



2019

Corporate Social Responsibility Report

China Everbright Group



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Forging Ahead

Being Responsible as Always

We actively explore the path towards sustainable development, remain true to our original aspiration, and keep our mission firmly in mind. With a commitment to the CSR vision of “co-creating value for a bright future”, we implement the three strategic transformations of “Agility, Technology, and Ecosphere”, forge ahead for excellence, and fulfill our original aspiration by shouldering due responsibilities. Together with stakeholders, we will build an ecosphere of responsibilities and work towards a sustainable future.



Chairman's Statement



The year 2019 marked the 70th anniversary of the founding of the People's Republic of China, and witnessed Everbright Group making further progress in value creation. In 2019, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, we remained true to our original aspiration and kept our mission firmly in mind. We followed the principle of pursuing progress while ensuring stability, looking for opportunities in changes, and produced eye-catching achievements on all fronts.

Strengthening CSR management to pursue sustainable development. We made particular efforts to align business operation with economic, social, cultural and environmental conditions, and pursued both economic and social benefits. Adhering to the CSR vision of "co-creating value for a bright future", we have built an overall CSR planning framework based on the "Sunshine" responsibility model, promoted the Group's comprehensive implementation of CSR management and practice, and created comprehensive value together with stakeholders to achieve sustainable development.

Keeping our original mission firmly in mind to serve the national economy and public wellbeing. We strengthened Party building in all respects, carried out an initiative to raise awareness of the

need to stay true to the Party's founding mission, and ensured full and rigorous self-discipline of the Party. We improved the quality of the work of Party building, in order to drive high-quality development with first-class Party building. We ensured steady operation by applying the new development concept, modernizing the corporate governance system and capacity, complying with laws and regulations in operation, and consolidating risk prevention and control. We actively implemented the country's major development strategies for regions, embraced the "Belt and Road Initiative". We redoubled our investment, efforts and assistance, and adopted a series of special poverty alleviation measures, to achieve breakthroughs in poverty alleviation. Besides, we supported rural vitalization and the real economy, thus contributing to national development.

Focusing on improving product and service quality. We held the first "Everbright Service Season" in 2019 to drive public services to a new stage enjoying systematic, branding and industrialized development. We strived to be a leader in wealth management and an incubator of sunshine lifestyle. Furthermore, we continued to optimize the financial and industrial business. We devoted great efforts to protect the rights and interests of

customers, offered an unimpeded customer communication channel, and provided customers one-stop services to meet their needs for a better life.

Pursuing innovation-driven and coordinated development. Remaining market-oriented, with value creation at the core, we comprehensively deepened reform and innovation in terms of Headquarters management, team building, incentive mechanism, and technological innovation. We advanced the implementation of E-SBU Collaborative Development Strategy, created a characteristic business model based on ecology and platform, and promoted the transformation of ecology through coordinated efforts, striving to create "one unified platform with top-rate services for all customers".

Deepening our work in the field of environmental protection to improve the ecological environment. In pursuit of green development, we actively promoted the four advantageous businesses in the field of environmental protection, and fostered N (new) businesses based on the two major technological supports to form a "4+2+N" business layout. By introducing innovative green financial products and services, we channeled financial resources to sustainable development projects, to support the development of green industry. Besides, we advocated green office, raised public awareness of green development and environmental protection and carried out waste sorting to facilitate building a "zero-waste Group Headquarters".

Cultivating corporate culture to unit employees together. We advocated and promoted the new Everbright culture of "home, sunshine, pro-mercantilism, and responsibility" by improving the corporate culture system, and releasing our new logo, company flag, signage and the first song of us – "The Song of Everbright", a rich-colored song of "China and Everbright, Brighten China". We upheld equal employment, improved the remuneration system, promoted democratic management, and widely solicited opinions and suggestions from employees. In addition, we also deepened the reform of the personnel system, reformed the mechanism of personnel selection and recruitment, created intellectual value through training, and implemented training programs of cultivating "Leaders",

"Sunshine Talent" and "Everbright Elite". We cared about employees' work and life by making Everbright a warm family to everyone to enhance their senses of fulfillment, happiness, and belonging.

Deepening win-win partnerships to build a harmonious community. We worked for friendly, mutually beneficial and common development and established strategic partnerships with local governments, enterprises, overseas institutions and other stakeholders to expand our "circle of friends" of win-win cooperation. We accelerated internationalization, facilitated international exchanges and cooperation and overseas organization layout. We opened Tokyo Representative Office. We cared about community harmony and development, organized public welfare projects and encouraged employees to participate in volunteers' activities and contribute to a better society.

The new era calls for new development. The year 2020 is a decisive one for securing a victory in building a moderately prosperous society in all respects and the concluding year of the 13th Five-Year Plan (2016-2020). It is also a critical year for Everbright Group to fulfill our phased strategic goals. Confronted with the ravages of COVID-19 that caught the world by surprise, we raced against the clock and united as one to aid the frontline against the pandemic at the full speed, fulfilling our responsibilities as a central state-owned enterprise (SOE). Down the road, Everbright people will seize the day and live it to the full and work diligently, practically and creatively to "pursue progress with stability, seize opportunities in changes, and implement innovation in progress." We will ensure stable strategy, quality and growth, adopt new thinking, advance new governance, cultivate new ecosystem, create new value, and promote new trend. We will refrain from pursuing single-mindedly speed and quantity, avoid following the beaten track, and continue to strive for excellence and new development. We will enter a new stage of building Everbright into a first-class enterprise, and make more and greater contributions in the new era with new progress.

289th
in the Fortune Global 500 list

402nd
in the “World’s 500 Most Influential Brands”
list released by the World Brand Lab

About Everbright

Company profile

With the development in the past 36 years, Everbright Group has become a large state-owned financial holding group, with business scope covering the financial sector such as banking, securities, insurance, asset management, trusts and funds, as well as the real economy, such as environmental protection, tourism, health care and high-tech. Establishing presence in the mainland, Hong Kong and many overseas markets, the Group has built unique strengths on comprehensive financial services, industry-finance cooperation, and mainland-Hong Kong linkage.

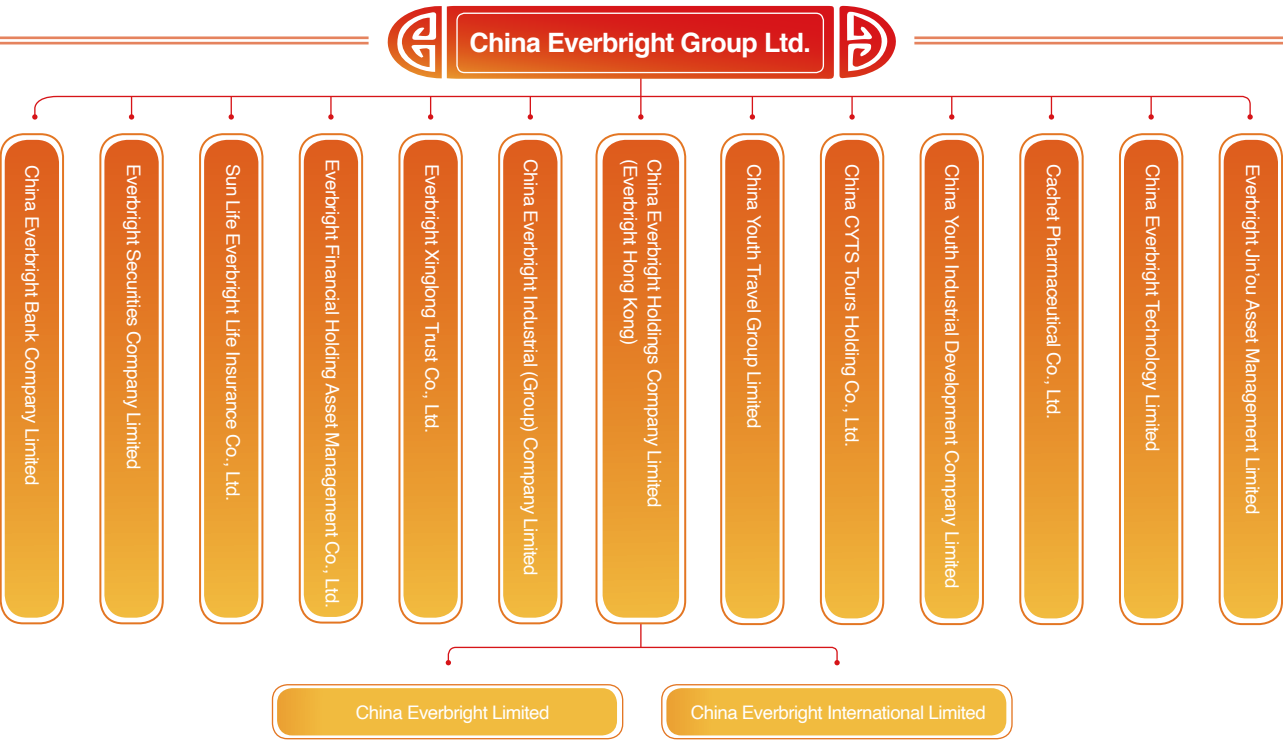
Today's Everbright is seeing assets grow rapidly, profitability increase noticeably, and management improve gradually, making more and more contribution to the society. The Group owns a number of listed companies at home and abroad, including Everbright Bank (601818.SH/6818.HK), Everbright Securities (601788.SH/6178.HK), Everbright Limited (0165.HK), Everbright International (0257.HK), Everbright Grand China (3699.HK), China CYTS Tours Holding (600138.SH), Cachet (002462.SZ), China Aircraft Leasing Group Holdings Limited (1848.HK), Everbright Jiabao (600622.SH), Everbright Water (U9E.SG), and Everbright Greentech (1257.HK). The Group has cultivated a list of companies with strong market competitiveness in six strategic business units (E-SBU), including wealth, investment, investment banking, environmental protection, tourism, and health care.



Organisational Structure of Group Headquarters

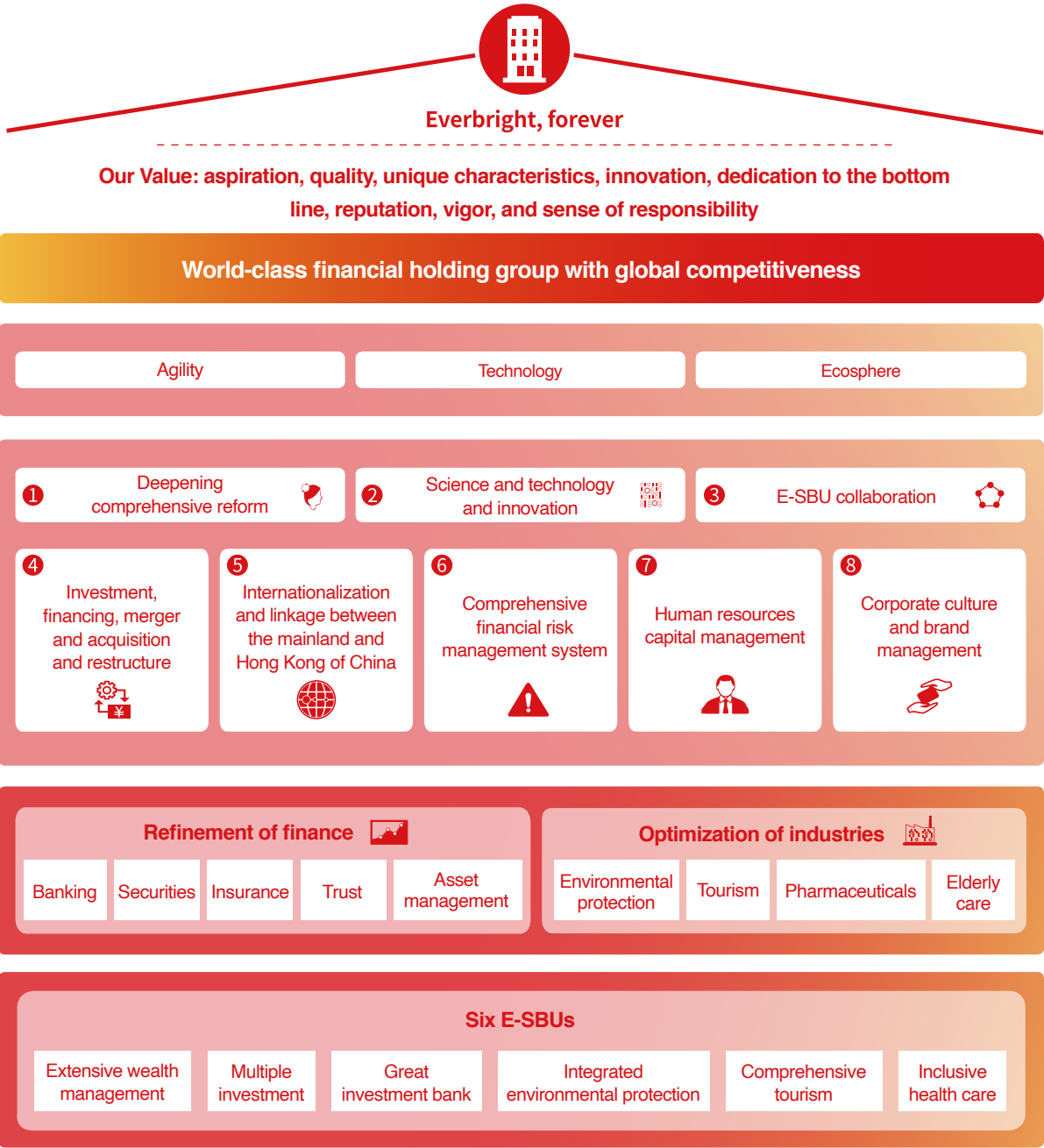


Major Member Companies of the Group



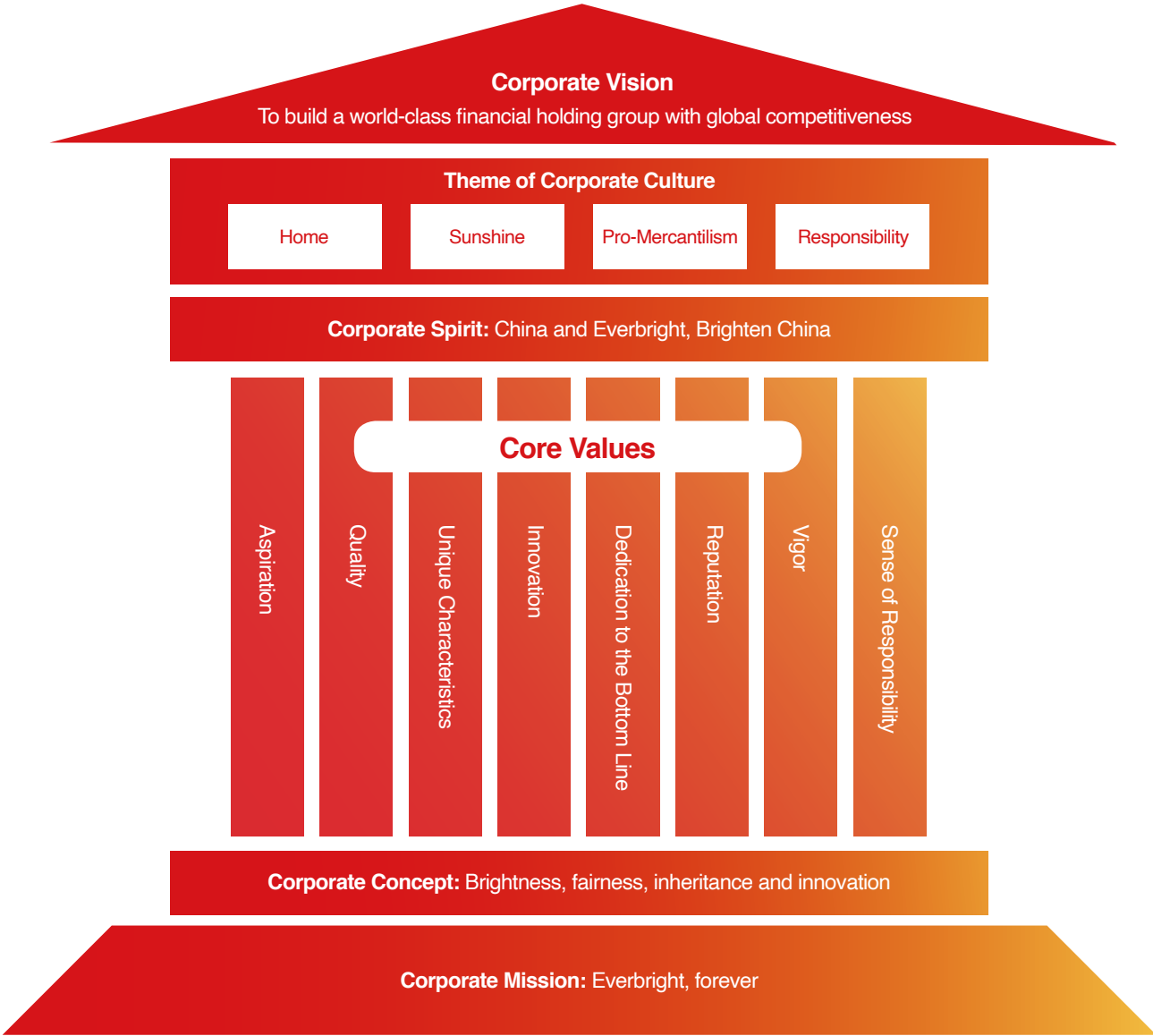
Corporate strategy

According to the development strategies of Everbright Group as being centered on Party's building, compassing Everbright's vision and values to implement the strategic concepts of "two motivations and three transformations", with the goal of building a world-class financial holding group with global competitiveness, Everbright Group implemented three strategic transformations of "Agility, Technology, and Ecosphere", boosted the implementation of eight strategic measures, and promoted development of eight business segments, realizing "refinement of finance, optimization of industries and strengthen-up of the Group".



Culture concept

We improved the corporate culture concept system and built a model of corporate culture concept system with "four beams and eight pillars" to give full play to the leading role of Everbright's new culture and further realize the goal of building Everbright Group into a world-class financial holding group with global competitiveness.



Reaching First-Class Achievements

Ten highlights in 2019



Economic Performance



Total assets (RMB100 mn)

2017 44,683.44

2018 47,851.86

2019 52,104.86

Operating income (RMB100 mn)

2017 1,360.33

2018 1,615.90

2019 2,082.76

Net profit (RMB100 mn)

2017 418.96

2018 421.00

2019 473.76

Environmental Performance



In 2019



Environmental investment amount (RMB100 mn)

1,238.01



Number of waste-to-energy (WTE) projects invested by Everbright Group

142



Number of Chinese cities with environmental protection projects

187

Social Performance



90,880

Total employees

102,803

Proportion of female employees (%)

48.22



Proportion of male employees (%)

51.78



Social insurance coverage of employees (%)

100

2018 100

2019 100



Physical examination coverage of employees (%)

100

2018 100

2019 100

In 2019



Number of strategic partners

110

2018 77

2019 110



Funding for poverty alleviation paired-up area (RMB10,000)

7,915

2017 3,313

2018 5,216

2019 7,915

2019 Top100 Most Influential Chinese Brands

Everbright Group was rated “good” (the highest rating) for the third consecutive year in the performance assessment of central state-owned enterprises targeted poverty alleviation efforts organized by the State Council Leading Group Office for Poverty Alleviation and Development.

The case of “Chairman Li Xiaopeng endorses the tea produced by farmers from poverty-stricken areas” won the “Annual Chinese Financial Brand Award” and “Annual Corporate Social Responsibility Case Award”.

First Prize of the National Corporate Culture Outstanding Achievements 2018-2019

70th Anniversary of the Founding of the People's Republic of China • Top 70 Corporate Culture Models in the New Era

“The Song of Everbright” won the gold award at the Sixth Best Corporate Voice under the category of Corporate Cultural & Literary Works.

Honors and Awards of the Group

Everbright Bank
Excellence Award of
The Most Trustworthy Listed Company

Everbright Securities
Best Social Contribution Award of
the Year of China Golden Tripod Award

Everbright Insurance
Best Value Creation Insurance
Company of the Year

Everbright Trust
Corporate Social Responsibility
Model Enterprise Award

Cachet
Golden Bull Award for Listed Company
with Most Investment Value

Everbright Jin'ou AMC

2018 Excellent Case Award

Honors and Awards of Subsidiaries

Everbright AMC
2019 China CSR Contribution
Enterprise Award

China CYTS Tours Holding
Cultural Tourism Group of the Year

Everbright Technology
2019 Influential Fintech Brand

Everbright Limited

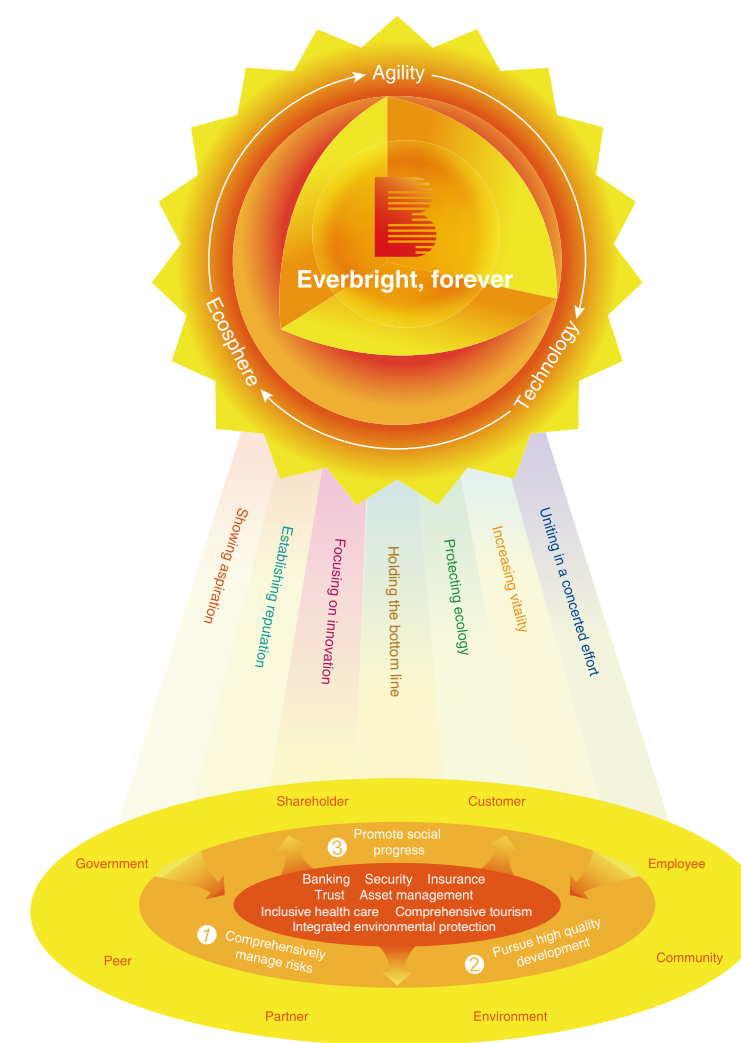
Made a debut on the list of the World's
Top 100 Private Equity Institutions

Everbright International
Included in the Dow Jones Sustainability
Emerging Markets Index for the fourth
consecutive year

Commitment to Sustainable CSR

CSR management

We made particular efforts to align business operation with economic, social, cultural and environmental conditions, and pursued both economic and social benefits. Focusing on value creation, we strived to build a responsible business model, and worked together with stakeholders to foster an ecosystem of responsibilities towards a sustainable future.



China Everbright's "Sunshine" CSR model

CSR vision

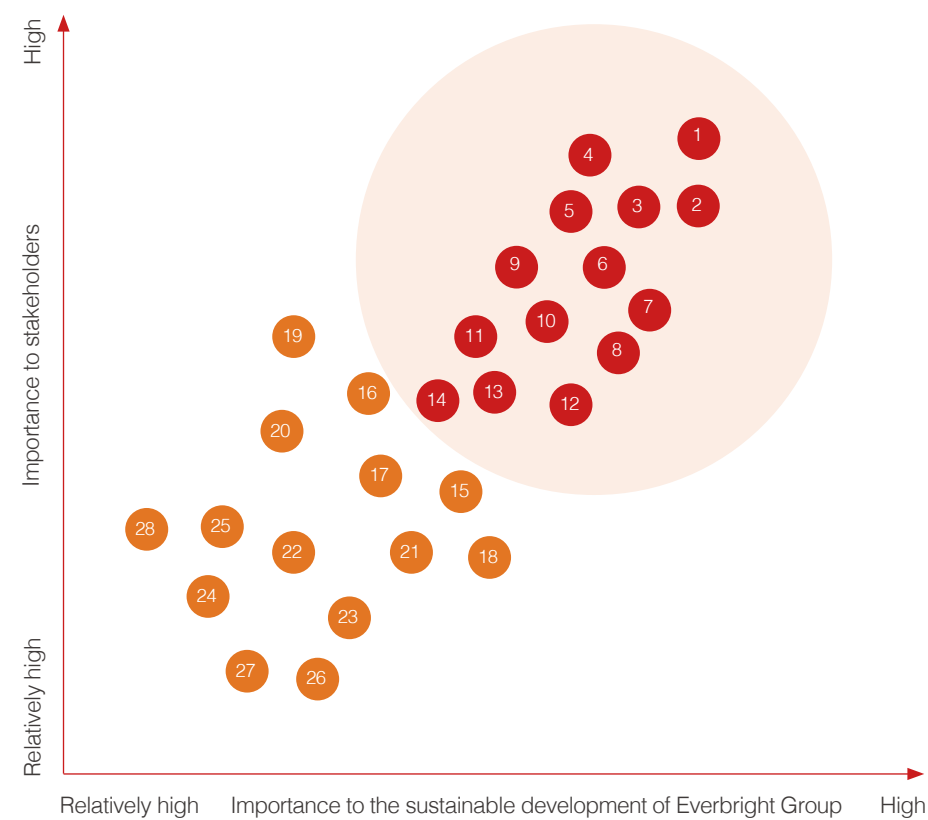
Co-creating value for a bright future — We leveraged our own advantages to reform business behaviors, and worked with stakeholders to create comprehensive economic, social, and environmental values, in a bid to build a bright future of sustainable development for the Group and stakeholders.

“Sunshine” CSR model

We use “Sunshine” to vividly interpret our ways to fulfill social responsibilities. Sunshine brings vigor to lives on the earth. Sunshine is the source of energy for the earth and life, which symbolizes Everbright Group's endogenous energy and strong mission to fulfill social responsibility and promote sustainable development. Sunshine means positive attitude, vigor and vitality, which shows Everbright Group's unremitting pursuit and firm commitment to create comprehensive economic, social and environmental values.

Material topics

Based on in-depth analysis of the macro environment of sustainable development in 2019, the principles of materiality, completeness and stakeholder inclusiveness, the *GRI Sustainability Reporting Standards (GRI Standards)* issued by the Global Sustainability Standard Board (GSSB), and the analysis results of the stakeholder questionnaire, we identified 14 material topics with the most concern from the two dimensions of “importance to the sustainable development of Everbright Group” and “importance to stakeholders”.



Material topics			General topics		
1 Implementing of national strategies	6 Carrying out targeted poverty alleviation	11 Coordinated business	15 Overseas business expansion	20 Facilitating inclusive finance	25 Occupational health management
2 Risk management	7 Developing green business	12 Staff training and development	16 Contribution to the industry development	21 Protecting the rights and interests of employees	26 Supply chain management
3 Innovation-driven development	8 Cultivating corporate culture	13 Guaranteeing product quality	17 Supporting the local development of host countries / regions	22 Customer information security	27 Advocating environmental protection
4 Comprehensively deepening reform	9 Improving service level	14 Serving the real economy	18 Enriching staff life	23 Engaging in social welfare	28 Practicing green office
5 Compliance with laws and regulations	10 Implementing strategic cooperation		19 Promoting product innovation	24 Engaging in community development	

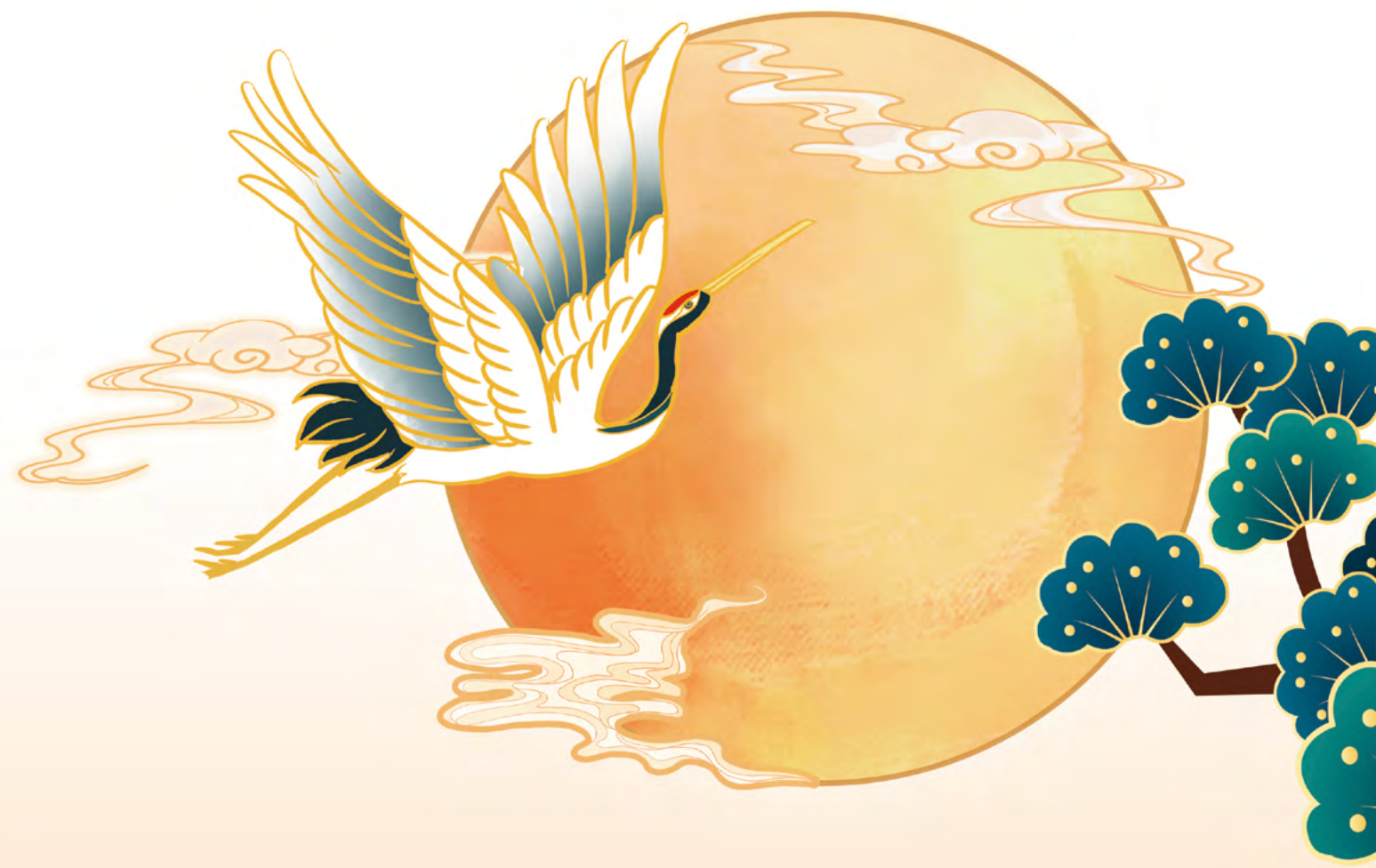
Stakeholder communication

Stakeholders	Requirements and Expectations	Communication and Response Approach
Government	Implementing national strategies Carrying out targeted poverty alleviation Serving the real economy Facilitating inclusive finance	Working conference and report Regular information disclosure Paying tax according to laws
Shareholders	Compliance with laws and regulations Risk management Comprehensively deepening reform Innovation-driven development Coordinated business Overseas business expansion	Shareholders' Meeting Board of Directors Board of Supervisors Financial report
Customers	Guaranteeing product quality Promoting product innovation Improving service level Customer information security	Official website "Future Everbright" WeChat official account Customer satisfaction investigation
Partners	Implementing strategic cooperation Contribution to the industry development Supply chain management	Strategic cooperation Business communication Visit and research
Employees	Protecting the rights and interests of employees Staff training and development Occupational health management Cultivating corporate culture Enriching staff life	Suggestion activity Official website "Future Everbright" WeChat official account Everbright Day Staff Symposium
Peers	Contribution to the industry development Supply chain management Promoting product innovation	Forum and exchange activities Formulation of industry standards
Environment	Developing green business Practicing green office Advocating environmental protection	Disclosure of environmental information Environmental protection project sites open to the public
Communities	Carrying out targeted poverty alleviation Engaging in community development Engaging in social welfare Supporting the local development of host countries / regions	Community investment Public welfare activities Targeted poverty alleviation

Attaching
Great Importance
to Actions

Putting CSR into Practice

Following the corporate vision of “Everbright, forever” and remaining true to our original aspiration, we strived to build a brand for a better life, and drove high-quality development through innovation. Besides, we protected the ecology and our beautiful home, shared the development results, and cooperated with others to boost social prosperity, fulfilling our CSR through concrete actions and creating value together with stakeholders to jointly promote sustainable development.



Establish Everbright Group's CSR Topics

Contribute to Global Sustainable Development^[1]

Draw the 2019 CSR Map

Value · Drawing the CSR Map

Showing Aspiration

Establishing Reputation

Focusing on Innovation

Holding the Bottom Line

Protecting Ecology

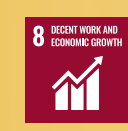
Increasing Vitality

Uniting in a Concerted Effort

Following the leadership of Party building



Ensuring stable operation



Serving the national economy and public wellbeing



Aspiration · Staying True to Our Mission

Providing high-quality products



Enhancing the customer experience

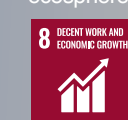


Brand · Creating a Better Life

Deepening reform and innovation



Creating a coordinated ecosphere



Innovation · Driving Extraordinary Development

Deepening the development of the green industry



Developing green finance



Advocating green office



Ecology · Protecting Our Beautiful Home

Protecting employees' rights and interests



Stimulating the vitality of employees



Employee care



People-oriented · Sharing the Development Results

Implementing strategic cooperation



Stepping up overseas expansion



Contributing to community harmony



Cooperation · Boosting Social Prosperity

Note: [1] Contents below "Contribute to Global Sustainable Development" are the 17 Sustainable Development Goals (SDGs) of the UN 2030 Agenda for Sustainable Development.



UAE Friends on the Belt and Road

In July 2019, Li Xiaopeng, Chairman of Everbright Group, and Sultan Ahmed Al Jaber, UAE Minister of State and Chairman of Abu Dhabi Global Market signed a cooperation agreement at the Great Hall of the People in Beijing in the presence of Chinese President Xi Jinping and Crown Prince Sheikh Mohammed bin Zayed Al Nahyan of Abu Dhabi, to jointly build a demonstration platform for industry-finance cooperation and serve the development of the Belt and Road Initiative (BRI).

The cooperation agreement between Everbright Group and the Abu Dhabi Global Market

The signing of the cooperation agreement helps increase consensus between Everbright Group and the Abu Dhabi Global Market and gives full play to the resource advantages of both parties to jointly build a demonstration platform for industry-finance cooperation, thus laying a foundation for the two parties to expand comprehensive cooperation in China, the UAE, the Middle East and even North Africa.

After signing the cooperation agreement, the two parties will conduct regular mutual visits and exchanges to jointly promote cooperative research in the fields of financial holding groups, RMB internationalization, industrial finance, financial technology, and market development and business environment in the Middle East and North Africa.

The "Belt and Road" is a road for common development and prosperity through win-win cooperation, and also a road for peace and friendship that enhances mutual understanding and trust and strengthens all-round exchanges. The joint efforts to pursue the BRI embrace the historical trend of economic globalization, respond to the call for improving the global governance system and meet people's longing for a better life. Since the BRI was put forward by Chinese President Xi Jinping, Everbright Group has responded actively and carried out pragmatic cooperation with countries along the Belt and Road, and served enterprises participating in it.



Everbright Group, Chongqing Municipal People's Government, PTA Bank and HBL sign the MOU on Belt and Road Green Investment Fund.

Following the Leadership of Party Building

Everbright Group's Party Committee understands the primary political task is to study and implement Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, and keeps firmly in mind the need to maintain political integrity, think in big-picture terms, follow the leadership core, and keep in alignment; strengthens our confidence in the path, theory, system, and culture of socialism with Chinese characteristics; and resolutely upholds General Secretary Xi Jinping's core position on the Party Central Committee and in the Party as a whole, and resolutely upholds the Party Central Committee's authority and its centralized, unified leadership. It leads Party organizations at all levels and Party members and officials of the Group to fully implement the general requirements for Party building in the new era and the Group's Party building requirements to provide strong political guarantee for corporate reform and development with first-class Party building.



Launching the initiative to raise awareness of the need to stay true to the Party's founding mission

Everbright Group followed high standards and strict requirements. Since June 2019, more than 23,000 Party members from over 2,600 Party organizations across the Group strengthened learning, made in-depth investigation and research, looked carefully into problems, and promoted solid rectification with a great sense of mission, responsibility and urgency, producing solid results out of the initiative. Led by the Group Party Committee, the Party organizations at all levels and Party members and officials followed the general requirements of "staying true to the original aspiration, shouldering the mission, identifying the gap, and taking concrete actions" and organized over 8,500 sessions of activities for Party committees of subsidiaries to study together. All members successfully completed all the tasks, and received training in ideological and political education, conduct, capabilities and fight against corruption.

Comprehensively implementing "Dual Responsibilities"

The Group's Party Committee members set an example of studying theories, delivering Party lectures, engaging in research, checking the facts, and carrying out Party building, and completed the work with high quality. Members of the Party committees at all levels followed up in time with earnest implementation to carry out Party building and promote development with practical measures.

Comprehensively promoting "Dual Budgets" and "Dual KPIs"

The Group implemented the *Group's 100 Measures for Strengthening the Party Building of Primary Party Committees* to guarantee effective "Party building budget" and "Party building KPI" evaluation. The Group further focused efforts on Party building for more development, and strengthened the requirements and concept of furthering Party building work and assessing its effect against business performance.

Comprehensively consolidating "Dual Coverages"

The Group implemented the *Group's 50 Rules for Strengthening the Standardized Building of Party Branches* and completed the first batch of standardized evaluation of Party branch, thus promoting the tangible coverage of Party organizations and the effective coverage of Party work.

Comprehensively improving Party conduct

The Group established an extensive platform to pool employees' wisdom, offered effective channels for employees to make complaints, and put in place a long-term mechanism to listen to employees. To improve the Party conduct, the Group urged Party members at all levels to take up responsibilities, solve problems and take actions.

Case Everbright Bank Lhasa Branch "remains true to the original aspiration, shoulders the mission, and strives for excellence on the snowy plateau"

Everbright Bank Lhasa Branch took Everbright Group's Party building work requirements as its guideline, and the "leadership of Party building, compliance education, and characteristic development" as a consistent development approach. Adhering to the main line of "exercising strict governance over the Party and the Branch", it implemented the "Two Tasks" of Party building and characteristic development, improved the Party building leadership, organization, and system, and adopted the Party building approach of building "Four Teams" of good secretaries, good officials, good Party members, and good employees, to translate the Party's political advantage into its development and market performance and build itself into a "first-class wealth management bank on the snowy plateau" with first-class Party building.

Ensuring Stable Operation

The Group followed the general principle of pursuing progress with stability, maintained strategic focus, and kept a firm hold on the main line of promoting high-quality development. We improved our governance, abided by laws and regulations, and strengthened risk prevention and control to continuously promote stable operation.

In 2019
Everbright Group held

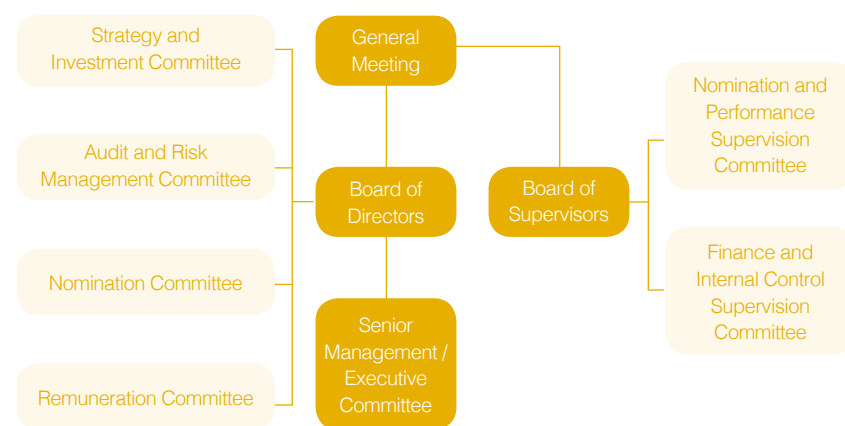
3
general meetings

7
board meetings

5
meetings of Board of Supervisors

Improving corporate governance

Following the new development philosophy, we promoted the modernization of corporate governance system and capacity to integrate the Party's leadership into our corporate governance. We improved the "Three Importances and One Greatness" policymaking system, improved the communication mechanism, standardized information disclosure, and strengthened investor relationship management, with a commitment to forming an internationally first-class financial holding group governance system with Chinese characteristics. As of the end of 2019, Everbright had 12 directors on the Board, including two female directors, and five supervisors, including two employee supervisors and one female supervisor.



Everbright Group's Corporate Governance Structure

Compliance with laws and regulations

We strictly safeguarded the bottom line of compliance, improved the management of rules and regulations, and continued to strengthen internal control and compliance. We also improved the management of trademarks and brand, further deepened the institutional reform of audit to promote the full coverage of audits. All these efforts helped strengthen supervision and management. In 2019, we reviewed a total of 213 contracts signed by the Group Headquarters, with a total amount of RMB3.772 billion.



Improving the management of rules and regulations

- We drafted the *Measures for the Management of Rules and Regulations* to strengthen the compliance review.
- We re-checked the rules and regulations of the Group Headquarters to ensure unified, standardized, compliant, effective and practical with distinct levels.
- We built the management system for rules and regulations of the Group Headquarters to enable their online approval, inquiry and management.



Strengthening internal control and compliance

- We upgraded the internal control evaluation system and conducted internal control evaluation on subsidiaries.
- We actively guided subsidiaries to sort out internal control processes so as to improve the effect of internal control management.
- We built an internal control assessment information system and improved the reporting mechanism for problems and risk incidents to improve the modernization of the Group's risk control and governance system in all respects.



Strengthening the management of trademarks and brand

- We strictly reviewed applications for using Everbright's trademarks and brand.
- We improved the trademark and brand management and enhanced the ability to guard against reputational risk.
- We launched the trademark management module in the legal management system to better manage and control legal risk and reputational risk.

Consolidating risk prevention and control

We resolutely implemented the major decisions of the CPC Central Committee and the State Council to forestall and defuse major risks, continuously consolidated the "three lines of defense and four firewalls" risk management and control system, and established the general tone of "robust, compliant, scientific, and valuable" risk appetite. Besides, we strengthened the cultivating of risk culture, promoted the development of the risk management system, improved risk monitoring and early warning system, and launched special program of "forestalling and defusing major risks", in a bid to further enhance the concept and practice of comprehensive risk management.



Case Everbright Group organizes the "Staying True to Our Mission" risk management workshop

In July 2019, the Group organized the "Staying True to Our Mission" risk management workshop at the Everbright University. At the workshop, participants earnestly implemented the guiding principles on forestalling and defusing major risks pointed out by General Secretary Xi Jinping and in the Central Government's relevant reports, and actively implemented the risk management requirements put forward in the initiative to raise awareness of the need to stay true to the Party's founding mission. Participants identified the risks and loopholes through case study, and reflected upon weaknesses, to enhance the Group's awareness of guarding against systematic risks and improve the capacity of risk management.



Chairman Li Xiaopeng gives a lecture on the theme of "Strengthening Risk Management and Realizing High-Quality Development".

Serving the National Economy and Public Wellbeing

The Group took its responsibility to serve the national development by actively implementing major development strategies for regions, fighting against poverty, and supporting rural vitalization and the development of the real economy.

Implementing major development strategies for regions

Seizing the opportunities presented by major development strategies for regions, we established a leading task force to serve the national strategies and three offices dedicated to the coordinated development of the Beijing-Tianjin-Hebei region, the Yangtze River Delta, and the Guangdong-Hong Kong-Macao Greater Bay Area. Following the “1+4+3” approach, we promoted the Group’s coordinated development in strategic regions and served major national development strategies for regions by organizing high-quality integration, promoting high-quality coordinated marketing, building high-quality synergy mechanism, innovating in high-quality synergy models, and shaping the high-quality Everbright brand and with “One Everbright culture, one administrative command system, and one ecosystem mechanism”.

The Group’s “1+4+3” approach for implementing major national development strategies for regions

1

Leveraging our comprehensive financial services

+

4

Leveraging the business presence in four industries: eco-environmental protection, cultural tourism exhibition, health and elderly care, and technological innovation

+

3

Taking advantage of the coordinated development of regional industries, the Yangtze River Delta integrated development demonstration zone, and the new special area of the China (Shanghai) Pilot Free Trade Zone

Case Everbright Jin’ou AMC increases investment in COSCO SHIPPING Holdings and Shanghai Lingang Holding

In response to the government’s regional development strategies, Everbright Jin’ou AMC actively subscribed to the A-share private placement of COSCO SHIPPING Holdings, with a subscription amount of RMB382 million, to support the latter’s development of its container fleet. It also spent nearly RMB100 million on the A-share private placement of Shanghai Lingang Holdings, an important player in Shanghai’s strategy to build a “technology and innovation center with global influence” and the “China (Shanghai) Pilot Free Trade Zone”.

New projects in support of Beijing-Tianjin-Hebei coordinated development

- Everbright International won the bid for the household waste-to-energy power plant project in Zhangjiakou City, a supporting project of 2022 Winter Olympics, and the Comprehensive Waste Treatment Facility Phase I Project in Xiongan New Area.
- The proposal submitted by the consortium composed of CYTS-Linkage and Everbright International was selected as one of the winning proposals of the Xiongan New Area “Beautiful Village” Development and Construction Pilot Project.
- Everbright Bank and China Xiongan Group jointly initiated a digital financial technology laboratory.
- Everbright Bank and Everbright Securities won the bid for China Xiongan Group’s first financial service cooperation bidding project.

Generating both economic and social benefits in the Yangtze River Delta region

- Promoting the development of Everbright Bank’s credit card business in the Yangtze River Delta region.
- Following up the progress of key collaborative projects in the Yangtze River Delta region.

Thriving development of the Guangdong-Hong Kong-Macao Greater Bay Area projects

- Bravo Links and CYTS-Linkage won the bid for the project of Hengqin District Government, Zhuhai City.
- Everbright International won the bid for Foshan waste-to-energy plant project.

Everbright’s achievements in implementing major national development strategies for regions

In the poverty alleviation work designated by the central government by the end of 2019, Everbright Group

has invested RMB **240** million in poverty alleviation

In 2019 Everbright Group

implemented **66** assistance projects

lifted **42,300** people and

82 villages out of poverty

trained **4,035** officials

4,169 technicians

Pushing forward poverty alleviation

We earnestly implemented the decisions made by the CPC Central Committee and the State Council on poverty alleviation, and further increased targeted leadership and investment to achieve new breakthroughs in poverty alleviation and help impoverished counties realize high-quality development and eradicate poverty. In 2019, thanks to the help of Everbright Group, the poverty headcount ratio of Xinhua, Xintian, and Guzhang counties dropped to 0.77%, 0.51%, and 0.79%, respectively. Everbright Group was rated “good” (the highest rating) for the third consecutive year in the performance assessment of central state-owned enterprises’ targeted poverty alleviation efforts organized by the State Council Leading Group Office for Poverty Alleviation and Development.

Poverty alleviation through financial services: We gave full play to the radiating and leading role of financial branches in poor areas and explored a new poverty alleviation models with financial services. Everbright Bank Changsha Branch, after opening sub-branches in Xinhua and Xintian counties, opened a new branch in Xiangxi County, and has so far covered all the designated areas for poverty alleviation and increased support for small and micro enterprises in these areas. Leveraging the expertise of Everbright Securities and Everbright Trust, we introduced such support models as “Insurance+Futures” and “Charity Trust”.

Poverty alleviation by developing local industries for long-term results: We always paid attention to support the development of characteristic industries and green agriculture in poor counties to strengthen their ability of lifting themselves out of poverty. We also gave full play to the advantages of industry-finance cooperation and developed advantageous industries. For example, in Xinhua County, the waste-to-energy power plant has started construction, and Shanshui Hotel also established its branch there.

Poverty alleviation by consuming products and services from poor areas to boost vitality: We purchased and organized trade fairs for products from impoverished areas to help people there fight against poverty. In 2019, the Group purchased agricultural products worth of RMB17.5 million from targeted counties and helped them sell products worth of RMB19.43 million.

Poverty alleviation by improving public services: In 2019, Everbright Group built 74 telemedicine clinics in rural areas lacking medical resources and carried out the “one-to-one” program for the fourth consecutive year to fund 2,044 underprivileged students. Everbright Bank and China Women’s Development Foundation (CWDF) jointly supported the “Safe Drinking Water” project in designated counties. Everbright Industrial launched the bio-toilet pilot project.

Poverty alleviation through Party building to build synergy: The Group held training courses for poverty alleviation officials. Everbright Securities and other subsidiaries continued to provide pair-up assistance to the primary Party branches of poor counties. In 2019, the Group’s Party organizations at all levels donated more than RMB20 million of Party membership fees to support the development of 73 village-level comprehensive service platforms in Xinhua county.



Chairman of the Board of Supervisors of Everbright Group Zhu Hongbo attends the launching ceremony of the first poverty alleviation achievement exhibition and poverty alleviation products fair.

Case Chairman Li Xiaopeng endorses the tea from the poverty area

To help market the tea of Guzhang County, in April 2019, Everbright Group launched the cartoon image of Chairman Li Xiaopeng to help promote Guzhang tea, attracting much attention from employees and ordinary consumers alike. The e-commerce platform “Marvelous Purchase” sold 16,165 poverty alleviation products, generating an income of nearly RMB two million for impoverished households in the county. The case of “Chairman Li Xiaopeng endorses the poverty alleviation tea” won the “Annual Chinese Financial Brand Award” and “Annual Corporate Social Responsibility Case Award”.



Everbright Group Chairman Li Xiaopeng endorses the Guzhang tea.

Case Everbright AMC is awarded the 2019 China CSR Contribution Enterprise for its efforts in targeted poverty alleviation

Everbright AMC implemented various targeted poverty alleviation work with a strong sense of responsibility. It donated school supplies, visited poor households, encouraged and helped villagers in Dongfanghong Village, Xinhua County, Hunan Province, to fight against poverty and become better off. In 2019, Everbright AMC donated RMB1.74 million to the Group’s designated poverty alleviation counties. At the 2nd CSR Pioneer Forum organized by the *International Finance News*, Everbright AMC was awarded the 2019 China CSR Contribution Enterprise.

In the poverty alleviation work undesignated by the central government in 2019 Everbright Bank’s branches

sent **64** poverty alleviation personnel

invested nearly RMB **20** million poverty alleviation funds

In 2019 Everbright Securities

invested RMB **15.99** million poverty alleviation funds

In 2019 Everbright Trust

helped Linxia, Hezheng and Lintao counties of Gansu Province to develop characteristic industries, with an investment of RMB **900,000**



In 2019 Everbright Securities

won the Certificate of Honor of Poverty Alleviation



In 2019 Everbright Insurance

won the 2019 Best Targeted Poverty Alleviation Performance Award



In 2019 Everbright AMC

The paper *Research on Everbright’s E-SBU Targeted Poverty Alleviation Model under the Guidance of Xi Jinping’s Important Instructions on Poverty Alleviation* won the Excellent Paper Award



In 2019 Everbright Trust

won the awards of Excellent Pioneer in Poverty Alleviation and Targeted Financial Services for Poverty Alleviation



Boosting rural vitalization

We implemented the rural vitalization strategy, increased agricultural loans, and launched new products to support farmers. We also developed rural tourism, and supported agricultural product processing and infrastructure construction, to promote the transformation and upgrading of agriculture.

Case China CYTS Tours Holding develops high-quality products of “rural tourism” to boost rural vitalization

China CYTS Tours Holding initiated the establishment of the Red Tourism Committee under the CYTS Alliance and organized alliance members to attend the promotion meeting held by the government of Shibing County, Guizhou Province, and visit tourism resources. It cooperated with Xinxian County, Xinyang City, Henan Province, on rural cultural services, and successfully advanced the rural tourism projects in Wuyuan and other counties. It renovated Xinhua Hotel in Xinhua County, Hunan Province to boost local tourism upgrade, and transformed Gubei Water Town into a rural tourist resort with multiple functions as sightseeing, leisure, vacationing, business, conferences, exhibitions, and creative and cultural business.

“ The China-Japan-ROK Trilateral Foreign Ministers' Meeting is held in Gubei Water Town on the outskirts of Beijing. It is like a water town version of Disneyland in Shanghai. ”
——Then Japanese Foreign Minister Kono Taro praised Gubei Water Town on social media during the 9th China-Japan-ROK Trilateral Foreign Ministers' Meeting



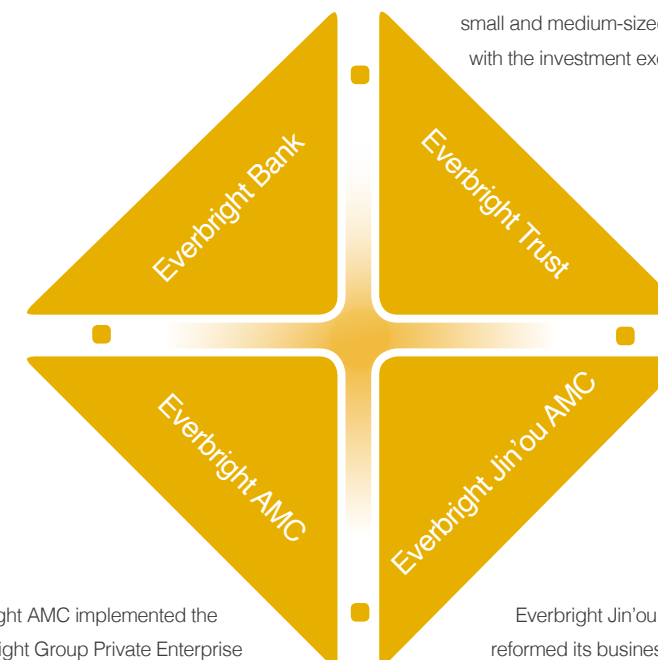
Gubei Water Town invested by China CYTS Tours Holding

Supporting the real economy

Based on our advantages in comprehensive financial services and industry-finance cooperation as a financial group, we vigorously developed inclusive finance, striving to provide accessible and affordable financing for private enterprises and micro, small and medium-sized enterprises and promoting the high-quality development of the real economy. In 2019, Everbright Group's subsidiary financial enterprises provided more than RMB1.3 trillion finance to over 20,000 private enterprises and SMEs.

Everbright Bank introduced preferential policies to explore the “sunshine inclusive” development path that is distinctive and commercially sustainable. In 2019, Everbright Bank set up **10** specialized institutions of inclusive finance, bringing the total number to **30**.

Through policy support and opening green channels for approvals and capital matchmaking, Everbright Trust offered whole-industrial-chain financial services for investment and financing to private enterprises. In 2019, Everbright Trust had served more than **700** private enterprises and micro, small and medium-sized enterprises, with the investment exceeding RMB **450** billion.



Everbright AMC implemented the “Everbright Group Private Enterprise Development Support Fund” program. It selected projects with high growth potential in accordance with the principles of marketization and commercialization to accelerate the implementation of cooperative projects, and facilitate reorganization and integration. As of the end of 2019, Everbright AMC has served a total of **47** private enterprises.

Everbright Jin'ou AMC actively reformed its business model, and increased input to help transform and upgrade the real economy. In 2019, Everbright Jin'ou AMC completed **4** corporate debt-to-equity swap projects with a total scale of RMB **1.85** billion and participated in a number of market-based debt-for-equity swap projects of Shandong Luqiao Group, Xiamen-Shenzhen Railway, etc., which helped enterprises reduce their total liabilities by RMB **16.3** billion.



In 2019
Everbright Bank

won the award of Best Inclusive
Financial Services Bank of the Year



In 2019
Everbright Trust

won the award of Trust Company of
the Year with Most Innovative Inclusive
Financial Services



“Everbright Service Season” Helps Build a Better Life

In December 2019, Everbright Group held the first “Everbright Service Season” promotion event on the theme of “Everbright, forever” in the strategic cooperation areas of Beijing, Shanghai, Guangzhou, Kunming, Changzhou and Xiamen. Focusing on the five sub-themes of benefits brought by “wealth management”, “environmental protection”, “culture and tourism”, “healthcare”, and “science and technology”, it introduced nearly 100 services and products to give people a better life.

The service season launched a package of comprehensive services with Everbright characteristics and established a dedicated service team and a “circle of friends” for public services. By orderly promotion, we aimed to bring Everbright’s products and services to more and more families, enterprises and governments, and allow all the social circles to benefit from them.



The launching ceremony of Everbright Group's first “Everbright Service Season”

Qingdao Promotion Event

50+

Projects that reached initial cooperation intention

22

Key projects to follow up

Shanghai Free Trade Zone Promotion Event

18

Key invited customers for in-depth project negotiations



The ecosphere of high-quality products and services



Wealth management

Everbright Bank, based on the “Sunshine Inclusive Cloud” system, launched a series of scenario-based financial services, built a multi-level “finance+channel+scenario” service platform, and made inclusive financial services more accessible in production and everyday life...



Environmental protection

Everbright International, as a one-stop, comprehensive environmental service provider, launched a variety of high-quality products and services in the field of environmental protection such as waste-to-energy power generation and sewage treatment...



Culture and tourism

Based on the Everbright Group’s advantages of industry-finance cooperation, China CYTS Tours Holding launched a variety of cultural tourism products such as vacationing, cultural tourism scenic spots, smart accommodation, integrated marketing, “tourism+education”, “tourism+healthcare”, “tourism+sports”, etc. to enhance the people’s sense of happiness...



Scan the QR code to experience the “Everbright Service Season”



Science and technology

Everbright Technology realized multi-dimensional and real-time processing of data, which was widely used by banks in risk control and intelligent outlets. Terminus Technologies developed smart solutions to change people’s way of life...



Healthcare

China Everbright Senior Healthcare Company Limited has been reorganized to combine medical care, insurance, and services with elderly care, creating a new model of elderly care in China. Relying on the E-SBU online collaboration platform, it coordinated and integrated the resources in the health industry and promoted the development of Everbright e-health program to provide diversified elderly care services...

Case The first stop of “Everbright Service Season” — Joining hands with Xiamen to create a bright future

In December 2019, the “Everbright Service Season” staged its first comprehensive service promotion event in Xiamen. The event was divided into two parts: industrial project matchmaking and comprehensive financial project matchmaking. Eight financial subsidiaries and nine industrial subsidiaries of Everbright Group took the stage to demonstrate the Group’s service capacity for finance-industry cooperation. The event attracted about 400 participants, including representatives from 20 Xiamen municipal governmental departments, 13 district governments and functional area administrative committees, more than 200 local enterprises, and 24 subsidiaries of Everbright Group. The event served as an exchange platform for bank-government and bank-business cooperation and effectively helped Xiamen to build itself into a modern and international city.

Providing High-Quality Products

Everbright Group focused on optimizing financial and industrial services, launched a wide range of high-quality products, and made continuous progress in industries such as integrated environmental protection, comprehensive tourism, inclusive health care, and emerging technology.

Banking



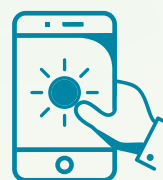
By embedding outbound products and value-added services into the cloud, Everbright Bank's "Going Abroad Cloud" platform provided whole-process outbound services for merchants and individuals based on outbound scenarios. In 2019, the "Going Abroad Cloud" platform hit the target of more than RMB10 billion in transaction volume and more than 100 projects.



In 2019
Everbright Bank

won awards of
Most Competitive Bank of the Year
and 2019 Best Bank Wealth
Management Brand

Securities



Centering on customer needs and supported by financial technology, intelligent and data-based operations, Everbright Securities' "Golden Sun" App served as an integrated Internet service platform to provide customers with diversified financial products such as funds, banking wealth management and private equity. In 2019, the App won the award of 2019 Excellent Brokerage App.



In 2019
Everbright Securities

won the award of
2019 Excellent Wealth
Management Brokerage

Insurance



Everbright Insurance focused on the development of long-term savings and finite-risk products. Resolving around elderly care and health care, it jointly launched the "Everbright Relief Pension Plan" insurance product with China Everbright Senior Healthcare Company Limited to combine insurance products with community elder care services, meet the demand of different customer groups and improve their life quality. The product has been sold nearly RMB100 million.



In 2019
Everbright Insurance

won the award of
2019 China Asset Management
Golden Shell Award — Most
Competitive Insurance Asset
Management Company

Trust



Everbright Trust actively participated in charity undertakings and cultivated new momentum for charity trust. Through open, transparent and standardized fund management, it provided high-quality products to various organizations and high-net-worth individuals who are engaged in charity undertakings. In 2019, Everbright Trust completed 27 registered charity trusts with the assets under management totaling about RMB600 million.



In 2019
Everbright Trust

won awards of
Best Trust Company and
Trust Award of Golden Bull Wealth
Management Products

Asset Management



In active response to the changes in the strategic environment, Everbright Limited determined the transformation direction of asset management, and strengthened the cultivation of strategic industries. Its subsidiary China Aircraft Leasing Group Holdings Limited has remained among the world's top10 aviation leasing companies.

Everbright AMC launched the ABN Innovative Tool for State-owned Enterprise Structural Adjustment to provide low-cost, off-balance-sheet financing for competitive central SOEs through the inter-bank market. It has developed the Fengqiao Model and co-launched the Everbright AMC-Fengqiao Cultural Tourism Fund with the Government of Zhuji City, Zhejiang Province. As of

the end of 2019, Everbright AMC had completed a total of 12 listing projects.

Focusing on principal business of non-performing assets and innovative businesses such as debt restructuring, bankruptcy and reorganization, and debt-for-equity swap, Everbright Jin'ou AMC cooperated with the Government of Fuding City, Fujian Province, to advance the first out-of-province mutual-benefit debt restructuring project — Mutual Benefit Bond for Xintiandi Plaza Old Station Reconstruction and Restructuring Project and the first debt restructuring project of Moganshan Guanyun Town in Deqing County, Zhejiang Province. In 2019, Everbright Jin'ou AMC invested in a total of 91 projects and helped 706 companies out of difficulties.



In 2019
Everbright Limited

won the award of
2019 Alternative Asset Investment
Institution



In 2019
Everbright Jin'ou AMC

won the award of
2018 Model Unit in Supporting
Zhejiang's Economic and Social
Development

Integrated Environmental Protection



Everbright International strengthened its advantageous business and cultivated new business at the same time. It has ranked first in waste-to-energy power generation in China for nine consecutive years, set foot in the field of waste sorting, resource recycling, and energy conservation, and provided diversified environmental protection products and services, including integrated solutions for waste-to-energy power generation, household waste sorting services, etc.

Everbright Industrial has been steadily advancing its bio-toilet project and comprehensive utilization of coal slime, and developed the Lankao model of building bio-toilets by businesses and replacing bacteria with fertilizers. In 2019, Everbright Industrial built 300 bio-toilets, one sewage treatment facility, three public toilets, and 50 PV-powered mobile toilets, effectively improving the rural living environment and contributing to the building of "beautiful villages".



In 2019
Everbright International

won the award of
China Ecological Civilization

Comprehensive Tourism



Aimed at the strategic goal of becoming "the world's leading integrated tourism service provider", China Youth Travel Group Limited has strengthened brand management, cultivated project resources, and expanded market space.

China CYTS Tours Holding had in-depth participation in many high-end diplomatic events held by China and major international conferences such as the Belt and Road Forum for International Cooperation and the Conference on Dialogue of Asian Civilizations, further demonstrating its high-quality service capabilities. Wuzhen Water Town built on the success experience and the label effect and accelerated to build a cultural landmark. Aoyou.com actively leveraged its business advantages and won the bid for the project of the Visa Application Center of the Chinese Embassy in Ethiopia, making a breakthrough in its overseas development.



In 2019
China CYTS Tours Holding

won
"Best Travel Agency" award at the Red
Coral Award of Asia Tourism 2019

Inclusive Health Care



Cachet made full use of its pharmaceutical and medical expertise to provide customers with a variety of products such as medicines and Chinese herbal medicines, leading Beijing with its drug sales. Cachet also helped decoct Chinese herbal medicines and home delivery services to meet the diverse needs of customers.



In 2019
Cachet

won the honor of
Model Pharmaceutical Enterprise in
Memory of the 70th Anniversary of
the founding of the People's
Republic of China

Emerging Technology



Everbright Technology incubated and developed three product series: "Cloud", "Intelligence" and "E", and integrated solutions to promote data sharing across the Group, and facilitate the launch of Everbright Supermarket outlets 2.0.



Enhancing the Customer Experience

Everbright Group remained customer-centered and continued to improve its services and customer experience to meet the diverse needs of customers.

Protecting customers' rights and interests

We continued to improve the consumer right protection system, clear the customer complaint channel, and ensure timely response to customer requests. Everbright Bank improved the process of customer satisfaction surveys by means of SMS and calls, and developed the work order notification, mobile terminal work order processing and other functions, effectively improving the efficiency of customer complaint handling.

We attached great importance to customer privacy and comprehensively protected it in every aspect. In strict accordance with relevant laws and regulations, Everbright Securities formulated privacy protection regulations to guarantee the security of customers' information. It signed the *Everbright Golden Sun User Service Agreement* with customers to fully protect customers' right of awareness of its use of information.

Case Staying vigilant to protect the security of customers' property

The tellers at Everbright Bank always put the security of customers' property first. In November 2019, a teller of its Jing'an Branch intercepted a telecom fraud and saved the customer more than RMB200,000 by refusing the withdrawal request on the grounds that "large-amount cash withdrawals need reservation in advance." The vigilance of the teller was widely praised by well-known media such as the news channel of Shanghai Television Station and the official WeChat account of news zhoudaosh, a news service account of Shanghai Morning Post.

Case Everbright Insurance actively raises public financial literacy

Everbright Insurance tailored the awareness programs of basic insurance knowledge and risk prevention skills to different customer groups to enhance their financial literacy and risk responsibility awareness against illegal and non-compliant financial activities. It effectively guided consumers and investors to choose and use financial products and services in a rational and correct way, creating a good environment for the sound development of the industry.



Everbright Insurance in the signing ceremony of health manager strategic cooperation

Upgrading comprehensive services

We provided high-quality and distinctive one-stop comprehensive financial and non-financial services to customers.

Case Paying tribute to "Craftsman in China" with customized products and services

Everbright Group brought together its superior financial and industrial resources to develop customized products and services for recipients of the honored "Craftsman in China" of the year and their co-workers, giving them a boost in their pursuit of dreams. The Group launched a dedicated customer service line and the "1+N" service mechanism for the "Craftsman in China" recipients and set up a dedicated service team to offer exclusive services on the basis of one-to-one service, so as to help these craftsmen and their enterprises realize dreams.



Chairman Li Xiaopeng presents the exclusive gift boxes to representative recipients of the honored "Craftsman in China".

Case Everbright Securities' E-Counter platform

Everbright Securities led the industry to complete the building of a one-stop, paperless, whole-process platform for all its counter services. It connected six counter service operating systems, and provided one-stop and standardized counter services, which improved operation efficiency, reduced operational risk, and effectively enhanced customer services. It used e-contracts and e-signatures to replace traditional inefficient paper documents and manual signatures, shortening the processing time. On the first day of its launch, it handled 1,734 transactions, with the average processing time of 1.05 minutes per customer and the overall efficiency increasing by more than 60%.

Case China CYTS Tours Holding serves major national events with its utmost endeavors to show its capability

In 2019, China CYTS Tours Holding played an important role in a number of major national events by providing comprehensive, multi-dimensional, one-stop integrated services. As one among the first batch of global partners of the International Horticultural Exhibition 2019 (Beijing Expo 2019), and the only one partner in the tourism service industry, China CYTS Tours Holding mobilized all its resources to assist the high-quality operation of the Expo. It also served the Belt and Road Forum for International Cooperation, the Conference on Dialogue of Asian Civilizations, and the 7th CISM World Military Games, creating an unforgettable experience for all participants and answering the call to build a community with a shared future for mankind with practical actions. For the military parade of the celebration of the 70th anniversary of the founding of the People's Republic of China, CYTS Tourism Service Branch accomplished all the transportation tasks with national quality.



Everbright Group Chairman of the Board of Supervisors Zhu Hongbo attends the closing ceremony of Beijing Expo 2019 and salutes the service team of CYTS.



Participation of CYTS' team in the Conference on Dialogue of Asian Civilizations

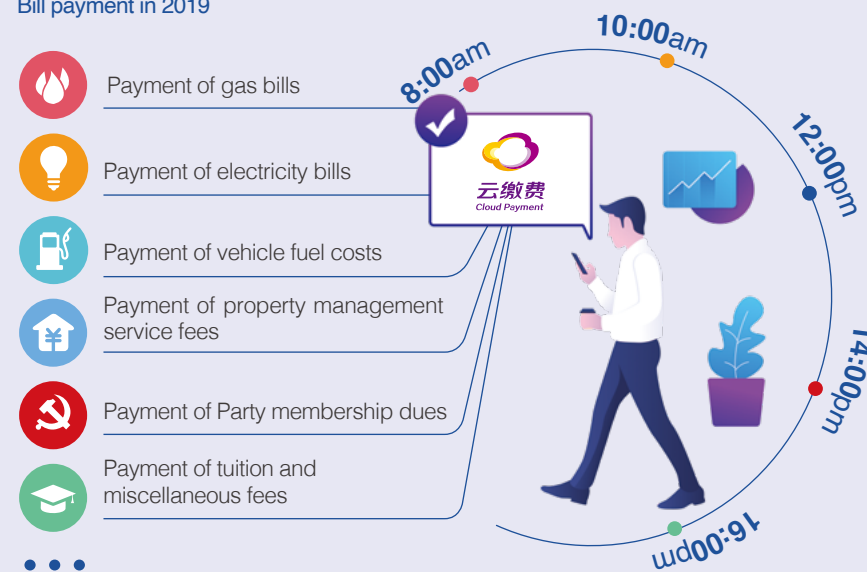


A Click Away from the “Internet+” Life

Bill payment in 2009

Endless queues, confusing procedures, rigid time window...

Bill payment in 2019

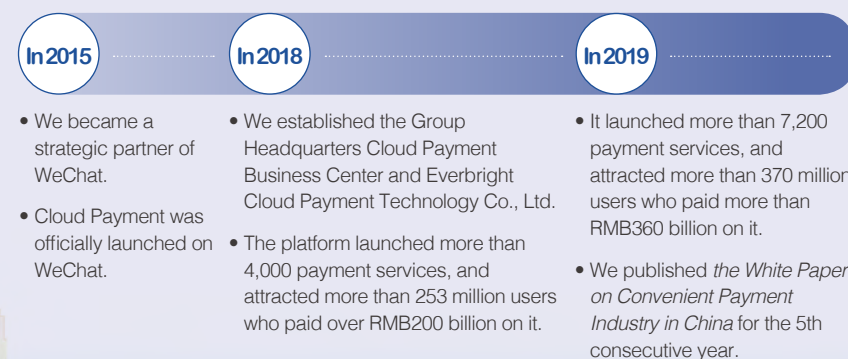


A dream chaser of convenient services

Restricted by hysteretic technology, payment services used to struggle with such pain points as large manpower input, low efficiency, and poor customer experience.

Is it possible to provide full-life-cycle payment services for customers with only one account and one platform? We vowed to provide customers with convenient services, improved the customer experience, and reduced the time, capital, manpower and other costs of charging units and channels.

The evolution of Everbright Cloud Payment platform



“Finance+Life+Service” Integrated Ecosphere

In addition to more than **10** self-owned channels such as Everbright Bank’s business outlets, online banking, and mobile banking, Cloud Payment has also cooperated with more than **400** mainstream payment companies such as WeChat and Alipay, e-commerce platforms, and financial peers to provide payment services.

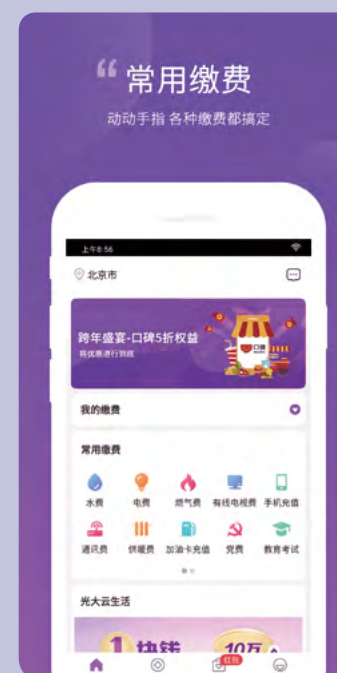
As of the end of 2019, Cloud Payment had **11.5528** million directly connected users, provided a total of **7,203** payment services for **378** million payment users. In 2019, the payment amount reached RMB**367.315** billion. In the future, with the support of Everbright Group’s “Agility, Technology, and Ecosphere” development strategy, Cloud Payment will resolutely promote the three-step strategy of “Cloud Payment, Cloud Life, and Cloud Everbright” and leverage its own advantages to build it into the China’s largest open payment platform.

All it takes is a click

Practicing the service concept of “Living a New Life with Everbright Cloud Payment”, the Cloud Payment platform covers three major scenarios: utility fee payment, governmental fee payment and enterprise fee payment, and offers convenient payment services for both individuals and enterprises.



Scan the QR code to try the Everbright Cloud Payment



Utility fee payment service

As of the end of 2019, Cloud Payment utility services covered 17 categories and 220 subcategories such as water, electricity and gas bills, telephone charges, cable TV subscription fees, heating fees, medical bills, education, transportation, and property management service fees.

In particular, it has allowed the payment of electricity bill in all provincial-level administrative regions in the country, the water bill payment in 75% of prefecture-level cities, and gas bill payment in 66% of prefecture-level cities.

Governmental fee payment service

Covering central and local non-tax payment.

Enterprise fee payment service

Covering water bills, electricity bills, communications bills, union membership fees, etc.

Deepening Reform and Innovation

Everbright Group conscientiously implemented the central government's guidelines on comprehensively deepening reform, and improved the governance system and mechanism in a market-oriented way to create more value. The Group comprehensively deepened reform and innovation in some aspects, such as management and control of the Group Headquarters, team building, incentive mechanism, and technological innovation to promote long-term and steady corporate development.

Mechanisms on deepening reform

We successively issued a number of basic, holistic, and key policies to promote comprehensive deepening of reforms, and released guiding documents such as the *Implementation Opinions on Further Encouraging Officials to Take on More Responsibilities and Actions in the New Era*, and the *Notice on Further Comprehensively Deepening Reform of the Group*.

Management and control of the Group Headquarters

We revised and issued the *Policy on Business Unit Management of Everbright Group (2019 version)* and the list of matters of business units for management and control, highlighted the main responsibilities, and clearly divided the responsibilities to improve the Group's decision-making efficiency and the management and control capacity of the Group Headquarters.

Team building

We issued the *Guidelines of Everbright Group on Promoting Market-oriented Personnel Selection and Appointment* to further deepen the reform of the personnel system. We reformed the talent selection and appointment mechanism in a market-oriented way and diversified the personnel selection methods so as to build a high-quality team.

Incentive mechanism

We improved the performance evaluation system. We comprehensively adjusted the orientation of operation performance appraisal, the scope of benchmarking enterprises, the evaluation index system, and the economic value evaluation method for the subsidiaries. In addition, we also improved the remuneration system and gave full play to the strategic orientation and incentive role of performance appraisal to mobilize officials and employees to excel each other.

In 2019
Everbright Group held

5 meetings of the Team
on Deepening Reform

4 thematic meetings

and drafted
40 research reports on
comprehensively deepening reform

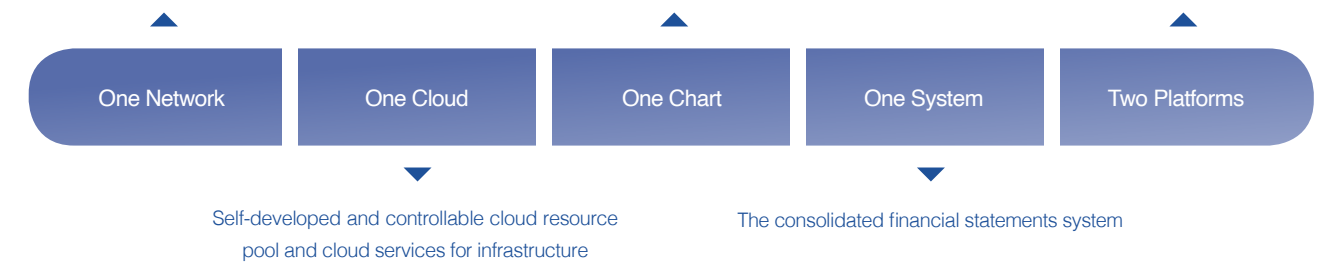
Technological innovation

We issued the *Implementation Plan of Everbright Group for Promoting Innovation and Entrepreneurship*, advanced the establishment of the Group's innovation and entrepreneurship platform and mechanism, and strengthened the services for and incubation of innovative projects to push forward the institutional reform for technological management. The Group has initially formed a digital foundation composed of "one network, one cloud, one chart, one system, and two platforms".

A physical network connects the Everbright Group Headquarters with its subsidiaries, with the office network composed of the Everbright e-information, the OA system, and the video conference system, etc.

Everbright Group Headquarters management and control chart composed of the administration, human resources, risk, and audit charts, etc.

The E-SBU collaborative platform and the data port platform



Case Everbright Group officially launches the Innovation Center

In December 2019, the Everbright Group Innovation Center was unveiled in Beijing. The Innovation Center was built on the Group's advantages in comprehensive finance and industry-finance cooperation, focused on innovation and internal business integration, and supported the development of the "Finance+Industry+Technology" ecosphere through innovation and entrepreneurship, aiming to promote the Group's strategic transformation of "Agility, Technology, and Ecosphere" and help build Everbright into an innovation-driven enterprise.



The unveiling ceremony of the Everbright Group Innovation Center

Case The Digital Financial Technology Lab focuses on the innovative application of blockchain technology

In December 2019, Everbright Bank and China Xiongan Group's Digital City Corporation jointly launched the Digital Financial Technology Lab in Xiongan New Area. The Lab, by "setting standards, building platforms, developing products, and cultivating talents", will leverage the long-term partnership of the two sides, meet the strategic needs and the IT-based development needs of Xiongan New Area, and gradually build a highland for the research into the commercial application of blockchain technology, technological innovation and talent training.



In 2019
Everbright Jin'ou AMC

won the
2018 Innovative Development
Practice Award

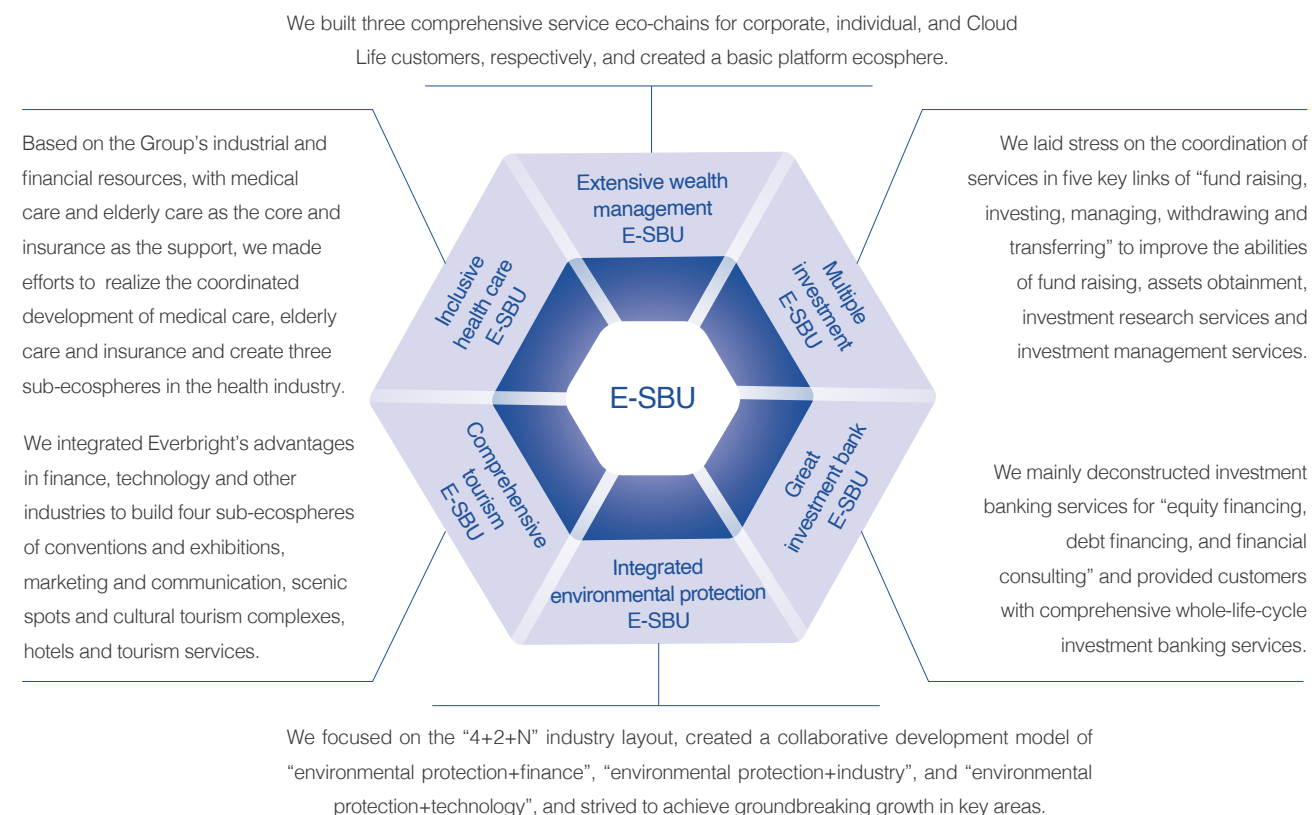
Creating a Coordinated Ecosphere

Always remaining openness, sharing and connectivity, Everbright Group fully implemented the E-SBU Collaborative Strategy, and built a characteristic business model based on ecosphere and platform to carry out business collaboration through the E-SBUs, consolidate the creating of a strategic ecosphere, and promote ecosphere transformation in a coordinated manner, ultimately creating “Everbright into an unified platform of top-rate services for all customers”.

Strategy promotion framework

We established the overall implementation framework of the E-SBU Collaborative Strategy that incorporates “one strategy, two main lines, and seven key tasks”, and basically formed an E-SBU organizational structure composed of a leading task force, an executive office, and a flexible work team. We also developed supporting mechanisms such as the administrative measures for the flexible work team, executive office working rules, and the assessment system to systematically promote the implementation of the collaborative strategy.

Strategy implementation plan



Collaborative industrial innovation

We successfully promoted the “Charming Hainan” Tourism Festival project, attracting partners such as Ctrip, Mafengwo and Caissa.

We dug deep into the needs of Yangquan Coal Industry (Group) Co., Ltd. and tailor-made the overall implementation plan for debt-for-equity swaps.

We developed the “Safe Travel Insurance” for tourists to provide them with guarantee services.



Case Leveraging the advantage of industry collaboration to arrange the in-depth layout of elderly care industry

Everbright Group exerted the advantage of industry collaboration and continuously deepened the layout of the elderly care industry. In November 2019, Everbright Limited introduced new shareholders, including Everbright AMC, Everbright Insurance, Everbright Industrial and its affiliated funds, and employee shareholding platform, into China Everbright Senior Healthcare Company Limited, integrating medical care, insurance, and services for the elderly to build a model in China's elderly care industry. As of the end of 2019, Everbright Senior Healthcare has established presence in 24 major cities, leading the country with nearly 80 elderly care organizations of various types and more than 21,000 beds.

Case Unleashing the charm of Hainan as a tourist destination through the comprehensive tourism E-SBU

In June 2019, Everbright Group launched the “Charming Hainan Tourism Festival” by integrating its banking, tourism, healthcare and other services and worked with many external partners, to turn it into a tourism gala and tap all tourist consumption channels of Hainan. During the Festival, it launched a one-stop online service platform to provide a “finance+tourism” service package for “Charming Hainan” credit card holders, which has effectively lifted the tourist consumption in Hainan and served as a replicable example with reference value for Everbright's E-SBU strategy.



The poster of Everbright's “Charming Hainan Tourism Festival”



For the Bird's Song and Fragrance of Flowers Under the Blue Sky and White Cloud

Protecting the lucid water and lush mountains through environmental conservation and turning them into invaluable assets by pursuing green development are inevitable requirements for building a high-quality modern economic system and meeting the people's needs for a better life. Thus, Everbright Group actively promoted waste-to-energy power generation, bio-toilets and many other environmental protection and public wellbeing projects to achieve green development and contribute to a beautiful China.

The proposals by Chairman Li Xiaopeng as a political advisor to the National Committee of CPPCC

In March 2019, at the second plenary meeting of the 13th National Committee of the Chinese People's Political Consultative Conference (CPPCC), Everbright Group Chairman Li Xiaopeng made two proposals to protect the environment and improve people's wellbeing: "promoting the high-quality development of China's biomass power generation industry by reforming and optimizing supporting policies" and "implementing both the manure treatment and toilet revolution", showing Everbright Group's commitment to improving people's wellbeing through environmental protection.

Everbright Group's environmental protection business includes waste-to-energy power generation, sewage treatment, biomass power generation and hazardous waste treatment. In 2019, the Group invested RMB123.801 billion in environmental protection and had 314 environmental protection projects under construction or in operation. Everbright International was awarded the "Top 10 Public Participation Cases" by the Ministry of Ecology and Environment of China at the World Environment Day 2019 Celebrations.



Chairman Li Xiaopeng puts forward two proposals to protect the environment and improve people's wellbeing.

A production standard that strives for excellence

Everbright Group upholds high quality and high standards throughout the construction and operation of environmental protection projects. Specifically, Everbright International always strives for excellence, perfection, and zero emission in all its projects to truly live up to standards in the following four aspects.

Appearance



Building beautiful garden-like factories that co-exist in harmony with nature

Smell



Avoiding the emission of smelly, harmful gases through strict operation management

Sound



Minimizing noises with scientific measures

Testing



Setting high industry standards with innovative environmental protection technologies

Eyes on global environmental protection layout

We continued to internationalize our environmental protection services and explored the development path of the environmental protection industry. In 2019, our environmental protection projects has covered 187 Chinese cities, as well as countries such as Germany, Poland, and Vietnam.

Case Everbright International's Waste-to-Energy Power Generation Project in Changzhou, Jiangsu Province

The Changzhou Municipal Waste-to-Energy Power Generation Project in Jiangsu province is the one of its kind closest to residential neighborhoods in China. Throughout the project construction and operation centering residents, Everbright International, in order to bring itself closer to surrounding residents and protect their right to know, set the first weekend of each month as the public-opening day of the facility to enhance the public understanding of the company and awareness of environmental protection. The project team has managed to live in harmony with nearby 100,000 residents and created a community of shared interests with local government and people. The Changzhou project's successful handling of "NIMBY" (Not in My Backyard) has been included in the "Ecological Conservation" chapter of the *Surmounting Difficulties While Pursuing Reform, Development, and Stability, and Implementing Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era*.



Everbright Group General Manager Wu Lijun field-visits Everbright International's waste-to energy power generation project.



Chairman Li Xiaopeng visits a world-leading solid waste treatment enterprise.

Deepening the Development of the Green Industry

Everbright Group fully supported the critical battle of pollution prevention and control. We actively promoted the four advantageous businesses of waste-to-energy power generation, sewage treatment, biomass power generation and hazardous waste treatment. Armed with environmental technology and equipment manufacturing, we launched several services such as sanitation services, industrial sticky solid waste treatment, and air pollution monitoring, forming a “4+2+N” business portfolio. We also actively implemented the “Four Initiatives and Eight-Hundred Projects” and furthered the “toilet revolution”, contributing to the mitigation of climate change.

Turning solid waste into energy

We actively promoted the waste-to-energy service and continued to build up its brand. We promoted the development of diversified businesses, gradually extended the industrial chain to waste sorting, recycling and other fields, and participated in the building of a “Waste-free City”. In 2019, Everbright International invested in 142 waste-to-energy projects.

We made strong efforts to promote the development of bio-toilets, and developed closed-loop services covering the entire industrial chain from investment, planning, design, construction, operation and management. Drawing on global standards and integrating advanced technologies, we applied the latest ideas, processes, materials, technologies, and equipment to bio-toilets, with a view to truly benefiting the public with the “toilet revolution”.

Case Everbright International wins the bid for an environmental protection project in Xiongan

In October 2019, Everbright International beat many other bidders at home and abroad with its superb technology, well-convincing management, and good reputation, and won the Comprehensive Waste Treatment Facility Phase I Project in Xiongan New Area. This is the only comprehensive waste treatment facility in Xiongan New Area, and it will recycle and apply harmless treatment to all sorts of solid waste generated in Xiongan to reduce waste and contribute wisdom and strength to the Area's green development.



The rendering of the Comprehensive Waste Treatment Facility Phase I Project in Xiongan New Area

Promoting sewage treatment

Committed to high-quality sewage treatment, we developed new technologies and new processes to increase the sewage receiving and treatment capabilities, promoted the construction of smart sewage treatment plants and improved the urban water ecology.

Case Improving the water environment with high-standard sewage treatment

The Huashan Water Purification Plant of Everbright Water is the first wholly underground, unattended water purification plant in Jinan City, Shandong Province. The sewage treatment plant is double-covered, and the sewage treatment buildings are all encapsulated in the underground chambers, which effectively reduces the occupation of land. Equipped with advanced deodorization system and the latest water treatment technology (MBR membrane pool), the water discharge meets the national class IV water quality standards for surface water environment (i.e., standards applicable to general industrial protection areas and recreational water areas without direct contact with human bodies), minimizing the adverse effects on the surrounding areas and improving the surrounding water environment.



The Huashan Water Purification Plant of Everbright Water

Innovating green technologies

We continued to advance and invest in environmental R&D, carried out technical exchanges with stakeholders, participated in the formulation of industry standards, and led the rational and well-regulated development of the environmental protection industry. In 2019, Everbright International was deeply involved in the preparation of the *Report of the 30-Year Development of the Household Waste Incineration Industry of China*, as well as a number of important industry standards such as the *CJJT 137-2019 Household Waste Incineration Plant Evaluation Standards* and the *Standards of Powdered Activated Carbon for Purifying the Gas Released from Household Waste Incineration*. Everbright Water built bases and platforms and strengthened exchanges with experts from universities and research institutes to boost technological development.

Case China Everbright Green Technology Innovation Research Institute is established in Hong Kong

In September 2019, China Everbright Green Technology Innovation Research Institute was formally launched at the Hong Kong Academy of Sciences. The institute serves as a green technology commercialization platform, a global technology exchange and cooperation center, a technology cooperation hub for the Chinese mainland, and a center for communication and training of international talents by introducing advanced technologies and talents, so as to help promote green technology upgrading.



The unveiling ceremony of China Everbright Green Technology Innovation Institute

Case Everbright International sets up the Xiongan Waste-Free City Research Institute

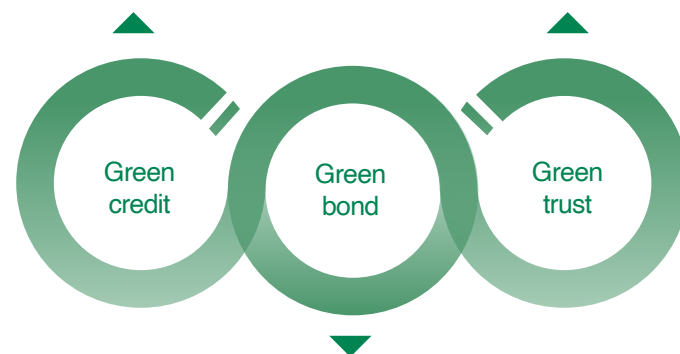
In August 2019, Everbright International registered and established the Waste-Free City Research Institute in Xiongan New Area to carry out high-standard research on the theory, applicable technology and business model for building waste-free cities. It was positioned to be China's top think tank and consulting agency on waste-free cities, leading the country in this endeavor.

Developing Green Finance

Everbright Group introduced new green financial products and services, vigorously promoted green credit, green bond and green trust services, increased support for the environmental protection industry and recycling economy, and channeled financial resources to green and sustainable development projects.

Everbright Bank continued to promote the development of Green Banks, formulated sound green credit policies, implemented the veto system for green credit, and strongly supported the green economy, low-carbon economy, and recycling economy. In 2019, Everbright Bank's green credit balance stood at RMB90.699 billion.

Everbright Trust increased support for environmental protection and new energy industries. In 2019, its existing green trust projects totaled RMB64.974 billion, and new investments into green trust projects totaled RMB28.155 billion.



In April 2019, Everbright Securities helped China Three Gorges Corporation complete the public issuance of the 2019 Green Exchangeable Corporate Bond (Tranche I), with an issuing scale of RMB20 billion and an actual underwriting amount of RMB2.25 billion. The money raised will be used to expand hydropower generation and generate electricity with green and clean energy.

Case Introducing new green financial services to boost the development of the recycling economy

Henan Jinhui Stainless Steel Industry Group is China's largest private enterprise in the recycling of waste stainless steel. Considering the characteristics of its stainless steel-based recycling economy, Everbright Bank proposed the "Everbright-Jinhui Recycling Economy" financial service model that provides comprehensive financial services covering the entire industrial chain from recycling and crushing of waste stainless steel, smelting, hot and cold rolling, to deep processing. Everbright Bank extended loans of RMB260 million to 15 companies in the industrial chain, injecting vitality to the recycling economy.

Advocating Green Office

Everbright Group advocated low-carbon and paperless office, and encouraged employees to save water, electricity and office supplies in daily life, so as to create a green working environment.

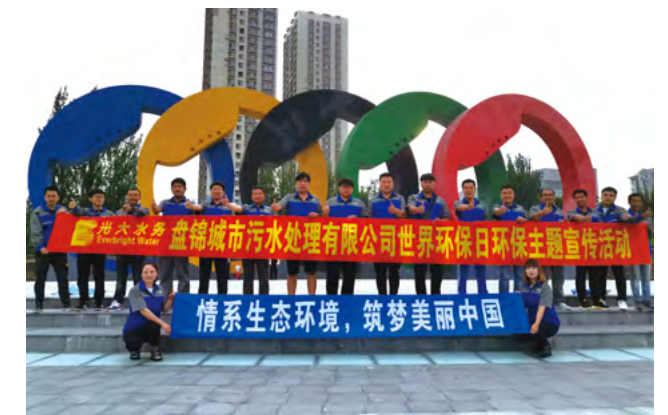
We actively built a Waste-Free Group Headquarters and called on all subsidiaries to voluntarily carry out waste sorting. In 2019, China Everbright Center (the Group Headquarters), Everbright Bank Beijing Branch, Headquarters of Everbright Insurance, and China Everbright Plaza launched waste sorting by classifying waste into four categories. Everbright International organized 47 lectures on environmental protection in 27,300 class hours to enhance employees' environmental protection awareness. With the help of property management services, Everbright Industrial purchased and set up classified waste containers for buildings of the Group Headquarters and subsidiaries.

Case Everbright Securities upholds environmental protection concept to promote green office

In active response to the Shanghai Municipal Government's call for waste sorting, Everbright Securities placed classified waste containers on each floor of the Group Headquarters building, separated dry and wet waste, and placed containers for hazardous waste and those for recyclable waste at alternate floors. The four categories of waste, as required by the municipal government, would be collected and transported by the property service company to the classified waste collection station in the industrial park. In 2019, Everbright Securities recycled 35.5 tons of office paper. At the same time, Everbright Securities also improved the vehicle management system, re-drafted the internal vehicle management plan, and formulated relevant measures to improve vehicle efficiency, save energy and reduce emission.



Chairman Li Xiaopeng field-visits the implementation of waste sorting.



"Caring for the ecological environment and building a beautiful China"
— Everbright Water Hiking Activity on the World Environment Day



Performing the Song of Everbright

We sing together, across land and sea...the wind comes bringing a new look to the southern sky...China Everbright Group has profound legacy...making a promise to turn dreams into realities in the new era...

The passionate song expresses the attachment to the Everbright family, the recognition of Everbright's culture, the passion of Everbright's undertaking, and the expectation for a better future of Everbright. It sings for the commitment of "Everbright, forever" and our spirit of "China and Everbright, Brighten China".

On August 18, 2019, at the Everbright Day event on the theme of "Staying True to Our Founding Mission and Creating a Better Future", we officially launched the corporate culture concept system, the new Everbright logo, flag and signage, as well as the first song of the Group — "The Song of Everbright".

Everbright's corporate culture concept system is an upgrade of the Everbright culture in the new era, and will guide Everbright people to embark on a new journey to build a world-class financial holding group.

Case The Corporate Song Singing Contest

After officially launching "The Song of Everbright" on the Everbright Day, the Group organized a corporate song singing contest to promote the song. The competition received more than 200 entries.



The chorus of the corporate song at the Everbright Group Headquarters

The "four beams and eight pillars" culture system model

Based on the corporate mission and vision, the model features four kinds of culture and eight core values, and builds on them the corporate philosophy that reflects the Everbright spirit.

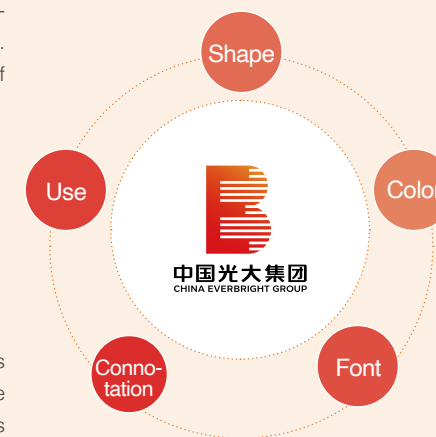
"One Everbright" brand system

Guided by the principle of "One Everbright", we upgraded the Group's logo and designed the corporate flag and signage.

The logo is composed of the letter "E" and 15 lines that extend evenly to form the shape of "EB". It is simple, clear, well-balanced, and stands for "EVERBRIGHT". It also implies the Group's transformation of "Agility, Technology, and Ecosphere".

The red color is more eye-catching with stronger visual impact, and the simple shape is more convenient for application.

The new logo is a refinement of the brand's traditional visual identity to convey a more international visual identity that matches the Group's strategy.



The main color of the logo is red, with a golden orange gradient in the upper right corner. The red color highlights the Group as a central state-owned enterprise in nature, while the golden orange color symbolizes the sunshine culture and gives a warm, homelike feeling. The colors embody the Group's reform, innovation, and continuous development. The use of the gradient color symbolizes the two-step strategy of the Group.

Different from traditional fonts, the font is specially designed for the logo; the simple, modern, black font matches the maturity and strength of the Group.

The corporate song

As the first corporate song in the history of Everbright Group, "The Song of Everbright" is an important carrier of the Group's corporate image and corporate culture. It is a song that belongs to all Everbright people and an emotional bond of all Everbright people. The lyrics reflect the unremitting efforts of Everbright Group, as a bridgehead and test field for reform and opening up, in upholding the leadership of the Party, remaining true to the original aspiration, actively serving national strategies, and achieving the strategic goal of building a world-class enterprise in the new era. It also shows Everbright Group's mainland-Hong Kong integration characteristics, new Everbright culture, "Eight Values", and strong, comprehensive corporate strengths. The powerful and appealing march-esque melody reflects Everbright people's upward spirit.



Scan the QR code to enjoy "The Song of Everbright"



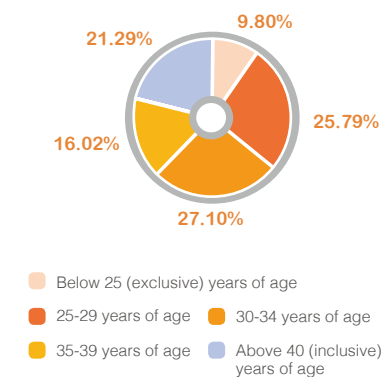
Protecting Employees' Rights and Interests

In strict accordance with the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China* and other relevant laws and regulations, we followed the principle of equal employment, regulated employment according to laws, promoted democratic management, and protected and respected the lawful rights and interests of employees.

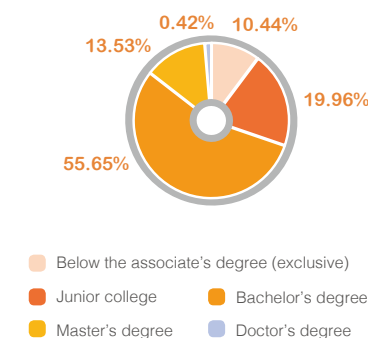
In 2019
Everbright Group

had a total of
102,803 employees

Age breakdown



Educational background



Equal employment

We strictly followed the rules and regulations, regulated employee recruitment and management, set strict recruitment standards, and ensured fair and just employment and equal pay for equal work of male and female employees through institutional arrangements. In 2019, Everbright Group's female employees accounted for 48.22% of the workforce.

Remuneration and welfare

We continued to improve the remuneration management measures. Accordingly, we paid salaries and "five basic insurances and the public housing provident fund" on time and in full for all employees and protected their rights to enjoy statutory holidays and paid leaves. In 2019, 100% of our employees were covered by social insurance schemes and received physical examination.

Democratic management

We have formed a democratic management system with Everbright characteristics. We extensively solicited and absorbed comments and suggestions through multiple channels such as the "Everbright e-information" app, stimulating employees' enthusiasm for corporate governance. In 2019, all employees were members of the Everbright Group's labor union.

Case Everbright Group holds the meeting for retirees

In June 2019, Everbright Group held a meeting for retirees of the Group Headquarters in the China Everbright Plaza. Participants spoke freely on a wide range of topics such as the Party building, ideological work, and services for retirees.



Everbright Group holds the meeting for retirees.

Stimulating the Vitality of Employees

Everbright Group established a new incentive mechanism, continuously improved the training system, and cleared career development channels to motivate employees to catch up with others and grow up together with the enterprise.

Training

Aimed at creating intellectual value, we adopted the "Three-Four-Three" training model as follows, with a close focus on key strategic business sectors, and have covered all employees, laying a solid foundation for empowering the Group with talents.



The "Three-Four-Three" training model

In 2019

Everbright Group

invested more than RMB

180 million in staff training

provided more than

3 million training hours

covering more than

450,000 participants

realizing

100% employee training coverage

Case The first session of the young and middle-aged cadres training workshop officially initiates

In order to accelerate the implementation of the Group's *Implementation Opinions on Further Encouraging Officials to Take New Responsibilities and New Actions in the New Era*, the first session of the young and middle-aged cadres training workshop was held and Chairman Li Xiaopeng was invited to give Party lecture to newly promoted or recruited young and middle-aged cadres. The workshop accelerated talent training for young and middle-aged talents, marking a new journey for the training of the Group's young officials, and laying a solid intellectual foundation for the implementation of the Group's human resources project.



The first session of the young and middle-aged cadres training workshop of Everbright Group

Employee Care

Everbright Group cared for every employee. We helped employees in need and showed particular care for retired and female employees. Various cultural and sports activities were organized to enrich employees' intellectual and cultural life, enhance their physical and mental health, and relieve their work pressure, with an aim to create an Everbright family culture and enhance employees' senses of belonging and happiness.

Case Everbright Group holds the 2019 Autumn Employee Sports Games

In October 2019, Everbright Group held its largest sports games in terms of the number of participants in its history at the Beijing Shijingshan Stadium, with more than 1,100 athletes and over 3,000 audiences. The event featured various intense and exciting competitions and enjoyable and relaxing fun games, bringing Everbright people together and creating a wonderful, happy memory of solidarity.



The 2019 Autumn Employee Sports Games of Everbright Group



Everbright Technology holds a group birthday party to employees.



In 2019
China CYTS Tours Holding
won the award of
Female Employee Caring Room

Case Everbright Technology organizes the first "Chasing Light" boot camp

In May 2019, Everbright Technology held the first "Chasing Light" boot camp for new recruits at Everbright University. Through in-class lectures and interactive activities on skills training and team building, the program helped new recruits blend in the team quickly and effectively improved their communication skills and other important job skills.



The Everbright Technology boot camp for new recruits

Career development

We deepened the reform of the human resource system, expanded promotion channels, and improved the institutional environment for talent development. What's more, we developed strict official selection and appointment procedures, upgraded the market-oriented talent selection and appointment mechanism, and made more efforts in the training and selection of outstanding young talents. With measures such as the Talent Pavilion program and the "7-8-9" young talent training project (an internal promotion of extraordinary cadres born in 1970s, 1980s and 1990s), we offered a broader stage for employee development, striving to build a well-structured, professional, and competent team.

Case Promoting young employees to inject vitality into the talent pool

Answering to Everbright Group's call for cadres to take new responsibilities and actions in the new era, Everbright Bank constantly broadened the scope and channels of talent selection and appointment, and took a variety of multi-pronged measures to select a batch of vice presidents and assistant presidents of branches who were born in 1970s and 1980s. It made sure that the ambitious and capable employees had the opportunities and stages to unleash their potential, and those with outstanding performance were rewarded with promotion, thus facilitating the achievement of the strategic goal of "building a first-class wealth management bank".

Case Everbright Trust is awarded the title of Corporate Employer with the Best Welfare of 2019

Everbright Trust promoted the family culture and showed care and support for employees at work and in daily life. Valuing employees' development, it provided professional training for fresh graduates, and has fostered a team of professional and innovative elites in various business sectors. It also purchased organic agricultural food for employees. In 2019, Everbright Trust won the title of Corporate Employer with the Best Welfare of 2019.

Case Everbright Hong Kong organizes the "Family Day of Guarding Hong Kong" event

In October 2019, in response to the call of the Hong Kong Chinese Enterprise Association, Everbright Hong Kong hosted the "Family Day of Guarding Hong Kong" event for all Everbright Group's subsidiaries in Hong Kong at the Ocean Park. The event gathered more than 6,000 Everbright employees and their family members, customers, and local citizens to celebrate the National Day and promote social harmony, with a sincere wish for more prosperity and stability in the beautiful Hong Kong.



Everbright Hong Kong's "Family Day of Guarding Hong Kong" event

Case China Youth Travel Group Limited organizes employees to visit Beijing Expo 2019

In celebration of the 70th anniversary of the founding of the People's Republic of China, China Youth Travel Group Limited organized employees in Beijing to visit Beijing Expo 2019, which allowed employees to unwind, broaden their horizons, and foster a stronger bond of attachment among them.



Employees of China Youth Travel Group Limited at the Beijing Expo 2019

Case Cachet organizes female employees to climb the Fragrant Hills

On the International Women's Day in 2019, Cachet organized female employees to climb the Fragrant Hills in Beijing. The well-organized mountain climbing journey was full of laughter. After returning to the mountain foot, a lucky draw was staged to reward female employees with the agricultural products from poverty-stricken mountainous areas in Xinhua County.



The mountain climbing activity held by Cachet on the International Women's Day

Everbright Group's
2019 Gathering to
celebrate upcoming
Chinese Lunar New Year



Everbright Group
General Manager Wu Lijun
salutes employees of
Everbright Hong Kong
and field-visits subsidiary
enterprises located in Hong Kong.



The Everbright Trust team
at the "Anniversary Cup • the 3rd
Basketball Invitational Tournament
of the Trust Industry"



Everbright Securities
holds a hiking activity
for upcoming spring.





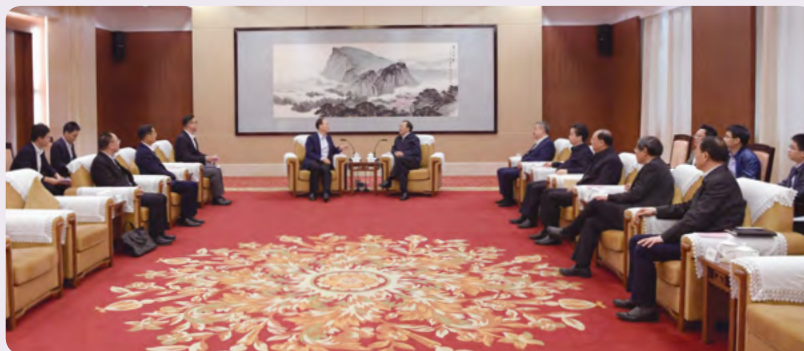
Another 100 Friends Join in Everbright's "Circle of Friends"

Only through opening up and cooperation, can we broaden the path forward. Everbright Group pursues win-win results, aligns opportunities with those of others, and advances with our partners with firm commitment and pragmatic actions.

Everbright Group continued to expand its partnership network, with a total of 110 strategic partners, including 43 local governments, 57 enterprises, seven overseas institutions, and three other customers, bringing the total number of the Group's partners to 167. With ever-expanding scope and ever-intensifying efforts of cooperation, our partners are all over the world, including not only the Chinese mainland, Hong Kong, Macao, and Taiwan, but also Japan, Republic of Korea and the United States, and are still growing in numbers.



Everbright Group signs a strategic cooperation agreement with Shandong Provincial Government.

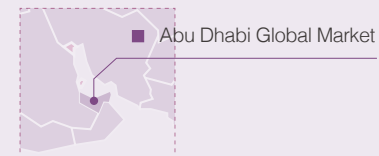


Everbright Group General Manager Wu Lijun and Deputy Secretary of the CPC Jiangsu Provincial Committee and Governor of Jiangsu Province Wu Zhenglong hold a meeting.

Some strategic partners Everbright Group signed in 2019

● Enterprise ★ Government ■ Overseas Institution

- China National Nuclear Corporation (CNNC)
- China Forestry Group Corporation (CFG)
- State Power Investment Corporation Limited (SPIC)
- China Aerospace Science and Industry Corporation (CASIC)
- Bank of China
- The People's Insurance Company (Group) of China (PICC)
- China Mobile
- ★ Liaoning Provincial Government
- Brilliance Auto
- ★ Shandong Provincial Government
- ★ Henan Provincial Government
- ★ Hubei Provincial Government
- ★ Chongqing Municipal Government
- ★ Jiangxi Provincial Government
- ★ Yunnan Provincial Government
- China Resources (Holdings) Co., Ltd. (CR)



■ Abu Dhabi Global Market

Implementing Strategic Cooperation

Everbright Group actively carried out strategic cooperation with the government, customers and other stakeholders to gather strengths of multiple parties and integrate advantageous resources, so as to promote friendly and mutually beneficial development for all.

Cooperation with governments

- Our subsidiaries reached **58** new sub-agreements on strategic cooperation with local governments.
- We won more than **2,400** new bids of healthcare, tourism, environmental protection, and emerging technology projects in strategic cooperation areas.
- We opened **24** new financial institutions and **35** new industrial institutions in strategic cooperation areas in 2019.
- We channeled RMB**829.5** billion to support strategic cooperation areas.

Cooperation with other enterprises

- We channeled over RMB**300** billion to corporate customers throughout the year.
- Everbright International completed **4** cooperation projects with corporate customers.
- China CYTS Tours Holding provided **217** service items to **97** corporate customers.
- A total of **97** corporate customers completed RMB**265** billion of transactions on Everbright's Cloud Payment.

Case Everbright Group supports Chongqing's high-quality development in an all-round way

In July 2019, Everbright Group established a strategic cooperative relationship with the People's Government of Chongqing Municipality. Giving play to our special advantages in comprehensive finance, industry-finance cooperation, and mainland-Hong Kong integration, we supported the development of Chongqing in five aspects: opening up, ecological conservation, public wellbeing, and public health, with leading comprehensive services, and aggressively promoted subsidiaries to expand the industrial scale, so as to play a leading role in fueling the social and economic development of Chongqing.

Case Everbright Group+China UnionPay: building an "Everbright on the Cloud"

In October 2019, Everbright Group and China UnionPay signed a strategic cooperation agreement. Thus, the two parties would carry out in-depth cooperation in the fields of payment security system development, bank card issuance and application handling, public services, international business, financial innovation, etc. They would jointly explore innovative cooperation models, promote the rapid business development at home and abroad, enhance the customer experience, and strengthen strategic cooperation, so as to achieve win-win results. In the payment scenario, Everbright Group would build a "Cloud Life" by integrating comprehensive finance, environmental protection, tourism, health care, elderly care and other services into Cloud Payment, and join hands with China UnionPay to build an "Everbright on the Cloud" for common development.



Everbright Group signs a strategic cooperation agreement with China UnionPay.

Case Everbright Group works with Chinese Badminton Association to boost the development of sports industry of China

In May 2019, Everbright Group held a celebration for China's National Badminton Team winning the Sudirman Cup. As the chief partners of the Chinese Badminton Association and chief sponsors of China's National Badminton Team, Everbright Bank and Everbright Insurance gave full play to their financial resources and jointly boosted the development of badminton and other sports in China.



Everbright Group holds a celebration ceremony for China's National Badminton Team.

Stepping up Overseas Expansion

Everbright Group has been actively going global and continued to meet international standards. We formulated the *International Development Strategy* for more international cooperation and exchanges, making our voice heard by the world.

Advancing the development of overseas institutions

We chose to establish our presence in promising overseas regions where we have the foundation and potential, and looked for development opportunities to enter the international market. In 2019, the Tokyo Representative Office was opened, marking a new step in the Group's overseas institutional development.

Case The opening of the Tokyo Representative Office blazes a new trail towards going global

In August 2019, the Tokyo Representative Office of Everbright Group was inaugurated in Japan, marking an important step towards the Group's going global and building a world-class financial holding group with global competitiveness. It would serve as an experiment field for the Group to thoroughly explore the role and operating mode of its overseas representative offices and open up a new path for international development.



The inauguration ceremony of the Tokyo Representative Office of Everbright Group

Case Everbright Bank branches out into the Southern Hemisphere

In February 2019, the Sydney Branch of the Everbright Bank, the sixth overseas institution of the Bank, officially opened. It marked another milestone for Everbright Group's Going Global strategy and was of great importance to the Group's global network and the improvement of the Bank's comprehensive financial services.



The inauguration ceremony of Everbright Bank's Sydney Branch

Promoting international cooperation and exchanges

We actively reached out to global resources and conducted international cooperation and exchanges with leading global companies or organizations in such areas as finance, environmental protection, and health care, implementing our “Going Global” strategy in an orderly manner. In 2019, Everbright Group had exchanges with companies such as KB Financial Group and Japan’s Nomura Holdings to seek win-win cooperation.



Chairman Li Xiaopeng attends the 2019 Institute of International Finance (IIF) Annual Membership Meeting in Washington, the U.S.



Chairman Li Xiaopeng visits the Rehabilitation and Nursing Center of Japan's Kenseikai Group.



Chairman Li Xiaopeng accepts the interview for China News of CCTV-4 at the Boao Forum for Asia.

Contributing to Community Harmony

Everbright Group is devoted to public welfare undertakings. We organized public welfare activities to show our love and care, and encouraged employees to actively participate in volunteer activities, so as to contribute to a better society.

Case The “Little Water Drop Study Tour” charity program — sowing the seeds of hope

In September 2019, China CYTS Tours Holding kicked off the first season of the Golden Sunshine Camp of the “Little Water Drop Study Tour” charity program in Beijing, participated by about 50 teachers and students from Xunhua County of Qinghai Province, Shibing County of Guizhou Province, Huining and Jingning counties of Gansu Province. Participants were organized to visit the Tiananmen Square, the Museum of the War of People’s Resistance Against Japanese Aggression, the Great Wall, famous universities, science museums, and Beijing Expo 2019, etc. Other themed activities such as Knowing Beautiful China through Reading, red education and career experience, were also organized to make participants have a better understanding of Beijing, broaden their horizons, and enrich their experience.



The Golden Sunshine activity of the “Little Water Drop Study Tour” charity program held by China CYTS Tours Holding

Case Cachet channels medical resources to poor areas

Concerned about the health of children in poverty-stricken areas, Cachet earmarked RMB2 million to the TAVI Special Fund under the West China Angel Medical Aid Foundation together with West China Hospital affiliated with Sichuan University, with an aim to sponsor the medical and surgical treatment for children with congenital heart diseases.



In June 2019, China Soong Ching Ling Foundation (SCLF) launched the Everbright Bank Sunshine Special Fund to improve educational conditions in impoverished areas, enhance the ability of the youth and children, and carry forward the excellent Chinese culture. In October, Everbright Group and SCLF co-sponsored an event for teenagers, in which General Manager Wu Lijun attended the launch ceremony. In November, they co-organized the “Feeling China in a Diversified and Harmonious World” International Youth Cultural Exchange Week, presenting high-quality cultural projects of various countries, and inviting youths from various countries to experience the excellent traditional Chinese culture and conduct multicultural exchanges.



Everbright International Environmental Protection Charitable Foundation sponsored the “Earth Hour” countdown event in Hong Kong for the sixth consecutive year, with many landmark buildings and 2,010 public housing estates in Hong Kong lighting-out at the designated hour in support of the event. In addition, 150 outreach activities such as environmental lectures, exhibitions, and science workshops were held for students to raise their awareness of environmental protection.



In August 2019, a volunteer team of 20 members, composed of employees of Everbright Limited and their families, visited the cataract patients in poverty at the “Lifeline Express” Train Eye Hospital in Changzhi City, Shanxi Province. They helped clean the train, visited the local nursing home, and donated 10 wheelchairs to the latter on behalf of the company.

“ ‘Staying true to our founding mission’, let’s contribute what we can to public welfare. If you are happy, then I’m happy. I’m looking forward to our next trip on the ‘Lifeline Express’.”

—An employee of Everbright Limited



In August 2019, the summer camp dedicated to the youth from Xinjiang, organized by Everbright Group and undertaken by China CYTS Tours Holding, opened. Zhu Hongbo, Chairman of the Board of Supervisors of Everbright Group, attended the opening ceremony and exchanged views with the young participants. During the week-long summer camp, 32 teachers and students from Xinjiang visited the Tiananmen Square, the Forbidden City, Beijing Expo 2019, China Science and Technology Museum, Water Cube, Bird’s Nest and other landmark buildings of Beijing, gaining first-hand knowledge about the city’s past and present.



Looking into
the Future

Making Our CSR Commitments

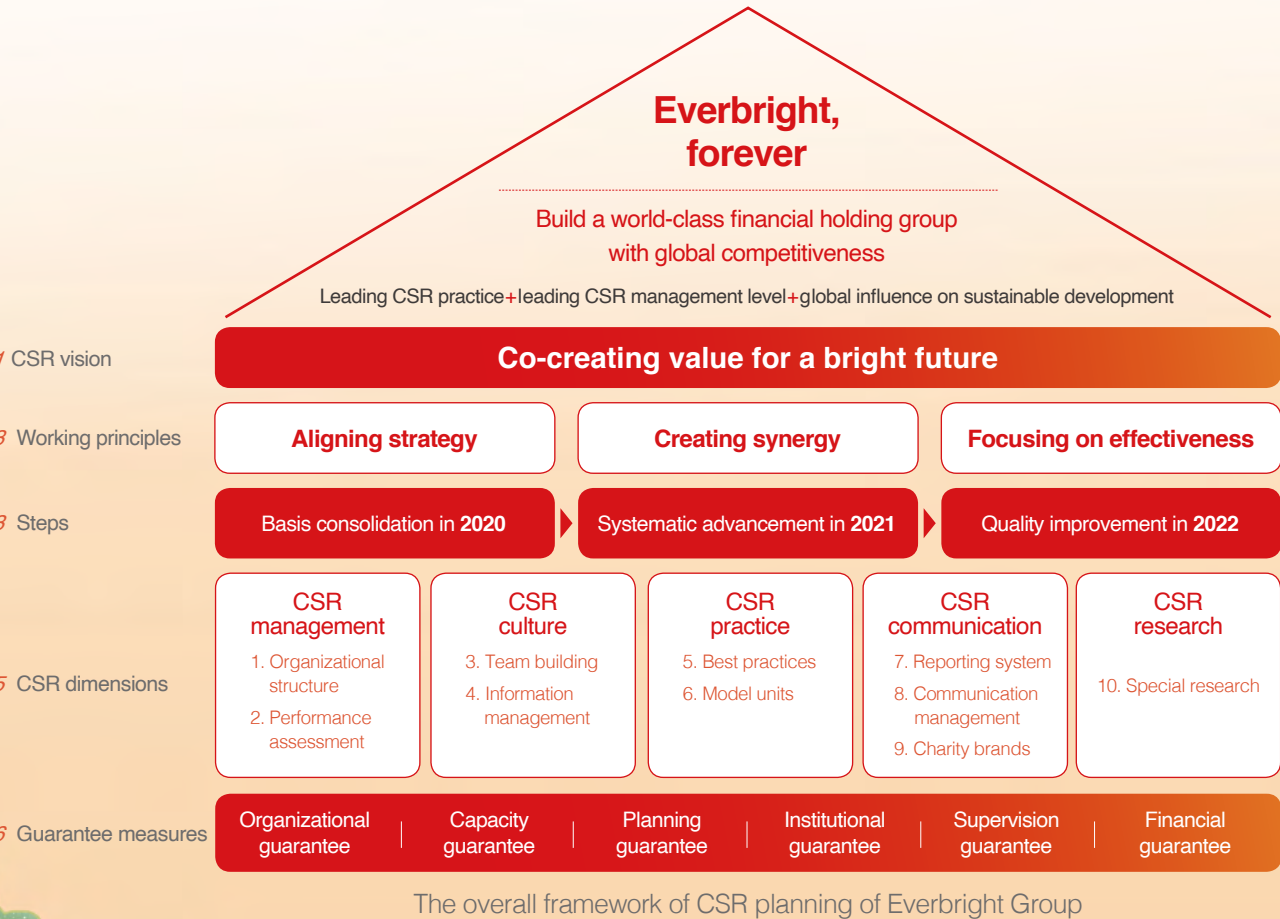
In 2020, China will accomplish building a moderately prosperous society in all respects, realize the first centenary goal, and embark on a new journey to achieve the second centenary goal. We will continue to shoulder the historic mission as the “national team” of the financial industry, set clear CSR objectives, implement CSR management, and forge ahead unremittingly, striving to create a more sustainable future with heart and soul!



Everbright Group’s CSR Commitment in 2020

As the world today faces profound changes unseen in a century, challenges and opportunities both arise and competition intensifies. We will continuously follow Xi Jinping Thought on Socialism with Chinese Characteristic for a New Era and the new development philosophy with value creation as the core, and strive to refine finance, optimize industries and empower the Group. We will step up every effort in building Everbright Group into a world-class financial holding group with global competitiveness, and create new value and make new contributions to all stakeholders including the country, shareholders, customers, the environment, employees, and partners.

We will promote the implementation of the *China Everbright Group’s Three-year Development Plan for Corporate Social Responsibility Performance (2020-2022)*, continue to deepen CSR management, and build overall framework for CSR planning: Under the CSR vision of “co-creating value for a bright future”, we will follow three working principles of aligning strategy, creating synergy, and focusing on effectiveness, take three major steps of basis consolidation, systematic advancement, and quality improvement, and implement six guarantee measures of organization, capacity building, planning, institutional development, supervision, and funding in the five dimensions of CSR management, CSR culture, CSR practice, CSR communication, and CSR research, so as to promote the comprehensive CSR management and practice across the board.



Subsidiaries’ CSR Commitment in 2020

Subsidiary	CSR Commitment in 2020
China Everbright Bank Company Limited	We will continue to pursue progress while ensuring stability, look for opportunities in changes, and innovate in progress. We will embrace the implementation of national strategies, pursue high-quality economic development, and adapt to the supply-side structural reform of the financial sector. Besides, we will make solid progress in building the first-class wealth management bank and continue to deepen CSR work such as targeted poverty alleviation and public welfare, so as to contribute to sustainable and sound economic, social and environmental development.
Everbright Securities Company Limited	Following the strategic goal of building ourselves into a first-class investment bank in China and the philosophy of value creation, we will fulfill the economic, environmental and social responsibilities as a state-owned enterprise, and contribute financial strengths to the sustainable development.
Sun Life Everbright Life Insurance Co., Ltd.	We will endeavor to build a characteristic and valuable insurance company and continue to provide more diversified and higher-quality insurance and health management services. We will also deeply engage in poverty alleviation and serve the real economy and infrastructure construction, demonstrating our CSR consciousness as a central state-owned enterprise in the creation of a better life for the people.
Everbright Financial Holding Asset Management Co., Ltd.	As a core asset management arm of Everbright Group, we will create new highlights and build up new strengths in 2020 by continuing to serve the society, focus on industrial investment, and create value.
Everbright Xinglong Trust Co., Ltd.	We will continue to leverage our special institutional advantage in the trust industry and actively involve ourselves in public welfare. In 2020, we will do our best to establish 70 charity trusts worthing RMB200 million in total.
China Everbright Holdings Company Limited (Everbright Hong Kong)	Based in Hong Kong, we will continue to integrate into and serve local communities and shoulder our mission and responsibility as the hub of the Group's subsidiaries in Hong Kong. We will support the law-based governance of the SAR government, and support local economic development to improve people's wellbeing. We will realize further development while aligning with national development and better serve the long-term prosperity and stability of Hong Kong.
China Everbright Industrial (Group) Company Limited	We will continue to protect the blue sky, lucid water and lush mountains and do what we can to deliver a better life, especially for the elderly. In 2020, we will try to build 4,000 toilets for rural households, contributing our part to the building of "beautiful villages". We will also try to complete 20 sticky solid waste treatment projects, making greater contributions to the environmental protection. In addition, we will try to deliver services to one million elderly people and contribute to China's elderly care.
China Youth Travel Group Limited	We will give full play to the advantage of industry-finance cooperation. Guided by the overall requirement of building a beautiful China, we will focus on the cultural tourism industry, support poverty alleviation, and continue to improve our service quality and capacity to create a better life for the people.
China Youth Industrial Development Company Limited	Focusing on the inclusive health care industry in which we have accumulated rich experience and a competent team, we will actively seek cooperation and new business opportunities, and participate in the joint creation of the inclusive health care ecosphere with Everbright characteristics.
China CYTS Tours Holding Co., Ltd.	Following the brand philosophy of "Your true companion", we vow to become a provider of systematic services for a quality life and a world-leading comprehensive tour operator.
Cachet Pharmaceutical Co., Ltd.	Seizing the opportunities presented by the medical reform, we will continue to improve the CSR management system, strengthen communication and exchanges with other parties, and better fulfill CSR, so as to realize the harmonious development between the company and society.
China Everbright Technology Limited	We will make continuous contributions to the building of a digital and intelligent China. We will give full play to the spirits of innovation and hard work of Everbright Technology, fulfill the responsibility of technological innovation, work hard to build a better life, and promote inclusive finance and the implementation of national strategies for technological innovation.
Everbright Jin'ou Asset Management Limited	With a focus on our main business of special assets, we will help financial institutions, local governments and SMEs in need, serve the real economy, diffuse regional risks, and improve the financial ecosphere.
Everbright Culture Investment Limited	We will focus on the investment in and operation of excellent cultural IPs, the cultural & creative industry and cultural tourism projects. We will also adopt the development model of "cultural tourism+information+technology", dig up cultural and museum resources to create an intelligent cultural and museum platform and brand.
China Everbright Limited	We will carry forward the Everbright spirit and become a world-leading cross-border asset management company. We will pool domestic and overseas resources to provide diversified financial services to Chinese and international investors and boost the economic development of China. In addition, we will launch various public welfare projects based on our characteristics to contribute to the development of Chinese mainland and Hong Kong and fulfill our responsibilities.
China Everbright International Limited	We will shoulder more CSR, aim high, and pursue solid and steady progress. Furthermore, we will continue to develop competitiveness, consolidate our leading position in the industry and take strides towards the goal of building a world-leading environmental protection group.

About the Report

The *China Everbright Group's Corporate Social Responsibility Report 2019* is officially released. It is a systematical disclosure of the organization's ideas, actions, typical practices and performance in fulfilling its social responsibilities in economy, society and environment in 2019. The report is based on the principles of objectivity, normativity, transparency and comprehensiveness. The report is available in both Chinese and English. In case of any discrepancy, the Chinese version shall prevail.

Reporting Period

The reporting period is from January 1 to December 31, 2019. To guarantee the consistency and comparability, some contents of the report may go beyond the aforementioned period.

Reporting Cycle

The report is an annual report and is generally released in the second quarter of the following year.

Organizational Scope

This report covers the Headquarters and subsidiaries of China Everbright Group. For the convenience of presentation and reading, in the report, "China Everbright Group" is also referred to as "Everbright Group", "Everbright", "The Group" or "We".

Preparation Basis

- The *2030 Agenda for Sustainable Development* of the United Nations
- *GRI Sustainability Reporting Standards* (GRI Standards) issued by the Global Sustainability Standard Board (GSSB)
- *Guidance on Social Responsibility Reporting* (GB/T 36001-2015)
- *Guidelines on Corporate Social Responsibility Reporting for Chinese Enterprises* (CASS-CSR4.0) issued by the Research Center for Corporate Social Responsibility, Academic Division of Economics, Chinese Academy of Social Sciences

Data Citation

The financial data cited in the report is based on the *China Everbright Group's Annual Report of 2019*. Other data is acquired from internal or external official documents of Everbright Group.

The amount of money uses RMB as the currency unit unless otherwise specified.

Availability

The report is available in both printed version and electronic version. You may download the electronic version of this report from Everbright Group's website at <http://www.ebchina.com>.

For any questions regarding the report, please send an email to CSR@bj.ebchina.com or call us at +86-10-63638925.

Expert Opinion

This is the second CSR report issued by China Everbright Group, and I am very pleased to see the Group's unremitting commitment to CSR performance, and its practices based on the concept of sustainable development as a comprehensive financial holding group.

Connecting management practices with business advantages. Everbright Group has matched management with sustainability, giving full play to its unique advantages in comprehensive finance and industry-finance cooperation, as well as its banking, securities, insurance, asset management, trust, funds and other financial businesses and industrial businesses such as environmental protection, tourism, health care, and high-tech. The Group continues to pursue economic, environmental and social benefits by serving the national economy and public wellbeing, providing high-quality products, promoting collaborative innovation, developing green finance, and accelerating overseas expansion, and constantly promotes comprehensive value creation and high-quality development.

Showcasing highlights in CSR fulfillment and outstanding achievements. The report introduces the "Ten Highlights in 2019", which present material topics and events that stakeholders are concerned about in a three-dimensional and visualized way. It focuses on presenting the Group's economic, environmental and social performance and major honors and highlights the Group's outstanding achievements in value creation, enabling readers to obtain core information quickly while enjoying the read.

I hope that under the guidance of the three-year development plan for CSR performance, Everbright Group will continue to deepen CSR management, further promote high-level CSR practices, set an example for sustainable development, and make greater contributions to sustainable development of the industry.

—Zhou Weizhong

Director of China Enterprise Research Center
Professor of the Business School of Central University of Finance and Economics

The *China Everbright Group's Corporate Social Responsibility Report 2019* embodies Everbright's CSR vision of "co-creating value for a bright future". It has demonstrated clearly the CSR management and practices of Everbright Group in 2019 and Everbright's contribution of wisdom and strengths to the economic, social and environmental sustainability.

Inheriting the CSR cores and innovating to keep pace with the times. The report is well-structured as it discloses systematically the Group's CSR management and practices in 2019 from three perspectives, namely, "Forging Ahead · Being Responsible as Always", "Attaching Great Importance to Actions · Putting CSR into Practice", and "Looking into the Future · Making Our CSR Commitments". The Everbright stories in the main part of the report display the highlights and value created in 2019, enhancing the reading experience.

Adopting a global vision and demonstrating the sense of responsibility. As a large financial holding group, Everbright Group integrates the UN Sustainable Development Goals (SDGs) into its CSR management. The chapter "Value · Drawing the CSR Map" matches the seven CSR themes of "Showing aspiration", "Establishing Reputation", "Focusing on Innovation", "Holding the Bottom Line", "Building Ecology", "Increasing Vitality", and "Uniting in a Concerted Effort" and the Group's CSR highlights in 2019 with the SDGs, clearly demonstrating Everbright Group's willingness to contribute to global sustainable development.

Focusing on essential issues and responding to public concerns. Everbright Group prepares the report in a scientific and well-regulated way. Through the questionnaire survey, it identified 14 material topics about sustainable development to the most concern of various stakeholders such as the government, shareholders, customers, partners, employees, and peers based on comprehensive analysis. In terms of the contents, this report actively responds to the expectations and demands of stakeholders, communicating with honesty and sincerity.

—Yin Gefei

Chief Expert of GoldenBee Think Tank
Secretary of ISO 26000 Stakeholder Global Network (ISO 26000 SGN)

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		Following the Leadership of Party Building
		Ensuring Stable Operation
		Serving the National Economy and Public Wellbeing
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Feedback Form

Dear readers:

Thank you very much for reading the *China Everbright Group's Social Responsibility Report 2019 of China Everbright Group*. In order to continuously improve the compilation of corporate social responsibility report, we are particularly looking forward to your suggestions. You are kindly requested to complete the feedback form and send it back to us through the following ways.

Tel: +86-10-63638925

Fax: +86-10-63639941

Email: CSR@bj.ebchina.com

Please tick in the appropriate box

1. Are you satisfied with the report as a whole?

☐ Yes☐ Generally☐ No

2. Does the report reflect all the information you are concerned about?

☐ Yes☐ Generally☐ No

3. Does the report truthfully reflect the significant economic, social and environmental impacts of Everbright Group?

☐ Yes☐ Generally☐ No

4. Can you easily find the information you are concerned about in the report?

☐ Yes☐ Generally☐ No

5. Are you satisfied with the layout design of the report?

☐ Yes☐ Generally☐ No

6. What else do you want to see in the report?

7. What are your suggestions on the social responsibility work and social responsibility report of Everbright Group?

8. What kind of stakeholders do you belong to?

☐ Government☐ Shareholder☐ Customer☐ Partner☐ Employee☐ Peer

☐ Community☐ Social organization☐ Academic institution☐ Supplier☐ Others

CHINA EVERBRIGHT GROUP

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Future Everbright