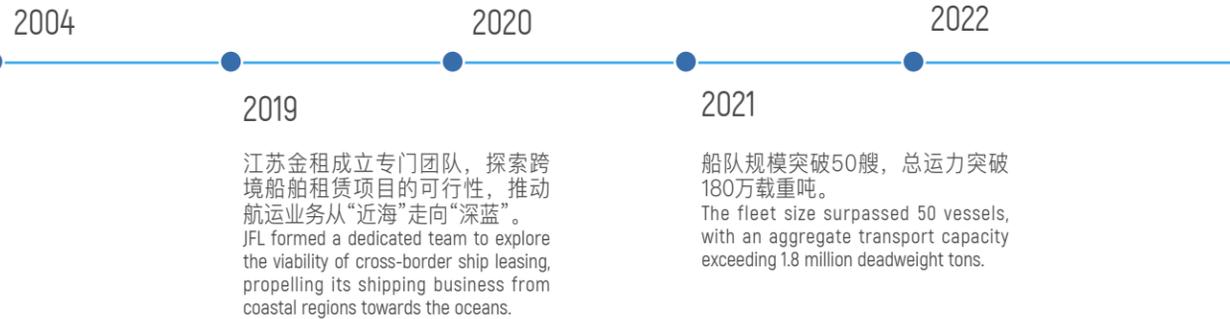
With its roots in Jiangsu and a nationwide reach, JFL launched its inaugural coastal shipping financing project.

江苏金租正式取得“在境内自贸区设立项目公司开展融资租赁业务以及为项目公司融资提供担保”的资质，自此正式开展跨境船舶租赁业务。

JFL officially acquired the qualifications to "establish project companies in domestic free trade zones to conduct financing lease business and provide guarantees for project companies' financing," thereby formally initiating its cross-border ship leasing operations.

船队规模80艘，运力合计超300万载重吨。船队中散货船数量占比58%，油船/化学品船数量占比34%，船队平均船龄7.11岁。

The fleet expanded to 80 vessels, boasting a total capacity of over 3 million deadweight tons. Bulk carriers and oil/chemical tankers constituted 58% and 34% respectively, and the average vessel age was 7.11 years.



II

Business highlights 业务亮点

合作伙伴 Partners

与行业领先的境内外船东建立了友好合作关系，纯境外客户包括以色列船东、新加坡船东、迪拜船东、土耳其船东、挪威船东等。

JFL has fostered amicable cooperation with leading domestic and international shipowners, including those from Israel, Singapore, Dubai, Turkey, and Norway.

业务创新 Business innovation

落地首单美元新造船经营性租赁项目，落地2艘21万吨LNG动力双燃料纽卡斯尔型散货船租赁项目。

JFL executed the first US dollar-denominated new ship operating lease project and a leasing project for two 210,000-ton LNG dual-fuel Newcastle bulk carriers.

市场影响 Market impact

2021-2022年，连续两年获得中国海事金融“牵星奖”。

The Company won China Maritime Finance "Qianxing Cup - Development Award" twice, in 2021 and 2022, respectively.

案例 Successful case

G公司是一家迪拜油船船东。为优化融资结构，降低财务成本，G公司以5艘45k-46kMR型成品油船向国际船舶融资市场寻求融资。江苏金租在了解情况后，结合承租人的经营安排和融资需求，为客户制定了专业、高效、定制化的融资方案，支持G公司的运力更新和扩大。

G Company, a Dubai-based oil tanker owner, sought to optimize its financing structure and minimize financial costs by securing financing for five 45k-46k MR product oil tankers in the international ship financing market. Upon assessing the situation, JFL developed a professional, efficient, and customized financing plan for G Company, considering its operational arrangements and financing requirements, thereby supporting G Company's capacity renewal and expansion.



案例 Successful case

A公司成立于香港，专注于中国到日韩、东南亚区域的国际集装箱班轮运输，建立了较为完善的东南亚航线和服务网络。A公司以其两艘由黄海造船厂新造的1800TEU集装箱船向江苏金租提出融资申请。江苏金租联合中国出口信用保险公司，为A公司提供了专业、高效、定制化的融资方案。两艘船舶都将投入到A公司新开辟的中国到澳洲的国际班轮航线中，服务一带一路贸易。

A Company, based in Hong Kong, specializes in international container liner transportation from China to Japan, South Korea, and Southeast Asia, establishing comprehensive Southeast Asian routes and service networks. A Company applied for financing from JFL for two newly-built 1800 TEU container ships from Huanghai Shipyard. Collaborating with China Export & Credit Insurance Corporation, JFL offered A Company a professional, efficient, and customized financing plan. Both ships will be deployed on A Company's newly developed international liner route from China to Australia, serving the trade in countries and regions along the Belt and Road.



III

推进国际融资——引入多元融资工作

Advance international financing - introduce diversified financing initiatives

1 | 拓展美元融资合作机构，创新SPV融资方式 Seek more partners for USD financing and innovate SPV financing methods

2022年，公司与多家境内外银行建立美元融资合作关系，合计融入美元资金\$2.56亿。2022年，公司成功落地首笔船舶项目贷款，引入1829万美元资金。

In 2022, JFL established USD financing partnerships with multiple domestic and foreign banks, raising a total of \$256 million. In 2022, JFL successfully granting a loan for its first ship project by securing a sum of \$18.29 million.



2 | 推进国际评级工作 Promote international rating work

为树立公司良好国际形象、提高公司竞争力、扩大海外融资租赁市场，2022年，公司快速推进国际评级工作，与多家券商及银行机构加强沟通交流，为发行境外债券做好准备。

To establish a good international image, enhance competitiveness, and expand the overseas financing and leasing market, JFL rapidly advanced its international credit rating work in 2022. The Company strengthened communication with a number of securities firms and banks, preparing for the issuance of overseas bonds.

3 | 申请衍生品交易资质，建立美元流动性管理工具 Apply for derivatives trading qualification and establish USD liquidity management tools

随着境外船舶融资租赁业务的稳步发展，公司的美元负债和美元收入也在同步增长。为做好美元的流动性管理，公司积极与监管部门沟通申请衍生品交易资质事宜。

With the steady development of offshore ship finance leasing business, the Company's USD liabilities and USD revenue are also growing synchronously. In order to properly manage the liquidity of USD, the Company actively communicates with the regulatory authorities about applying for derivatives trading qualification.



「 专题 | Special focus 」

深化科技赋能 融合业务发展

Deepen technology empowerment and
integrate business development



金融科技作为技术驱动的金融创新，是深化金融供给侧结构性改革、增强金融服务实体经济能力的重要引擎。数字经济的蓬勃兴起为金融创新发展构筑广阔舞台，数字技术的快速演进为金融数字化转型注入充沛活力，金融科技逐步迈入高质量发展的新阶段。

As a technology-driven financial innovation, financial technology (fintech) is an important engine for deepening the structural reform of the financial supply side and enhancing the ability of financial services to serve the real economy. The vigorous rise of the digital economy has built a broad stage for the development of financial innovation, while the rapid evolution of digital technology has injected abundant vitality into the financial digital transformation. Fintech has gradually entered a new stage of high-quality development.

中国人民银行《金融科技发展规划(2022-2025年)》
Fintech Development Plan (2022-2025) of the People's Bank of China

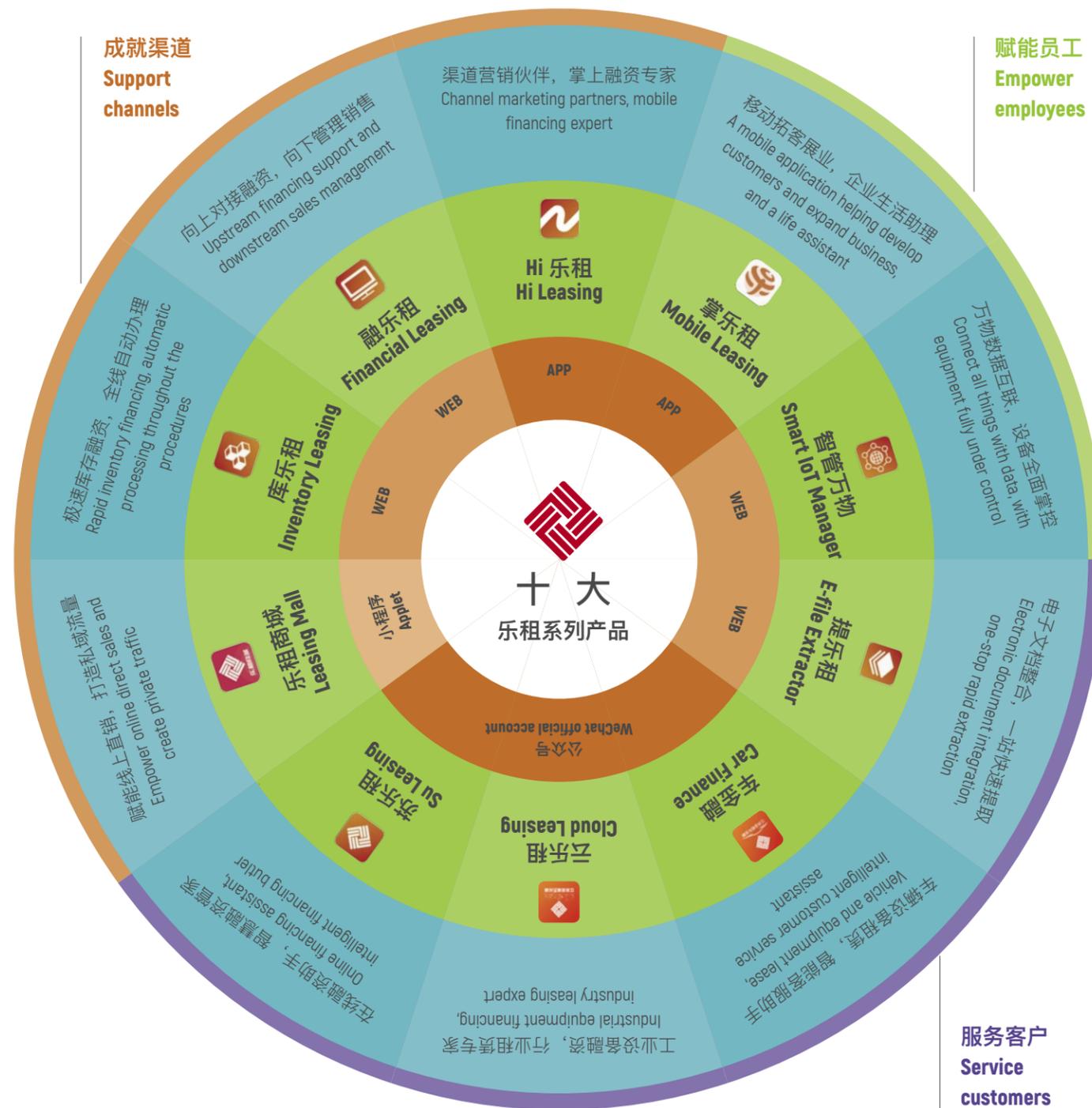


随着大数据、云计算、人工智能等前沿技术的广泛应用，企业的数字化转型产生新的趋势。江苏金租积极拥抱金融科技，全面优化产品方案和技术架构，致力于为客户提供定制化的金融产品、高效便捷的服务体验和安全可靠的信息保护。

With the wide application of big data, cloud computing, artificial intelligence and other cutting-edge technologies, the digital transformation of enterprises has generated a new trend. JFL actively embraces fintech, comprehensively optimizes its product solutions and technical structure, and is committed to providing customers with customized financial products, efficient and convenient service experience, and safe and reliable information protection.

01 以客户为中心，打造十大“乐租”金融科技产品

Adopt a customer-centric approach, and develop ten "Leasing" series fintech products



I

Hi 乐租、融乐租 — 成就渠道

Hi Leasing and Financial Leasing – Support channels



2022年，公司在“Hi乐租”移动APP、“融乐租”WEB应用上优化了交易申请、交易审批、合同签订、用户管理等功能，为超过1500家渠道商、1万名销售人员提供在线服务。

In 2022, the Company optimized transaction application, transaction approval, contract signing, user management and other functions on the "HiLeasing" mobile App and the "Financial Leasing" web App, providing online services to over 1,500 distributors and 10,000 salespersons.

1

千人千面——多维度专属定制，提升渠道融资效率

Tailor to the needs of each user - the multi-dimensional customization approach improves channel financing efficiency

公司厂商经销商分布在几十个细分行业，不同行业的系统使用需求和操作习惯各异。

The manufacturers and distributors served by the Company are spread across several dozen niche industries, each with different system usage requirements and habits.

洞察合作厂商经销商的核心需求，整合多维数据构建渠道标签图书馆，确保每一个厂商使用的功能和界面都支持个性化快速定制。

To meet their core needs, the Company has integrated multi-dimensional data and built a library of channel tags, ensuring that every manufacturer's functions and interfaces are personalized and can be quickly customized.

为渠道服务系统构建低代码配置平台，快速响应需求、快速输出产品、快速发布更新，让合作厂商经销商用的舒心。

Additionally, a low-code configuration platform has been developed for the channel service system, enabling rapid response to demands, swift product output, and quick release of updates, resulting in a comfortable user experience for all manufacturers and distributors.

2

自动决策——提升客户融资放款效率，实现秒级评审

Automatic decision-making - accelerate loan disbursement for customers, and complete approval procedures in seconds

2022年，通过对接公司自主研发的自动决策引擎，“Hi乐租”“融乐租”将融资申请从提交到决策反馈的时效提升至秒级，建立涵盖申报、审批、投放、风控等在内的流水线作业方式，实现7*24小时秒级审批。

In 2022, the Company improved the efficiency of financing applications from submission to decision feedback to a matter of seconds by integrating its proprietary automated decision-making engine into "HiLeasing" and "Financial Leasing". This was achieved by establishing a pipeline operation mode that covers application, approval, disbursement, risk control, and other aspects. As a result, 7*24-hour sec-level approval can be achieved.

2022年，公司自动决策模型覆盖清洁能源、绿色交通等领域，为个人客户授信超4万笔，投放金额超50亿元，平均审核放款时间压缩至55秒。

In the same year, the Company's automated decision-making model covered areas such as clean energy and green transportation, resulting in over 40,000 credit approvals for individual customers, with a total loan amount exceeding CNY 5 billion and an average approval and disbursement time of only 55 seconds.

个人客户授信超

40,000 笔

投放金额超

50 亿元

平均审核放款时间

55 秒

II

乐租商城 — 成就渠道 Leasing Mall – Support channels



私域运营——创新厂商融合体系，赋能厂商互联网直销
Private-domain operation - innovative manufacturer integration system facilitates manufacturers to conduct direct sales on the Internet

2022年，公司全新发布“乐租商城”微信小程序应用，赋能厂商业互联网展业。
In 2022, the Company launched a new WeChat applet called "Leasing Mall", which empowers manufacturers to expand their business online.



案例
Successful case

赋能渠道互联网直销——帮助渠道商开拓互联网通道 Empower Internet direct sales - help distributors open Internet channels

日本著名印刷设备制造厂商S公司生产的MBO折页机设备单价小、客户群体全国分散。通过接入公司乐租商城小程序，S公司将胶印机产品发布到商城，客户可以通过小程序进行设备对比及选购，还可在线申请融资并测算还款分期方案，极大提升了S公司的互联网营销能力。
The well-known Japanese printing equipment manufacturer S Company produces MBO folding machines with a low unit price and a nationwide dispersed customer base. By applying JFL's "Leasing Mall", S Company listed its offset machines on the platform. Customers can compare and purchase equipment through the applet, apply for financing online, and calculate instalment plans. The applet greatly improves S Company's internet marketing capabilities.

III

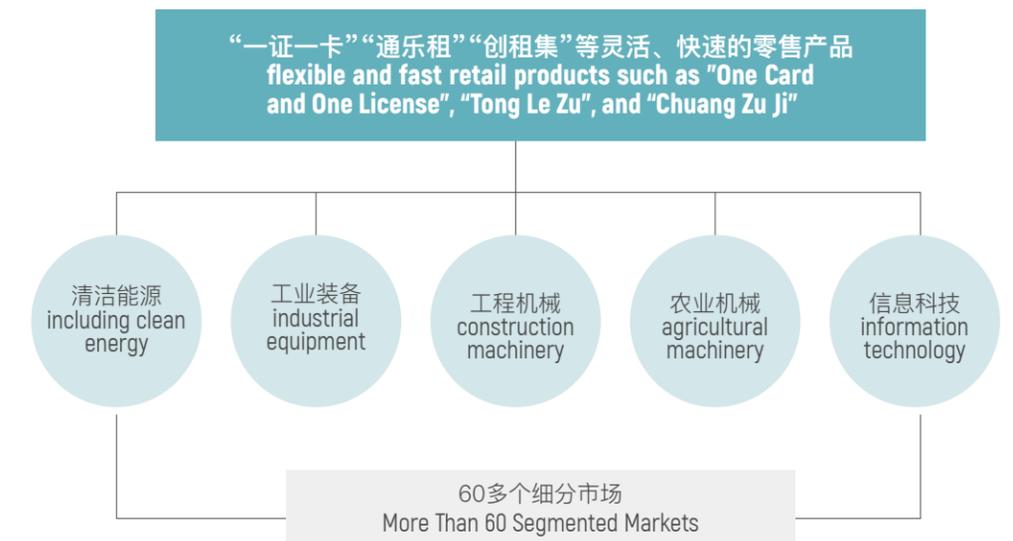
苏乐租、云乐租、车金融 — 服务客户 Su Leasing, Cloud Leasing and Car Finance - Service customers



2022年，公司在“苏乐租”“云乐租”“车金融”微信服务号发布了“我要还款、设备监控、多渠道划扣授权、全面电子签约”等功能，并构建用户画像，向客户进行定向推送融资服务。
In 2022, the Company launched functions such as "repayment, equipment monitoring, multi-channel payment authorization, and comprehensive electronic contract signing" on the WeChat service accounts of "SuLeasing", "Cloud Leasing", and "Car Finance". The Company also created user profiles and pushes targeted financing services to its customers.

1 用户画像——科学构建用户画像，为细分客群打造量身定制的融资方案 User profiles - Scientifically construct user profiles to tailor financing solutions to specific customer groups

为加强对小微企业的金融服务力度，我们使用“自动+人工”的方式为客户构建出360°用户画像。根据画像结果，为不同行业的小微客群打造量身定制的融资方案。
To strengthen financial services for small and micro enterprises, we use an "automatic + manual" approach to construct 360° user profiles for our customers. Based on the generated profiles, we tailor financing solutions to small and micro customer groups in different industries.



2

自动收付——满足客户个性化资金需求，迭代收付服务体系

Automatic collection and payment - iterate collection and payment service systems to meet customers' personalized funding needs

我们通过“苏乐租”、“云乐租”、“车金融”微信服务号为客户提供了快捷便利的收付服务体系。

We provide customers with convenient collection and payment service systems through our WeChat service accounts of "SuLeasing", "Cloud Leasing", and "Car Finance".

2022年，自动划扣银行增加至5家，新增引入中国邮政储蓄银行和中国交通银行，让客户还款更加方便。

In 2022, the number of banks supporting automatic payment increased to 5, with the addition of Postal Savings Bank of China and Bank of Communications, making it easier for customers to repay their loans.

2022年6月，“苏乐租”对接我们自主研发的自动投放审批系统，实现7*24小时全天候放款。

In June 2022, "SuLeasing" connected to our self-developed automatic lending approval system, enabling 7*24-hour loan disbursement.

案例
Successful
case

数字人民币——多元化的支付体系
Digital RMB - A diverse payment system

2022年12月，公司的第一单数字人民币放款投放成功，为中小企业苏州路熙光电科技有限公司提供两百万资金支持。

In December 2022, the Company successfully disbursed its first loan using digital RMB, providing RMB two million in funding to Suzhou Goodmolds Optics Co., Ltd., a small and medium-sized enterprise.

数字人民币由于其安全性、可追溯性、交易灵活等特点，能为用户提供更安全、更快捷、低成本的支付体验。公司响应国家号召，率先使用数字人民币，积极参与国家数字货币实践。

Digital RMB, with its features of security, traceability, and flexible transactions, can provide users with a safer, faster, and low-cost payment experience. The Company responds to the national call and is actively participating in the practice of digital currency.



3

电子签约——完善全场景电子签，保障客户签约过程安全可靠

Electronic contract signing - improve electronic contract signing in all scenarios to ensure the safety and credibility of customers' signing process

2022年，公司在“苏乐租”“云乐租”“车金融”产品中不断完善电子签约体系，已提供覆盖全场景全流程的快捷签约体验。

In 2022, the Company continuously improved the electronic contracting system in "SuLeasing", "Cloud Leasing" and "Car Finance" products, providing a fast and secure signing experience covering all scenarios and processes.

公司提供了审核材料、变更合同、决议、各类协议等项目全流程材料的电子签。覆盖了企业和个人多类型主体签约，承租方、担保方和关联方多方签约等多样场景。

The Company provides electronic signing for the entire process of material review, contract changes, resolutions, and various agreements. The services cover multiple types of signers, including enterprises and individuals, and various scenarios involving multiple parties such as tenants, guarantors, and related parties.

签订电子合同（含变更合同）约

60,000 笔

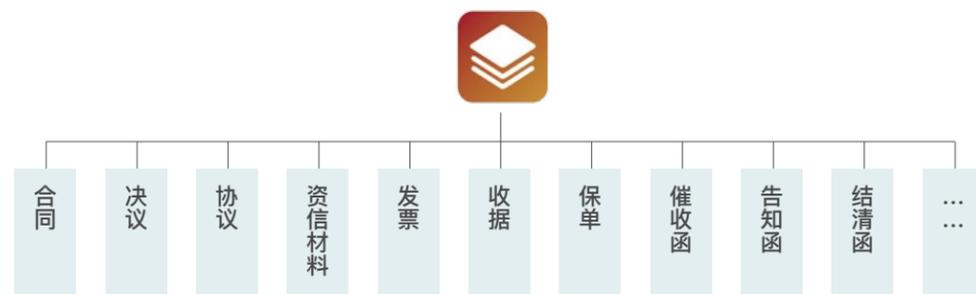


IV

提乐租 — 服务客户 E-file Extractor – Service customers



2022年，公司全新升级提乐租电子文档提取平台：倡导业务无纸化，同时方便客户快速获取文档。
In 2022, the Company upgraded its E-file Extractor platform to advocate paperless practices and facilitate customers' quick access to files.
公司构建了“WEB+微信小程序”相结合的系统架构，客户能够通过手机或电脑一站获取企业各类电子文档，安全且高效。
The Company has built a system architecture that combines "WEB+WeChat applet" to electronically transform files of the entire business process, Customers can obtain various electronic files through their mobile phones or computers safely and efficiently.



V

智管万物 — 赋能员工 Smart IoT Manager – Empower employees



万物互联——构建智管万物平台，为客户提供精细化设备管理服务
Interconnection of all things – develop Smart IoT Manager to provide refined equipment management services for customers

2022年，公司联合众多设备厂商共建智管万物IoT智慧物联系统，为客户提供更为全面的设备远程管理服务。
In 2022, the Company partnered with a number of equipment manufacturers to develop Smart IoT Manager, which is an IoT system offering customers more comprehensive remote equipment management services.

目前，公司已对船光车工4大设备市场、17大细分设备领域、超十万台设备实现实时监控分析，形成船易行、光易测、工易感、车易查四大设备监控平台。
The Company has implemented real-time monitoring and analysis of over 100,000 devices for 17 specific equipment areas in four major equipment markets (ships, PV systems, vehicles, and industrial equipment), resulting in the development of four equipment monitoring platforms: "Easy Ship Monitoring", "Easy PV Monitoring", "Easy Industrial Equipment Monitoring" and "Easy Vehicle Monitoring".



VI

掌乐租 — 赋能员工 Mobile Leasing – Empower employees



掌乐租APP作为内部员工的生产生活小助手，上线了众多实用场景化服务。通过与核心业务系统、中登查询系统、企业预警系统、客户管理系统、核心业务系统、行政办公系统、征信查询系统、数据服务平台等多系统底层打通，为员工提供便捷高效的移动化服务。
As a production and life assistant for JFL's employees, the Mobile Leasing (Zhang Le Zu) app has launched many practical scenario-based services. By integrating multiple underlying systems such as core business system, central registration query system, enterprise early warning system, customer management system, administrative work system, credit inquiry system, and data service platforms, it provides employees with convenient and efficient mobile services.
2022年，掌乐租全面更新出差管理、客户管理、跟进报表、客户移交、足迹地图、电子签跟进、客户付款号、入账查询、到账详情等业务功能。
In 2022, Mobile Leasing comprehensively updated business functions such as travel management, customer management, follow-up reports, customer transfer, footprints map, electronic signing follow-up, customer payment number, income query, and details of received payments.

02 | 多措并举，构筑安全防护墙

Implement comprehensive measures to establish a security shield

I 聚焦客户隐私安全

Focus on the protection of customers' privacy and security

公司把保护客户信息安全作为信息安全的重中之重，积极落实《中华人民共和国网络安全法》《中华人民共和国个人信息保护法》等国家法律法规和金融行业标准，不断地更新和升级安全技术手段，提高保护客户隐私安全的能力。

The Company regards the protection of customer information as a top priority for information security. It actively implements national laws and regulations, such as the Cybersecurity Law of the People's Republic of China and the Personal Information Protection Law of the People's Republic of China, as well as standards of the financial industry. The Company constantly updates and upgrades its security technology to improve its ability to protect customers' privacy and security.

一是明确隐私政策，从公众号、小程序、APP 等多种渠道收集客户信息时，详尽告知采集用户信息的范围、用途，并采用国密算法加密保护和脱敏技术手段，确保用户隐私信息采集、传输、回显、存储安全，最大程度保护用户隐私信息的安全。

Firstly, the Company clearly defines its privacy policy. When collecting customer information from various channels such as WeChat official accounts, applets, and apps, it provides detailed information about the scope and purpose of collecting user information. The Company also uses national cryptography algorithms to encrypt and protect user privacy information and adopts data desensitization techniques to ensure that user privacy information is collected, transmitted, displayed, and stored securely, thus ensuring maximum protection of user privacy information.

二是采用完备的信息技术手段予以保护客户的信息安全和隐私信息，包括多因素认证、签名验签、数据水印技术等各类安全技术手段。有效防止未经授权的访问和篡改，确保客户的信息安全。公司所有“乐租”产品均通过国家信息安全等级保护三级认证。

Secondly, the Company adopts comprehensive information technology measures to protect security and privacy of customer information, including multi-factor authentication, signature verification, data watermarking, and other security technology measures. These measures effectively prevent unauthorized access and tampering, ensuring customer information security. All "Leasing [Le Zu]" products of the Company have passed the Level 3 Protection certification of the National Information Security Level Protection System.

II

保障公司信息安全

Protect company information security

2022年，全面建成信息安全运行指挥与控制中心，对硬件、软件、数据、网络进行全方位、多层次、宽领域动态实时监控，做到了：秒级、实时预警。构建了安全管理集中控制、安全事件快速响应、高可信的安全防护体系。实现“从局部安全提升为全局安全，从单点预警提升为协同预警”的升级。真正做到“安全态势可感知、安全威胁可预警、异常行为可监控、安全价值可呈现”的全面网络安全保障体系。

In 2022, the Company completed the construction of an information security operations command and control center, which provides full-scale, multi-level, wide-area dynamic real-time monitoring of hardware, software, data, and networks. It achieves sec-level, real-time early warning. The Company has built a centralized control system for security management, a rapid response system for security events, and a highly trusted security protection system. It upgraded from local security to global security, from single-point early warning to collaborative early warning, and truly achieves a comprehensive network security protection system that can "perceives security situation, predicts security threats, monitors abnormal behaviors, and presents security values".

态势感知系统



III

确保信息系统自主可控 Ensure that information systems are autonomous and controllable

公司坚持自主研发关键信息系统，不断提高信息安全自主可控水平。
The Company insists on independent research and development of key information systems to continuously improve the level of independent and controllable information security.

截至2022年末，公司自主开发了54个业务和管理系统，获得了27套国家版权局软件著作权证书，申请了18件发明专利，构筑了行业领先的自主研发体系。
As of the end of 2022, the Company has independently developed 54 business systems, obtained 27 software copyrights, applied for 18 invention patents. JFL has built an industry-leading independent research and development system.

业务和管理系统
54 套

软件著作权证书
27 套

专利申请
18 件



意见反馈表 Feedback form

1 | 对江苏金租来说，您的身份是？
What is your relationship with JFL?

员工 / Employee 客户 / Customer 厂商经销商 / Manufacturer/distributor

监管机构 / Regulatory authority 其他政府部门 / Other government department

媒体 / Media NGO

其他 (请注明) / Other (please specify):

2 | 您对本报告的总体评价如何
How would you rate the overall quality of this report?

非常好 / Excellent 较好 / Good 一般 £ 较差 / Average £ Poor

非常差 / Very poor 不清楚 / Not sure

3 | 您认为本报告是否能够反映江苏金租对经济、社会、环境的重大影响程度？
Do you think this report reflects the significant impact of JFL on the economy, society, and environment?

能 / Yes 一般 / Somewhat 不能 / No 不清楚 / Not sure

4 | 您认为本报告是否能够对利益相关方关心的问题做出回应和披露？
Do you think this report responds to and discloses information related to the concerns of stakeholders?

能 / Yes 一般 / Somewhat 不能 / No 不清楚 / Not sure

5 | 您认为本报告披露的信息、指标、数据完整程度如何？
How complete do you find the information, indicators, and data disclosed in this report?

非常完整 Extremely complete 完整 Complete 一般 Average

较完整 Somewhat 不清楚 Not sure

6 | 您对江苏金租社会责任工作和本报告的其他意见，欢迎在此提出：
Please feel free to share any other comments or suggestions regarding JFL's social responsibility work and this report:



扫描二维码，提出您对本报告的宝贵意见和建议！
Please scan the QR code to provide your valuable feedback and suggestions on this report!



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