



江苏金融租赁  
JIANGSU FINANCIAL LEASING

证券简称 | 江苏金租 证券代码 | 600901



# 2023年度 环境、社会及治理(ESG)报告

做一家有温度的金融租赁公司



# 目录 Contents

## 关于本报告 About the report

P4

- > P5 可靠性保证  
Reliability assurance

## 关于江苏金租 About JFL

P6

- > P8 公司简介  
Company profile
- > P11 社会评价  
Social evaluation

## 社会责任管理 Social responsibility management

P16

- > P16 社会责任观  
Social responsibility philosophy
- > P17 利益相关方沟通  
Communication with stakeholders
- > P20 关键绩效  
Key performance indicators



## 夯实根基 打造国企治理典范 Strengthen foundations to set a benchmark in state-owned enterprise governance

P22

- > P24 党建引领，点燃“红色引擎”  
Promote the Party building and drive development with the "red engine"
- > P30 现代国企，筑牢“治理之基”  
Strengthen structural foundation of JFL as a modern state-owned enterprise
- > P38 智慧风控，护航“发展之舟”  
Implement smart risk controls for stable development

## 锚定方向 「苏」写金融五篇文章 Steer the course and excel in five domains of finance

P44

- > P46 深耕绿色金融  
Dive deep into green finance
- > P64 践行普惠金融  
Practice inclusive finance
- > P80 创新科技金融  
Innovate in technology finance
- > P86 专注养老金融  
Focus on pension finance
- > P92 升级数字金融  
Upgrade digital finance

## 责任领航，共建共享和谐社会 Fulfill corporate responsibilities and foster a shared harmonious society together

P104

- > P106 携手伙伴，合作共赢未来  
Join hands with partners and cooperate for a win-win future
- > P112 客户至上，打造一流服务  
Place clients first and create first-class services
- > P119 交流互动，传递公司价值  
Communicate and interact to deliver company values
- > P120 以人为本，关爱员工生活  
Put people first and care for employees
- > P130 大爱无疆，共建和谐社会  
Spread boundless love and build a harmonious society



# 关于本报告 About the report

本报告是江苏金融租赁股份有限公司（简称“江苏金租”或“公司”）发布的第七份社会责任报告。报告披露了江苏金租 2023 年度在经济、环境、社会及公司治理等责任领域的主要实践和成果，旨在回应利益相关方的期望和关注，并促进公司持续提升 ESG 表现。This is the sixth Corporate Social Responsibility (CSR) report published by Jiangsu Financial Leasing Co., Ltd. (hereinafter referred to as "JFL" or "the Company"). The report discloses the Company's major practices and achievements in economic, environmental, social, and corporate governance responsibilities in 2023, aiming to address the expectations and concerns of stakeholders and promote the continuous improvement of the Company's ESG performance.



## 时间范围 Reporting period

- 2023 年 1 月 1 日至 2023 年 12 月 31 日，为增强报告可比性及前瞻性，部分内容往前后年度适度延伸。  
The reporting period spans from January 1, 2023, to December 31, 2023. To augment the report's comparability and foster a forward-looking perspective, some content moderately extends to encompass prior and subsequent years.

## 数据说明 Data description

- 本报告所引用的财务数据主要来自经审计的 2023 年度财务报告，其他数据来源于公司内部系统或人工整理等。本报告披露数据所使用的统计方法与往年保持一致，如统计方法或计算口径有任何变更，将会予以说明。  
The financial data cited in this report are primarily sourced from the audited financial statements for the year 2023, while other data are derived from the Company's internal systems or manual collation. The statistical methods used for the data disclosed in this report are consistent with those of previous years. Any changes in statistical methods or calculation basis will be explained.
- 本报告中所涉及货币种类及金额，如无特殊说明，均以人民币为计量单位。  
Unless otherwise specified, all monetary figures and amounts mentioned in this report are denominated in RMB.

## 编制依据 Preparation basis

- 中国银行保险监督管理委员会《银行业保险业绿色金融指引》  
Guidelines on Green Finance for Banking and Insurance Industries issued by the China Banking and Insurance Regulatory Commission
- 中国人民银行《金融机构环境信息披露指南》  
Environmental Information Disclosure Guidelines for Financial Institutions issued by the People's Bank of China
- 上海证券交易所《上海证券交易所上市公司自律监管指引第 1 号——规范运作》  
No. 1 Guidelines for Self-regulation and Governance of Listed Companies on the Shanghai Stock Exchange - Standard Operation issued by Shanghai Stock Exchange
- 香港联合交易所《环境、社会及管治报告指引》  
Environmental, Social and Governance Reporting Guide issued by Stock Exchange of Hong Kong
- 中国社会科学院《中国企业社会责任报告指南 (CASS-ESG 5.0)》  
China Corporate Social Responsibility Reporting Guide (CASS-ESG 5.0) issued by China Academy of Social Sciences
- 全球报告倡议组织 (Global Reporting Initiative, GRI)《可持续发展报告标准》  
Sustainability Reporting Standards issued by the Global Reporting Initiative (GRI)

## 可靠性保证 Reliability assurance

- 本公司董事会保证，本报告中所披露的信息、数据真实可靠，不存在任何虚假记载或误导性陈述。  
The Board of Directors of the Company warrants that the information and data disclosed in this report are true and reliable and free from any false records or misleading statements.

## 发布形式 Publication forms

- 本报告以印刷版（采用环保纸印刷）和网络版两种形式发布，网络版可在公司网站 (<https://www.jsleasing.cn/>) 查阅。本报告以中文、英文两种语言发布，在对两种文本理解发生歧义时，请以中文文本为准。  
This report is available in both print (printed on eco-friendly paper) and digital formats. The digital version can be accessed on the Company's website (<https://www.jsleasing.cn/>). This report is presented in both Chinese and English languages. In the event of any inconsistencies between the two versions, the Chinese version shall prevail.



# 关于江苏金租

## About JFL





# 1 公司简介 Company profile

## [ I ] 公司概况 Overview

江苏金融租赁股份有限公司（股票代码：600901.SH）成立于1985年6月，是经原中国银行保险监督管理委员会批准从事融资租赁业务的非银行金融机构。公司于2018年在上海证券交易所挂牌上市，成为国内第一家也是目前唯一一家登陆A股的金融租赁公司。

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

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

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

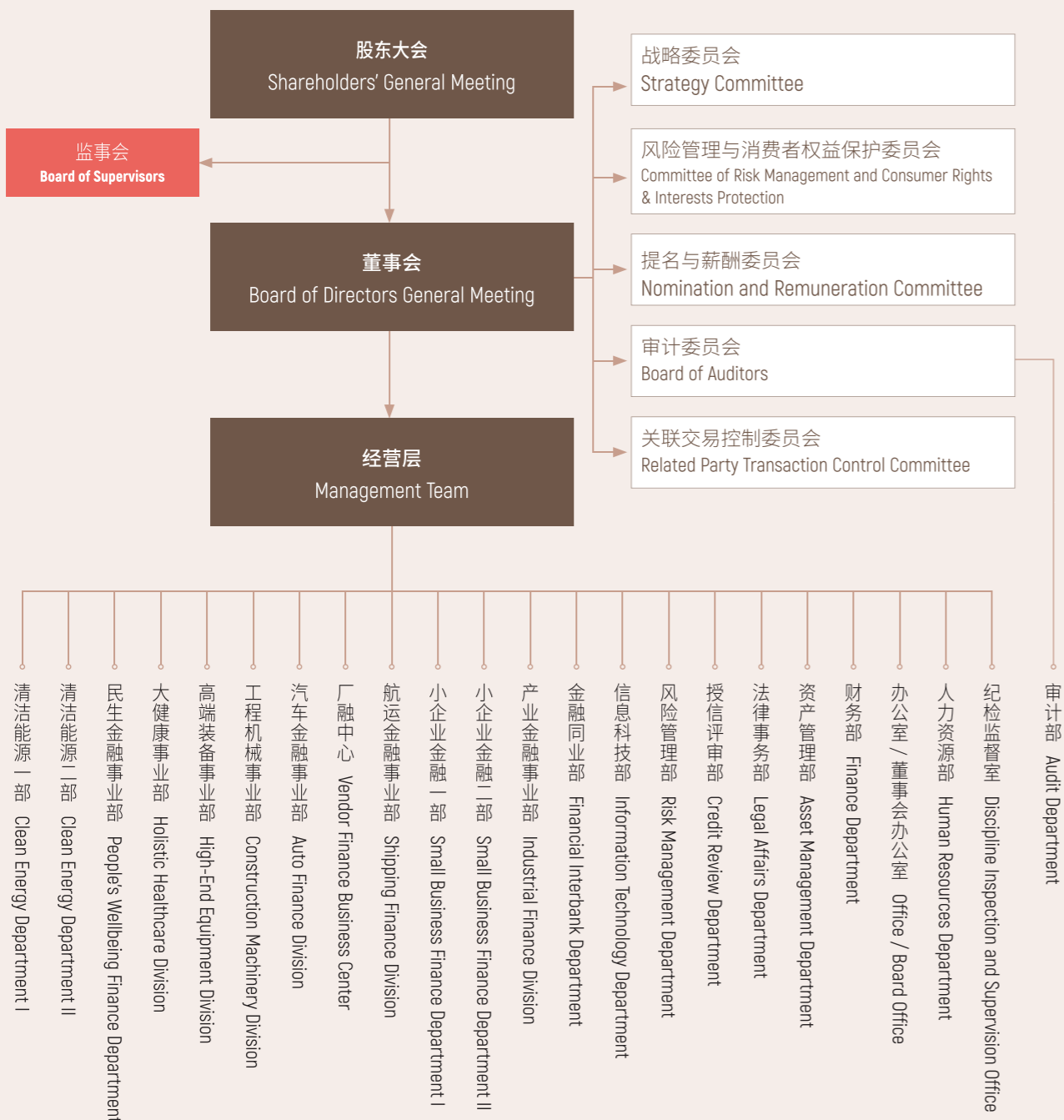
## [ II ] 主要业务领域 Major business areas

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





[ III ] 组织架构 Organizational structure



2 社会评价 Social evaluation

[ I ] 行业地位 Industry status

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



## [ III ]

2023 年主要奖项荣誉  
Major awards in 2023治理奖项  
Governance awardsESG 先锋践行者  
Pioneer Practitioner of ESG证券日报  
Securities Daily2023 企业 ESG 年度特别案例  
2023 Special Case of Corporate ESG中国企业改革与发展研究会  
China Enterprise Reform and  
Development Society品牌奖项  
Brand awards中国金融机构金牌榜金龙奖 2023 年年度最佳金融融资租赁公司  
Golden Dragon Medal of China Financial Institutions Gold Medal  
Tally - 2023 Best Financial Leasing Company金融时报  
Financial News第六届“腾飞奖”最具影响力金融租赁公司  
The 6th "Ascendance Awards" - The Most Influential  
Financial Leasing Company2023 年 (第十届) 全球  
租赁业竞争力论坛  
2023 [The 10th] Global Leasing  
Industry Competitiveness  
Forum年度公司  
Company of the Year2023 年中国融资租赁榜  
China Financial Leasing  
Ranking in 2023

## [ II ]

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





## 业务奖项 Business awards



**中国百强企业奖**  
China Top 100 Enterprises Award



**中国百强高成长企业奖**  
China Top 100 High-growth Enterprises Award

中国上市公司百强论坛  
Top 100 Chinese Listed  
Companies Forum



**中国道德企业奖**  
China Ethical Enterprise Award



**2023 年卓越竞争力品牌建设金融机构**  
Exceptional Financial Institution Implementing Inclusive  
Finance with Competitive Excellence in 2023

中国经营报  
China Business Journal



**2023 年中国融资租赁领军企业奖**  
2023 Chinese Leading Financial Leasing Enterprise Award

中国国际金融论坛组委会  
China International Finance  
Forum Organizing Committee



**2023 年度杰出金融租赁公司天玑奖**  
2023 Tianji Award for Outstanding Financial Leasing Company

证券时报  
Securities Times



**第十七届金蝉奖 2023 年度高质量发展金融机构**  
The 17th Golden Cicada Awards - Financial Institution with High-  
quality Development in 2023

华夏时报  
China Times



**《金融温暖“新市民”，普惠筑梦“宜居城”》**  
荣获“保障民生好新闻奖”  
“Bring warmth to ‘new urban residents’ with financial services  
and contribute to the construction of livable cities with inclusive  
financial services” granted with the Good News Award for Ensuring  
People’s Well-being

中国银行业协会  
China Banking Association



**中国海事金融牵星奖——开拓奖**  
China Maritime Finance Qianxing Awards - Pioneer Award

第七届中国海事金融“牵  
星奖”评审委员会  
Review Committee of the 7th  
China Maritime Finance  
Qianxing Awards



**动产融资业务推广应用优秀金融创新产品奖**  
Award for Excellent Financial Innovation Product Promoted and  
Applied in Movable Property Financing Business

中国人民银行南京分行  
Nanjing Branch of the People’s  
Bank of China



**2023 年中国最佳普惠金融服务奖**  
2023 China Best Inclusive Finance Service Award

中国国际金融论坛组委会  
秘书处  
Secretariat of the Organizing  
Committee of the China  
International Finance Forum



**第五届中国金融年度品牌案例大赛品牌传播年度案例奖**  
The 5th China Finance Annual Brand Case Competition - Annual  
Brand Communication Case Award

中国金融年度品牌案例大  
赛组委会  
Organizing Committee of the  
China Finance Annual  
Brand Case Competition



# 社会责任管理

## Social responsibility management

### 1

#### 社会责任观

#### Social responsibility philosophy



主旨  
Mission

做一家有温度的金融租赁公司  
To be a warm and caring financial leasing company



经济责任  
Economic responsibilities

坚守金融本源，服务实体经济，助力公司和社会经济可持续发展。  
Uphold the essence of finance, serve the real economy, and promote the sustainable development of companies and society.



治理责任  
Governance responsibilities

完善法人治理结构，保障企业合规运营，实现高质量发展。  
Improve the corporate governance structure, ensure compliant operations, and achieve high-quality development.



环境责任  
Environmental responsibilities

发展绿色租赁业务，推动环境友好型经济生态；  
践行绿色办公理念，贯彻绿色发展理念。  
Develop green leasing business, promote environmentally-friendly economic ecology; practice green office philosophy and implement green development concepts.



社会责任  
Social responsibilities

关注股东、伙伴、客户、员工、社区的利益诉求，贡献企业力量，  
以人为本，和合共赢。  
Pay attention to the interests and demands of shareholders, partners, customers, employees, and communities, contribute corporate strength, adhere to people-oriented and achieve win-win cooperation.

### 2

#### 利益相关方沟通

#### Communication with stakeholders

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

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



利益相关方 Stakeholder	利益相关方的期望 Stakeholder's expectations	公司回应方式 Company's response
<b>股东</b> Shareholders	<ul style="list-style-type: none"> <li>规范公司治理 Standardized corporate Governance</li> <li>稳定业绩增长 Stabilize performance growth</li> <li>投资回报 Return on investment</li> </ul>	<ul style="list-style-type: none"> <li>履行法定信息披露义务 Fulfill the statutory obligation of information disclosure</li> <li>召开股东大会 Hold general meetings of shareholders</li> <li>电话、邮件、网站等意见反馈平台 Telephone, email, website and other feedback platforms</li> <li>路演、现场调研 Roadshow, on-site investigation</li> <li>稳定经营与创新发 Stable management and innovative development</li> <li>合理股东回报 Reasonable shareholder return</li> </ul>
<b>政府及监管机构</b> Government and regulatory agencies	<ul style="list-style-type: none"> <li>合法合规经营 Operate in a legal and compliant manner</li> <li>依法纳税 Pay taxes according to law</li> <li>环境保护 Protect the environment</li> <li>服务实体经济 Serve the real economy</li> <li>助力经济转型升级 Contribute to economic transformation and upgrading</li> <li>金融风险防范 Prevent financial risk</li> </ul>	<ul style="list-style-type: none"> <li>合规运营 Operate in a compliant manner</li> <li>税收贡献 Tax contributions</li> <li>服务中小微企业 Serve small and medium-sized enterprises</li> <li>服务民生 Serve people's livelihoods</li> <li>服务三农 Serve agriculture, rural areas and rural people</li> <li>绿色金融 Conduct green finance business</li> <li>服务新兴产业 Serve emerging industries</li> <li>强化合规风控 Strengthen compliance risk control</li> </ul>

利益相关方 Stakeholder	利益相关方的期望 Stakeholder's expectations	公司回应方式 Company's response
<b>客户及伙伴</b> Customers and partners	<ul style="list-style-type: none"> <li>普惠金融 Conduct inclusive finance</li> <li>诚信经营 Operate in an honest manner</li> <li>提升服务体验 Improve service experience</li> <li>互利共赢、共同成长 Bring mutual benefits and win-win results, and achieve common growth</li> </ul>	<ul style="list-style-type: none"> <li>专业产品和服务 Provide professional products and services</li> <li>产融合作 Integrate industry and finance</li> <li>APP 开发 Develop APPs</li> <li>减费让利 Reduce charges and provide discounts</li> <li>参与交流和共享会 Participate in exchange and sharing meetings</li> </ul>
<b>员工</b> Employees	<ul style="list-style-type: none"> <li>保障员工权益 Protect the rights and interests of employees</li> <li>提供职业培训 Provide vocational training</li> <li>个人发展与成长 Facilitate personal development and growth</li> <li>提升工作幸福感 Improve the sense of happiness during work</li> </ul>	<ul style="list-style-type: none"> <li>畅通职级体系的打造 Develop a well-designed rank system</li> <li>多种形式的员工培训 Provide various forms of employee training</li> <li>丰富的员工活动 Conduct diversified staff activities</li> </ul>
<b>社区及公众</b> Communities and the public	<ul style="list-style-type: none"> <li>提供就业机会 Provide employment opportunities</li> <li>社区公益慈善 Conduct community charity activities</li> <li>实现低碳生活 Realize a low-carbon life</li> </ul>	<ul style="list-style-type: none"> <li>创造就业机会 Create employment opportunities</li> <li>精准扶贫 Make efforts for targeted poverty alleviation</li> <li>慈善公益 Conduct charity and commonweal activities</li> <li>绿色发展 Contribute to green development</li> </ul>



# 3 关键绩效 Key performance indicators

经济责任 Economic responsibilities	单位 Unit	2019	2020	2021	2022	2023
纳税总额 Total tax payment	亿元 CNY 100 million	7.52	7.56	9.20	9.97	10.52
现金分红 Cash dividends	股/元 Shares/CNY	0.2	0.24	0.3	0.35	0.32
总资产 Total assets	亿元 CNY 100 million	683.63	812.9	993.07	1089.92	1199.20
营业收入 Operating income	亿元 CNY 100 million	30.66	37.53	39.41	43.46	47.87
利润总额 Total profit	亿元 CNY 100 million	21.12	25.03	27.64	32.16	35.43
净利润 Net profit	亿元 CNY 100 million	15.83	18.77	20.72	24.12	26.60
环境责任 Environmental responsibilities	单位 Unit	2019	2020	2021	2022	2023
绿色租赁资产余额 Balance of leased green assets	万元 CNY 10,000	956,999	1,372,534	1,845,520	2,034,298	3,103,248
清洁能源装机规模 Installed capacity of clean energy systems	GW	1.51	2.31	4.53	5.37	8.52
生产清洁电力 <sup>1</sup> Produced clean electricity	亿度 100,000,000 kWh	30	46	63	64.44	138.24
减少标准煤消耗 Reduction of standard coal consumption	万吨 10,000 t	90	138	193	210	422
减少二氧化碳排放量 Reduction of carbon dioxide emissions	万吨 10,000 t	234	359	502	540	1039
电子签合同数	笔	358	25,242	69,788	51,263	39,698
人均能源消耗费用 Per capita energy consumption	元 CNY	2,564.23	1,913.48	2,011.47	1,897.59	2,710.69
办公用品人均消费 Per capita consumption of office supplies	元 CNY	1,041.58	757.73	497.39	366.82	395.15

员工责任 Employee responsibilities	单位 Unit	2019	2020	2021	2022	2023
员工总数 Total number of employees	人 Person	315	356	396	447	528
招聘应届生人数 Number of fresh graduates recruited	人 Person	46	21	23	48	53
少数民族员工数 Number of employees of ethnic minorities	人 Person	5	5	6	8	8
女性员工数 Number of female employees	人 Person	100	120	138	157	191
社会保险覆盖率 Social insurance coverage	%	100	100	100	100	100
人均带薪休假天数 Paid vacation days per capita	天 Day	5	5	6	6	5
开展员工培训期数 Number of employee training sessions	期 Session	256	243	320	396	365
员工培训覆盖率 Employee training coverage	%	100	100	100	100	100
员工流失率 Employee turnover rate	%	4	1	3	6	5
社会责任 Social responsibilities	单位 Unit	2019	2020	2021	2022	2023
安全生产事故数 Number of workplace accidents	件 /	0	0	0	0	0
员工因工作受伤或死亡人数 Number of employees injured or killed at work	人 Person	0	0	0	0	0
无偿献血量 Amount of voluntary blood donation	CC	4500	10900	15200	21800	28350
公益慈善总额 Total amount of charitable donations	万元 CNY 10,000	135.08	117.33	83.38	128.21	99.0268

<sup>1</sup> 按照我国平均日照条件下 1 千瓦光伏发电系统，1 年可发出 2000/1400 度电。

Under typical sunlight conditions in China, a 1kW photovoltaic power generation system can generate 2000/1400kWh of electricity annually.

按照每 1 度电消耗标准煤 0.3KG，每吨标准煤排放 2.6 吨二氧化碳计算。

Calculations are based on the fact that generating 1 kWh of electricity consumes 0.3kg of standard coal, which in turn releases 2.6 tons of carbon dioxide for every ton of standard coal burned.



治理篇  
Governance

# 夯实根基 打造国企治理典范

Strengthen foundations to set  
a benchmark in state-owned  
enterprise governance





# 1 党建引领，点燃“红色引擎” Promote the Party building and drive development with the "red engine"

公司认真落实国企改革三年行动部署要求，有序推进国有企业改革深化提升行动，做好治理示范企业表率，在完善公司治理中加强党的领导，切实发挥党委会“把方向、管大局、促落实”作用。

The Company is dedicated to executing the directives of the three-year action plan for the reform of state-owned enterprises. By aiming to establish ourselves as an exemplary entity in corporate governance, we enhance the Party's leadership role in governance improvements. This approach underscores the Party Committee's directive functions of "guiding directions, overseeing the big picture, and ensuring implementation."

## [ I ]

### 治理引领 发挥党委作用 Corporate governance involves the active participation of the Party Committee

#### 完成换届选举工作 Completion of elections

公司顺利完成党委、纪委换届工作，进一步夯实党的组织基础。

The Company has successfully conducted elections for the Party Committee and the Discipline Inspection Commission, thereby reinforcing the Party's organizational construction.

#### “双向进入、交叉任职”领导体制 "Dual roles and cross-appointment" leadership system

党委书记、董事长“一肩挑”，现有6名党委委员均为高管成员，其中3名为执行董事。

Mr. Xiong Xiangen serves as Party Committee Secretary and Chairman concurrently. Six Party Committee members are senior executives, including three executive directors.

#### 优化“三重一大”党委决策机制 Optimization of the Party Committee's the decision-making mechanism for "major issues, appointment and removal of important cadres, arrangement of important projects, and use of large funds"

动态更新《党委前置研究讨论重大事项规程》《“三重一大”决策制度实施办法》等，将战略规划、发展改革、经营管理、选人用人等23个事项纳入党委会前置研讨程序。报告期内，党委会审议及听取重大事项超130则。

The Company is continually updating the "Party Committee's Procedures for Early Participation in Analyses and Discussions about Significant Matters" and the "Implementation Measures of the Decision-making Mechanism for Major Issues, Appointment and Removal of Important Cadres, Arrangement of Important Projects, and Use of Large Funds." These updates bring 23 aspects, including strategic planning, development reform, operational management, and selection and appointment of employees, into the Party Committee's early analysis and discussion procedures. Over 130 significant issues were deliberated on and reviewed by the Party committee within the reporting period.



[ II ]

业务引领 赋能公司发展  
Business empowers the development of the Company

- ▶ 深入实施“党建+岗位建功、客户服务、氛围营造、廉政建设”系列活动，推动党建工作与公司高质量发展深度融合。

The Company carried out a series of activities of "Party building + professional achievement, customer service, atmosphere cultivation, and incorruptibility construction" to drive a profound fusion between Party building efforts and the Company's high-quality development.



» “党建+岗位建功、客户服务、氛围营造、廉政建设”系列活动照片  
Photos of the activities of "Party building + professional achievement, customer service, atmosphere cultivation, and incorruptibility construction"

- ▶ 启动智慧党建系统 2.0 建设，以科技融合赋能党建工作党建联盟。  
The Company launched the Smart Party Building System 2.0. By integrating technology, this initiative empowers Party building efforts and the Party Building Alliance.

- ▶ 拓宽公司“党建联盟”  
The Company expanded the "Party Building Alliance."

公司 7 个业务支部与多个合作伙伴围绕主题教育要求深化结对活动，形成党建促业务的良好格局。According to the thematic educational requirements, seven business units and a number of partners have deepened cooperative activities, fostering an environment where Party building activities positively impact business operations.



» 党建联盟系列照片  
Photos of the Party Building Alliance

- ▶ 举办两优一先表彰会  
The Company conducted an "exemplary individual and model organization" commendation conference.

对各条线涌现出的冲锋在前、表现突出的优秀共产党员、优秀党务工作者和先进党支部进行了表彰。This event honors exemplary Communist Party members, exemplary Party workers, and model Party branches that have stood out in their respective fields.



» 两优一先表彰大会  
Photos of the "exemplary individual and model organization" commendation conference



[ III ]

文化引领 牢筑廉洁防线  
Culture guidance consolidates incorruptibility

» 强化员工行为管理  
Strengthen employee behavior management

员工家访

67 人次

常态化推进“三查四访”员工行为排查，员工家访 67 人次，婚姻、财产、经商办企业等排查共计 582 人次

The Company regularly carries out “three investigations and four visits” to examine employee behavior, which includes 67 family visits and a total of 582 investigations on matters like marriage, property, and business dealings.



» 员工家访  
Visit to employee's family



» 异地团队检查与廉政教育  
Remote team inspection and incorruptibility education

排查共计

582 人次

» 深化案件警醒作用  
Intensify the preventive role of cases

推进“党委-支部-部门”多层次警示教育，定期开展“以案为鉴”主题培训，通过“身边人讲身边事”，推动警示教育入脑入心、见行见效。

The Company promotes layered ethical education across “Party Committee-branches-departments”, regularly organizing “learning from cases” training sessions. By focusing on “real-life stories,” these sessions are designed to instill a culture of caution and responsibility, making ethical behavior both instinctive and effective.



» 警示教育大会  
Ethical education conference of Party



» 落实医药领域反腐专项自查  
Implement a special anti-corruption self-inspection in the pharmaceutical sector

按照上级要求，面向医药领域业务，开展一系列宣贯、排查、教育工作，认真落实人员情况、业务开展情况、客户合作情况等专项自查，有序推进廉洁谈话、承诺书签署等警示教育工作。

Following higher-level guidelines, the Company engages in a thorough dissemination, investigation, and educational efforts targeting its business operations in the pharmaceutical sector. This includes strict self-inspections on personnel, business conduct, and client relations, methodically fostering discussions on incorruptibility and signing of incorruptibility commitment letters.



» 反腐专项自查大会  
Conference for special anti-corruption self-inspection

» 突出正面文化引导  
Accentuate positive cultural guidance

加强清廉金融文化培育，线上全方位开展宣传引导，线下多样化组织廉政活动，“双线并进”做强公司“清风苏租”廉政品牌，确保廉洁从业浸润人心。

The Company is dedicated to nurturing an incorruptible finance culture, engaging in extensive online promotional activities and organizing diverse offline events focused on incorruptibility. Advancing on dual fronts, the Company solidifies its brand “Incorruptible JFL”, ensuring its commitment to incorruptible practices is deeply embedded in its corporate culture.



» “清风苏租”廉政品牌  
» Picture of the brand “Incorruptible JFL”



# 2 现代国企，筑牢“架构之基”

## Strengthen structural foundation of JFL as a modern state-owned enterprise

### [ I ] 聚焦重点要求，持续推进国企改革

#### Focus on core requirements to propel state-owned enterprise innovation



公司按照国资委“1+N”国企改革的政策要求，借鉴国内外一流金融企业的实践经验，通过开展对标世界一流行动、深化职业经理人改革、多元化激励约束机制等措施，进一步激发企业活力，增强市场竞争力，探索构建了规范化、专业化的现代公司治理模式。

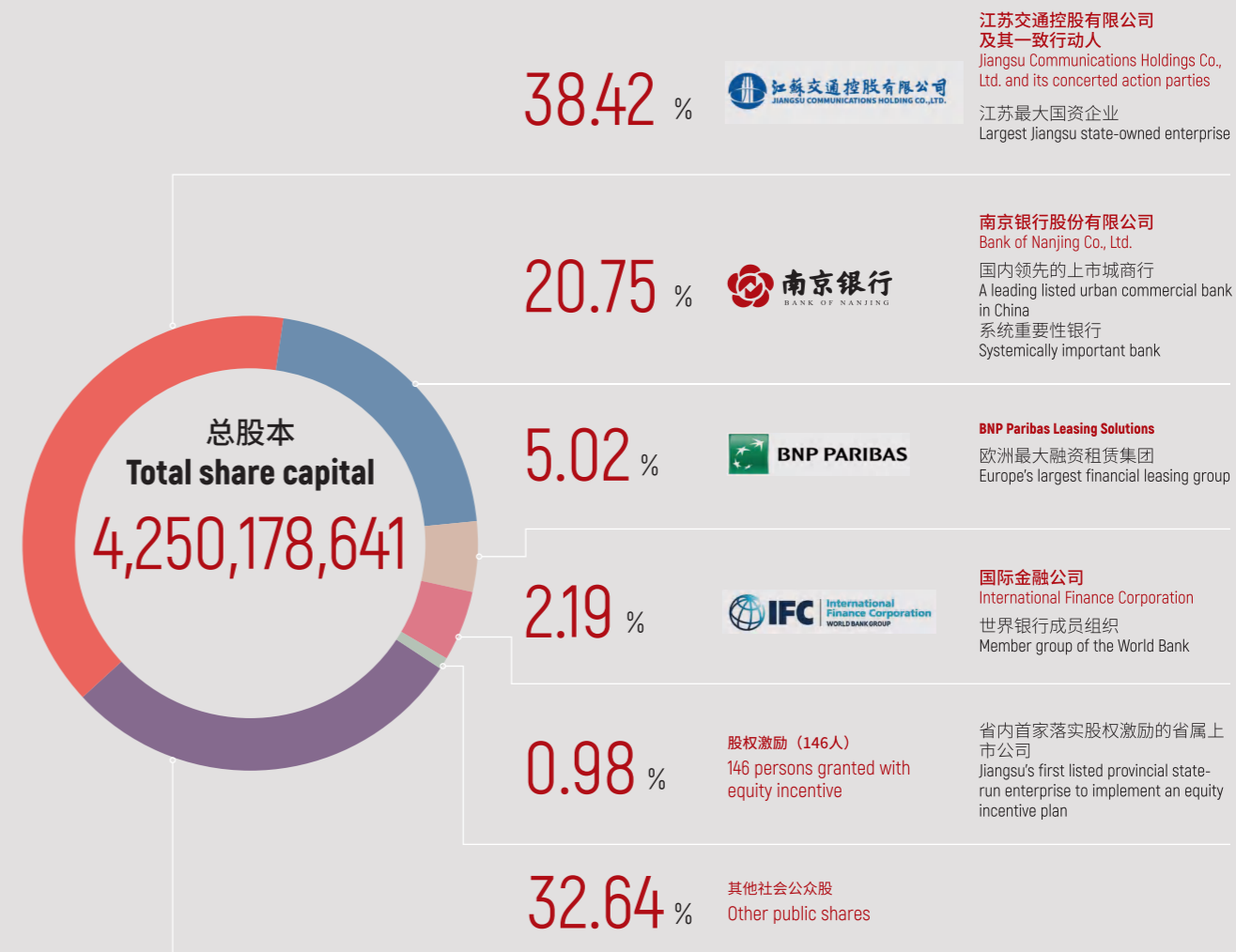
The Company adheres to the "1+N" policy framework for state-owned enterprise reform set by the State-owned Assets Supervision and Administration Commission. Leveraging international and domestic leading financial enterprises' best practices, the Company has initiated benchmarking against global standards, enhanced the professional manager reform, and implemented diversified incentive and constraint mechanism. These initiatives are aimed at boosting corporate dynamism, increasing competitive edge, and exploring a standardized and professional governance model for companies in the modern era.

### [ II ] “三步走”战略，打造多元股权架构

#### Execute a "three-step" strategy for a multifaceted equity structure

通过引入战略投资、股改上市和股权激励“三步走”，公司建立了国有资本、民营资本、境外资本、社会资本、员工持股的多元化股权结构，形成“股东-公司-员工”长期三方捆绑的“风险-利益”共同体。

The Company has developed a multifaceted equity structure that incorporates state-owned capital, private capital, international capital, social capital, and employee-owned capital through a "three-step" approach involving strategic investment, stock system reform and listing, and equity incentives. This creates a permanent "risk and benefit" ecosystem bonding the shareholders, the Company, and employees.



» 截至 2023 年底，股东结构



[ III ]

**完善治理结构，加快构建现代企业制度**  
**Improve the governance structure and accelerate the construction of a modern enterprise system**

国有股东董事

2 名

» **依法落实董事会职权**  
 Legally enforce the powers of the Board of Directors

**组建多元化、国际化董事会队伍**  
 A diverse and international board.

目前 11 名董事含股东董事 4 名（其中 2 名国有股东董事、1 名银行股东董事、1 名外资股东董事）、执行董事 3 名、独立董事 4 名。董事专业背景涵盖经济、金融、法律、产业等领域，能够基于专业判断独立履职。

There are 11 directors, including 4 shareholder directors (with 2 state-owned enterprises shareholders, 1 bank shareholder, and 1 foreign enterprise shareholder), 3 executive directors, and 4 independent directors. Their expertise spans economics, finance, law, and industry, ensuring independent and informed execution of their duties.

银行股东董事

1 名

外资股东董事

1 名

执行董事

3 名

独立董事

4 名



» 董事会会议  
 Meeting Board of Directors

董事会会议

7 次

**落实董事会对重大事项有效决策**  
 The board's effective decision-making on significant matters.

报告期内召开董事会现场和通讯会议共 7 次，审议及听取重大议题超 90 项，对公司战略、融资、担保、合规、经理层选聘、考核与薪酬管理等重大事项有效行使决策权。

Over the reporting period, the board convened 7 on-site and remote meetings, reviewed and deliberated on more than 90 significant issues, and effectively exercised decision-making power on significant matters such as corporate strategy, financing, guarantee, compliance, selection and appointment of managers, assessment and remuneration management.

审议及听取重大议题

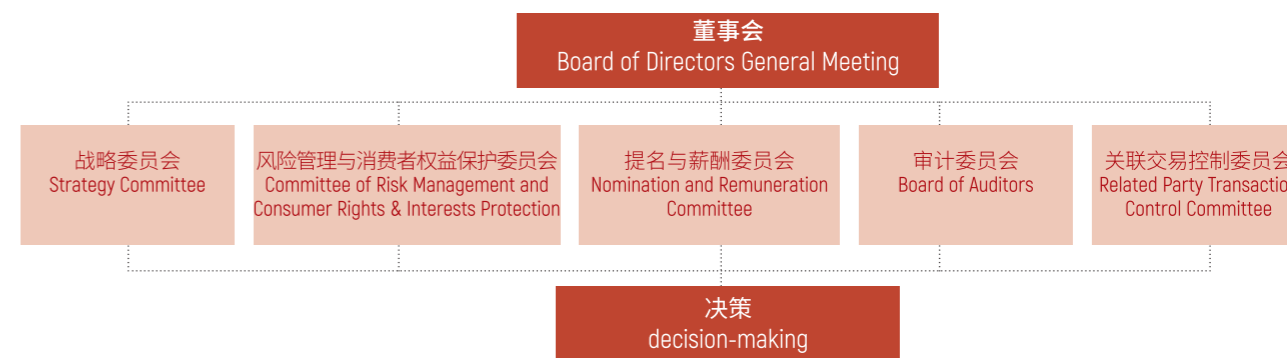
90<sup>+</sup> 项

**董事会专门委员会协助科学决策**

Scientific decision-making with the support of specialized committees of the board.

董事会下设战略、审计、风险管理与消费者权益保护、提名与薪酬及关联交易控制五个专门委员会，均由具备专业背景的董事组成，其中 3 个委员会的主任由独立董事担任，3 个委员会独立董事过半数。报告期内专委会召开会议 17 次，审议及听取议题超 80 项，协助董事会科学决策。

The board has five specialized committees, namely the Strategy, Audit, Risk Management and Consumer Rights & Interests Protection, Nomination and Remuneration, and Related Party Transaction Control. All of them are staffed by directors with specialized knowledge. Independent directors lead three of these committees, and independent directors of three committees account for more than 50% of the total members of such committees. Over the reporting period, these committees hold 17 meetings, reviewed and deliberated on 80 issues, aiding the board's scientific decision-making process.



**多渠道完善董事履职保障体系**

A multi-level director performance evaluation system.

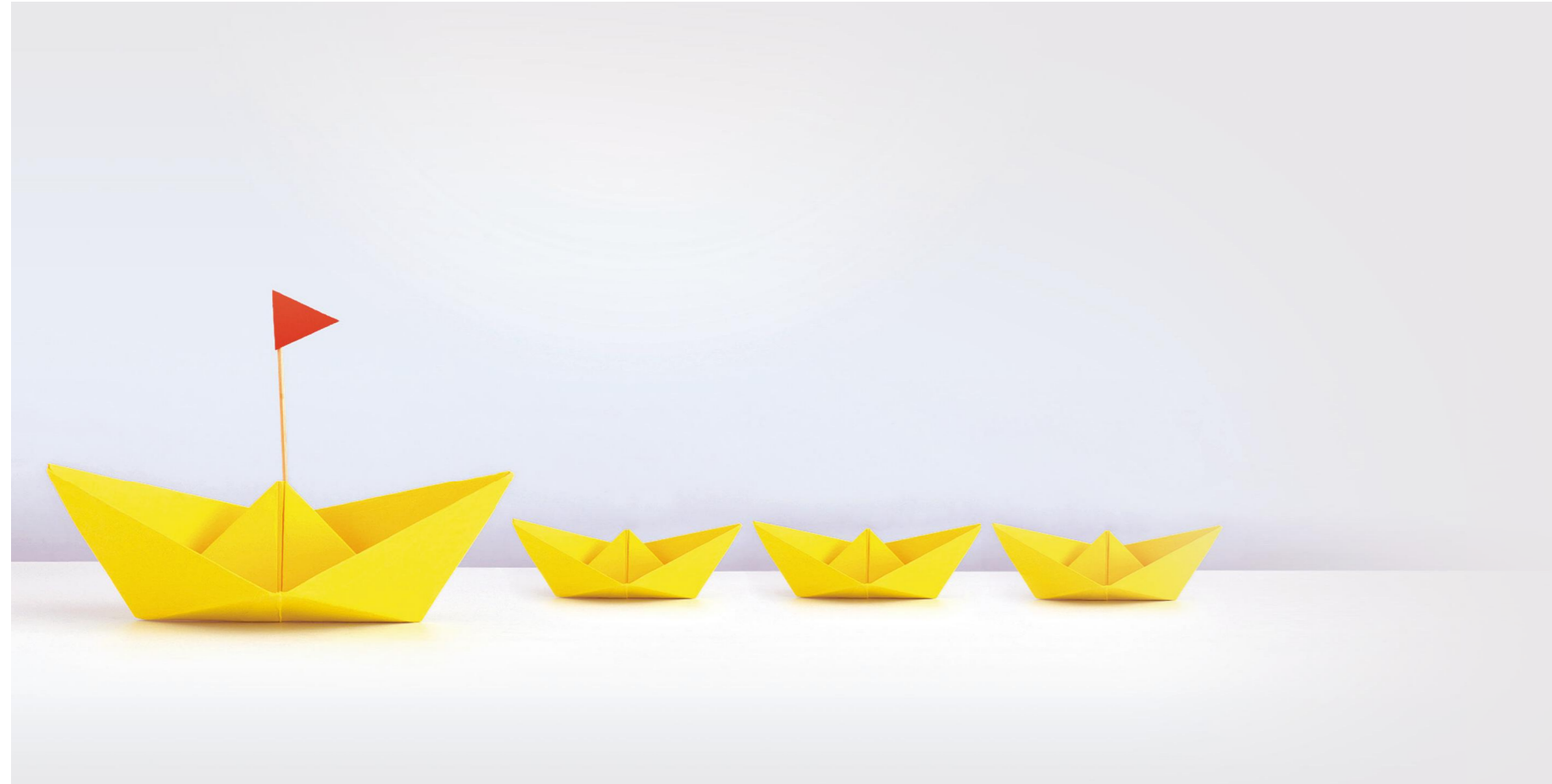
公司建立了涵盖股东大会、监事会、董事会、监管部门等多层次的董事履职评价体系，为保障董事全面落实职权，公司每年为全体董事购买履职责任保险，在会议闭会期间组织董事参加专业培训、深入各部门调研、走访重点合作伙伴和客户。

The Company has established a multi-level director performance evaluation system covering the Shareholders' General Meeting, the Board of Supervisors, the Board of Directors, and regulatory departments. In order to ensure that the directors fully implement their powers, the Company purchases duty performance liability insurance for all directors every year, and organizes directors to participate in professional training, departmental research, and visits to key partners and clients during inter-sessional periods.



» 董事项目尽调照片  
 Director on project research assignment





➤ **强化经理层执行能力**  
Strengthen managers' executive ability

公司建立了经理层市场化选聘考核机制，强化决策层和管理层权责分工，并不断完善重大经营事项决策机制。

The Company has set up a market-oriented recruitment and evaluation mechanism for its managers, clarifying the division of duties between the decision-making and management layers, and continuously improving the decision-making process for significant matters.

○ **市场化的选聘机制及考核管理**  
Market-oriented selection and recruitment mechanism and assessment management

公司已完成四期职业经理人改革，现 8 名管理层成员中已有 6 名职业经理人；管理层全员实施任期制和契约化管理，董事会根据考核结果决定高管年度薪酬，实行薪酬递延支付机制（年度绩效薪酬的 50% 以上递延至后三年发放）。

The Company has completed four phases of professional manager reforms, and now 6 out of 8 members of the management team are professional managers. All members of the management team are subject to term limits and contractual management. The Board of Directors determines the annual remuneration of senior executives based on performance evaluations, and implements a deferred payment mechanism (over 50% of annual performance remuneration is deferred and paid out in the following three years).

○ **层级和边界清晰的授权机制**

An authorization mechanism with clear levels and boundaries

公司建立了层级和边界清晰的授权机制，董事会向董事长授权，董事长向总经理授权，总经理向其他高管人员逐级授权。授权双方签署授权书，明确授权范围和授权期限。

The Company has established an authorization mechanism with clear levels and boundaries. The Board of Directors authorizes the Chairman, who in turn authorizes the General Manager, and the General Manager then authorizes other senior executives in a hierarchical manner. The authorizing and the authorized parties should sign a letter of authorization to specify the scope and duration of authorization.



○ **完善的重大事项决策机制**

A refined decision-making mechanism for significant matters

经理层建立了专业化集体决策机制，董事长主持决策委员会，负责审议经营计划、财务预算、人力资源、信息科技等重大事项。总经理主持运营委员会，审议决策业务创新、产品定价、操作指引等重大事项。报告期内，决策委员会召开会议 21 次，审议议题 100 余项；运营委员会召开会议 222 次，审议议题 460 余项。

The Company has established a professional collective decision-making mechanism for managers. The chairman oversees the Decision-making Committee, and takes charge of deliberating on significant matters such as business plans, financial budgets, human resources, and IT. The general manager heads the Operations Committee, and takes charge of deliberating and making decisions on business innovation, product pricing, and operational guidelines. During the reporting period, the Decision-making Committee held 21 meetings and deliberated on over 100 issues, while the Operations Committee held 222 meetings and deliberated on over 460 issues.

**决策委员会**

召开会议 21 次  
审议议题 100<sup>+</sup> 项

**运营委员会**

召开会议 222 次  
审议议题 460<sup>+</sup> 项



### 建立内外制衡的监督体系

Establish a supervision system with internal and external checks and balances

公司坚持合规优先和内控为本，搭建监事会、内外部审计、职代会、纪检监察与公众监督“五位一体”的监督体系。

The Company prioritizes compliance and underscores the fundamental role of internal control, establishing a “five-in-one” supervision system that includes the Board of Supervisors, internal and external auditing, the Congress of Workers and Staff, disciplinary inspection and supervision, and supervision by the public.

#### 监事会：

Board of Supervisors:

监督董事会职权行使情况、经理层决策执行情况，重点关注涉及公司利益和股东利益的重大事项。在会议闭会期间组织监事进行同业交流、政策学习、项目实地考察调研等。

It supervises the Board of Directors' exercise of powers and the managers' decision-making and execution, with a special focus on matters critical to both the Company's and shareholders' interests. It also organizes supervisors to partake in peer exchanges, policy studies, and on-site project investigations and surveys during recesses between meetings.



» 监事会

Supervisory board meeting

#### 内外部审计：

Internal and external auditing:

审计部门为董事会审计委员会的工作机构，针对内部重点领域、重点岗位和重点业务定期开展常规审计和专项审计。公司聘请专门的会计师事务所作为外部审计机构，真实、准确地反映公司的财务状况和经营成果等内容。

Serving as the operational arm of the Audit Committee under the Board of Directors, the Audit Department conducts regular and special audits on key internal areas, positions, and business operations. The Company engages specialized accounting firms for external audits, ensuring an accurate and honest reflection of its financial situation and operational achievements.

#### 职工代表大会：

Congress of Workers and Staff:

对涉及职工薪酬福利制度、劳动用工管理制度、职工教育培训制度、职工股权激励等涉及员工切身利益的重要事项进行论证决策，保障企业民主管理落实。

It demonstrates and makes decisions on important matters involving the vital interests of employees, such as employee remuneration and welfare rules, labor employment management rules, employee education and training rules, employee equity incentives, etc., thereby ensuring the implementation of democratic management within the Company.



» 职工代表大会

Congress of Workers and Staff

#### 纪检监察：

Disciplinary inspection and supervision:

从纪检规章制度体系、反腐倡廉责任体系、清廉金融文化建设等多方面开展纪检监察工作。

Compliance supervision is carried out in the aspects of discipline inspection rules and regulations, anti-corruption responsibility system, Construction of a clean financial culture.

#### 信息披露：

Information disclosure:

作为国有上市企业，公司按照监管要求，主动向国资监管部门、国有股东和社会公众披露重大信息，接受外部监督。

As a state-owned listed company, the Company actively discloses major information to the supervision departments under the State-owned Assets Supervision and Administration Commission, state-owned enterprise shareholders and the public in accordance with regulatory requirements, and accepts external supervision.





# 3 智慧风控，护航“发展之舟” Implement smart risk controls for stable development

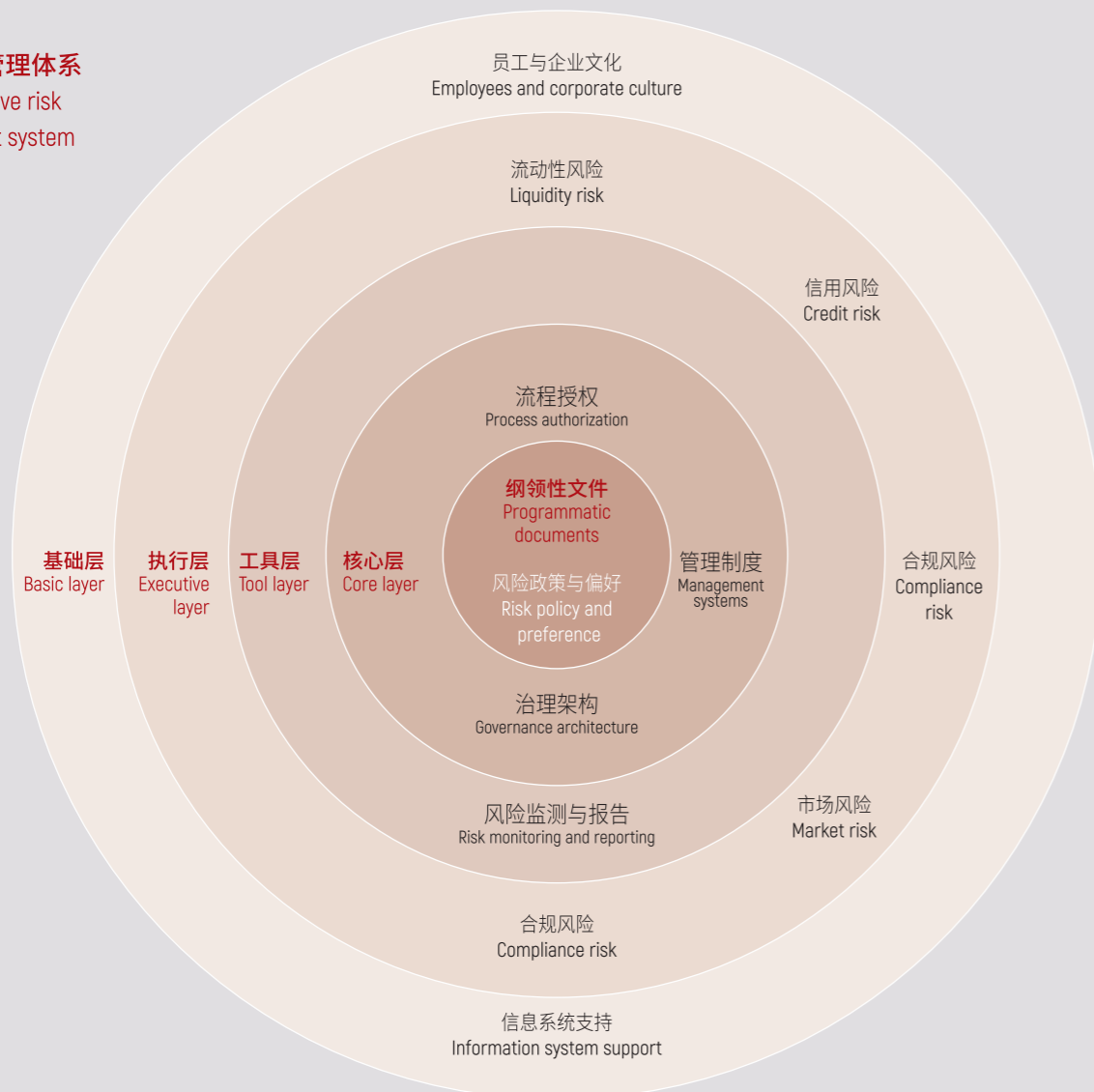
## [ I ]

### 全面风险管理 Comprehensive risk management

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

Focusing on corporate strategy and business goals, the Company identifies, assesses, gives dynamic early warnings, responds to, and controls risks in business development and management activities

全面风险管理体系  
Comprehensive risk management system



## [ II ]

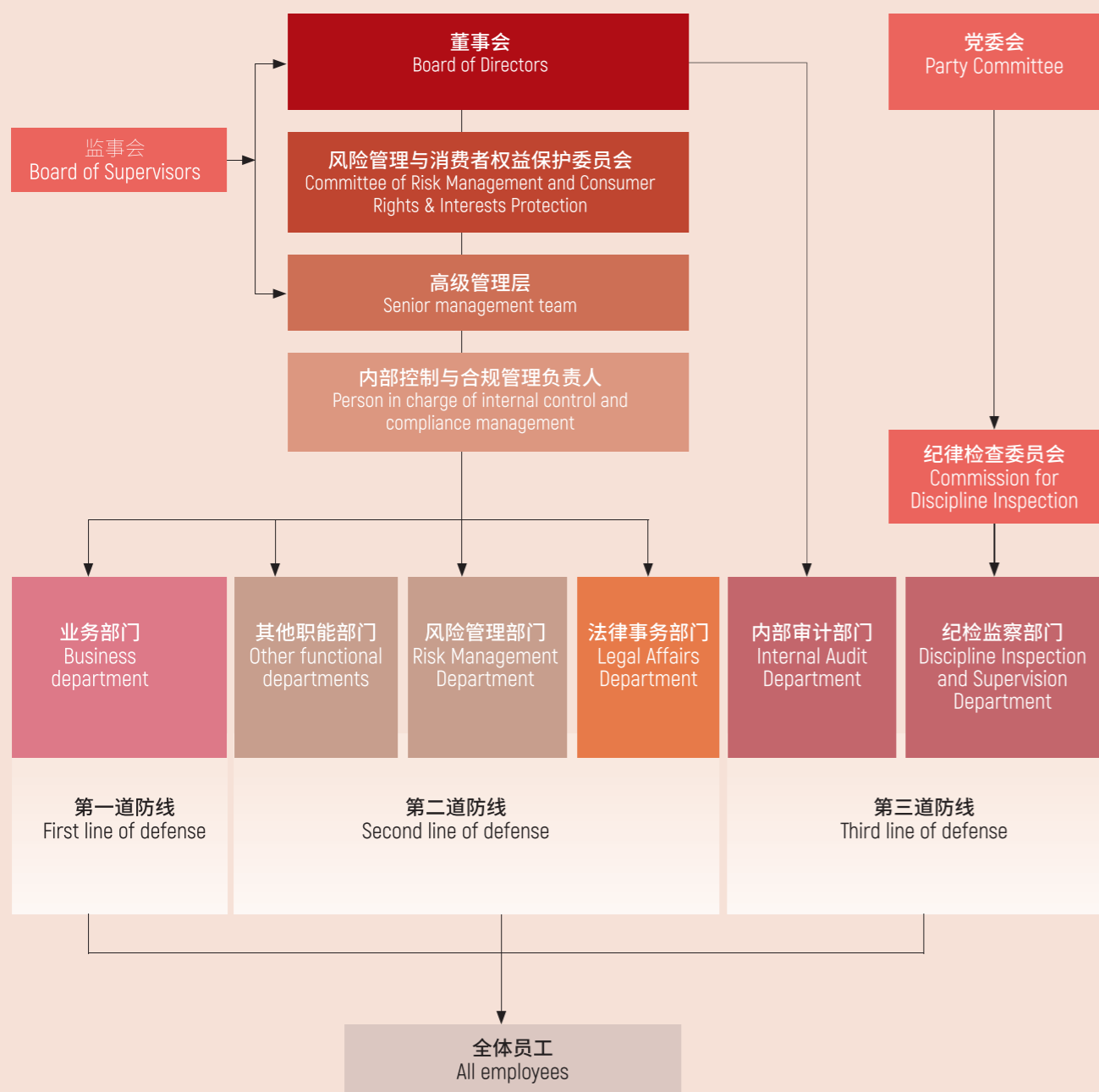
### 内控合规管理 Internal control and compliance management



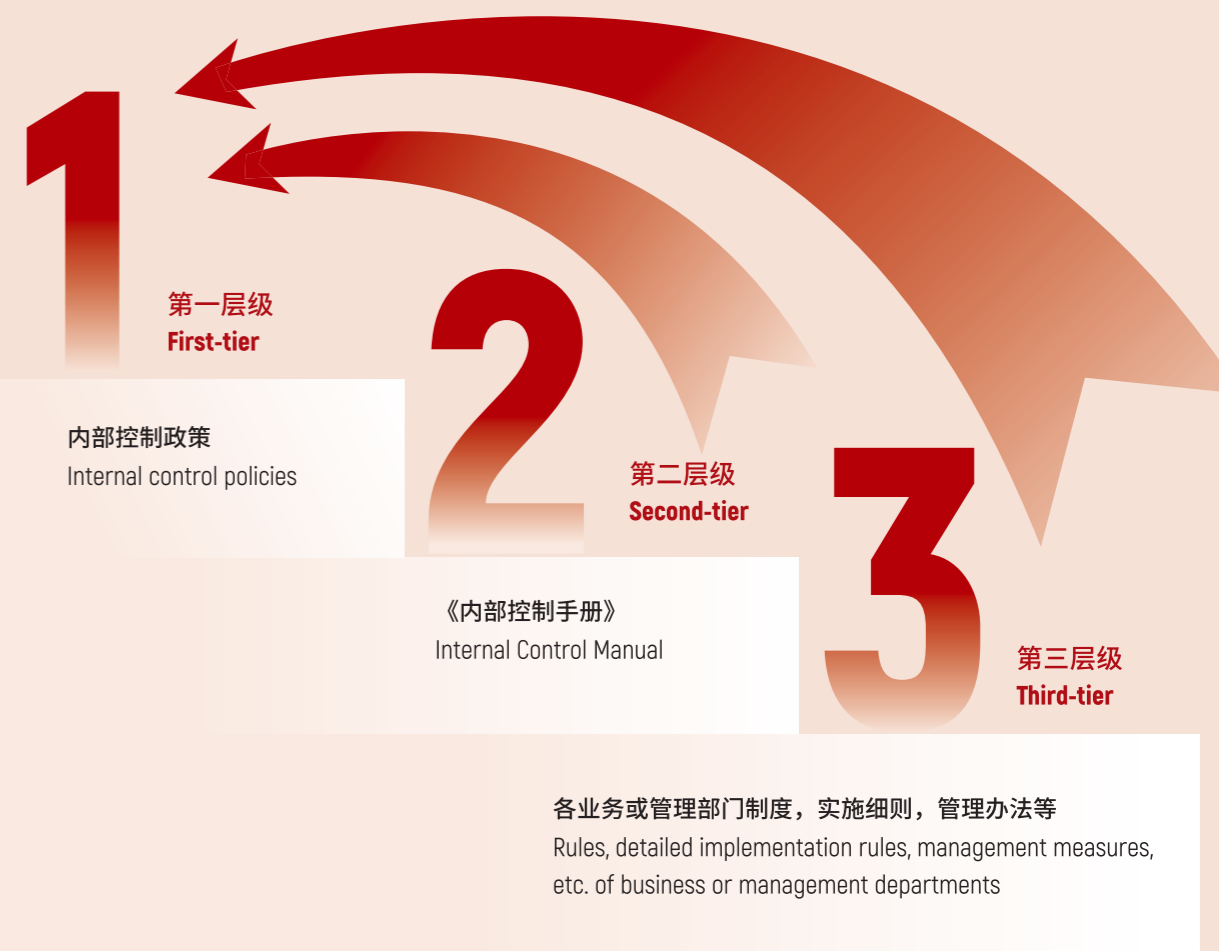


三大内部控制体系  
Three major internal control systems

融入法人治理，构建健全的内部控制组织体系  
Integrate corporate governance and build an organizational system for sound internal control



牢铸合规标尺，健全多层次内部控制制度体系  
Reinforce compliance benchmarks and improve the institutional system for multi-level internal control



提升管理效能，打造全方位内部控制监测体系  
Improve management efficiency and create a monitoring system for all-round internal control





➤ 七项内部控制运行机制

Seven operational mechanisms for internal control

公司根据“零售+科技”双领先战略，以内控体系更加健全、内控效能持续提升、内控意识更加牢固为建设目标，建立健全七项内部控制运行机制。

According to the "Retail + Technology" dual-leading strategy, the Company has established and improved seven operational mechanisms for internal control with the goals of an optimal internal control system, continuous improvement of internal control efficiency, and strengthened awareness of internal control.



➤ 丰富合规宣传与培训

Conduct diverse compliance publicity and training

公司采取线上线下相结合的方式，提升合规培训质效。

The Company adopts online and offline methods to improve the quality and efficiency of compliance training.

加大线上宣传力度。公司定期在员工端APP、公共区域电子屏、宣传立板等渠道发布合规宣传文件，主题覆盖租赁物适格性管理、租前尽调、行业分类、关联交易等。

Firstly, the Company amplifies online outreach by regularly releasing compliance-related materials through employee APP, digital displays in communal areas, and informational boards, covering topics such as the management of leased property eligibility, pre-lease due diligence, industry categorization, related party transactions, etc.

开展专项培训。公司在各项培训中增加内控合规内容占比，主体覆盖征信、案防、反洗钱等。

Secondly, the Company carries out specialized training sessions, increasing the proportion of internal control and compliance content across all training programs, focusing on topics like credit investigation, fraud prevention, and anti-money laundering.





专题篇  
Special focus



# 锚定方向「苏」写金融五篇文章

## Steer the course and excel in five domains of finance



要做好科技金融、绿色金融、普惠金融、养老金融、数字金融“五篇大文章”，坚定不移走中国特色金融发展之路，加快建设中国特色现代金融体系，不断满足经济社会发展和人民群众日益增长的金融需求，不断开创新时代金融工作新局面。

To excel in 'five domains of finance', namely technology finance, green finance, inclusive finance, elderly care finance, and digital finance, we are unwavering in our pursuit of financial development with Chinese characteristics. We are dedicated to accelerating the creation of a modern financial system with Chinese characteristic, continually meeting the evolving financial needs of economic and social development, and the people's wellbeing, thereby constantly pioneering new frontiers in financial endeavors for the new era.

2023 年中央金融工作会议  
2023 Central Financial Work Conference



专题  
Special focus



1

# 深耕绿色金融

Dive deep into green finance



» 《证券日报》ESG 先锋践行者  
ESG Pioneer Practitioner recognized by  
Securities Daily

2023年，公司紧密围绕“碳达峰 碳中和”战略部署，聚焦清洁能源、环保设施、绿色出行等重点领域发展绿色租赁业务。截至目前，江苏金租围绕风电、储能、氢能、户用光伏、垃圾发电、污水处理等能源环保行业，为全国超2000家企业提供金融服务，累计投放超660亿元。下一步，江苏金租将进一步加大对绿色金融、先进制造业以及新兴产业、未来产业等的“融资+融物”支持力度，持续做好“绿色金融大文章”，着力为发展新质生产力蓄势赋能。

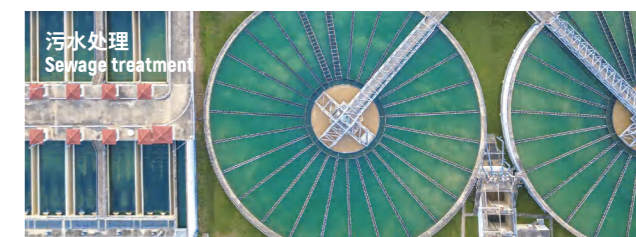
In 2023, closely focusing on the strategic deployment of "carbon peak and carbon neutrality," the Company concentrated on developing green leasing businesses in areas such as clean energy, environmental facilities, and green mobility. So far, JFL has provided financial services to over 2,000 enterprises across the country in energy and environmental protection industries such as wind power, energy storage, hydrogen energy, residential photovoltaics, waste-to-energy, and sewage treatment, with a total funding exceeding 66 billion yuan. Next, JFL will intensify its support for green finance, advanced manufacturing, and emerging and future industries through integrated "financing + asset leasing" efforts, continuing to excel in green finance and empowering the development of new productive forces.

截至目前  
服务企业

2000+ 家

截至目前  
累计投放金额超

660 亿元





[ 1 ]

## 完善绿色管理，优化顶层设计 Improve green management and optimize top-level design

2023 年，公司着力健全绿色金融组织架构体系，完善绿色金融相关管理制度，加强环境和社会风险名单管理，进一步提升绿色租赁专业化能力。

In 2023, the Company prioritized the enhancement of its organizational structure and system for green finance, refining pertinent management regulations, fortifying environmental and social risk list management, and augmenting professional competencies in green leasing.



### 治理结构 Governance structure



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

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



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

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



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

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





## 政策体系 Policy system

为落实好战略规划中关于促进绿色发展的要求，公司不断完善相关政策，确保公司在各项环境法规和政策中的合规性。

In order to implement the requirements of the strategic plan to promote green development, the Company has continued to improve the relevant policies to ensure the Company's compliance with various environmental regulations and policies.

### 加强绿色产业支持力度 Strengthen support for green industries

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

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

### 严控高环境风险行业资金投放 Strictly control the capital investments in industries with high environmental risks

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

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

## 考核机制 Evaluation mechanism

2023年，公司加强关于环境和社会风险的考核，将限制类行业业务规模上升情况、违规向重大环境社会风险客户投放业务情况作为扣分项纳入绿色租赁考核指标，按年度开展检查与考核，强化环境、社会风险客户管理。

In 2023, the Company strengthened the evaluations of environmental and social risks by adding penalty items to green leasing evaluations, such as expansion of business scale in restricted industries and provision of services to customers with significant environmental and social risks in violation of regulations. The Company conducts annual inspections and assessments to reinforce its management of customers with environmental and social risks.

## [ II ]

## 发力清洁能源，释放绿色动能 Leverage clean energy to catalyze green dynamics

2023年，公司在清洁能源领域新增装机容量超8GW，相关项目每年可发出近140亿度清洁电力，相当于每年节约标准煤消耗超420万吨、减排二氧化碳超1000万吨。

In 2023, the Company increased 8GW of installed capacity in the clean energy sector, and relevant projects can generate about 14 billion kWh of clean electricity annually, which is equivalent to saving about 4.2 million tons of standard coal and reducing carbon dioxide emissions by about 10 million tons annually.



## 集中式风光电站 Centralized solar and wind power stations

公司深度挖掘EPC合作渠道，加快合作方新行业跟踪，做到“早了解、早布局、早落地”。The Company actively mines EPC collaboration channels to expedite the tracking of new industries, adopting a proactive approach to "early understanding, early planning, and early implementation."

### 典型案例 Typical case

可实现25年内  
总发电量约

38 亿度

平均每年发电

1.5 亿度

每年减排二氧化碳约

12 万吨

S公司是一家从事光伏发电、运营及维护管理的企业，承建安徽某基地光伏项目，面临着紧迫的资金压力。江苏金租在获悉该项目情况后，匹配项目建设进展，为其量身定制了分批投放的融资方案，按照在建期工程施工进度及承租人要求，分笔将设备款支付给供应商，解决了在建期资金问题，加快电站建设，实现“早并网、早收益”。通过测算，该电站建成后25年内总发电量约38亿度，年平均发电1.5亿度，每年可减少二氧化碳排放约12万吨。



S Company, a business focused on photovoltaic power generation and its operation and maintenance, is tasked with constructing a floating photovoltaic project for a pioneering base in Anhui, under pressing financial strain. Upon discovering the project's specifics, JFL devised a phased financing solution that aligned with the construction's progress, facilitating equipment payment to suppliers in accordance with the construction timeline and lessee's demands. This strategy resolved the liquidity challenges during construction, hastening the station's completion for "earlier grid connection and profit realization." Post-construction, the station is estimated to generate about 3.8 billion kWh over 25 years, averaging 150 million kWh yearly, thereby reducing carbon dioxide emissions by approximately 120,000 tons annually.



> 户用和分布式光伏  
Residential and distributed photovoltaic systems

公司持续推进户用光伏业务，深化与全国领先厂商合作，加快以项目公司模式落实国家“整县推进”政策，助力户用光伏电站走进乡村；推动工商分布式业务，支持专业投资人和集团客户项下小、多、散、广光伏业务批量快速处理。

Continuously advancing residential photovoltaic services, JFL has deepened collaborations with leading manufacturers nationwide, accelerating the implementation of the national "county-wide advancement" policy through project company mode, and facilitating the integration of residential photovoltaic power stations into rural areas. Moreover, JFL bolsters its industrial and commercial distributed services, supporting the bulk and swift processing of small, multiple, scattered and widespread photovoltaic projects for professional investors and corporate clients.

典型案例 Typical case

M 能源集团是当地单体光伏装机量最大的民营新能源企业。公司某 300 兆瓦光伏发电项目于 2019 年获得国家首批光伏发电平价上网指标，并成为当地重大推进发展项目之一。该项目总投资超 25 亿元，启动资金需要 7.5 亿元，企业资金压力巨大。江苏金租在了解到企业情况后，立即开展多轮调研，为其量身定制融资方案解决资金困难。2023 年，该项目先后获得国家优质工程奖和中国电力优秀工程奖。

M Energy Group, locally the largest private new energy entity by individual photovoltaic installation capacity, launched a 300 MW photovoltaic power project in 2019. This initiative received one of the initial national allocations for photovoltaic power generation at grid parity and became a major local developmental project. With total investments surpassing 2.5 billion yuan and an initial capital requirement of 750 million yuan, the enterprise encountered significant financial pressure. Upon understanding the firm's situation, JFL promptly conducted extensive research, customizing a financing solution to alleviate financial difficulties. In 2023, the project was awarded the National Quality Project Award and the China Electric Power Quality Project Award.



> 储能市场  
Energy storage market

公司全面覆盖电源侧、用户侧、独立和共享四类储能模式。助力企业用电削峰填谷，降低用电成本。JFL comprehensively covers power-supply-side, user-side, standalone, and shared energy storage models, aiding businesses in peak shaving and lowering electricity costs.

典型案例 Typical case

预计首年发电量

3000

万度

电能作为清洁的二次能源，无法大量存储，须即发即用。被称为大型“充电宝”的储能电站，可为企业生产提高用电质量、节省用电成本。承接江苏溧阳某储能电站建设的 Z 公司曾一度面临资金短缺的困境。针对 Z 公司的资金难题，江苏金租为其融资采购储能系统设备，为储能电站的建设提供了有力保障。项目建成后，预计首年发电量 3000 万度，是迄今为止当地容量和功率最大的电化学储能项目。

Electric energy, being a clean secondary source, faces storage limitations and requires immediate usage. Energy storage stations, often likened to large "power banks," enhance electricity quality and economize on electricity costs for businesses. Z Company, tasked with constructing an energy storage station in Liyang, Jiangsu, once faced a liquidity crunch. Addressing Z Company's financial dilemma, JFL financed the procurement of energy storage system equipment, robustly supporting the station's construction. Upon completion, the project is anticipated to discharge 30 million kWh in its first year, positioning it as the largest electrochemical energy storage project in the region by capacity and power thus far.







## 助推节能环保，优化城市环境 Promote energy conservation and environmental protection, and optimize the urban environment

公司积极探索金融支持碳达峰、碳中和新路径，以环卫车租赁、“三废”处置设备租赁为重要抓手，不断完善绿色金融产品体系和服务模式，进一步聚焦民生实事、服务城市发展。

The Company zealously explores new financial pathways to support the attainment of carbon peak and carbon neutrality. With sanitation vehicle leasing and "three wastes" disposal equipment leasing as key focuses, it continuously refines its green financial product lineup and service models, dedicating its efforts to public welfare and urban development.



## 巩固深化环卫车租赁业务 Expand and deepen sanitation vehicle leasing

2023 年  
提供环卫车超

6000  
台

公司坚定“厂商+区域”市场服务策略，深化与环卫头部厂商合作，实现对环卫车不同层级客户的全覆盖。2023 年，公司为客户提供环卫车超 6000 台。

Committed to a "manufacturer + region" market service strategy, JFL deepens its partnerships with top sanitation vehicle manufacturers, achieving full coverage across various customer tiers. In 2023, the Company provided clients with more than 6,000 sanitation vehicles.

### 典型案例 Typical case

2023 年 7 月 19 日，在成都大运会召开前夕，江苏金租为都江堰一家环卫公司融资采购的 105 台新能源环卫车正式交付。此次采购的新能源环卫车来自中国某知名商用车生产商，包含清洗车、多功能抑尘车、压缩式垃圾车等多种车型，具备零排放、零污染、低噪音、低成本等优点。江苏金租为客户量身定制符合环卫业务场景的融资租赁解决方案，确保资金与车辆在大运会前投放到位，推动城市环卫设备绿色转型。

On July 19, 2023, just before the Chengdu Universiade, 105 new energy sanitation vehicles, the procurement of which was financed by JFL, were officially delivered to a sanitation company in Dujiangyan. These new energy vehicles, sourced from a renowned Chinese commercial vehicle manufacturer, included a variety of models such as cleaning vehicles, multifunctional dust suppression vehicles, and compressed garbage trucks, offering benefits like zero emissions, no pollution, low noise, and reduced costs. JFL customized a financing lease solution tailored to the sanitation industry's operational scenarios for the client, ensuring timely capital and vehicle deployment ahead of the Universiade and facilitating the green transformation of urban sanitation equipment.





### 发展“三废”处置设备租赁

#### Develop "three wastes" disposal equipment leasing

公司坚持“特许经营权+产业环保”双线服务，一方面以区县为单位开发地方 BOT 特许经营类项目，另一方面积极服务火电、钢铁、煤矿、化工等大型产业集团环保配套项目。全年助力固废处理 240 万吨、污水 8200 万吨、大气治理 182 亿立方，实现资源化利用发电约 18.7 亿度。

JFL insists on a dual service line of "concession rights + industrial environmental protection." On one hand, JFL develops local BOT concession projects by district and county, and on the other, it actively serves large industrial groups with environmental protection ancillary projects in sectors such as thermal power, steel, coal mining, and chemicals. Throughout the year, JFL assisted in the treatment of 24 million tons of solid waste, 82 million tons of sewage, and 18.2 billion cubic meters of air, generating approximately 1.87 billion kWh of electricity from resource utilization.



#### 典型案例 Typical case

垃圾焚烧发电可有效将生活垃圾资源化、无害化处理，具有绿色、低碳、清洁等特点，在能源供应、促进环境保护等多方面具有显著优势。C 企业负责河南省信阳市某县生活垃圾焚烧发电项目的投资和运营，在江苏金租的助力下，以垃圾焚烧发电相关设备为租赁物融资支付设备款项。该项目一期建设规模 600 吨/日，服务全县约 79 万人口，助力实现生活垃圾“零填埋”。

Waste incineration power generation effectively processes municipal waste in a resourceful and harmless manner, boasting green, low-carbon, and clean characteristics, and offers significant advantages in energy supply and environmental protection. C Company is responsible for investing in and operating a municipal waste incineration power generation project in a county in Xinyang, Henan Province. JFL financed the company's acquisition of related equipment for waste incineration power generation through equipment leasing. The phase one construction has a daily capacity of 600 tons, serving approximately 790,000 county residents, aiming to achieve zero landfill for original domestic waste.



» 生活垃圾焚烧发电项目

Figure 4.5 Power generation through domestic garbage incineration

## [ IV ]

### 护航绿色交通，助力低碳发展

#### Champion green transportation to support low-carbon growth

江苏金租聚焦城市出行、货运物流、低碳航运等绿色可持续交通发展领域，加大对新能源客车、换电重卡、绿色船舶等设备融资项目的服务力度，积极助力交通运输结构的优化调整和公路交通的清洁化发展。

JFL is dedicated to advancing sustainable green transportation in urban commuting, freight logistics, and low-carbon maritime sectors. It intensifies its efforts in financing projects for new energy passenger buses, battery swapping and charging stations, and eco-friendly vessels, actively contributing to the optimization of transport infrastructure and the transition to clean energy within road transportation.

#### » 客运公交租赁助力出行便捷

##### Lease passenger buses for enhanced mobility

公司紧抓新能源公交置换年新车采购业务机会，落地了北京“一带一路”高峰论坛客运项目、广东省首单无人驾驶公交车项目等，延展公交辐射范围，打通市区和县域出行“最后一公里”。

JFL seizes new vehicle procurement opportunities during the new energy public bus replacement cycle, implementing significant projects such as the Beijing "Belt and Road" Forum passenger service project and Guangdong's pioneering unmanned bus project. These initiatives extend the reach of public transport, connecting urban and county areas and facilitating the "last mile" of travel.

#### » 创新新能源重卡及充换电站业务

##### Innovate in new energy heavy trucks and charging/swapping stations

公司成立专业团队，探索开发电动重卡、甲醇重卡等新能源重卡项目及配套的换电站项目，助力数十家钢铁、煤炭、港口及大宗商品物流企业更新电动重卡；在充换电站方面以新能源乘用车、商用车为主要服务对象开发配套充电桩租赁业务。

JFL has established a dedicated team to explore electric and methanol-fueled heavy truck projects and related battery swapping station initiatives, aiding dozens of companies in the steel, coal, port, and bulk commodity logistics sectors to upgrade to electric heavy trucks. For charging and swapping stations, the focus is on developing complementary charging pile leasing services, primarily targeting new energy passenger and commercial vehicles.





➤ 赋能“航运脱碳”，绿色航运行业转型“走得快”  
Empower “decarbonization in shipping” and accelerate green maritime transformation

江苏金租积极响应国家的绿色低碳政策，积极探索电池动力船舶、氨燃料动力船舶等新赛道，助推航运低碳绿色发展，全面铺陈可持续交通发展底色。

JFL proactively aligns with the national green and low-carbon policies, venturing into emerging sectors like battery-powered and ammonia-fueled vessels to promote a low-carbon, green evolution in maritime transport, laying a solid foundation for sustainable transportation development.

典型案例 Typical case

换电重卡单价较高，企业大多需要借助金融机构的力量缓解采购资金压力。湖南 H 煤气有限公司在江苏金租的助力下，率先淘汰了公司全部燃油重卡，全面切换电动重卡，成为湖南省首家批量购入绿色运力、成功实现绿色运输转型的企业。该企业原用燃油车运输，100 公里耗油 35 升左右，现电动车每公里只需 1.6-1.8 度电，折算后电动重卡的成本每公里低于 1.5 元，实现了经济和社会效益的双赢。

The high costs of battery-swapping heavy trucks mean that many enterprises rely on financial institutions to alleviate the burden of procurement funds. Hunan H Gas Co., Ltd., with the support of JFL, was among the first to phase out all its fuel-powered heavy trucks, transitioning entirely to electric models, becoming the first enterprise in Hunan to undertake a green transportation transformation on a large scale. The switch from fuel vehicles, which consumed about 35 liters of fuel per 100 kilometers, to electric vehicles, which require only about 1.6-1.8 kWh per kilometer, meant that the cost per kilometer for electric heavy trucks fell below 1.5 yuan, achieving a dual benefit in economic and social terms.



» 换电重卡  
Battery swapping heavy-duty truck

典型案例 Typical case

LNG（液化天然气）双燃料动力船舶由于原料供应成熟、节能环保等特点成为目前航运散货运输市场的绿色“新宠”。2023 年 3 月，在江苏某造船厂内，两艘 21 万载重吨 LNG 双燃料动力纽卡斯尔型散货船正加紧建设中。作为江苏金租支持境外船东在中国船厂下单、践行绿色航运的典型代表，该船型在能耗指标、环保性能以及可靠性要求方面，均达到了同型船的世界顶尖水平。

LNG (liquefied natural gas) dual-fuel powered vessels have emerged as the green “new favorite” in the maritime bulk cargo transport market, thanks to their mature raw material supply chain, energy efficiency, and environmental benefits. In March 2023, two 210,000 DWT LNG dual-fuel powered Newcastlemax bulk carriers were being rapidly constructed at a Jiangsu shipyard. As a prime example of JFL supporting foreign shipowners in placing orders with Chinese shipyards for green shipping initiatives, these vessels meet the highest global standards in energy consumption, environmental performance, and reliability.



» LNG 双燃料动力纽卡斯尔型散货船  
LNG dual-fuel powered Newcastlemax bulk carriers

[ V ] 发行绿色债券，拓展绿色融资  
Issue green bonds to expand green financing

➤ 发行绿债  
Issue green bonds



» 金泉奖  
Jinquan Award

2023 年 11 月 10 日，江苏金租在全国银行间债券市场成功发行了 2023 年绿色金融债券（第一期），发行规模 15 亿元，期限为 3 年期，发行利率 2.80%。主体和债券评级均为 AAA。债券募集资金将全部用于支持绿色租赁业务投放。此次发行绿色债券获 2023 年度中国租赁业资本市场创新融资“金泉奖”——“绿色低碳创新融资奖”。

On November 10, 2023, JFL successfully launched its 2023 Green Financial Bonds (First Issue) on the national interbank bond market, with a volume of 1.5 billion yuan and a 3-year maturity, at an interest rate of 2.80%. Both the issuer and the issue have received AAA ratings. The proceeds from the bond issue are fully allocated to support green leasing business projects. This green bond issuance was awarded the 2023 “Jinquan Award” for Innovative Financing in the Leasing Industry’s Capital Market – “Green Low-Carbon Innovative Financing Award.”

发行绿色金融债券

主体和债券评级均为

150,000  
万元

AAA  
级

热烈祝贺  
江苏金融租赁股份有限公司  
2023年绿色金融债券（第一期）  
成功发行

债券简称	债券代码	规模	期限	发行利率	全场倍数
23江苏租赁绿债01	262380001	15亿元	3年	2.80%	3.84倍

牵头承销商：国泰君安、ICBC、中国工商银行

联席承销商：中国银行、中德证券、中国民生银行、浦发银行、兴业银行、天津银行、南京银行、江苏银行、中信证券、中泰证券、平安证券

团成员：Bank of China、北京银行、重庆农村商业银行、富国华一银行、华泰证券





2023 年，公司成功落地了与三井住友银行开展的绿色贷款业务，金额 3 亿元人民币，期限 1 年，综合融资成本 3.08%，该贷款是公司首笔由中诚信绿色评估委员会审定的绿色贷款，丰富了公司的融资渠道。

In 2023, the department successfully implemented a green loan agreement with Sumitomo Mitsui Banking Corporation for 300 million yuan, with a 1-year term and a comprehensive financing cost of 3.08%. This loan marks the Company's first green loan certified by the CCXGF Green Evaluation Committee, diversifying the Company's financing channels.

### 投向管理

#### Investment management

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

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

### 资金管理

#### Funds management

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

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

## [ VI ]

### 倡导绿色理念，共创美好生活 Advocate green concepts for a better life

#### 让签约更“环保”

##### Expand electronic contract signing for "low-carbon"

报告期内，电子签约金额上限提升至 1000 万，提高电子签署金额上限有利于将更多的纸质签署合同转为电子签，更好地控制合同签署中可能存在的风险，同时减少了纸张用量和因往返交通或邮寄产生的碳排放。

Within the report period, the upper limit of electronic contract signing was increased to 10 million yuan, enabling more paper contracts to transition to electronic form. This adjustment not only better manages the potential risks associated with contract signing but also significantly reduces paper consumption and carbon emissions from transportation and mailing.

2023 年，公司电子签合同数达 39698 套，预计减少纸张用量约 34 吨<sup>1</sup>。

In 2023, the Company executed 39,698 electronic contracts, estimated to save approximately 34 tons of paper.

#### 让办公更“绿色”

##### Encourage eco-friendly office practices



#### 使用光伏能源 Use photovoltaic energy

在办公楼顶架设 10kw 峰值分布式光伏发电系统，年内约产出 9800 度清洁电力。与燃煤发电相比，每年可以减少碳排放 7977KG。

A distributed PV power generation system with a peak power output of 10kW has been installed on roofs of office buildings. It produces about 9800 kWh of clean power per year. Compared with coal-fired power generation, it can reduce carbon emissions by 7977kg per year.



#### 智能感控会议室 Intelligent sensor-controlled meeting rooms

公司通过打造智能感控会议室、实现“人来灯亮、人走灯灭”，22 点自动断电，减少电力能源的浪费。每年节约电力 2100 度，减少二氧化碳排放 2094KG。

By creating intelligent sensor-controlled meeting rooms that light up upon entry and turn off upon exit, with an automatic power cut-off at 22:00, JFL minimizes wastage of electrical energy. Annually, this initiative saves about 2,100kWh of electricity and reduces CO2 emissions by 2,094kg.



<sup>1</sup> 按照一套一式两份的合同共使用 6 张 70g/m<sup>2</sup> 的纸张计算。

Calculated based on each contract in duplicate using six sheets of 70g/m<sup>2</sup> paper.





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



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



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



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



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



公司在办公场所中引进超过 1500 盆绿色植物，美化环境的同时，预计全年可吸收二氧化碳 1.65 吨<sup>1</sup>。  
Over 1,500 potted plants have been introduced to JFL's office environment, not only beautifying the space but also expected to absorb 1.65 tons of CO<sup>2</sup> annually.



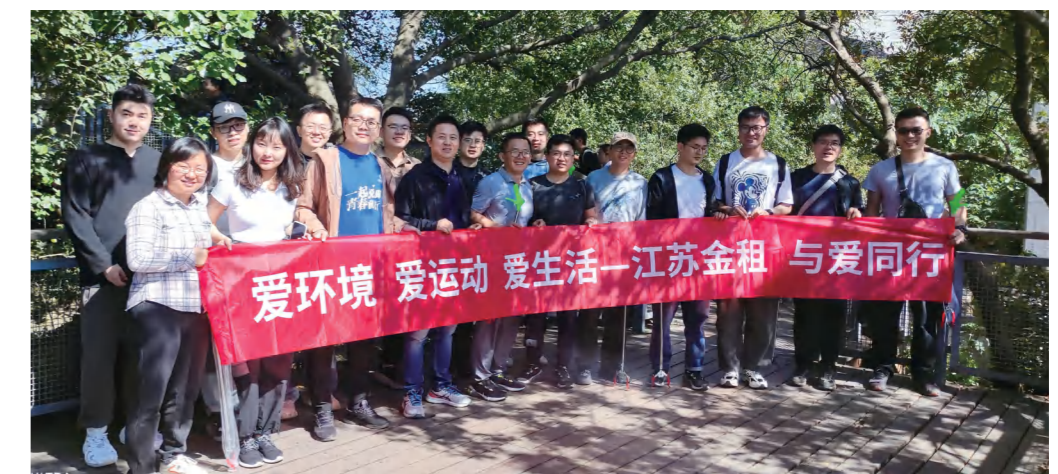
公司充分利用视频会议系统，减少不必要的差旅和交通，在减碳环保的同时，也提升了工作效率。  
Leveraging video conferencing systems to minimize unnecessary travel and transportation contributes to carbon reduction and efficiency improvements in work.



让生活更“低碳”  
Integrating low-carbon practices into daily life

公司注重从细节入手，在日常各个情景中倡导环保行为：鼓励员工在通勤和出差中使用公共交通工具，有效降低私家车等交通工具所产生的碳排放；鼓励员工参加各项环保公益活动，身体力行参与环保事业。

The Company focuses on details, advocating for environmentally friendly behaviors in everyday scenarios: encouraging employees to use public transportation for commuting and business travel to reduce carbon emissions; encouraging employees to actively participate in environmental protection public welfare activities, and take part in environmental protection.



<sup>1</sup> 按照每盆绿植每天吸收 0.03 千克二氧化碳标准测算。  
Estimated based on each plant absorbing 0.03kg of CO<sup>2</sup> per day.



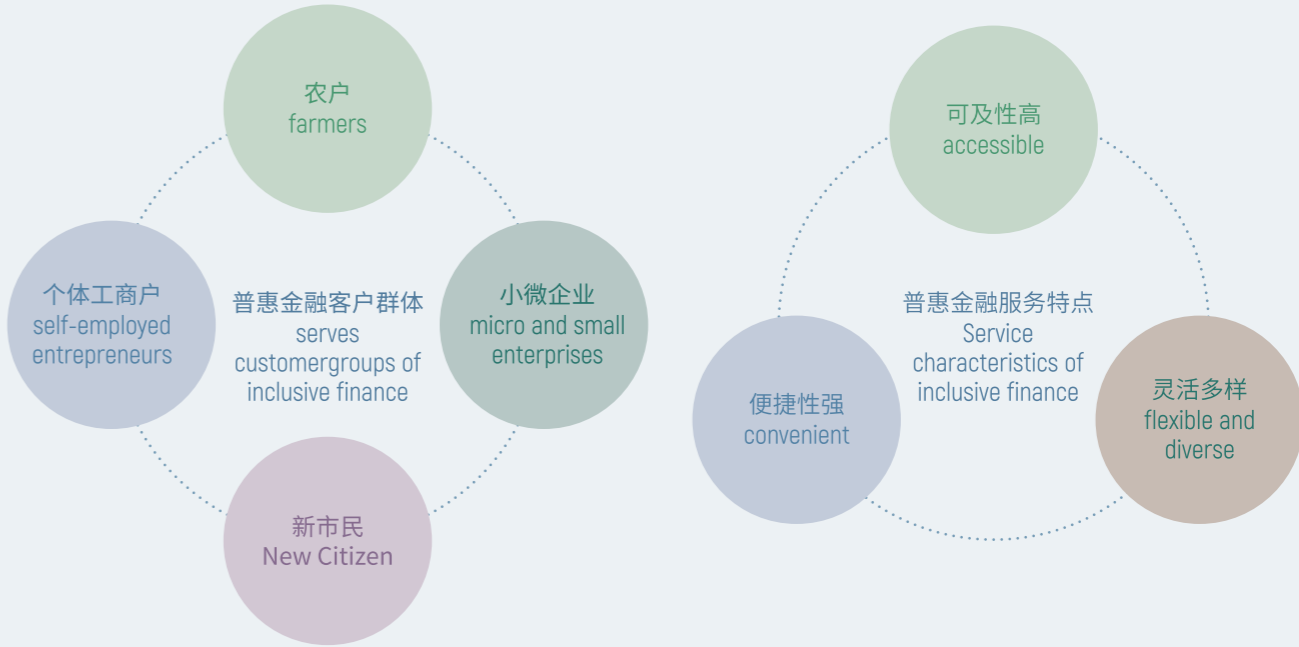
专题  
Special focus



# 2 践行普惠金融 Practice inclusive finance



公司积极贯彻金融为民理念，做实做深普惠金融，立足以设备为载体的“融物”特色，积极服务农户、个体工商户、小微企业等普惠金融客户群体，努力为主要群体提供可及性高、便捷性强、灵活多样的普惠金融服务。  
The Company actively embraces the philosophy of “finance for the people”, concentrating on deepening and strengthening inclusive finance. By leveraging equipment as a financing medium, the Company proactively serves customer groups of inclusive finance, including farmers, self-employed entrepreneurs, and micro and small enterprises. It is committed to providing the primary target groups with accessible, convenient, flexible, and diverse financial services.





### 普惠金融租赁资产分布图

#### Distribution map of leased assets involved in inclusive finance

聚焦工业设备、农业装备、工程机械、交通运输等众多细分市场  
Focus on industrial equipment, agricultural equipment, construction machinery, transportation and many other market segments

全年服务小微客户近  
Served micro and small customers throughout the year

**30,000** 户

投放金额近  
The increase in financing amount reached nearly

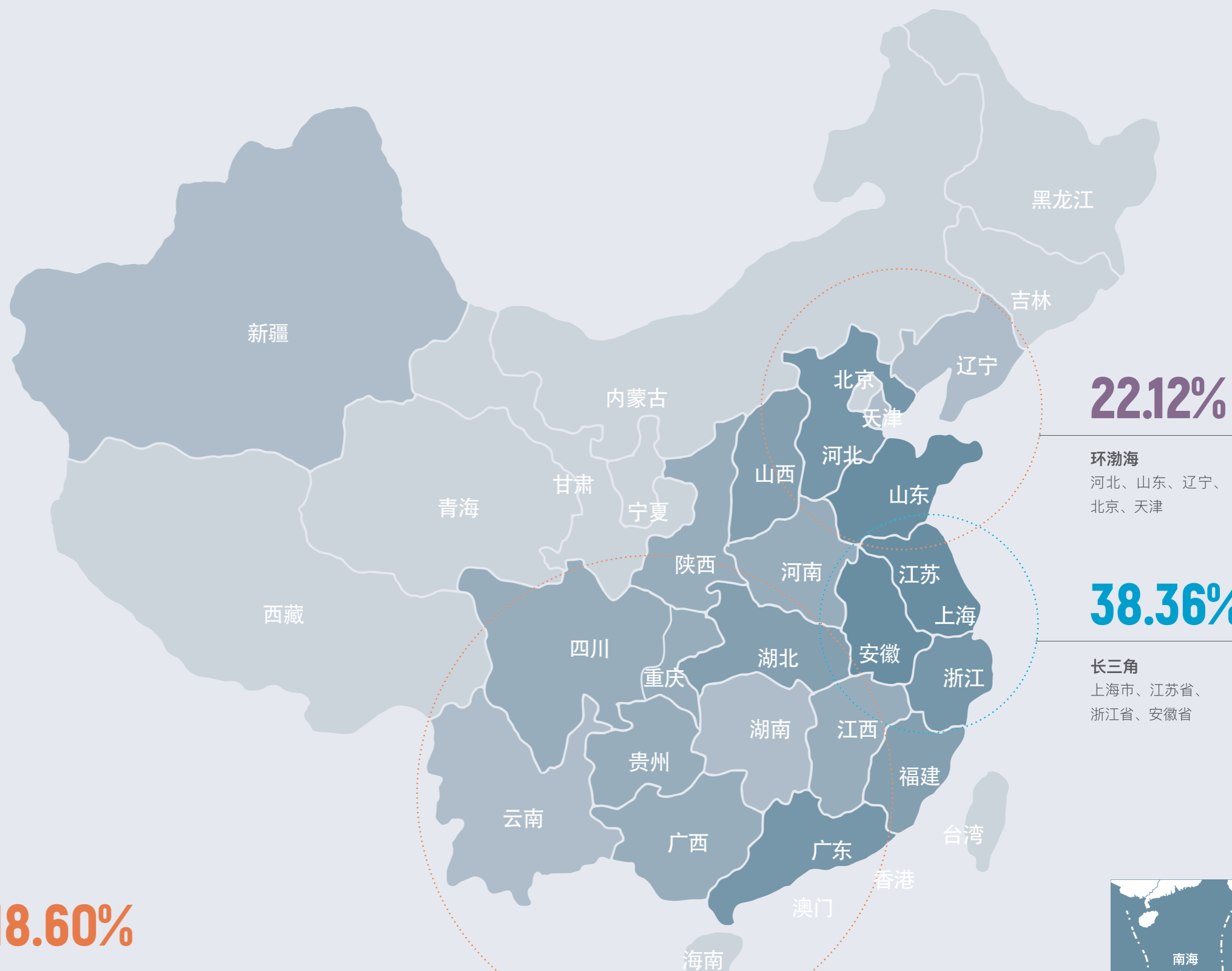
**450** 亿元

占比超投放总额  
Payment disbursement exceeded 50% of total amount

**50** %

辐射全国省市自治区  
Services provinces, municipalities, and autonomous regions across the country

**31** 个



**22.12%**

环渤海  
河北、山东、辽宁、北京、天津

**38.36%**

长三角  
上海市、江苏省、浙江省、安徽省

**18.60%**

泛珠三角地区  
广东、福建、江西、广西、海南、湖南、四川、云南、贵州







## 深化厂商租赁，发展区域直销 Enhance vendor leasing and develop regional direct sales

在设备融资领域，公司发挥设备租赁特色，综合运用厂商租赁、区域直销等手段，为小微制造业企业购置设备、更新改造及补充经营性现金流提供中长期资金支持。

In the realm of equipment financing, the Company leverages its leasing expertise, employing strategies such as manufacturer leasing and regional direct sales. It provides small and micro-manufacturing enterprises with medium- to long-term financial support for purchasing equipment, upgrades and renovations, and augmenting operational cash flow.

### 深化厂商租赁，支持小微企业购置设备 Enhance manufacturer leasing and support small and micro enterprises to purchase equipment

公司联合各行业优质设备制造商和经销商，为企业采购设备、使用新技术提供资金支持；截至 2023 年末，公司在合作厂商和经销商超 3600 家，已实现对相关细分市场主流厂商的全覆盖。The Company works with manufacturers and distributors of high-quality equipment in various industries to provide financial support for enterprises to purchase equipment and use new technologies; As of the end of 2023, the company has more than 3,600 cooperative manufacturers and distributors, realizing full coverage of mainstream manufacturers in related market segments.

KAVO  
卡瓦集团



SIEMENS

RIETER

CLAAS

CNH  
INDUSTRIAL

DELL™

SAURER.



### 发展区域直销，为小微企业注入金融活水 Develop regional direct sales and revitalize small and micro enterprises with financial solutions

2023 年，公司加强普惠小微团队建设，发展直达客户的营销能力。整合苏州、苏中、锡常、南京等团队设立小企业金融部门。组建区域直租团队，深耕属地经销商租赁市场，对接经济发达地区的设备销售商，在制造业企业与当地设备商间牵线搭桥，为企业购置设备、销售商销售产品提供体系化支持。

In 2023, the Company intensified the construction of its inclusive finance small and micro enterprise business teams, sharpening its direct-to-customer marketing prowess. Teams from regions such as Suzhou, Central Jiangsu, Wuxi and Changzhou, and Nanjing were integrated to form small business finance departments. Regional direct leasing teams were established to develop the local distributor leasing market. In addition, the Company worked with equipment vendors in economically developed areas, and bridge manufacturing enterprises into contact with local equipment vendors to provide systematic support for enterprises to purchase equipment and vendors to sell products.



苏州团队 Suzhou team



无锡团队 Wuxi team

#### 典型案例 Typical case

苏州 H 光电科技股份有限公司成立于 2008 年，是集研发、设计、生产、销售为一体的中、高端 LED 光源器件封装产品提供商，被评为省级“专精特新”企业。2023 年，H 公司敏锐洞察到 LED 产品市场需求量将进一步增加，但受制于现金流不足难以扩大生产规模，制约了企业的发展。了解到企业情况后，江苏金租苏州团队重点围绕光电研发技术、市场前景、竞争优势、融资能力等开展调研，为其量身定制个性化的金融服务方案。新设备迅速进厂，H 公司的产能得到进一步扩大。

Suzhou H Optoelectronics Technology Co., Ltd., founded in 2008, serves as a provider of mid-to-high-end LED light source device packaging products. It integrates research and development, design, production, and sales, and is recognized as a "specialized, refined, characteristic, and innovative" enterprise at the provincial level. In 2023, foreseeing increased market demand for LED products, H Company planned to expand its production scale. However, constrained by limited cash flow, it faced development challenges. Upon understanding the company's predicament, JFL conducted a detailed investigation focusing on optoelectronic research and development technology, market prospect, competitive advantages, and financing capabilities, tailoring a financial service plan for H Company. This swift equipment purchase significantly enhanced H Company's production capacity.





[ II ]

### 赋能增产增收，助力乡村振兴 Empower production increase and income growth, and support rural revitalization

公司紧跟农业生产周期，围绕新型农业经营主体和农牧企业的转型升级需求，持续加大农业机械、农牧养殖市场的服务力度，将先进的农业机械、养殖装备引入农牧企业的生产经营中，助力国家乡村振兴战略及农业农村现代化发展。

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



#### 巩固农机租赁市场优势地位

##### JFL maintains a dominant position in the agricultural machinery leasing market

截至 2023 年末，公司在合作农机厂商和经销商超 1000 家，实现对全球范围内主流农机品牌的全覆盖。2023 年，公司为近 9000 家农户购置农机解决了后顾之忧，累计投放金额超 20 亿元。

By the end of 2023, the Company's network extended over 1,000 agricultural machinery manufacturers and distributors, achieving full coverage of mainstream global agricultural machinery brands. In 2023, JFL resolved the equipment acquisition concerns for nearly 9,000 farmers, with a total fund exceeding 2 billion yuan.



#### 典型案例 Typical case

##### 智慧农机助新疆棉农增收

##### Smart agricultural machinery boosts cotton farmers' income in Xinjiang

在 2023 年 8 月末，江苏金租收到了新疆天农农机股份有限公司采购 20 台沃得牌高端采棉机的需求，当时距棉花大批量开采的日期已不足两个月，时间紧、任务重。江苏金租新疆属地团队快速响应、高效服务，提供定制化融资方案，开辟绿色通道，及时将崭新的设备送到了企业手中，不仅缓解了边疆地区农民购机资金压力大的难题，还为推广国产农机装备提供助力。

At the end of August 2023, JFL received a request from Tiannong Agricultural Machinery Co., Ltd. in Xinjiang for 20 high-end World brand cotton pickers. It was less than two month before the cotton harvesting season began, the task was hard and the company was pressed for time. JFL's Xinjiang team promptly devised a customized financing solution and expedited the approval process, successfully delivering the new equipment to the company in time. This not only alleviated financial pressures for Xinjiang farmers but also supported the promotion of domestic agricultural machinery.



» 江苏金租与天农签约仪式  
Ceremony for contract signing by and between JFL and Tiannong



» 江苏金租与天农农机采棉机交付大会  
Ceremony Jiangsu for delivering cotton pickers to Tiannong Agricultural Machinery by JFL



探索细分市场，发展农牧与食品加工等业务

JFL delves into niche markets, developing agriculture, livestock, and food processing business



» “牧易租” 获奖  
Award “Leasing of Animal Husbandry Equipment”

公司持续扩大在农林牧渔领域的资源投入、坚持探索食品加工可行路径，以生猪养殖、奶牛养殖、食品加工为切入点，以制冷设备、挤奶设备、精炼油设备等为租赁物，2023 年累计投放金额超 48 亿元。“牧易租”产品入选南京金融助推创新型城市建设典型案例。

The Company continues to invest in the agriculture, forestry, animal husbandry and fishery sectors, persistently exploring viable food processing paths. Focusing on pig and dairy farming and food processing with refrigeration, milking, and oil refining equipment for lease, JFL's total amount of financing in 2023 surpassed 4.8 billion yuan. The product "Leasing of Animal Husbandry Equipment (Muyizu)" was recognized as a typical case of promoting Nanjing's innovative city construction with finance.

累计投放金额  
48<sup>+</sup> 亿元

典型案例 Typical case

助力远洋渔业船舶装备升级

Support the upgrade of vessel equipment for a deep-sea fishing company

山东 H 远洋渔业有限公司拥有 9 艘渔船，主要在阿根廷、秘鲁附近海域捕捞鱿鱼和其他经济鱼类。远洋渔业的发展离不开技术先进的捕捞船队。但传统银行因为对远洋渔业行业特性不熟悉，认为渔业信贷风险大，企业不满足涉农贷款的基本条件及准入门槛，也不能用海域使用权、设备等质押融资。江苏金租为 H 公司量身定制一揽子金融服务方案，用于日常船队生产经营补充流动资金以及支付船舶更新改造相关款项，助力企业发展。

Shandong H Deep-sea Fishing Co., Ltd. owns 9 fishing vessels, mainly operates in the waters near Argentina and Peru, targeting squid and other commercial fishes. The growth of deep-sea fishing is reliant on technologically advanced fleets. However, traditional banks, unfamiliar with the offshore fishing industry's characteristics, deemed it high-risk, believing the company did not meet the basic conditions for agricultural loans or the thresholds for asset-backed financing. JFL customized a financial service package for H Company to supplement its fleet's operational liquidity and finance vessel upgrades and renovations, thereby fostering the company's development.





[ III ]

### 聚焦城市出行，秀出亚运风采 Focus on urban mobility, and demonstrate the charm of the Asian Games

公司积极响应国家“扩大内需”、“货运物流保通保畅”等政策号召，深耕车辆租赁市场。在2023年亚运会期间，围绕城市道路养护、疏通交通出行压力等方面服务亚运会所需的环卫车、出租车采购需求，更好地向世界展示杭州形象，彰显中国魅力。

In alignment with the national policies to "expand domestic demand" and ensure "uninterrupted freight logistics," the Company has delved deeply into the vehicle leasing market. During the 2023 Asian Games, the Company focused on servicing the Games' needs concerning urban road maintenance and easing traffic congestion, supplying sanitation vehicles and taxis. This initiative was aimed at showcasing Hangzhou's image to the world more effectively and highlighting China's allure.

#### 助力城市交通出行 Enhance urban Transportation

公司持续深化与知名汽车厂商的合作，为数百家小微企业购置网约车和出租车提供资金支持。The Company has deepened its collaboration with renowned automobile manufacturers, offering financial support to hundreds of small and micro businesses for the acquisition of ride-hailing vehicles and taxis.

#### 典型案例 Typical case



杭州 B 出行汽车服务公司成立于 2018 年，是运营出租车服务的一站式出行平台。面对亚运会期间人流量激增的情况，如何为乘客提供高效、舒适的出行体验是一大难题。在关键时刻，江苏金租为 B 公司融资采购了一批新能源汽车，做好充足的出租车资源保障，为杭州市亚运会提供全方位的交通出行支持。

Hangzhou B Travel Automobile Service Company, founded in 2018, is a one-stop taxi service platform. During the Asian Games, the challenge of providing an efficient and comfortable travel experience amidst the surge in passenger traffic was significant. At this crucial juncture, JFL financed the procurement of a new fleet of energy vehicles for Company B, ensuring a sufficient supply of taxis and delivering comprehensive transportation support for the Asian Games in Hangzhou.



#### 扩大专用车市场金融供给 Expand the financial offerings to special-purpose vehicle market

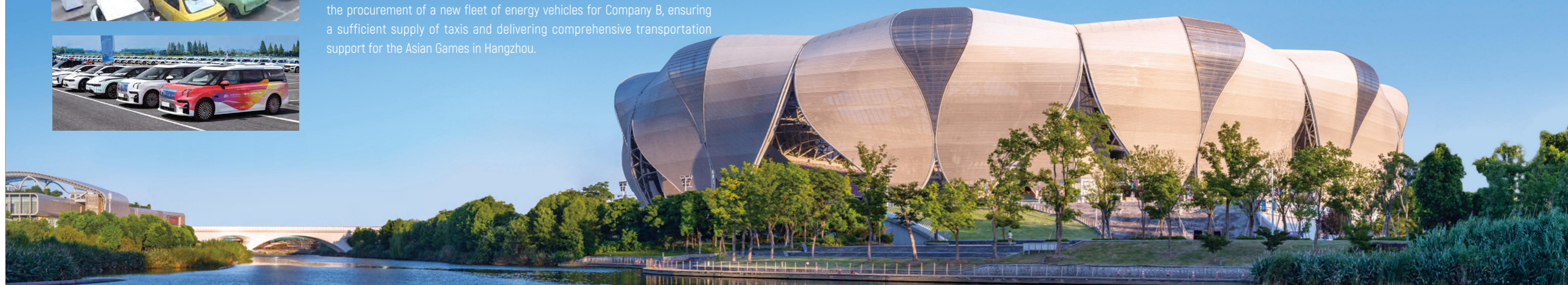
加强与国内环卫车龙头企业的合作，支持小微环卫企业采购环卫车辆，助力环卫产业健康发展，提升城市环境质量。

JFL has strengthened its collaborations with leading domestic sanitation vehicle companies, aiding small and micro sanitation enterprises in acquiring sanitation vehicles to support the sanitation industry's healthy development and improve urban environmental quality.

#### 典型案例 Typical case

浙江 Z 环境科技集团主要经营城市环卫保洁、生活垃圾收集清运、管道环保清淤等城市综合养护服务。为满足亚运会期间的高频次、高质量的保洁需求，江苏金租为其融资采购护栏清洗车、洒水车、洗扫车等数十辆车，保障亚运期间城市环境卫生。

Zhejiang Z Environmental Technology Group specializes in comprehensive urban maintenance services such as sanitation, waste collection and transportation, and environmental dredging of pipelines. To meet the Asian Games' demands for high-frequency, high-quality cleaning, JFL financed the acquisition of dozens of sanitation vehicles, including barrier washers, water sprayers, and street sweepers for the company, ensuring the cleanliness of urban environments during the Asian Games.





## [ IV ]

## 服务工程机械，践行交通强国

**Support the construction machinery industry, and implement the strategy for empowering the country with strong transportation network**

公司紧密围绕“交通强国”“交通强省”战略实施需要，携手全球知名工程机械厂商，精准聚焦道路、桥梁、隧道等建设工程，深挖产业链金融需求，为重大交通项目建设“架桥铺路”。

Closely aligned with the national and provincial strategies for a "country with strong transportation network" and a "province with strong transportation network," JFL has partnered with globally renowned engineering machinery manufacturers, focusing precisely on construction projects such as roads, bridges, and tunnels. It has explored the financial needs of the industry chain, paving the way for significant transportation project constructions.

> 围绕设备直租，服务购置工程机械的小微企业

**Direct equipment leasing for small and micro enterprises in construction machinery acquisition**

公司选择合适的设备类型与品牌，与国内外一线品牌的厂商和经销商建立广泛的合作关系，为购置桩工设备、高端移动破碎和筛分设备、挖掘机、高空作业平台设备等工程机械设备的小微客户提供融资服务。

JFL has selected appropriate equipment types and brands, establishing broad partnerships with top domestic and international manufacturers and distributors, offering financing services to small and micro clients purchasing piling equipment, high-end mobile crushing and screening equipment, excavators, and aerial work platform equipment and other construction machinery and equipment.

> 助力工程建设，为承包分包企业提供资金支持

**Facilitate construction projects, providing financial support to contractors and subcontractors**

公司巩固深化交建板块、加快发展基建板块、持续推进建材板块。报告期内，公司持续发展交建类业务，为参与工程建设的小微企业提供资金支持。

JFL has solidified and deepened its transportation construction sector, accelerated the development of the infrastructure sector, and continuously advanced the building materials sector. Throughout the reporting period, it has sustained the growth of its transportation construction business, providing financial support to small and micro enterprises involved in construction projects.





## 典型案例 Typical case

## 高端盾构机助力区域“跨江融合”

High-end tunnel boring machines facilitate "cross-river integration" in the region

江阴靖江长江隧道位于江阴大桥和泰州大桥之间，是国内长度排名第二的长江隧道。工程启动初期，复杂的施工环境和高标准的施工要求，对盾构机设备的选用与采购提出了巨大挑战。江苏金租工程机械团队深入学习研究盾构机的生产维护、技术条款等。在融资方案的设计上，充分考虑设备的预付款、验收流程、掘进等关键进度节点，结合工程项目进度和结算计划，设计出能够同时满足厂商和施工企业需求的定制化、专业性的盾构机融资租赁解决方案，为长江隧道建设提供了高效、灵活的资金保障。

Located between Jiangyin and Taizhou Bridges, the Jiangyin Jingjiang Yangtze River Tunnel is the second-longest Yangtze River tunnel in China. The project faced significant challenges in selection and procurement of tunnel boring machines at its outset due to the complex construction environment and stringent standards. The JFL construction machinery team conducted in-depth research on tunnel boring machine maintenance and technical specifications. In designing the financing solution, critical milestones such as down payments, acceptance procedures, and tunneling progress were thoroughly considered, aligning with the project's timeline and payment schedule. This resulted in a customized, professional financing lease solution for tunnel boring machines that met both manufacturers' and construction enterprises' needs, offering efficient, flexible funding for the construction of the Yangtze River tunnel.



## 典型案例 Typical case

## 降本增效助打造“苏式养护”新品牌

Build a new "Jiangsu-Style Maintenance" brand with reduced costs and improved efficiency

沥青搅拌站是高等级公路沥青路面新建和养护的核心设备。市场上设备质量参差不齐，价值较高的现状对养护公司选择高性能沥青拌合站形成较大的采购压力。2023年5月10日，江苏高养盐城道路养护基地拌合站正式开机生产。江苏金租为该基地融资采购了由瑞士安迈集团生产的沥青搅拌站及相关附属设备，可以有效满足120公里内4条高速公路养护施工供料。同时，得益于基地自动化程度高，节约了一半的人员成本；天然气取代柴油进行石料加热，也降低了燃料消耗成本，进一步助力盐城道路养护基地降本增效。

Asphalt mixing stations are essential for constructing and maintaining high-grade asphalt roads. However, the varied equipment quality on the market and their high individual value created significant procurement pressure for maintenance companies. On May 10, 2023, the mixing station of Yancheng Road Maintenance Base of Jiangsu Expressway Engineering Maintenance Limited Company was put into operations. JFL financed the purchase of an asphalt mixing station and related auxiliary equipment produced by the Swiss Ammann Group for the base, effectively meeting the supply needs for maintenance construction on four expressways within a 120km radius. Additionally, the high automation level of the base halved personnel costs, and the substitution of natural gas for diesel in heating materials reduced fuel consumption costs, further aiding the Yancheng Road Maintenance Base in reducing costs and increasing efficiency.





专题  
Special focus

# 3 创新科技金融

## Innovate in technology finance

公司抢抓新一代技术革命浪潮，以设备作为连接点，采取“厂租合作+设备租赁+区域直销”的模式，聚焦新能源、工程机械、高端装备、高端纺织、汽车及零部件、高技术船舶、信息技术等先进产业集群和重点产业链，为高新技术设备厂商、科技创新企业提供“融物+融资”金融服务。2023年，公司科技金融类业务新增投放近300亿元，同比增长超80%。

Seizing the opportunities presented by the new wave of technological revolution, JFL connects through equipment, employing a strategy of "manufacturer leasing cooperation + equipment leasing + regional direct sales." The Company concentrates on advanced industrial clusters and key industrial chains like new energy, construction machinery, high-end equipment, premium textiles, automotive and components, advanced technology vessels, and information technology. Its focus is on providing "asset leasing + financing" services to high-tech equipment manufacturers and innovative tech companies. In 2023, JFL's technological finance business saw funding of nearly 30 billion yuan, marking an over 80% year-on-year growth.

新增投放近 **300** 亿元 同比增长超 **80** %







## 厂商租赁特色服务 Special vendor leasing services

公司在数据计算存储通信、智能办公、检测检疫、影视放映等领域，利用好厂商经销商供给侧优势，发展信息科技设备租赁，支持新一代信息技术、数字创意、科技服务产业发展。

JFL exploits the supply-side advantages of manufacturers and distributors in areas like data computation, storage and communication, smart office solutions, inspection and quarantine services, and cinematic equipment. It is developing information technology equipment leasing to bolster the sectors of next-generation information technology, digital creativity, and tech services.

### > 信息通信和智能办公设备 Information, communication, and smart office equipment



公司全面提升厂商、总代理商渠道渗透，聚焦具有项目集成能力的大型通信设备厂商，进一步深化与联想、浪潮、惠普等国内外龙头企业的合作，积极开拓国内网络设备和安全设备租赁市场。

JFL has significantly enhanced its penetration through manufacturer and general distributor channels, targeting large telecom equipment manufacturers capable of project integration. It has deepened its collaborations with global leaders such as Lenovo, Inspur, and HP, ambitiously venturing into the domestic network and security equipment leasing market.



### > 影视设备 Cinematic equipment



公司与电影放映设备领域的头部厂商巴可、索尼建立牢固的合作关系，通过远程授权缓释风险；与电影拍摄器材领军企业德国阿莱及其经销商开展合作，联合推广贴息促销活动；拓展摇臂、伸缩臂等移动设备租赁。JFL's partnerships with leading manufacturers in the film projection domain, like Barco and Sony, are fortified through risk mitigation strategies like remote authorization. Furthermore, it has teamed up with leading cinematic equipment companies like Germany's ARRI and their distributors, jointly promoting discount promotional events and expanding leasing services for mobile units like rocker arms and telescopic arms.

### > 生命科学设备 Life science equipment



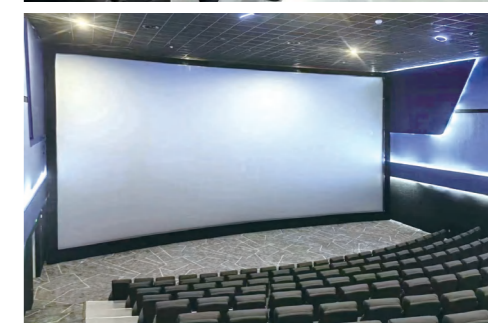
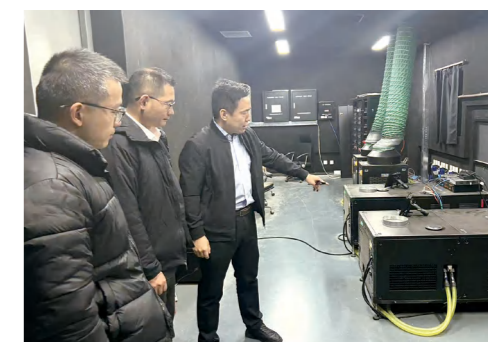
公司以医学检测和药品检测为切入点，持续服务全球科学服务一流企业，面向检测检验、基因测序、健康管理等企业提供灵活、个性的科研及生产设备租赁服务。

As for medical and pharmaceutical testing, JFL continuously serves top-tier global science enterprises, offering flexible and personalized leasing services for research and production equipment to enterprises in testing, gene sequencing, and health management.

### 典型案例 Typical case

南京 Z 科技有限公司主要研发生产销售数字电影放映还音设备，但因其主要客户为中小型影院企业，规模小、抗风险能力弱，金融机构不愿为中小影院融资。听闻企业的难题后，江苏金租结合影院行业的特点创新融资模式，不仅可以使客户支付的利息部分抵扣，同时可以加速折旧，减少客户税务负担。与江苏金租合作后，Z 公司订单蜂拥而至，公司不断加强科技创新，目前已成为我国唯一能够自主研发、生产全系列数字电影设备与数字立体声还音设备的专业化科创企业。

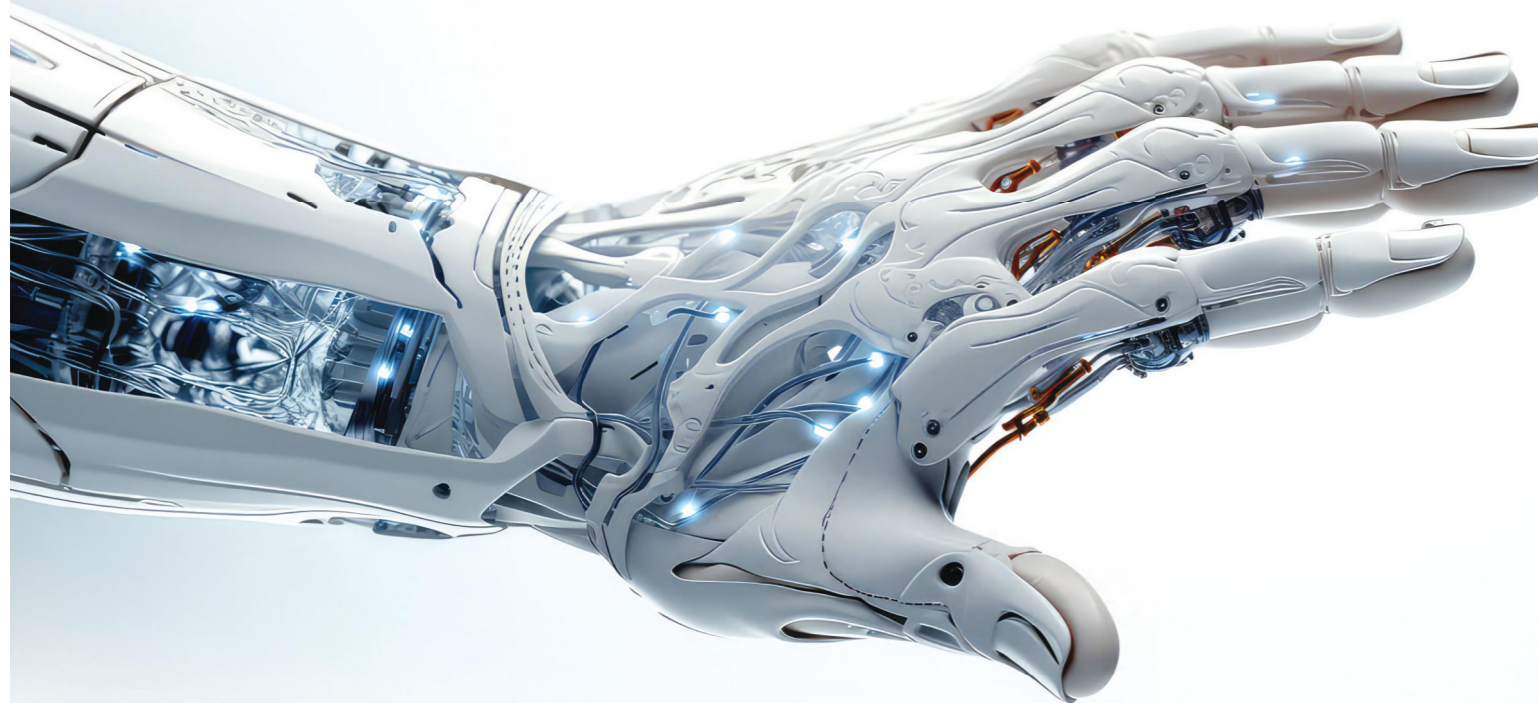
Nanjing Z Technology Co., Ltd., primarily engaged in developing, producing, and selling digital cinema projection sound reproduction products, faces financing hurdles due to its clientele of small and medium-sized cinema businesses with limited capacity for risk. Upon hearing of the company's difficulties, JFL innovated a financing model tailored to the cinema industry's unique needs, allowing for interest payment deductions and accelerated depreciation to reduce tax burdens. Following collaboration with JFL, Z Company witnessed a surge in orders, continuously strengthening its tech innovation and becoming China's sole specialized sci-tech enterprise capable of independently developing and producing a complete range of digital cinema equipment and digital surround reproduction equipment.







## 设备直销特色服务 Special equipment direct sale services



### 助力初创期科技型企业购置先进设备

#### Assist start-up tech enterprises with advanced equipment purchases

公司通过厂商租赁模式帮助企业引进国际先进设备，解决品牌、设备选型及融资难题。2023 年以来，公司为超 250 家高新技术、专精特新企业购置设备提供了约 40 亿元的资金支持。

Through the manufacturer leasing model, JFL enables enterprises to introduce internationally advanced equipment, addressing challenges related to brand, equipment selection, and financing. Since 2023, JFL has provided around 4 billion yuan for equipment purchases to over 250 high-tech and "specialized, refined, characteristic, and innovative" enterprises.

### 支持扩张期科技型企业补充流动资金

#### Support expanding tech enterprises to supplement their operational cash flows

公司针对高新技术、“专精特新小巨人”等科技型企业融资难的问题，持续加大金融服务力度。以科技型企业自有设备售后回租方式帮助客户盘活存量资产、改善财务状况。2023 年，公司累计帮助近 100 家科技型企业补充经营性现金流约 15 亿元。

Addressing the financing challenges faced by high-tech and "specialized, refined, characteristic, and innovative SME Giant" tech enterprises, JFL continues amplifying its financial services. By employing a sale and leaseback approach with tech enterprises' own equipment, JFL helps clients revitalize assets and improve financial standings. In 2023, JFL assisted nearly 100 tech enterprises in supplementing their operational cash flows with approximately 1.5 billion yuan.

购置设备约

40

亿元

补充经营性现金流约

15

亿元

### 典型案例 Typical case



江苏 T 医疗公司成立于 2015 年，是一家临床医疗检测机构。作为高新技术企业和创新型中小企业，T 公司建设了连锁化的第三方医学诊断平台，可提供包括生化、免疫等在内的千余项检验项目。2020 年 8 月，公司为该客户提供了一台 160 万元的检测仪器租赁，帮助企业扩大疫情检测服务能力。2023 年，T 公司想要继续采购检验检测设备。公司了解到其需求后，立马向老客户提供融资方案，帮助企业购置了一台 190 万元的设备，助力检测服务开展。

Jiangsu T Medical Company, founded in 2015, is a clinical medical testing institution. As a high-tech and innovative SME, T Company has developed a chain third-party medical diagnostic platform, offering over a thousand testing items, including biochemistry and immunology testing. In August 2020, JFL leased a testing instrument worth 1.6 million yuan to the client, expanding its COVID-19 testing capacity. In 2023, T Company sought further purchases of testing equipment. Upon recognizing its needs, JFL immediately offered a financing solution to this longstanding client, enabling the acquisition of a set of equipment worth 1.9 million yuan and facilitating the expansion of testing services.

### 典型案例 Typical case



大型赛事的直播、转播都离不开高效的编解码及存储技术。在距离大运会开幕仅 1 个月时，北京 A 信息技术有限公司收到了为赛事提供传输专网编解码服务的要求。但因为赛事转播所需的全 4K 技术对硬件设备要求高，采购资金缺口较大。为了及时完成资金及设备投放，江苏金租团队多次奔赴济南、北京进行考察调研。而设备供应商为山东浪潮集团旗下的智能终端公司，也是江苏金租多年的厂商合作伙伴。三方紧密配合、协同推进，为审批开设绿色通道，共同保障大运会视频传输专网服务的及时开展。

Broadcasting and live streaming of major events rely on efficient encoding, decoding, and storage technology. One month before the Universiade's opening, Beijing A Information Technology Co., Ltd. was tasked with providing encoded network transmission services for the event. However, the full 4K technology required for event broadcasting demanded advanced hardware, leading to a significant funding shortfall. To ensure timely fund and equipment allocation, the JFL team conducted multiple site visits in Jinan and Beijing for inspection and research. The equipment supplier is a smart terminal company under Shandong Inspur Group and a longstanding partner of JFL. The three parties worked closely to facilitate a swift approval process, ensuring the timely launch of video transmission dedicated network services for the Universiade.





# 4 专注养老金融

## Focus on pension finance



公司作为全国最早进入医疗健康产业领域的金融租赁公司，凭借其对于医疗行业的深度理解，致力于为医疗大健康产业提供高水平、特色化的金融服务。截至目前，公司已累计为全国 30 多个省市自治区的 4000 多家医疗、养老等机构提供了设备资金解决方案，帮助客户解决其在设备更新、技术升级过程中面临的资金短缺问题，有力推动了中国健康产业的技术升级和快速成长。

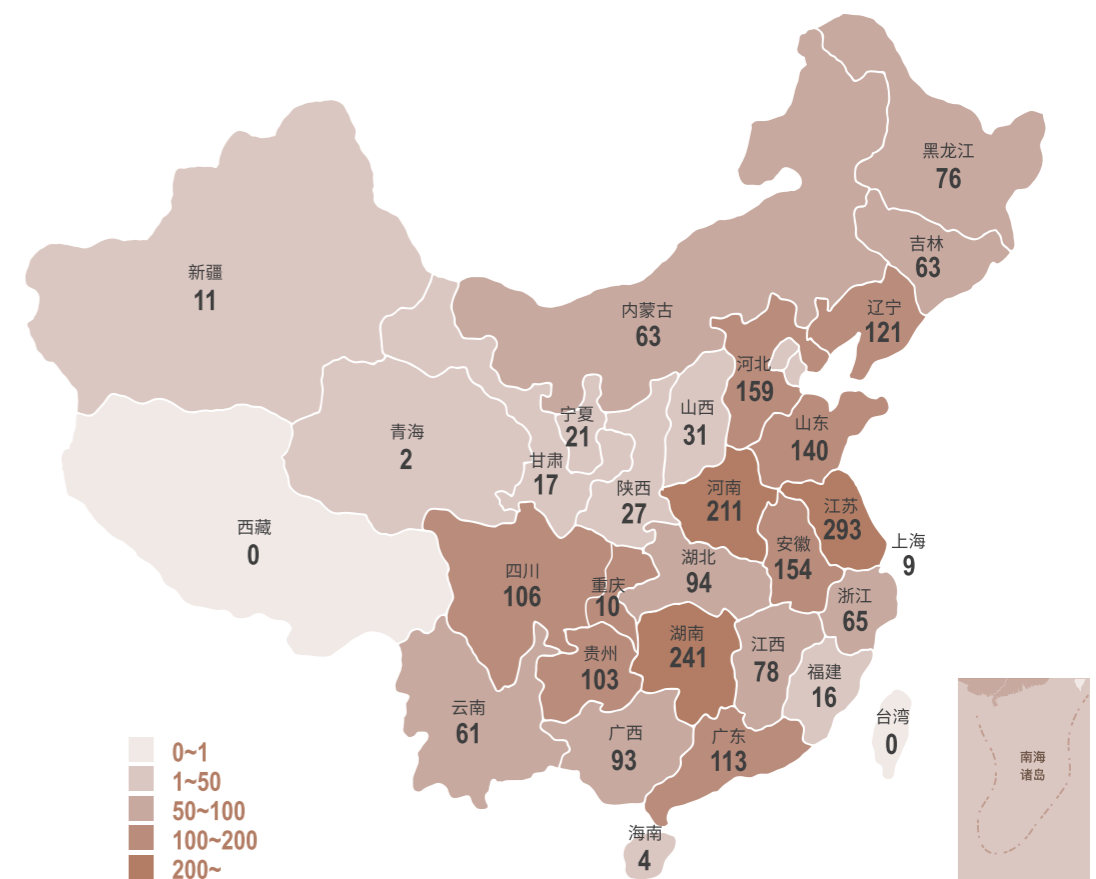
As a pioneer among financial leasing companies venturing into the medical and healthcare industry, JFL's deep insight into the medical sector drives it to offer specialized, high-quality financial services tailored to the medical and holistic healthcare industries. As of now, the Company has provided equipment financing solutions to over 4,000 medical and elderly care facilities across more than 30 provinces, municipalities, and autonomous regions, helping them overcome fund challenges in equipment renewal and technological upgrades. This effort has significantly propelled the technological advancement and rapid growth of China's health industry.



» “医路相伴 感恩同行” 江苏金租大健康产业 20 周年论坛  
JFL's 20th Anniversary Forum on the Holistic Healthcare Industry: "Companionship with Medical Support"

业务覆盖全国  
31+  
省市自治区

截止目前  
累计投放超  
600  
亿元





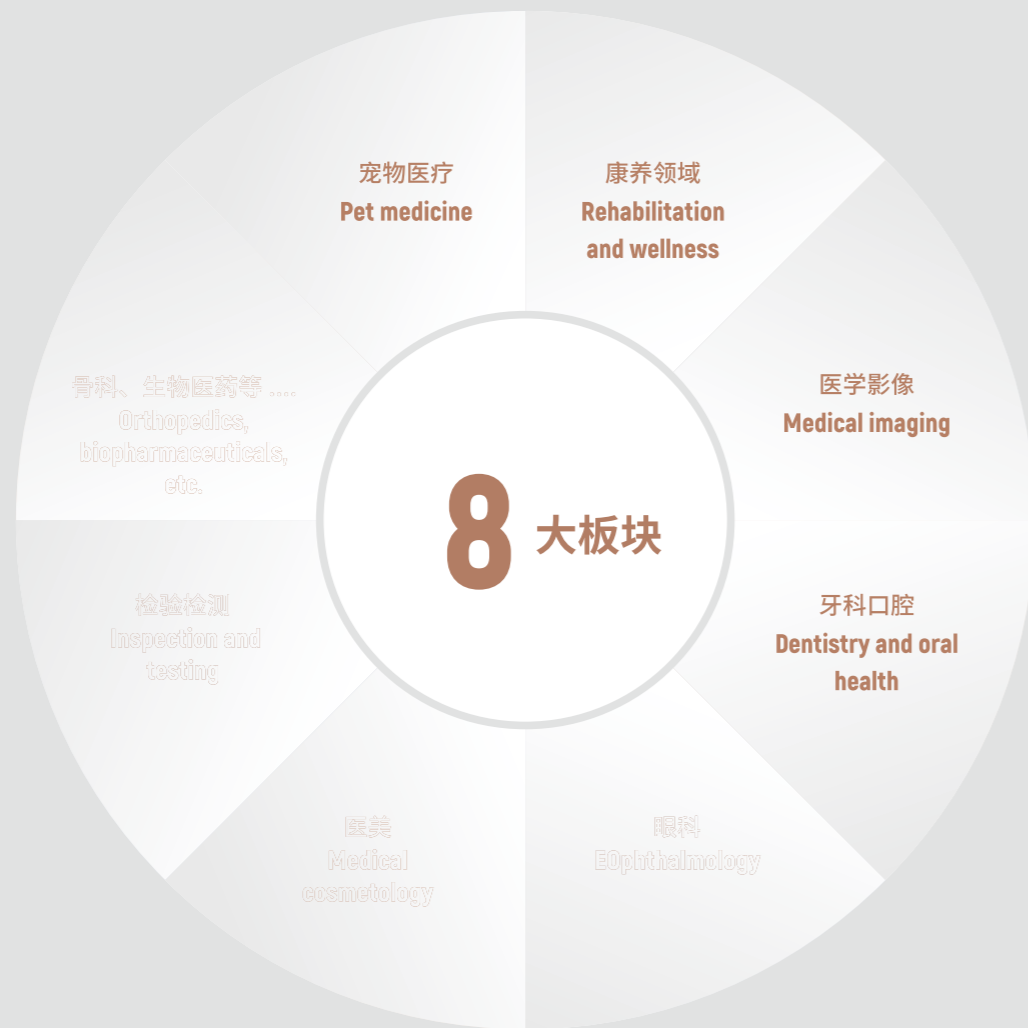
公司发挥租赁优势服务客户，拓宽专科领域，着力填补市场空白。业务覆盖康养、口腔、检测、医美、眼科等 8 大板块、100+ 医疗设备细分领域。

Utilizing leasing to serve our clients, JFL strives to fill market gaps. To date, the Company has serviced nearly 4,000 clients, spanning 8 sectors such as diagnostics, dentistry, medical cosmetology, ophthalmology, rehabilitation and wellness, covering over 100+ medical equipment subfields.

累计服务客户近 **4000** 家

覆盖领域 **8** 大板块

医疗设备细分领域 **100+** 类



康养领域

Rehabilitation and wellness

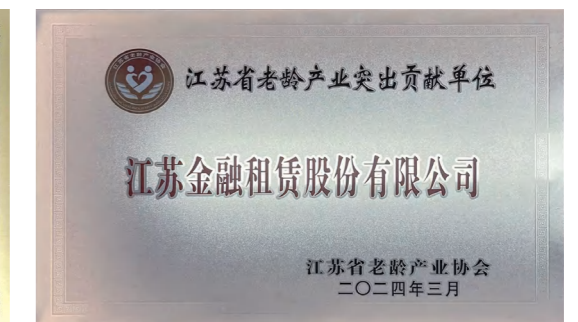
「信用卡」式服务模式 "Credit card" style services	解决资金流动难题 Solve liquidity challenges
「养乐租」金融产品 The financial product "Rehabilitation and Wellness Equipment Leasing"	满足中小型康养企业个性化需求 Is tailored to small and medium-sized rehabilitation and wellness enterprises.

服务 100+ 康养企业，投放规模近 10 亿元，业务覆盖 10 余个省市，处于同行业领先地位。  
Serving over 100 rehabilitation and wellness enterprises with funding of nearly 1 billion yuan and business covering more than ten provinces and cities, JFL is in the leading position in the industry.

服务康养企业 **100+** 家

投放资金规模近 **10** 亿元

业务覆盖 **10+** 省市





典型案例 Typical case



» 安徽省宿松县某养老服务中心  
Elderly care service center in Susong County, Anhui Province

安徽省宿松县某社会养老服务中心是一家民营养老院，经过多年经过，该养老院也成为了当地的最大的养老综合体、市“医养结合示范点”。因综合体提供的服务更加多样化，对设备的需求也在不断增加。但因养老属于“投资大、见效慢”的产业，许多金融机构不愿涉足。江苏金租在得知养老院需求后，通过特色金融产品“养乐租”，快速进行申报审批，在短短一周后资金便投放到位，保障当地老人享受到丰富多彩的优质养老服务。

A private elderly care center in Susong County, Anhui Province, has grown over the years into the largest local comprehensive elderly care complex and a "demonstration organization integrating medical services with elderly care services." The complex's diverse service offerings have led to increasing equipment needs. However, due to the "high investment, slow return" nature of elderly care, many financial institutions are reluctant to engage. Upon learning of the care center's needs, JFL, through its unique financial product "Rehabilitation and Wellness Equipment Leasing", quickly processed the application and granted funding within one week, ensuring local seniors access to a wide range of high-quality elderly care services.



其他专科领域  
Other domains

医学影像  
Medical imaging

客户服务：服务全国范围内超 3000 家医院、累计投放金额超 300 亿元  
Client services: Serving more than 3,000 hospitals across the country, with a cumulative funding of more than 30 billion yuan

累计投放金额超  
300 亿元

牙科口腔  
Dentistry and oral health

覆盖全国 30 个省份、1800+ 家终端客户、累计投放金额近 4 亿元  
Coverage includes 30 provinces with over 1,800 end customers and nearly 400 million yuan in total funding.

覆盖全国 30 省份 终端客户 1800+ 家

合作厂商：150+ 家经销商、10+ 家国内外一流厂商  
Manufacturers in cooperation: 150+ distributors, 10+ top domestic and international manufacturers

累计投放金额近  
4 亿元

宠物医疗  
Pet medicine

覆盖全国 30 个省份、180+ 家终端客户  
Coverage across 30 provinces and over 180 end customers.

覆盖全国 30 省份 终端客户 180+ 家

其他领域  
Other domains

- 眼科 E Ophthalmology
- 医美 Medical cosmetology
- 检验检测 Inspection and testing
- 骨科、生物医药等 .... Orthopedics, biopharmaceuticals, etc.



专题  
Special focus

# 5 升级数字金融

## Upgrade digital finance



公司坚持延续“支撑—融合—引领”三步走思路，落实“强化深度融合，发挥引领功能”的发展思路，加快推进“零售+科技”双领先的战略目标，持续升级“拓客-运营-风控”全链条智慧租赁系统。锐意进取，攻坚克难，数字金融能力持续提升。

The Company steadfastly adheres to the strategic approach of "supporting, integrating, and guiding", implements the development approach of "enhancing in-depth integration and playing the guiding role" to accelerate its "Retail + Technology" dual-leading strategy, and continuously upgrades its "client acquisition-operation-risk control" full-chain smart leasing system. With proactive and determined efforts, the Company is on a continuous path to strengthen its digital finance capabilities.



» 荣获中国人民银行金融科技发展奖  
Fintech Development Award granted by the People's Bank of China

» 30年来租赁行业首家获得部级科技奖项  
JFL is the first company in the leasing industry to achieve a ministerial-level technology award in the past 30 years



» 承办中国银行业协会金租专委会首届金融科技论坛  
JFL organized the 1st Financial Technology Forum of the Financial Leasing Committee under the China Banking Association

» 总局领导、协会领导对我公司科技融合业务发展成果给予肯定  
The Company's achievements in technology integration and business development received positive acknowledgment from NFRA and association leaders.





## 持续丰富各项指标，智能系统高效可靠 Continuously enhance evaluation indicators for a dependable and efficient intelligent system

### 自动决策——提升客户融资效率，实现秒级评审

#### Automatic decision-making - accelerate financing efficiency for clients, and complete approval procedures in seconds

2023 年，通过对接公司自主研发的自动决策引擎，“Hi 乐租”“融乐租”“车金融”将融资申请从提交到决策反馈的时效提升至秒级，建立涵盖申报、审批、投放、风控等在内的流水线作业方式，实现 7\*24 小时不间断秒级预审授信。

公司自动决策模型覆盖清洁能源、绿色交通等领域，为个人客户授信近 2 万笔，投放金额近 30 亿元，平均审核放款时间压缩至 55 秒。

In 2023, the Company improved the efficiency of financing applications from submission to decision feedback to a matter of seconds by integrating its proprietary automated decision-making engine into "HiLeasing", "Financial Leasing" and "Vehicle Finance". This was achieved by establishing a pipeline operation mode that covers application, approval, disbursement, risk control, and other aspects. As a result, 7\*24-hour non-stop sec-level credit pre-approval can be achieved.

The Company's automated decision-making model covered areas such as clean energy and green transportation, resulting in nearly 20,000 credit approvals for individual clients, with a total loan amount of nearly 3 billion yuan and an average approval and loan granting time of only 55s.

个人客户授信近

20,000 笔

投放金额近

30 亿元

平均审核放款时间

55 秒

### 电子签约——让合同签署低成本、高效率、更安全

#### Electronic contracting - realize low-cost, efficient, and secure contract signings

2023 年，公司在“苏乐租”“云乐租”“车金融”“车乐租”产品中不断完善电子签约体系，已提供覆盖全场景全流程的快捷签约体验。同时将电子签约限额提升，更进一步赋能业务发展。

In 2023, the Company continuously improved the electronic contracting system in "SuLeasing", "Cloud Leasing", "Vehicle Finance" and "Vehicle Leasing", providing a fast and secure signing experience covering all scenarios and processes. Additionally, the Company raised the amount limits of electronic contract signing to further empower business development.

同步上线电子材料“一站式”提取功能，支持更多客户足不出户完成远程签约、合同下载、收据和发票获取，实现业务线上全流程闭环，让合同签署低成本、高效率、更安全。

Concurrently, the Company introduced a "one-stop" feature for electronic material retrieval, enabling a wider range of clients to effortlessly complete remote contract signings, contract downloads, and acquisition of receipts and invoices. This innovation has streamlined the entire business process online, realizing low-cost, efficient, and secure contract signings.

2023 年签订电子合同  
(含变更合同) 超

40,000 笔



» 电子文件提取平台  
Electronic document retrieval platform

#### 典型案例 Typical case

2023 年，与公司合作多次的常州 S 新能源科技公司急需一笔项目资金，公司关于这笔资金的决策审批程序已完成，但因承租人和担保人被滞留在其他省份，现场签约不可行。在公司的建议下，S 公司决定使用电子签约，成功在 2 小时内完成合同签署，顺利拿到了资金，并快速推进新能源项目，也与公司建立了更加紧密的合作关系。

In 2023, Changzhou S New Energy Technology Co., Ltd., which has cooperated with the SFL many times, urgently needed project funds. The company's decision-making and approval process for this funding has been completed, but the lessee and guarantor were stranded in other provinces, making on-site signing impossible. Following the JFL's suggestion, S Company decided to use electronic signing and successfully completed the contract signing in two hours, obtaining the funds smoothly and quickly advancing the new energy project. This also helped establish a closer cooperative relationship between the company and JFL.



### 自动投放——满足客户个性化资金需求，迭代收付服务体系

#### Automatic financing - the iterate collection and payment service systems meet clients' personalized funding needs

公司通过“苏乐租”、“云乐租”、“车金融”微信服务号为客户提供了快捷便利的收付服务体系。“苏乐租”、“车金融”对接自主研发的自动投放审批系统，实现7\*24小时全天候放款。截止2023年底，公司与多家银行共建支付渠道与资金、账户管控体系；零售业务线上化收、付款率100%；大单实现自动付款，全年自动投放合同数超3万笔，金额近600亿元。

Via the WeChat service accounts of "SuLeasing," "Cloud Leasing," "Vehicle Finance," the Company offers streamlined and convenient collection and payment services. "SuLeasing" and "Vehicle Finance" are connected to the Company's self-developed automatic financing approval system, enabling 7\*24h loan disbursement. By the end of 2023, in collaboration with several banks, the Company had established payment channels and a fund and account management and control system. Its retail business achieved a 100% online payment and collection rate; automatic financing is available for high-value transactions, and over 30,000 contracts were automatically financed, totaling nearly 600 million yuan.

## 精准把握业务场景，定制化服务暖心省心 Masterfully capture business scenarios and deliver heartwarming and hassle-free customized services

### “乐租”系列，全面升级

#### Upgrade the "Leasing" series products comprehensively

公司持续丰富和完善“乐租”系列移动端APP，突破科技金融服务在时间和空间上的限制，支持客户足不出户即可获取7\*24小时不间断服务，为大单业务、车金融业务、个人零售业务等不同客户群体提供差异化的线上化系统支撑服务。

The Company continuously enriches and refines the mobile apps of the "Leasing" series products, breaking the temporal and spatial constraints typical of fintech services. This allows its clients to access 7\*24h services from anywhere, providing different client groups with diverse online system support for different businesses, such as high-value transactions, vehicle finance, and individual retail business.

完成“掌乐租”改版升级，实现大单业务全流程移动端报单作业，支持区域线业务移动展业，提升了大单业务的服务效能。

The Company has revamped "Mobile Leasing" to realize complete processing of high-value transactions via mobile devices and support mobile processing of regional business. This significantly enhances service efficiency of high-value transactions.

全新打造“车乐租”APP，全面助力汽车金融业务。打造了客户预审、项目提报、合同签约等丰富的产品功能；实现了乘用车业务场景下的作业提效、流程优化、人员管理、车商管理的全面升级。The newly developed "Vehicle Leasing" app extensively supports the Company's vehicle finance business. It features a wide range of functionalities from pre-approval to project submission and contract signing, and realizes operational efficiency enhancement, process optimization, personnel management, and vehicle dealer management in passenger car business scenarios.

上线“云乐租”专属营销系统，发布喜租乐荐、融资有礼、夏日排位赛、印包20年等营销活动；实现了租赁客户私域运营，提升了长尾客户商机营销能力。

The Company launched the exclusive "Cloud Leasing" marketing system, and introduced campaigns such as "Joyful Leasing and Recommendations," "Financing with Gifts," "Summer Ranking Competitions," and "Printing and Packaging for the 20th Anniversary," and enabled tailored operations for leasing clients and enhanced marketing capability for seizing long-tail client business opportunities.

上线区域“老客租”产品配套功能，支持存量用户“无缝”翻单，维护老客户对江苏金租的品牌忠诚度。

The Company introduced new features to the product "Leasing for Loyal Clients", supporting existing clients in seamlessly re-leasing and maintaining loyal clients' brand loyalty towards JFL.

服务客户 Serve clients	成就渠道 Support channel	赋能员工 Empower employees
 <p><b>苏乐租</b> SuLeasing</p> <p>公众号 Official account</p> <p>在线融资助手，智慧融资管家 Online financing assistant, intelligent financing butler</p>	 <p><b>Hi乐租</b> HiLeasing</p> <p>APP</p> <p>渠道营销伙伴，掌上融资专家 Channel marketing partners, mobile financing expert</p>	 <p><b>掌乐租</b> Mobile Leasing</p> <p>APP</p> <p>移动拓客展业，企业生活助理 A mobile application helping develop customers and expand business, and a life assistant</p>
 <p><b>云乐租</b> Cloud Leasing</p> <p>公众号 Official account</p> <p>工业设备融资，行业租赁专家 Industrial equipment financing, industry leasing expert</p>	 <p><b>融乐租</b> Financial Leasing</p> <p>WEB</p> <p>向上对接融资，向下管理销售 Upstream financing support and downstream sales management</p>	
 <p><b>车金融</b> Vehicle Finance</p> <p>公众号 Official account</p> <p>车辆设备租赁，智能客服助手 Vehicle and equipment leasing, intelligent customer</p>	 <p><b>车乐租</b> Vehicle Leasing</p> <p>WEB</p> <p>深耕车辆领域，一站融资管理 Designed for the vehicle sector and one-stop financing management</p>	
 <p><b>提乐租</b> E-file Extracto</p> <p>WEB</p> <p>电子文档整合，一站快速提取 Electronic document integration, one-stop rapid extraction</p>	 <p><b>乐租商城</b> Leasing Mall</p> <p>小程序 Applet</p> <p>赋能线上直销，打造私域流量 Empower online direct sales and create private traffic</p>	
 <p><b>汇乐租</b> Easy Leasing Platform</p> <p>小程序 Applet</p> <p>智能办理平台，便捷融资宝箱 Intelligent business processing platform with convenient financing tools</p>		
 <p><b>智管万物</b> Smart IoT Manager</p> <p>WEB</p> <p>万物数据互联，设备全面掌控 Connect all things with data, with equipment fully under control</p>		



### 智能获客，成效显著

#### Intelligent client acquisition with remarkable results

新构建 6 大线上获客场景，全面提升获客效率、提高用户活跃度。

The Company has built six new online client acquisition scenarios, comprehensively enhancing client acquisition efficiency and user activity.

新建线上获客场景

6 条

打造线上服务客户微信运营平台，服务用户 20 万+ 次。

The Company has also created an online WeChat service platform, serving users more than 200,000 times.

服务用户人次

20<sup>+</sup> 万

结合内、外部数据，利用模型算法，掌乐租 APP 完成主动营销机会推送 1300 余次，营销转化率稳定在 15% 以上。

Utilizing internal and external data, as well as model algorithms, the "Mobile Leasing" APP has conducted over 1,300 proactive marketing pushes, stabilizing the conversion rate above 15%.

主动推送营销

1300<sup>+</sup> 次

营销转化率

15<sup>+</sup> %

打造苏乐租线上化主动营销中心，发布 40+ 营销活动。

Moreover, the Company has established an online proactive marketing center for "SuLeasing," launching over 40 marketing activities.

发布营销活动

40<sup>+</sup> 场

## [ III ]

### 实时监测业务数据，展业风险全程可控

#### Conduct real-time business data monitoring and ensure controlled risk throughout business process

- 除了最早接入银行企业、个人征信系统和中登系统，江苏金租还引入征信、中登、工商、公安、司法等外部数据，持续优化企业检测预警系统，更快、更全面地监测风险，实现业务全流程风险管控。

In addition to linking to corporate and personal credit systems of banks and the system of China Securities Depository and Clearing Corporation Limited (CSDC), JFL has further enriched its risk management framework by incorporating external data of credit reference, CSDC, public security organs, and judicial departments. This enhancement of the corporate detection and early warning system allows for swifter, more comprehensive risk monitoring, enabling risk control throughout business process.

- 为做好租后风险监测，公司扩建“智管万物”平台覆盖面，采用物联网技术对车辆、远洋与内贸船舶、光伏电站等租赁设备状态进行实时监测。目前，公司已对船、光、车、工 4 大设备市场，17 大细分设备领域，部分设备超 25 个维度特征实现实时监测分析，形成船易行、光易测、工易感、车易查四大设备监控平台，在网监测设备数量达到 12 万台。

In an effort to improve post-lease risk monitoring, the Company has broadened the coverage of the "Smart IoT Manager" platform, employing IoT technology to carry out real-time monitoring on the conditions of a diverse array of leased assets such as vehicles, ocean-going and domestic trade vessels, and photovoltaic stations. The Company has implemented real-time monitoring and analysis of over 25 different characteristic dimensions for 17 specific equipment areas in four major equipment markets (ships, PV systems, vehicles, and industrial equipment). It has established four equipment monitoring platforms: "Easy Ship Monitoring", "Easy PV Monitoring", "Easy Industrial Equipment Monitoring" and "Easy Vehicle Monitoring", with over 120,000 sets of equipment under online monitoring.

部分设备实时监控分析超

25 个维度

在网监测设备数量达

120,000 台



» 智管万物  
Smart IoT Manager

#### 典型案例 Typical case

#### 加速农村现代化建——让户用光伏用户时刻“心中有数”

"Accelerate rural modernization - make residential PV users "know fairly well"

光易感平台帮助客户对户用光伏发电情况进行监控分析。通过采集安装质量、并网情况、光照强度、日照时长、发电曲线、发电量、电费结算等信息对数万户用户光伏电站进行全天候精细化监控管理。The "Easy PV Monitoring" platform enables customers to monitor and analyze their PV power usage in real-time. By collecting data on installation quality, grid connectivity, light intensity, sunshine duration, power generation curves, power output, and electricity billing, the platform provides round-the-clock fine monitoring and management of tens of thousands of residential PV power stations.

客户能够随时监测自家电站任意时段的发电表现，并实时查看回款流水、收益分享等经济数据。“光易感”还能根据结算电费、历年发电数据对电站的发电效率进行有效评估，为客户提供发电收益预测。Customers could view power generation performance at any time, along with real-time economic data like cash flow and profit sharing. "Easy PV Monitoring" platform can also evaluate the power generation efficiency of each power station based on electricity bills and historical power generation data, and offer customers a forecast of power generation income.



预警监测策略

160

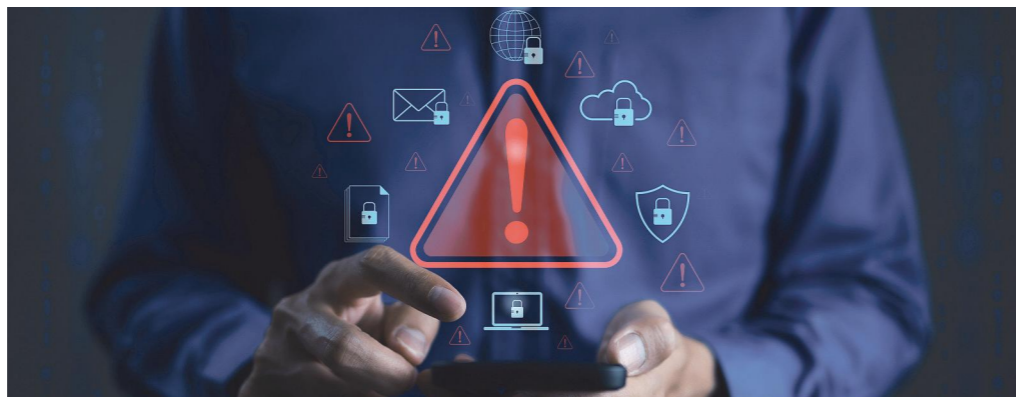
个

累计推送风险信号

218

个

- 上线“烽火”企业智能预警系统, 7\*24小时持续对客户在征信等7类数据库中19类异常信息监测预警, 全面提升风险管控能力。截至2023年末, 共有预警监测策略160个, 累计推送风险信号218个。
- The Company has launched the "Beacon" Enterprise Intelligent Early Warning System for 7\*24h monitoring and early warning of 19 types of anomalies across 7 categories of databases, including credit reference. The system has markedly boosted the Company's capability in risk management and control. As of the end of 2023, the system had implemented 160 monitoring strategies, and pushed a total of 218 risk signals.



- 汇乐租小程序音视频双录电子签约开发并上线, 全新集成腾讯音视频工具, 打造全新电子签约操作流程, 有效降低了电子签约过程风险。
- The Company has developed the function of electronic contract signing with audio-visual recording and incorporated it into the "Easy Leasing Platform" applet. Based on Tencent's audiovisual tools, the function brings a revolutionary electronic contract signing process, effectively minimizing risks related to electronic contract signing.

- 试点农机交付验收系统, 实现设备拍照、音视频双录交付、业务人员远程审核等一体化功能, 保障租赁物远程交付验收环节的有效性和真实性。

The Company conducted trial operation of the agricultural machinery delivery and acceptance system. The system incorporates a suite of functionalities, including photo documentation, audio-visual recording for delivery, and remote verification by business personnel. This system ensures the effectiveness and facticity of the remote delivery and acceptance process for leased assets.



» 农机交付验收系统

Agricultural machinery delivery and acceptance system

## [ IV ]

## 深入理解资产价值, 数据服务全面多样

### Gain an in-depth understanding about asset value and provide comprehensive and varied data services

- 持续提升公司数据驱动能力, 完成资产质量系列看板, 包括资产质量BI分析看板、资管租后资产分析数据支撑等。

The Company relentlessly improves its data-driven capabilities, completing an array of asset quality presentation boards, including those for BI analysis of asset quality and data support for post-lease asset analysis.

- 建立了监管数据监测体系, 完成各报送体系制度升级并在此基础上完善了部分手工填报报表口径, 将监管自动化报送率提高至99%。

The Company has established a regulatory data monitoring system, upgraded its submission frameworks, and improved the submission procedures of some manually completed forms, elevating the rate of automated submissions to 99%.



» 实时数据同步监控

Synchronized monitoring of real-time data

- 持续开展数据治理。规划并落地3758项数据标准, 完成公司数据质量管理体系重构升级, 获得中国电子信息行业联合会颁发的DCMM(数据管理能力成熟度)3级认证。

JFL's ongoing data governance efforts have led to the planning and implementation of 3758 data standards, the reconfiguration and upgrade of its data quality management system, earning a DCMM (Data Management Capability Maturity Model) Level 3 certification from the China Information Technology Industry Federation.



» 数据管理能力成熟度等级证书

DCMM certificate

- 构建新数据仓库模型底座, 完成基础数据平台底座升级。探索符合公司实情的实时数据平台技术架构, 实现数据服务更及时、用户体验更友好。

The Company has built a new data warehouse model base, completed the base upgrade of basic data platform and the exploration planning of real-time data platform, and explored the technical architecture of real-time data platform that fits its actual needs, aiming for more prompt data services and an enhanced user experience.

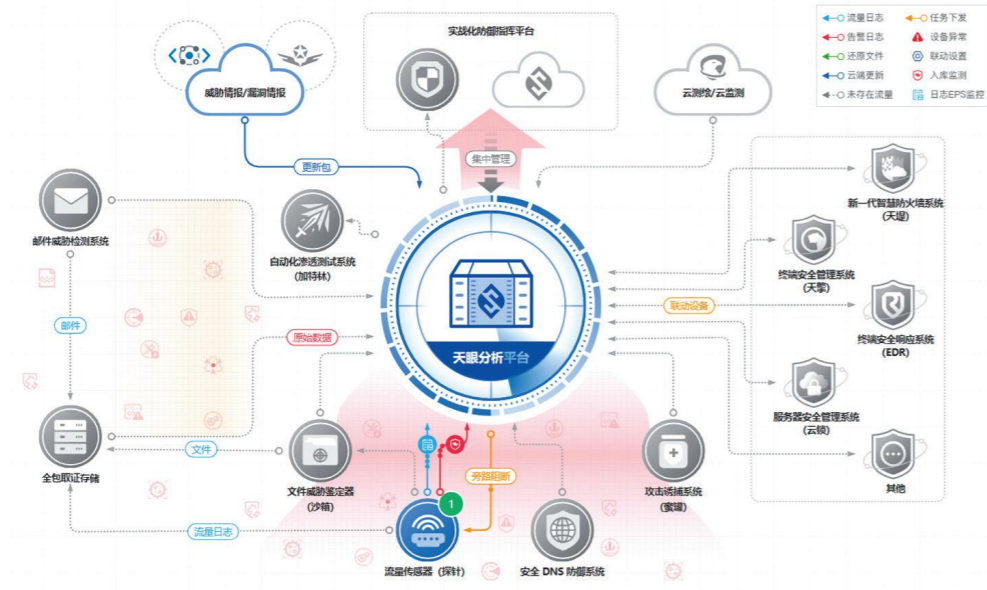


[ V ]

全面强化安全防御，科技风险稳健管控  
Enhance security defenses in an all-round way and ensure stable control of technology-related risks

公司持续加强信息科技风险方面的资源投入，全方位、宽领域的对网络安全进行多层次监控。  
The Company continually increases its investment in IT risk management, executing comprehensive, multi-tiered surveillance of network security.

网络安全事故 0 发生	数据泄露风险 0 发生	建成 soar 自动编排体系 封堵恶意 IP 地址 6 秒
建成公司 SD-WAN 网络体系 提高网络性能 3 倍	网络稳定性 达到 99 %	数据中心硬件保证 业务连续性 100 %



公司加强技术自主研发，建成 67 套软件系统，新增 20 件国家知识产权局专利证书，累计获得 38 件国家知识产权局专利证书，累计获得 27 套国家版权局软件著作权证书，构筑行业领先的信息安全体系。  
Focusing on independent technological development, the Company has developed 67 software systems, secured 20 new patent certificates from China National Intellectual Property Administration (bringing the total to 38 patent certificates), and acquired 27 software copyright certificates from the National Copyright Administration, establishing an industry-leading information security framework.

[ VI ]

其他荣誉  
Other honors



- 国家金融监督管理局江苏监管局  
2023年数字化转型技能竞赛优秀奖  
Jiangsu Regulatory Administration of the National Financial Regulatory Administration: Honorable Mention of the 2023 Digital Transformation Skill Competition
- 国家金融监督管理局江苏监管局  
2023年EAST数据报送优秀组织单位  
Jiangsu Regulatory Administration of the National Financial Regulatory Administration: Excellent Organization for EAST Data Submission in 2023
- 国家金融监督管理局江苏监管局  
2023年智能创新实验室优秀课题成果  
Jiangsu Regulatory Administration of the National Financial Regulatory Administration: Excellent Research Achievement of Intelligent Innovation Laboratory in 2023
- 中国工信部信息通信研究院  
第三届“金信通”金融科技应用卓越案例  
China Academy of Information and Communications Technology of the Ministry of Industry and Information Technology of China: The 3rd "Jinxintong" Excellent Case of Financial Technology Innovation and Application
- 中国工业协会  
国家工业新技术创新应用竞赛全国二等奖  
Chinese Industrial Association: National Second Prize of the National Competition of Innovative Application of New Industrial Technologies
- 江苏省数字金融协会  
江苏省数字化金融与科技创新应用优秀案例  
Jiangsu Digital Finance Association: Excellent Case of Digital Finance and Technological Innovation and Application in Jiangsu Province



社会篇

Social  
responsibilities

责任领航 共建共享和谐社会

Fulfill corporate responsibilities and  
foster a shared harmonious society  
together





# 1 携手伙伴，合作共赢未来

## Join hands with partners and cooperate for a win-win future

公司充分发挥金融租赁特色，整合产业、金融资源，助力实体经济升级。  
The Company gives full play to the characteristics of financial leasing, integrates industrial and financial resources, and helps upgrade the real economy.

### 厂商合作 Cooperation with manufacturers

联合各行业优质设备制造商和经销商，为企业采购设备、使用新技术提供资金支持。  
The Company works with manufacturers and distributors of high-quality equipment in various industries to provide financial support for enterprises to purchase equipment and use new technologies.

### 融资伙伴 Financing partners

与境内外金融机构保持良好合作，凭借自身良好的信用、多元化融资结构降低融资成本，缓解中小微企业融资贵问题。  
The Company maintains good cooperation with domestic and foreign financial institutions, reduces financing costs by virtue of its good credit and diversified financing structure, and solve the problem of high financing costs for small and medium-sized enterprises.

## 厂商合作 Cooperation with manufacturers

公司融合自身多年深耕产业的经验和国际设备融资租赁的先进理念，采用厂商租赁模式作为设备租赁的重要方式，通过与优质厂商经销商合作，精准把握企业设备购置需求，定制个性化还款方案，科学搭建“租赁物+承租人+厂商”三位一体风险管控体系，解决企业在设备购置和技术升级时的融资难题。

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



### 厂商合作良性循环轨迹 Virtuous circle of cooperation with manufacturers

- 优质厂商  
Quality manufacturers
- 优质销售网络  
Quality sales networks
- 优质产品  
Quality products
- 优质客户  
Quality customers
- 最佳效益  
Optimal benefits





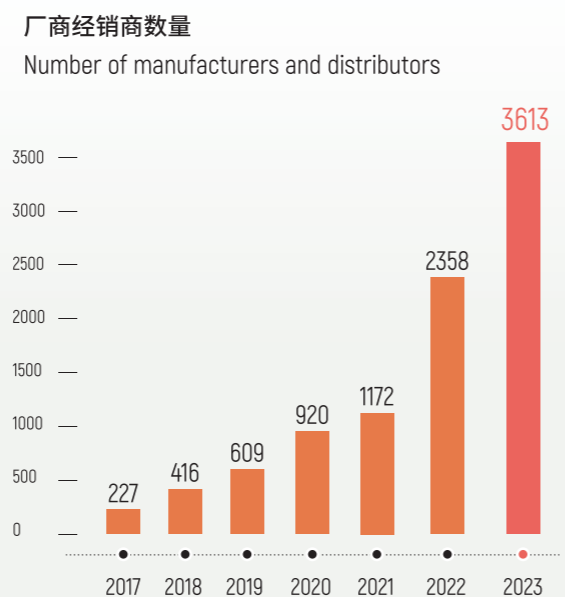
案例 Case | 1



海瑞克集团创立于 1977 年，总部位于德国，是全球著名的隧道掘进设备生产商，在大直径、长距离、复杂地质的盾构机设计和制造领域具有行业领先优势。自 2021 年江苏金租与海瑞克正式签署《战略合作协议》以来，双方在大型盾构机领域持续为客户提供优质的产品和金融服务。未来双方将进一步发挥各自资源和产品优势，在过江隧道、铁路隧道、矿山建设、沉井地下车库等项目建设中持续合作，为推动交通建设、城市升级和绿色能源发展贡献合力。

Herrenknecht Group, established in 1977 and headquartered in Germany, is a world-renowned tunnel boring machine manufacturer. The company holds a leading position in designing and manufacturing tunnel boring machines for large diameter, long-distance, and complex geological conditions. Since JFL formally entered into a strategic partnership with Herrenknecht in 2021, both parties have continuously offered premium products and financial services in the large tunnel boring machine sector. Moving forward, they plan to leverage their respective strengths in resources and products to collaborate on construction projects such as underwater tunnels, railway tunnels, mining constructions, and underground parking facilities, contributing jointly to advancing transportation infrastructure, urban development, and green energy development.

案例 Case | 2

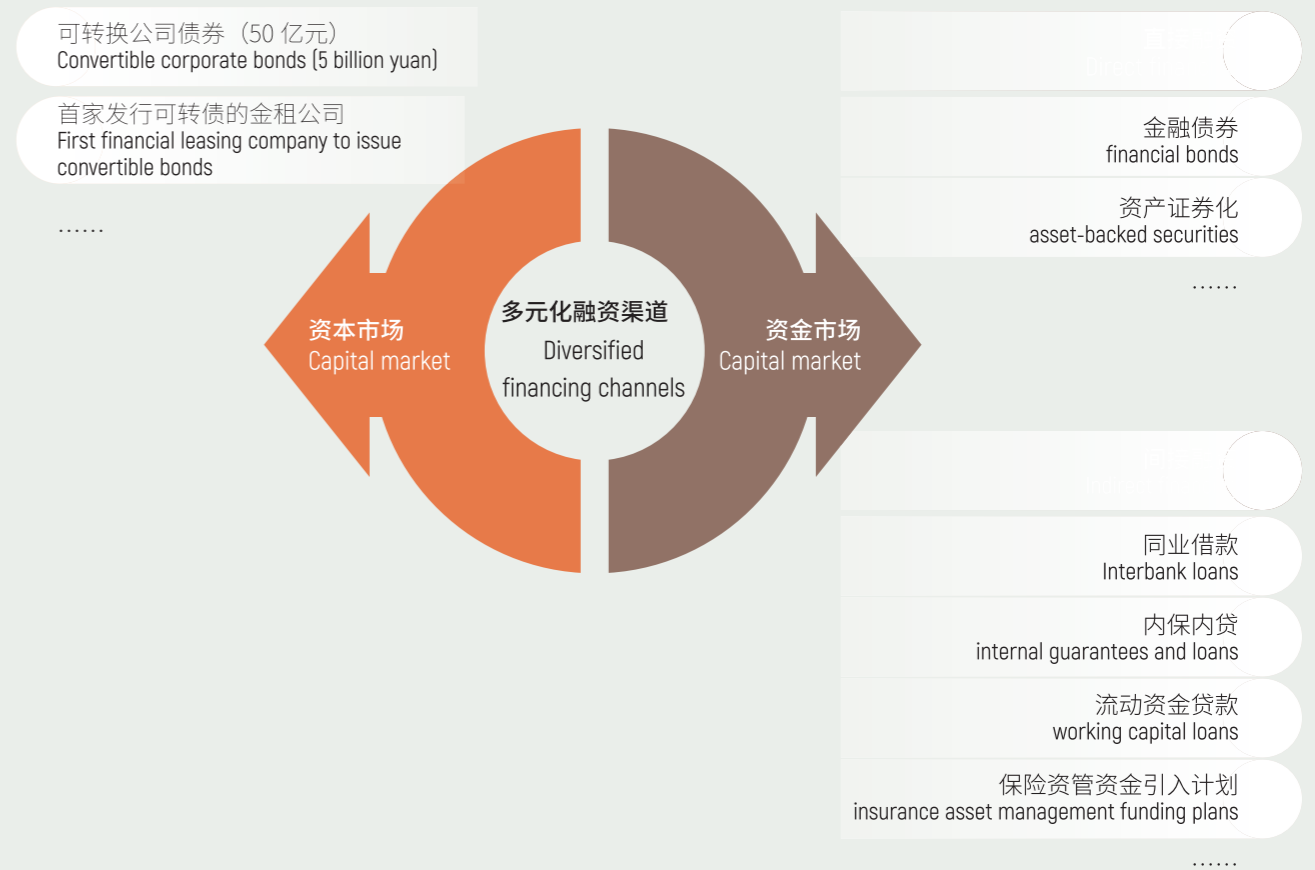


[[ ]] 融资伙伴  
Financing partners

作为一家持牌非银行金融机构，公司以稳健的业绩、良好的社会信誉和 AAA 级主体评级为基础，与国内外众多银行、证券、保险等金融机构建立了长期稳定的合作伙伴关系，获得充足的授信额度和较低的融资成本。公司综合运用多元化的融资手段，从源头上降低融资成本，进一步减轻企业的融资负担。

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

> 多元化融资渠道  
Diversified financing channels





部分合作金融伙伴  
Some financial partners





# 2 客户至上，打造一流服务

## Place clients first and create first-class services

### [ I ] 多措并举，服务有力度

#### Take multiple measures to improve the quality of services

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

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

#### 案例 Case |

#### > “创易租”系列产品

##### Innovative Leasing series products

2017年，70后新市民创业者邹先生在宿迁创立了一家纺织企业，是当地颇具规模的纺织品生产商。2023年，为扩充产能、提高规模效益，邹先生计划购置数台日发转杯纺设备。但由于资金有限，邹先生希望从金融机构获取融资支持。得知邹先生的融资需求后，江苏金租迅速接洽，为邹先生提供了“创易租”产品方案。在充分沟通后，公司与邹先生达成合作，项目成功落地。在公司的融资支持下，企业的产能实现翻番，发展迈入新台阶。

In 2017, Mr. Zou, an entrepreneur from the post-70s generation and a new urban citizen, established a sizeable textile enterprise in Suqian. By 2023, aiming to expand production capacity and enhance scale efficiency, Mr. Zou sought to acquire several RIFA rotor spinning machines. However, facing financial constraints, he turned to financial institutions for support. Upon learning of Mr. Zou's financing needs, JFL promptly reached out, offering the "Innovative Leasing" solution. After comprehensive discussions, a cooperation agreement was reached, successfully implementing the project. With JFL's financial backing, the enterprise doubled its production capacity, elevating its development to a new level.



### [ II ]

#### and increase speed of service

...，构建线上金融服务生态系统。旨在满足客户、渠道和员工的需求，...、极便”地解决企业融资难题。

...ancing the development of internet-based products to establish an online... system. Its online products are designed to address the needs of customers, channels, and employees, resolving companies' financing challenges with a fully online process that is "extremely fast, extremely simple, and extremely convenient."

#### > 智慧金融开放平台

##### Smart Finance Open Platform





[ III ]

### 保障权益，服务有温度 Protect rights of consumers and make services more heart-warming

2023 年，公司认真贯彻落实监管部门投诉管理相关规定，持续提升投诉工作管理水平，保障金融消费者合法权益，努力提升客户体验，持续提升公司的社会责任意识。

In 2023, the Company rigorously adhered to regulatory guidelines on complaint management, consistently enhancing complaint handling to protect the legitimate interests of financial consumers, striving to improve customer experience, and reinforcing its social responsibility awareness.

案例 Case |

#### 积极主动帮助边疆农机客户进行售后理赔，保障消费者权益

Proactively assist remote agricultural machinery customers with after-sales claims to protect consumer rights

2022 年冬天，新疆某合作社通过江苏金融融资租赁购买的拖拉机在雪天路滑时发生了交通事故。按照理赔流程该合作社需提供农机事故鉴定报告。若没有权威机构鉴定，进口农机只能按普通最低标准赔偿。江苏金租朱经理得知该客户困境后，及时主动与公司理赔客服团队共同协作，启动售后理赔方案。天农集团作为江苏金租多年的合作伙伴，对事故拖拉机进行了详细的检测并无偿出具了鉴定报告，合作社按照流程获得了正常标准范围内的赔偿，真切感受到了江苏金租团队的专业和真诚。

In the winter of 2022, a tractor purchased by a cooperative in Xinjiang through JFL's financing experienced a traffic accident on icy roads. The claims process required the cooperative to provide an agricultural machinery accident appraisal report. Without an authoritative assessment, imported agricultural machinery could only be compensated at the minimum standard. Upon learning of the client's dilemma, Manager Zhu from JFL proactively collaborated with the claims customer service team, initiating an after-sales claim solution. As a longstanding partner of JFL, Tiannong Group conducted a detailed inspection of the accident tractor and provided an appraisal report free of charge. The cooperative received compensation within the

normal range, genuinely appreciating JFL team's professionalism and sincerity.



江苏金租坚持以人民为中心的价值取向，围绕消费者八大权益，深化服务层次，强化服务效能，进一步实现产品设计与服务体验的优化提升，为客户提供高水平、有温度的金融服务。

JFL adheres to a people-centered value orientation, deepening service levels around the eight major consumer rights, enhancing service effectiveness, and further optimizing product design and service experience to offer high-level, compassionate financial services to clients.

#### > 7 × 24h 全天候服务 7 × 24h services

搭建智能客服中心，来电诉求实时分析

An intelligent customer service center is established for real-time analysis of incoming calls

客服中心全年电话呼入 53618 通，接听率 94.1%

The customer service center received 53,618 calls throughout the year, with a 94.1% response rate

投诉电话 393 通，成功处理率 100%

There were 393 complaint calls, with a 100% successful resolution rate

客服电话接听率

94.1%

投诉电话成功处理率

100%





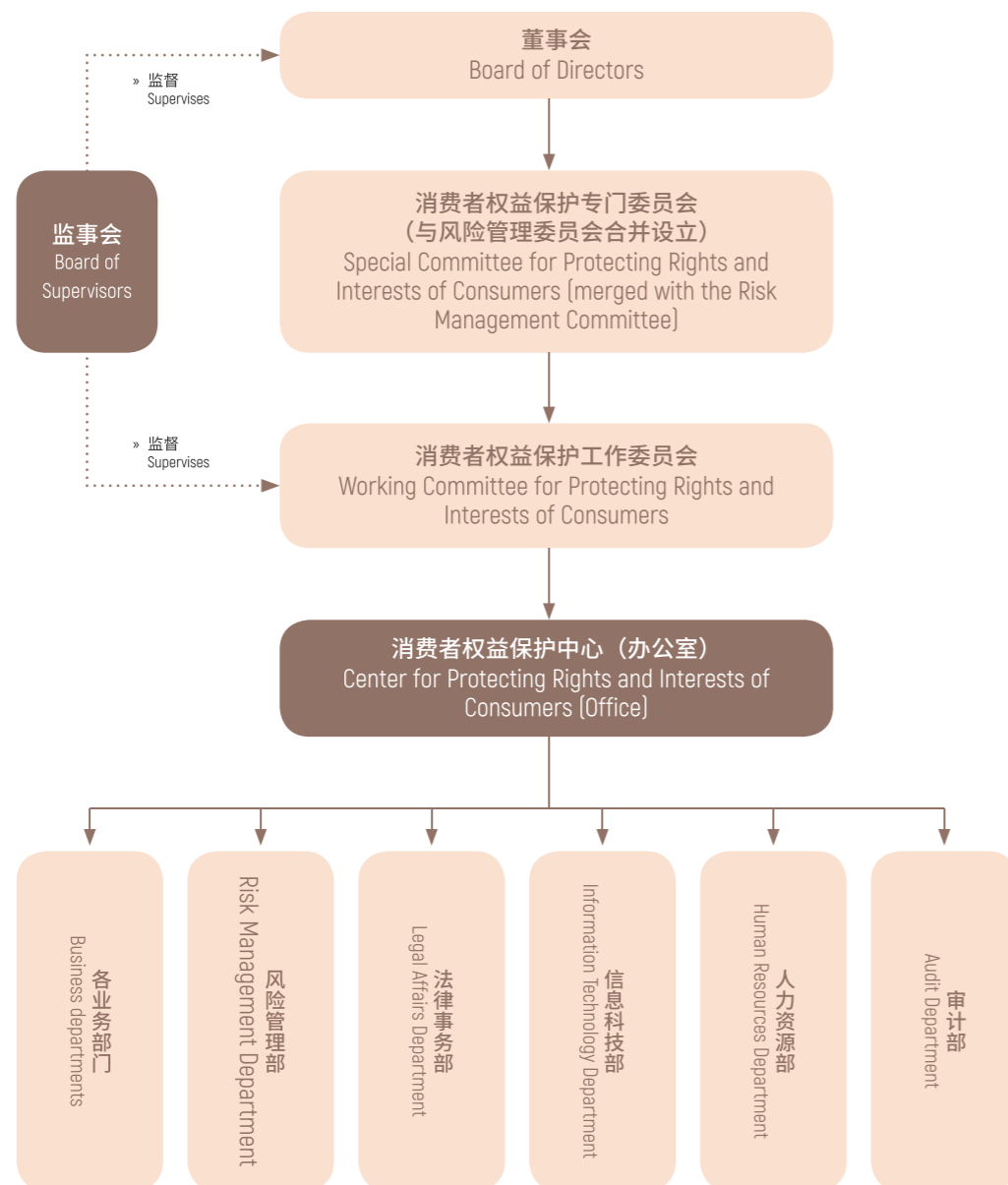
推进消保体制机制建设

Advance consumer protection structures and mechanisms

制定并发布消费者权益保护管理办法。设立组织架构,明确各部门职责,切实保障消费者八大权益。  
JFL has established and publicized consumer rights protection management policies, set up organizational structures and defined departmental responsibilities to ensure the protection of consumers' eight major rights.

消保工作组织架构

Organizational structure of consumer protection work



强化金融消费者权益保护知识普及

Strengthen the popularization of knowledge on the protection of financial consumers' rights and interests

积极响应监管机构金融消费者权益保护教育宣传月号召,组织员工专项集中学习,推广普及金融消费者的八项权利和消保政策知识,发布主题为“汇聚金融力量,共创美好生活”微信公众号推文,进一步扩大宣教范围,提升金融消费者权益保护意识。

Actively responding to the financial consumer rights protection education and awareness month initiative by regulatory authorities, JFL organized focused employee learning sessions, promoted the popularization of knowledge on eight rights of financial consumers and consumer protection policies via the “Uniting Financial Strength, Creating a Better Life” WeChat public posts, further broadening the scope of education and awareness and elevating financial consumers' right protection consciousness.







畅通投诉渠道  
Unimpeded complaint channels

通过公司官网向社会和消费者公示投诉渠道，客户可通过官网投诉热线、部门客服电话、微信公众号后台留言等形式向公司反映消费者权益保护问题。

JFL publicly displays complaint channels on its official website for the public and consumers. Clients can report consumer right protection issues via the website complaint hotline, department customer service phones, WeChat official account messages, etc.

投诉及咨询电话  
Complaint and consultation phone

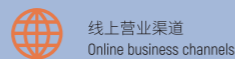


025-8681 6908

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



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



在苏乐租 App 的智能客服中公示投诉受理提示信息。  
Complaint acceptance prompt information is displayed in the intelligent customer service of SuLeasing App.

# 3 交流互动，传递公司价值

## Communicate and interact to deliver company values

公司高度重视投资者利益，坚持多渠道与投资者开展沟通交流，积极通过业绩说明会、反向路演、接待投资者调研、接听投资者电话、网络互动平台、可视化业绩宣传等多种方式维护投资者关系，在保障信息披露合规基础上，增强投资者对江苏金租发展的信心。

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





# 4

## 以人为本，关爱员工生活 Put people first and care for employees

公司将员工视为最宝贵的财富，并将促进员工的全方面发展成长视为责任之一。为实现这一目标，公司通过保障员工的权益，关注员工的个人成长，并提供员工关怀服务等措施，致力于为员工创造公正、健康、充满活力的工作环境，以和谐的企业氛围、丰富多彩的活动形式激发全体员工的爱岗敬业精神，鼓励员工办法拼搏奉献，并促进团结协作的工作氛围。

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



### [ I ]

## 保障员工权益 Protect the rights and interests of employees

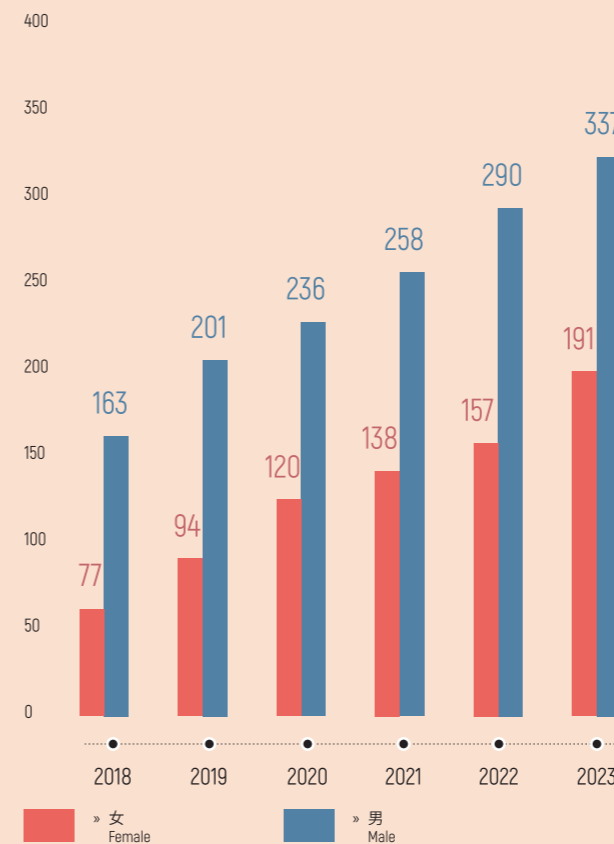
### > 按劳分配和同工同酬 Pay based on performance and equal pay for equal work

让每个员工都享有平等的雇用权利，为员工提供具有内部公平性与外部竞争力的薪酬。  
The Company adheres to the principles of "pay based on performance" and "equal pay for equal work", ensuring that each employee has equal employment rights and receives fair and competitive compensation.

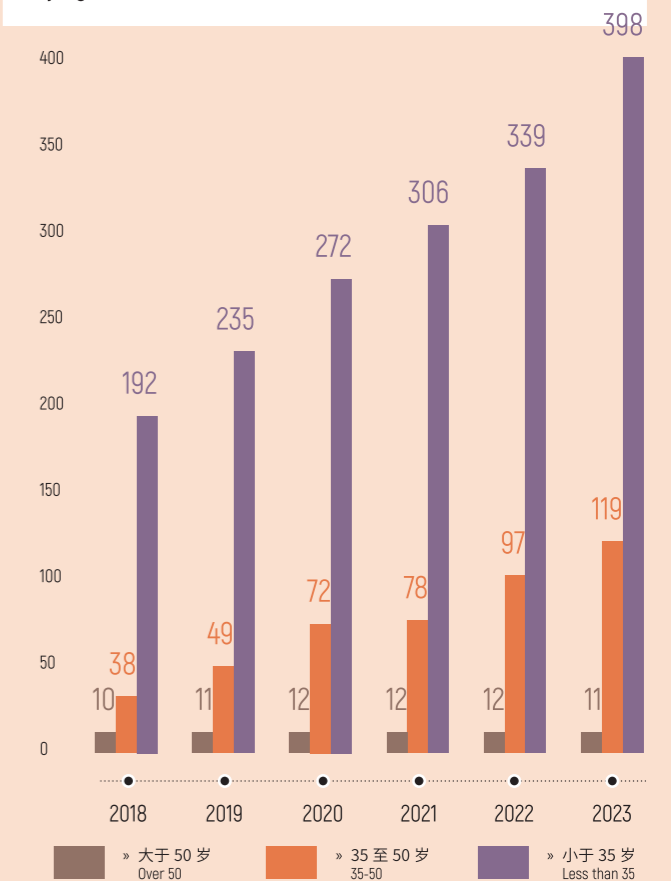
### > 完善员工福利体系 Improves its employee welfare system

依法依规为员工办理各项社会统筹保险；建立企业年金，提升员工养老保障水平；购买全员补充医疗保险和重疾险，提升对员工的健康关爱。  
The Company continuously improves its employee welfare system by lawfully handling various social insurance for employees, establishing a corporate pension plan to enhance employee retirement benefits, and purchasing comprehensive supplementary medical and critical illness insurances to improve employee health care.

按性别划分  
By gender



按年龄划分  
By age







## 实行民主管理 Implementing democratic management

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

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

2023 年，公司共召开四次职代会，听取了工会年度工作总结、集体合同履行情况等报告，完成了第二届工会主席的补充选举、三届监事会职工监事的补充选举以及职工监事候选人选举。

In 2023, the Company held four meetings of the Congress of Workers and Staff, listening to reports on the annual summary of labor union work, the implementation of collective contracts, and completed the supplementary election of the second-term labor union president, the third term of employee supervisors for the Board of Supervisors, and the election of candidate employee supervisors.



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

“双选竞聘”选人用人机制  
Two-way selection and competition  
selection

竞争上岗与双向选择机制，实现“人员能进能出，岗位能上能下，工资能高能低”

“Two-way selection and competition selection” mechanism for employee recruitment and appointment: The mechanism enables reasonable employee recruitment and employment termination, promotion and demotion, and salary increases and decreases.

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

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

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

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

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

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



# [ IV ]

## 促进员工发展 Promote employee development

在公司的“零售+科技”双领先战略引领下，公司针对中高层管理人员、客户经理和新员工，构建“领航、远航、新航”三层级培训体系，同步推进公司和部门双层面培训项目，以支持员工成长。

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

### 领航 Navigation

#### 中高层管理人员

##### Middle and senior managers

围绕外部环境分析、公司经营策略、团队管理和个人提升等关键模块设计课程体系，集中授课，以加强中层管理人员对公司战略的有效支持。

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

### 江苏金融租赁股份有限公司“领航计划”中高层培训项目 2023年7月



### 远航 Far voyage

#### 客户经理

##### Account managers

针对市场开发、业务模式、风险防控、资产管理等课题开发课程，深化客户经理能力建设，激发业务增长动能。

JFL has courses on market development, business models, risk prevention and control, asset management, etc. to enhance account managers' capabilities and spark business growth.



### 新航 New voyage

#### 新员工

##### New employees

按照“总-分-总”方式组织授课，依托线上平台，采用“线下面授+线上自学”方式提升培训效率，以丰富课程体系加快校招成长步伐。

JFL organizes lectures in a "general-specific-general" format, leveraging online platforms, and adopting an "offline teaching + online self-study" approach to improve training efficiency. It advances the growth pace of new recruits through a rich curriculum.



2023

» 组织公司层面培训课程  
company-wide training courses

68 门

» 课时  
class hours

120 小时

» 参训人次  
participants

2800+ 人次



# [ V ]

## 打造和谐职场 Create a harmonious workplace

### > 温馨苏租 Warm JFL

#### 一站式专属 APP

#### A one-stop exclusive APP

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

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



### > 全新上线智慧商旅 Newly launched smart business travel

#### 全新上线智慧商旅

#### Newly launched smart business travel

让员工出差更方便、更高效、更智能。简化出差的流程，减少出差中的琐碎事务处理，使得员工更专注于业务本身，提高效率，更好地服务客户，探索新的业务机会。

The new function makes business trips more convenient, efficient, and smart for employees. It simplifies travel procedures and reduces trivial tasks during trips, allowing employees to focus more on business, enhance efficiency, serve clients better, and explore new business opportunities.



### 打造温馨食堂，严格把控食品安全

#### A warm canteen with strict food safety measures

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

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



### 关心员工身体健康

#### Care for employee health

组织每年一次的全员体检活动，建立公司医疗室，并在每个楼层放置医疗包。

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

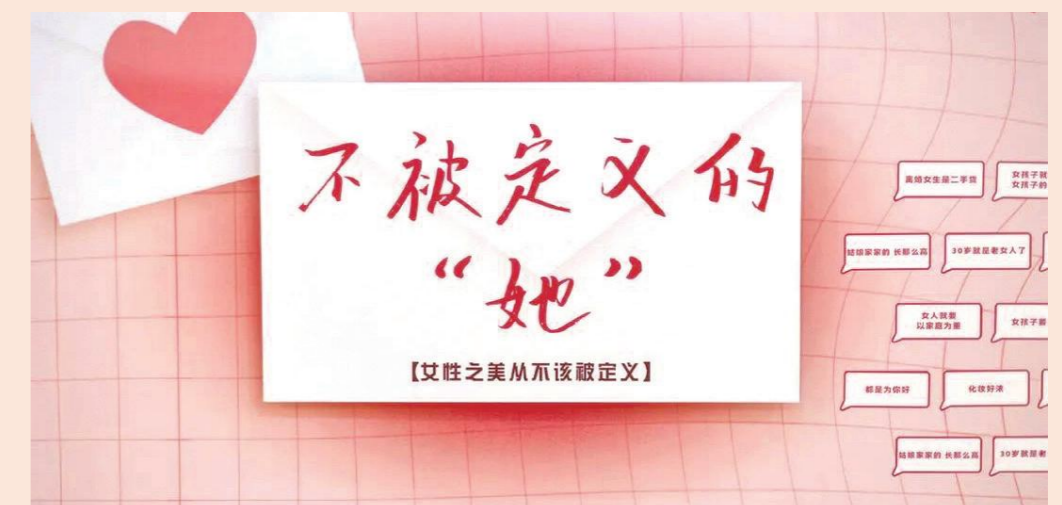


### 关怀女性员工

#### Care for female employees

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

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





> 活力苏租  
Vibrant JFL

公司将以人为本作为首要发展理念，举办多样化丰富的员工活动，加强员工之间的凝聚力和对企业的忠诚度。

With a fundamental principle of putting people first, the Company organizes diversified employee activities to build stronger bonds among employees and foster greater loyalty to the Company.



> 美丽苏租  
Beautiful JFL

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



> 遇见·星光熠熠的你——江苏金融租赁主题交友活动  
Meet the Shining You – JFL themed social activity



> 携手国开行江苏分行，联合举办第二届“明时”杯辩论赛  
JFL and Jiangsu Branch of China Development Bank co-hosted the 2nd "Mingshi" Cup Debate Competition



> “进无止境，与5悦跑”第九季“彩虹跑”活动  
“Endless Progress and a Joyful Run” - the 9th season of the “Rainbow Run” activity



> “青年不一young”——江苏金租苏租讲坛第四季  
“Young is Different” - The 4th season of JFL's Lecture Series



> “心心相融，爱达苏租”第四季员工运动嘉年华活动  
“Spread Care and Love to JFL” - the 4th season of the Employee Sports Carnival



# 5 大爱无疆，共建和谐社会 Spread boundless love and build a harmonious society

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

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



## [ I ] 用“速”驰援抗击天灾 Swiftly aiding in disaster relief

受台风“杜苏芮”影响，河北霸州受灾情况严重，公司了解情况后，紧急调配人力、物力，采买救援物资，捐献 142 箱应急救援物资驰援河北灾区。

Affected by Typhoon "Doksuri," Bazhou in Hebei faced severe disaster conditions. Upon learning of the situation, the Company urgently mobilized human and material resources, purchasing and donating 142 boxes of emergency relief supplies to the disaster area in Hebei.





## [ II ]

## 用“心”呵护困境儿童 Heartfelt care for children in distress

建成“梦想小屋”

122 间

实施为期三年的“梦想+”计划，在盱眙建设完成 122 间“梦想小屋”，为“事实孤儿”送去关怀，费用总计 108 万元。

The Company implemented the "Dream+" plan, completing 122 "Dream Houses" in Xuyi, bringing care to "de facto orphans," with a total expense of 1,080,000 yuan.



## [ III ]

## 用“力”倾助乡村振兴 Support rural revitalization with "strength"

采购特色农副产品约

40 万元

2023 年，江苏金融租赁积极参与消费帮扶活动，采购青海等地特色农副产品约 40 万元，为农户增加收入，助力乡村振兴。

In 2023, JFL actively participated in consumption-based assistance activities, purchasing characteristic agricultural and sideline products worth over 400,000 yuan from Qinghai and other regions, increasing income for farmers and supporting rural revitalization.

## [ IV ]

## 用“爱”共筑和谐社会 Contribution to a harmonious society with love

2023 年 8 月，公司组织开展第 8 次无偿献血活动。超 100 名爱心员工撸起袖子、踊跃参与，累计献血总量 28350cc，再创历史新高，大家用热血传递爱心，为生命接力。

In August 2023, JFL organized our 8th blood donation campaign. Over 100 caring employees participated, donating a total of 28,350cc of blood,



2023 年 9 月公司开展“慈善一日捐”活动，400 余名员工捐款金额共计 44035 元，用于助医、助学、助老、助残等慈善项目，对重病低保患者、孤残儿童、孤寡老人、重度残疾人等困难弱势群体实施精准救助。

In September 2023, the Company held a "Charity Day Donation" with over 400 employees contributing a total of 44,035 yuan to support medical aid, education, elderly care, and disability support projects, offering precise aid to the disadvantaged and vulnerable groups like seriously ill low-income patients, orphaned and disabled children, elderly living alone, and severely disabled individuals.







📍 地址 江苏 南京市建邺区嘉陵江东街99号  
金融城1号楼8-9、11-19、25-33层

☎ 电话 025-8681 5298

🌐 网址 [www.jsleasing.cn](http://www.jsleasing.cn)

📠 传真 025-8681 6907

✉ 邮箱 [info@jsleasing.cn](mailto:info@jsleasing.cn)



江苏金融租赁



青春苏租