



2024 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

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40 年，40 个感动瞬间
40 years, 40 touching moments

关于本报告

About the report

报告说明

Report description



《江苏金融租赁股份有限公司 2024 年度环境、社会及公司治理（ESG）报告》（以下简称“ESG 报告”“本报告”）是江苏金融租赁股份有限公司披露的第八份社会责任报告。报告披露了江苏金融租赁股份有限公司 2024 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。

The “2024 Environmental, Social and Governance (ESG) Report of Jiangsu Financial Leasing Co., Ltd.” (hereinafter referred to as the “ESG Report” or “this Report”) is the eighth social responsibility report disclosed by Jiangsu Financial Leasing Co., Ltd. This Report reveals the Company’s main practices and achievements in economic, environmental, social, and corporate governance responsibilities during 2024, aiming to address the expectations and concerns of stakeholders and to promote the continuous improvement of the Company’s ESG performance.

报告范围

Report scope

2024 年 1 月 1 日至 2024 年 12 月 31 日，为增强报告可比性及前瞻性，部分信息往前后年度适度延伸。

The reporting period spans from January 1, 2024 to December 31, 2024. To augment the report's comparability and foster a forward-looking perspective, some content moderately extends to encompass prior and subsequent years.

报告发布周期

Report release cycle

本报告发布周期为一年一次，与公司年度报告发布周期一致。

ESG report is issued once a year, in line with the release cycle of the Company’s annual report.

称谓说明

Terminology explanation

江苏金融租赁股份有限公司简称为“江苏金租”“公司”或“我们”。

Jiangsu Financial Leasing Co., Ltd. is referred to as “JFL”, “the Company” or “we”.

江苏法巴农科设备金融租赁有限公司简称为“江苏法巴金租”或“子公司”。

JFL BNP Paribas Agriculture and Technology Financial Leasing Co., Ltd. is referred to as “FBFL” or “Subsidiary”.

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 2024 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 2024, 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

原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 14 号——可持续发展报告（试行）》

No. 14 Guidelines for Self-regulation and Governance of Listed Companies on the Shanghai Stock Exchange - Sustainable Development Report (Trial)

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-ESG5.0)》

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。

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/>).

本报告以中文、英文、法文三种语言发布，当不同语言文本在理解上出现歧义时，请以中文文本的内容为准。

This Report is presented in Chinese, English, and French. In the event of any ambiguity in interpretation among the different language versions, the Chinese version shall prevail.

走进江苏金租

About JFL

1

公司简介

Company profile

01 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”市场定位，坚持“服务中小、服务三农、服务民生”的理念，结合国际、国内租赁实践经验，聚焦绿色能源、交通运输、高端装备等十大板块100多个细分领域，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 market positioning of "specialization and differentiation," maintaining a 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 extends its reach into more than 100 sub-sectors in ten sectors such as green energy, transportation and high-end equipment, delivering professional and featured financing leasing services to hundreds of thousands of businesses and individuals.

成立于
Founded

1985

挂牌上市
listing

2018

股票代码
stock code

600901.SH

02 主要业务领域

Major business areas

清洁能源
Clean Energy



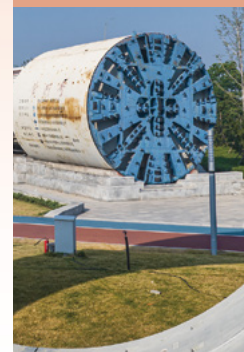
交通运输
Transportation



工业装备
Industrial Equipment



工程装备
Engineering Equipment



农业装备
Agricultural Equipment



节能环保
Energy Conservation
And Environmental
Protection



现代服务
Modern Services



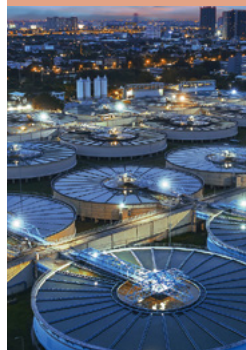
科学技术
Science And
Technology



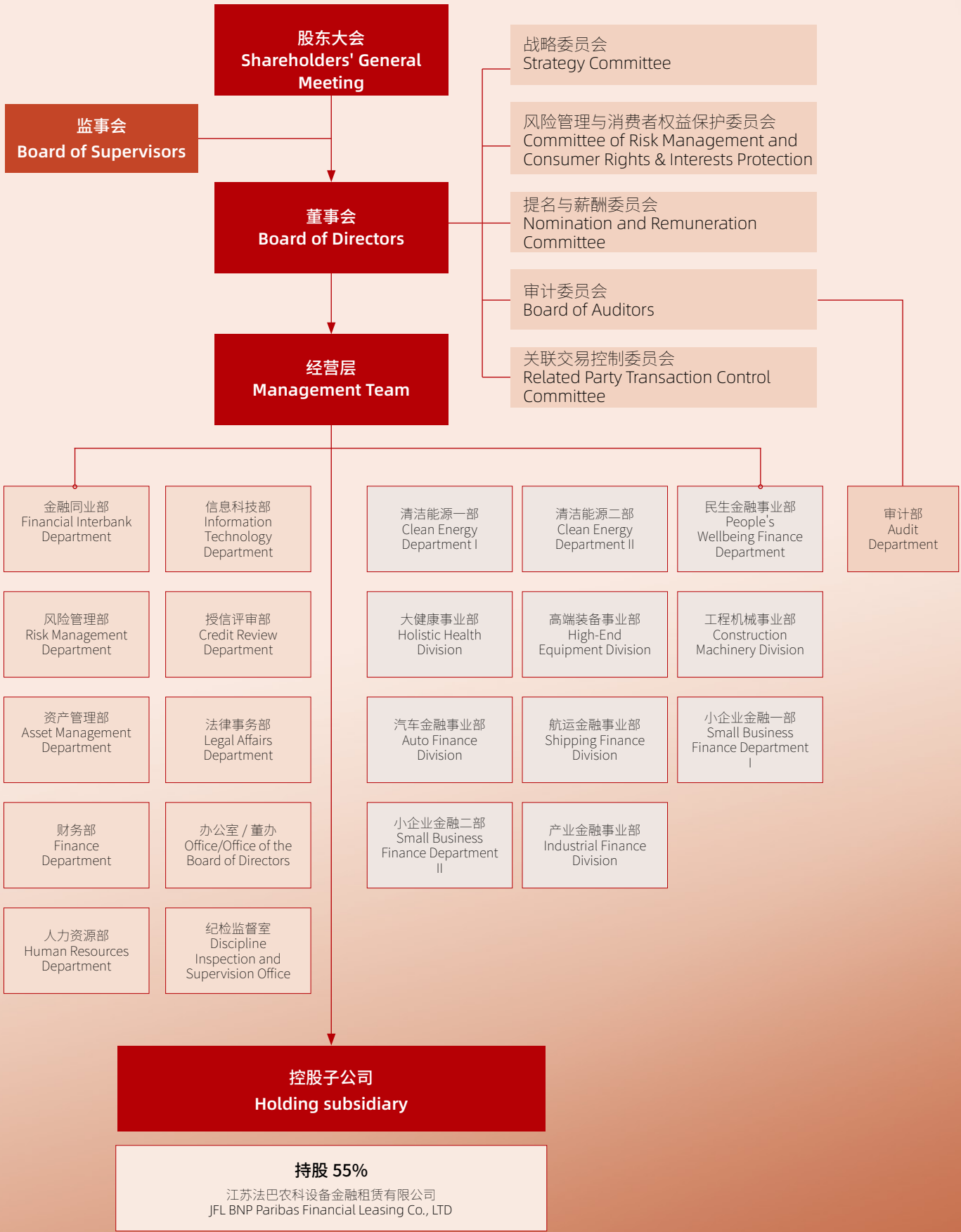
医疗健康
Medical Health



民生保障
Livelihood
Security



03 组织架构
Organizational structure



2 社会评价
Social evaluation

01 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

全国文明单位
National civilized unit

中诚信国际信用评级有限责任公司
主体信用等级 AAA
AAA issuer credit rating by China Chengxin International Credit Rating Co., Ltd.

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

参加第五次全国金融工作会议
(租赁行业唯一代表)
Sole representative of the leasing industry at the 5th National Financial Work Conference

惠誉国际评级结果 BBB+
Fitch international rating: BBB+

穆迪国际评级结果 Baa2
Moody's international rating: Baa2



02 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



第一批获准发行金融债券
One of the first companies permitted to issue financial bonds



第一家获准吸收股东存款
The first company to receive authorization for receiving shareholders' deposits



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



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



发行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



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



设立第一家中外合资、专业服务农业和科技行业的子公司
The founder of the first Sino-foreign joint venture subsidiary dedicated to serving the agriculture and technology industries

03 2024年主要奖项荣誉
Major awards in 2024



治理奖项
Governance awards

奖项名称Award

颁发单位Granted by

- “上证·金质量”奖公司治理奖
“SSE·Golden Quality Award” for corporate governance
- 江苏高质量发展标杆企业
Jiangsu High-quality Development Benchmark Enterprise
- 江苏企业社会责任典范
Model Jiangsu Enterprise for Social Responsibility
- ESG 金茉莉奖
ESG Golden Jasmine Award

- 上海证券报
Shanghai Securities News
- 苏商精英大会评审委员会
Evaluation Committee of Jiangsu Elite Business Conference
- 江苏财经年会评审委员会
Evaluation Committee of Annual Jiangsu Finance and Economics Meeting
- 江苏资本市场峰会组委会
Organizing Committee of Jiangsu Capital Market Summit



品牌奖项
Brand awards

奖项名称Award

颁发单位Granted by

- “腾飞奖”最具影响力金融租赁公司
“Ascendancy Awards” - The Most Influential Financial Leasing Company
- “中国融资租赁榜”年度公司
China Financial Leasing Ranking - Company of the Year
- 中国企业家博鳌论坛金融资本分论坛卓越普惠金融案例
Boao Forum for Entrepreneurs - Financial Capital Sub-Forum - Excellent Inclusive Finance Case
- 金泉奖·年度最佳绿色低碳资本市场创新融资奖
Jinquan Award: Annual Best Green Low-Carbon Capital Market Innovation Financing Award
- 卓越竞争力普惠金融践行金融机构
Exceptional Financial Institution Implementing Inclusive Finance with Competitive Excellence
- 金蝉奖“年度上市公司杰出品牌”
Golden Cicada Award - “Outstanding Listed Company Brand of the Year”

- 全球租赁业竞争力论坛
Global Leasing Industry Competitiveness Forum
- 中国外商投资企业协会
China Association of Enterprises with Foreign Investment
- 经济参考报
Economic Information Daily
- 上海证券报、上海市融资租赁行业协会
Shanghai Securities News, Shanghai Financial Leasing Industry Association
- 中国经营报
China Business Journal
- 华夏时报
China Times



业务奖项
Business awards

- 海事金融交易大奖
The Leasing Deal of the Year
- 创新汽车金融租赁公司奖
Innovative Automotive Financial Leasing Company Award
- 助力乡村振兴奖
Rural Revitalization Support Award

- 《Marine Money》
- 中国国际贸易促进委员会
China Council for the Promotion of International Trade
- 人民网
People.cn



科技奖项
Technology awards

- 江苏金融业网络安全技能竞赛团队优秀奖
Jiangsu Financial Industry Cybersecurity Skills Competition - Team Excellence Award
- 智能创新实验室优秀课题科技创新成果奖
Science and Technology Innovation Achievement Award of Intelligent Innovation Laboratory Excellent Research Projects
- 数据治理 EAST 监管报送优秀组织单位
Excellent Organization for EAST Regulatory Reporting in Data Governance
- ISO27001 管理体系认证
ISO27001 Management System Certification
- CMMI3 证书
CMMI3 Certificate
- 江苏省知识产权贯标认证
Jiangsu Intellectual Property Implementing Standard Certification

- 江苏金融监管局
Jiangsu Branch of the National Financial Regulatory Administration
- 江苏金融监管局
Jiangsu Branch of the National Financial Regulatory Administration
- 江苏金融监管局
Jiangsu Branch of the National Financial Regulatory Administration
- CCRC（中国网络安全审查技术与认证中心）
China Cybersecurity Review Technology and Certification Center (CCRC)
- CMMI Institute
- 国家知识产权局
China National Intellectual Property Administration

重要性议题分析

Analysis of material topics

2024 年，江苏金租开展重要性议题调研与分析工作，更好促进利益相关方诉求与公司可持续发展有效融合。
In 2024, JFL conducted material topic research and analysis to better integrate stakeholder demands with the Company's sustainable development.



识别 Identification

结合国家战略及政策要求，对标《上海证券交易所上市公司自律监管指引第 14 号——可持续发展报告（试行）》、ESG 国际规范（GRI Standards、联合国《可持续发展目标（SDGs）》等）、国际评级标准（明晟 MSCI 评级、标普 CSA 评级等）及有关倡议要求，综合行业特征、社会热点、公司发展战略、同业优秀实践等因素，识别相关议题，建立公司 ESG 重要性议题库。
In alignment with national strategies and policies, and based on the No. 14 Guidelines for Self-regulation and Governance of Listed Companies on the Shanghai Stock Exchange - Sustainable Development Report (Trial), international ESG norms (GRI Standards, United Nations Sustainable Development Goals (SDGs), etc.), international rating standards (MSCI ratings, S&P CSA ratings, etc.) and related initiatives, and by considering industry characteristics, social hotspots, the Company's development strategies, and excellent practices from peers, relevant topics were identified to establish the Company's ESG material topic database.



评估 Evaluation

基于公司 ESG 重要性议题库，通过利益相关方调研、人员访谈、专家研判、外部咨询等方式，评估议题重要性程度。
Based on the ESG material topic database, the significance of each topic was assessed through stakeholder surveys, interviews, expert evaluations, and external consultations.



报告 Reporting

基于利益相关方对各议题的调研结果，将议题重要性进行排序，披露重要性议题的相关实践。
Drawing on stakeholder survey findings regarding the topics, the topics were prioritized and relevant practices on material topics were disclosed.

1

利益相关方沟通 Communication with stakeholders

公司建立了与利益相关方常态化的沟通机制，通过多渠道、多形式的沟通活动，深入了解各方诉求、意见和建议，并根据各方关注重点选择关键议题和目标，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, ultimately fostering a harmonious and stable relationship with stakeholders.

利益相关方 Stakeholder	关注议题 Topic	公司回应方式 Company's response
政府及监管机构 Government and regulatory agencies	<ul style="list-style-type: none">● 规范运营 Standardized operation● 响应国家政策 Response to national policies● 服务实体经济 Serving the real economy● 金融风险防范 Financial risk prevention● 反商业贿赂及反贪污 Anti-commercial bribery and anti-corruption● 反洗钱 Anti-money laundering	<ul style="list-style-type: none">○ 完善公司治理 Enhance corporate governance○ 主动依法纳税 Proactively pay taxes according to laws○ 服务“两新”政策 Serve “Two New” policies○ 践行普惠金融 Practice inclusive finance○ 践行绿色金融 Practice green finance○ 践行科技金融 Practice fintech○ 践行养老金融 Practice elderly care finance○ 强化内控合规 Strengthen internal control compliance○ 加强反腐败 Strengthen anti-corruption○ 加强反洗钱 Strengthen anti-money laundering

股东与投资者 Shareholders and investors	<ul style="list-style-type: none">● 规范运营 Standardized operation● ESG 管理 ESG management● 金融风险防范 Financial risk prevention● 业绩增长 Performance growth● 投资回报 Return on investment	<ul style="list-style-type: none">○ 完善公司治理 Enhance corporate governance○ 强化内控合规 Strengthen internal control compliance○ 完善 ESG 管理体系建设 Improve the ESG management system○ 构建全面风险管理体系 Build a comprehensive risk management system○ 完善客户尽职调查 Enhance client due diligence○ 稳健经营 Stabilize operation○ 完善信息披露 Improving information disclosure○ 加强投关管理 Strengthen investor relations management○ 持续分红 Continuously distribute dividends
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客户及伙伴 Clients and partners	<ul style="list-style-type: none">● 诚信经营 Operation in an honest manner● 平等对待小微企业 Equal treatment of small and micro enterprises● 创新驱动 Innovation-driven development● 消费者权益保护 Protection of consumers' rights and interests● 数据安全与客户隐私保护 Data security and client privacy protection● 合作共赢 Win-win cooperation	<ul style="list-style-type: none">○ 完善公司治理 Enhance corporate governance○ 践行普惠金融 Practice inclusive finance○ 提升金融科技能力 Enhance fintech capabilities○ 加大产品创新 Increase product innovation○ 提升服务质量 Improve service quality○ 加强产融合作 Strengthen industry-finance cooperation○ 完善信息安全管理 Improve the information security management system○ 完善消费者权益保护体系 Improve the system for the protection of consumers' rights and interests○ 拓宽客户意见响应渠道 Expand client feedback channels
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员工 Employees	<ul style="list-style-type: none">● 员工权益与福利 Employee rights and benefits● 员工培训与发展 Employee training and development● 职业健康安全 Occupational health and safety● 工作幸福感 Sense of happiness during work	<ul style="list-style-type: none">○ 完善薪酬福利体系 Enhance remuneration and benefits system○ 健全员工培训体系 Strengthen employee training system○ 明确员工职业发展通道 Specify employee career development channels○ 保障工会与职工代表大会良好运作 Ensure effective operation of the Labor Union and Congress of Workers and Staff○ 开展员工关爱活动 Conduct employee care activities○ 丰富员工活动 Enrich employee activities
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社会及公众 Society and the public	<ul style="list-style-type: none">● 提供就业机会 Provision of employment opportunities● 环境保护 Environment protection● 能源利用 Energy utilization● 水资源利用 Water resource utilization● 慈善公益 Charity and commonweal activities	<ul style="list-style-type: none">○ 完善招聘机制 Improve recruitment mechanisms○ 加大乡村振兴投入 Increase rural revitalization investment○ 参与慈善公益事业 Participate in charity and commonweal activities○ 践行绿色金融 Green finance practices○ 开展绿色融资 Carry out green financing○ 坚持绿色运营 Adhere to green operation○ 鼓励绿色办公 Encourage green office○ 使用清洁能源 Use clean energy
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2 重要性议题 Material topics

环境 Environment	<ul style="list-style-type: none">● 践行绿色金融 Green finance practices	<ul style="list-style-type: none">● 开展绿色融资 Green financing	<ul style="list-style-type: none">● 高效能源利用 Efficient energy utilization
社会 Social	<ul style="list-style-type: none">○ 响应国家政策 服务实体经济 Response to national policies, serving the real economy	<ul style="list-style-type: none">○ 金融科技 Fintech	<ul style="list-style-type: none">○ 平等对待小微企业 Equal treatment of small and micro enterprises
	<ul style="list-style-type: none">○ 消费者权益保护 Protection of consumers' rights and interests	<ul style="list-style-type: none">○ 股东投资回报 Shareholder investment returns	<ul style="list-style-type: none">○ 伙伴合作共赢 Partner cooperation for win-win results
可持续发展 相关治理 Governance related to sustainable development	<ul style="list-style-type: none">○ 员工 Employees	<ul style="list-style-type: none">○ 慈善公益 Charity and commonweal activities	
	<ul style="list-style-type: none">● 利益相关方沟通 Communication with stakeholders● 金融风险防范 Financial risk prevention	<ul style="list-style-type: none">● ESG管理 ESG management● 反洗钱 Anti-money laundering	<ul style="list-style-type: none">● 规范运营 Standardized operation● 反商业贿赂及反贪污 Anti-commercial bribery and anti-corruption

Chapter



守正合规 深化公司治理

Integrity & Compliance – Deepening
Corporate Governance



议题 / Topic

ESG 管理

ESG management



1 ESG 管理理念

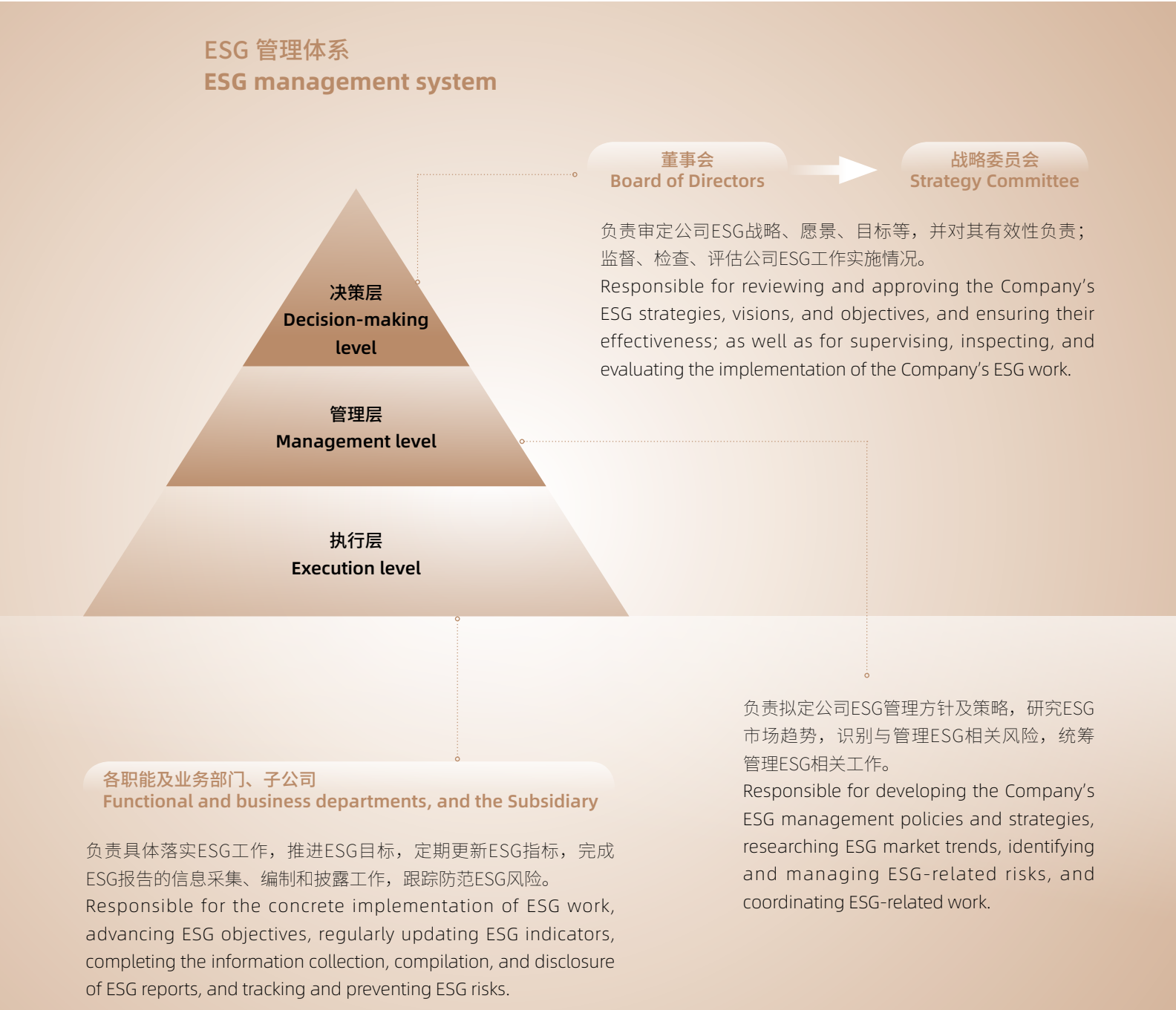
ESG management philosophy

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，贯彻绿色发展方针。 Develop green leasing business, promote environmentally-friendly economic ecology; practice green office philosophy and implement green development guidelines.
社会责任 Social responsibilities	关注股东、伙伴、客户、员工、社区的利益诉求，贡献企业力量，以人为本，和合共赢。 Pay attention to the interests and demands of shareholders, partners, customers, employees, and communities, contribute corporate strength, put people first and achieve win-win results.

2 ESG 管理架构

ESG management structure

江苏金租构建“决策层—管理层—执行层”三级ESG管理体系，将ESG管理提升到事关公司健康、可持续发展的高度，为ESG工作的全面推进提供组织保障和制度保障。
JFL has established a three-level ESG management system involving the “decision-making level - management level - execution level”, elevating ESG management to a level that directly impacts the Company's health and sustainable development, and providing both organizational and institutional guarantees for the comprehensive advancement of ESG work.



3 ESG 管理实践

ESG management practices

01 完善 ESG 制度体系

Improvement of the ESG institutional system

2024 年，公司修订《董事会议事规则》《独立董事工作制度》等基本制度，优化完善《消费者权益保护管理办法》《客户投诉处理管理办法》等管理细则，为公司 ESG 治理奠定制度基础。

In 2024, the Company revised fundamental systems such as the “Rules of Procedure of the Board of Directors” and “Working Rules of Independent Directors”, and optimized and improved detailed management rules such as the “Management Measures for the Protection of Consumers' Rights and Interests” and “Management Measures for Client Complaint Handling”, thereby laying the institutional foundation for the Company's ESG governance.



02 董事会 2024 年审议主要 ESG 事项

Major ESG matters reviewed by the Board of Directors in 2024

公司董事会积极履行 ESG 相关事项的决策与监督职责，2024 年审议通过了涵盖公司治理、风险管理、社会贡献及商业道德等关键领域的多项 ESG 议题。

The Company's Board of Directors actively fulfilled its decision-making and supervisory responsibilities regarding ESG-related matters. In 2024, it reviewed multiple ESG topics covering key areas such as corporate governance, risk management, social contribution, and business ethics.

ESG 关键领域 Key ESG areas	审议 / 听取内容 Matters reviewed/heard
公司治理 Corporate governance	修订《董事会议事规则》、修订《独立董事工作制度》、修订《审计委员会工作规则》 Revision of the “Rules of Procedure of the Board of Directors”, the “Working Rules of Independent Directors”, and the “Working Rules of the Audit Committee”
风险管理 Risk management	全面风险管理报告、年度风险偏好、年度风险政策、预期信用损失模型全面验证报告、反洗钱工作报告 Comprehensive risk management report, annual risk preference, annual risk policy, comprehensive validation report of the expected credit loss model, anti-money laundering report
社会贡献 Social contribution	2023 年度环境、社会及治理（ESG）报告 Environmental, Social and Governance (ESG) Report 2023
商业道德 Business ethics	案件风险防控工作报告 Work report on case risk prevention and control
消费者权益 Rights and interests of customers	消费者权益保护工作报告 Work report on the protection of consumers' rights and interests
金融科技 Fintech	数据治理工作报告 Work report on data governance
内控合规 Internal control compliance	内控合规管理工作报告、内部控制审计报告 Work report on internal control compliance management, internal control audit report

03 完善 ESG 信息披露

Improvement of ESG information disclosure

- 公开披露历年社会责任报告 /ESG 报告。
The Company publicly disclosed past social responsibility reports/ESG reports.
- 公司官网、公众号主动披露 ESG 履责动态，发布 ESG 相关案例，拓宽与利益相关方的沟通渠道。
The Company proactively disclosed updates on ESG responsibility fulfillment and ESG-related cases on its official website and official account, and broadening communication channels with stakeholders.

议题 / Topic

规范运营

Standardized operation



1

党建引领，筑牢发展根基

Party building: Laying a solid foundation for development

公司以党建凝聚力、以融合促进发展，精准把握政策方向，确保公司合规运营、确保公司战略契合国家导向。The Company harnesses Party building to unify strength and leverages integration to drive development. It precisely aligns with policies, ensuring compliant operations and that its strategies are consistent with national priorities.

01 把方向，推动公司高质量发展

Setting the direction for high-quality development

不断提升学习实效

Continuously enhancing learning effectiveness

读原著、学原文、悟原理，深入学习贯彻党的二十届三中全会精神，通过一系列形式多样的宣贯工作，进一步凝聚共识、坚定信心。

by reading original works, studying primary texts, and grasping fundamental principles. The Company has thoroughly studied and implemented the principles and instructions of the 20th CPC Central Committee's Third Plenary Session and, through a variety of promotional initiatives, further consolidated consensus and bolstered confidence.

持续推动学习转化

Continuously translating learning into practice

组织党建大会、党委书记讲党课，在改革精神指导下，进一步明晰工作思路，切实把二十届三中全会精神转化为推动公司高质量发展的实际行动。

by organizing Party-building conferences and lectures delivered by the Party secretary. Guided by the reform principles and instructions, the Company has further clarified its work strategies and effectively transformed the principles and instructions of the 20th CPC Central Committee's Third Plenary Session into concrete actions that propel high-quality development.



二十届三中全会精神学习大会
Conference for studying the principles and instructions of the 20th CPC Central Committee's Third Plenary Session



党委书记讲党课
Party secretary delivering a lecture

坚定落实国企改革

Resolutely implementing state-owned enterprise reform

实施对标世界一流企业价值创造行动，不断增强核心功能、扩大国际影响力；落实国有企业改革深化提升行动，重点提升企业价值创造能力、健全市场化经营机制。

by launching a value-creation initiative benchmarked against world-class enterprises to continuously enhance core functions and expand international influence; and by executing measures to deepen and upgrade state-owned enterprise reform, with a focus on boosting corporate value creation and perfecting a market-oriented operating mechanism.



02 解难题，激发公司发展动能
Overcoming challenges and stimulating development momentum

深化“党建联盟”
Deepening the “Party Building Alliance”

拓宽结对数量，扩大联盟成效。2024年，公司携手江西电建、哈尔滨交通、浙江新一海等8家伙伴，推进党建与业务发展纵深融合。
by increasing the number of partnerships and enhancing the alliance’s effectiveness. In 2024, the Company collaborated with eight partners—including PowerChina Jiangxi Electric Power Construction Co., Ltd., Harbin Traffic Group and Zhejiang Xin Yi Hai Shipping Co., Ltd.—to promote a deep integration of Party building and business development.



党建联盟签约现场
Signing ceremony of the Party Building Alliance

充实人才队伍
Strengthening the talent pool

坚持党管人才原则。2024年，公司结合新一轮战略发展需要，及时调整组织架构、大力启用年轻业务骨干。通过竞聘双选机制，持续优化人才结构，锻造人才队伍。
by adhering to the principle of Party-led talent management. In 2024, in line with new strategic development needs, the Company promptly adjusted its organizational structure and actively promoted young key business personnel. Through a competitive selection and mutual-choice mechanism, it continuously optimized its talent structure and developed its team.



2024 年中层管理人员竞聘现场
2024 Mid-level manager recruitment event

强化科技赋能
Enhancing technological empowerment

2024年，公司推进智慧党建系统2.0迭代升级，强化组织建设，优化党员管理模块，以科技融合赋能党建工作。
by advancing the upgrade of its Intelligent Party Building System 2.0 in 2024. The Company has bolstered organizational construction, optimized the Party member management module, and leveraged technology integration to empower its Party-building efforts.



智慧党建系统
Intelligent Party Building System

03 聚人心，厚植干事创业氛围
Uniting as one and fostering an entrepreneurial spirit

打造融耀苏租
Creating “Rongyao JFL”

围绕奋斗实干、凝心聚力，公司建立“融耀苏租”评奖评优体系，年内推出《选择》《蓬勃生长》等优秀典型宣传。
by focusing on diligence and unity. The Company established the “Rongyao JFL” awards and recognition system and, over the course of the year, launched exemplary showcases such as “Choice” and “Vigorous Growth.”



2024年融耀先锋评选
2024 Rongyao Pioneer selection

加强正面引导
Strengthening positive guidance

开展文化建设系列评选，年内发布《书的告白》《记录美好瞬间》《看见》宣传片，激励全体员工投身公司事业。
by conducting a series of cultural construction evaluations and releasing promotional videos—“Book’s Confession,” “Recording Beautiful Moments,” and “Seeing”—throughout the year to inspire all employees to commit to the Company’s mission.



《记录美好瞬间》文化宣传片
The cultural promotional video
“Recording Beautiful Moments”

营造良好氛围
Cultivating a positive atmosphere

2024年，公司发布内刊《苏租新人文》20周年特刊，通过苏租精神的传承、发扬、创新，讲好苏租故事，传递公司情怀。
by publishing a 20th-anniversary special issue of its internal journal “JFL New Culture” in 2024. Through the inheritance, promotion, and innovation of the JFL spirit, the Company tells its stories and conveys its core values.



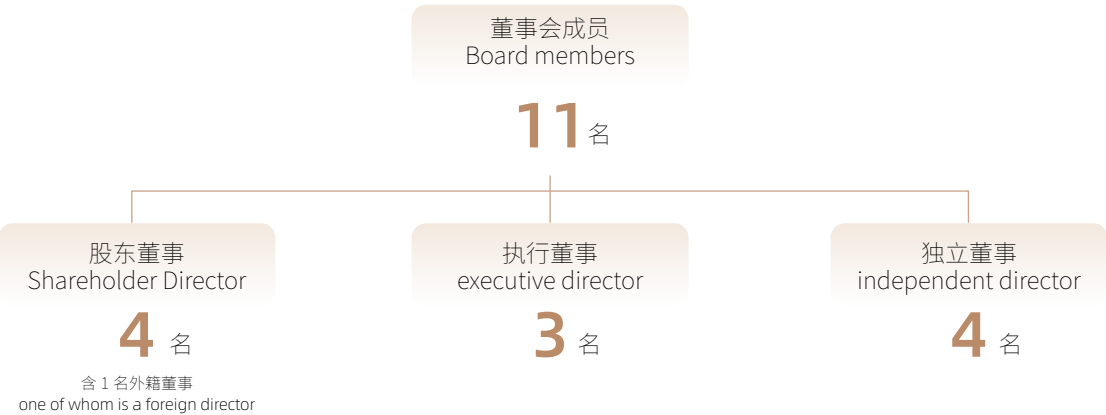
《苏租新人文》20周年特刊
20th-anniversary special issue of “JFL New Culture”

2 董事会掌舵，保障行稳致远

Board of Directors at the helm: Ensuring steady and sustainable progress

01 构建多元化、国际化的董事会结构

Establishing a diversified and international Board structure



董事会成员具备经济、金融、法律、产业、管理等多领域的专业背景。
Board members bring professional expertise from diverse fields such as economics, finance, law, industry, and management.

第四届董事会成员
Members of the 4th Board of Directors



02 强化董事会对重大事项的决策权

Strengthening the decision-making authority of the Board of Directors on major matters

2024年，董事会通过现场及通讯方式召开了8次会议，审议并讨论了86项重大议题，涵盖公司战略规划、融资安排、担保事项、合规管理及薪酬考核等核心领域，董事会在关键决策中发挥主导作用。
In 2024, the Board of Directors held 8 meetings—both in person and via telecommunications—reviewing and discussing 86 major issues that spanned strategic planning, financing arrangements, guarantee matters, compliance management, and remuneration assessments, playing a decisive role in key decisions.

2024 年，董事会
In 2024, the Board of Directors

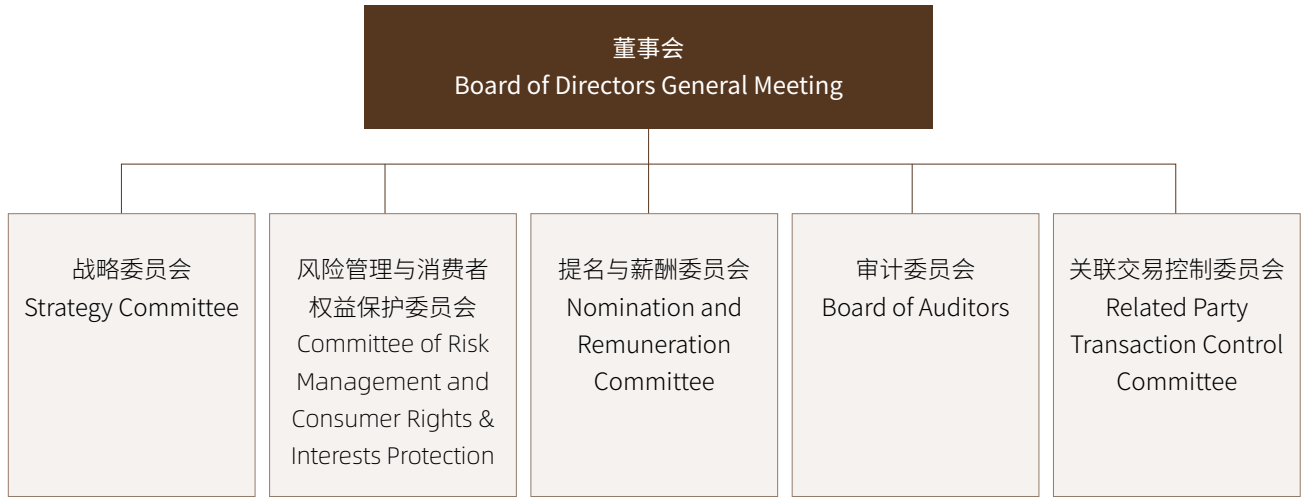
召开会议
Convene a meeting

8 次
审议讨论重大议题
Deliberate and discuss major issues

86 项

03 发挥专门委员会的决策支持作用

Leveraging the decision-support role of specialized committees



专门委员会由具备相关专业背景的董事组成，其中三个委员会由独立董事担任主任，且独立董事占多数。
These committees are staffed by directors with relevant expertise; three are chaired by independent directors, who form the majority.

2024年，各专门委员会共召开15次会议，审议并讨论77项议题，为董事会提供了有力的决策支持。
In 2024, these specialized committees convened a total of 15 meetings, reviewing and discussing 77 issues, and thereby provided robust decision support for the Board of Directors.

2024 年，各专门委员会共
In 2024, various specialized committees

召开会议
Convene meetings

15 次
审议并讨论议题
Deliberate and discuss topics

77 项

04 完善董事履职评价与保障机制 Enhancing the evaluation and safeguard mechanisms for directors' performance

董事履职评价 Director performance evaluation

监事会每年度对董事履职进行评价，并提交股东大会。
The Board of Supervisors evaluates directors annually and submits the findings to the Shareholders' General Meeting.

董事责任险 Directors' liability insurance

公司每年专门划拨专项经费，为全体董事购置履职责任保险，解除董事的后顾之忧。
The Company allocates special funds each year to purchase liability insurance for all directors, alleviating concerns over potential liabilities.

履职资源支持 Performance resource support

在闭会期间，公司支持董事深入各部门调研、走访重点合作伙伴和客户，持续提升董事的履职能力和决策水平。
During recess periods, the Company facilitates directors' involvement in various departments' in-depth research of and visits to key partners and clients, continuously enhancing their decision-making capabilities.



董事实地调研公司合作伙伴
Directors conducting on-site research with the Company's partner



3 内控合规，护航稳健运营 Internal control compliance: Safeguarding steady operations

成效 Achievements

- 建立了横向到边、纵向到底的内控合规管理体系
Established a comprehensive internal control and compliance management system that spans all levels and areas.
- 将合规基因注入发展决策、业务经营的全过程、全领域
Integrated a compliance mindset into every stage and aspect of development decision-making and business operations.
- 实现了从“被动监管遵循”向“主动合规治理”的转变
Achieved a transition from “passive regulatory adherence” to “proactive compliance governance.”

01 内控合规管理体系
Internal control and compliance management system

公司按照“分级管理、逐级负责”的要求，不断完善内控合规管理架构，明确管理责任。
In line with the principle of “hierarchical management and accountability at every level,” the Company continuously refines its internal control and compliance framework, clarifying management responsibilities.

董事会、风险管理与
消费者权益保护委员会
The Board of Directors and the
Committee of Risk Management
and Consumer Rights & Interests
Protection

确定内控合规管理目标，对合规管理的有效性承担最终责任
The Board of Directors and the Committee of Risk Management and Consumer Rights & Interests Protection set internal control compliance management objectives and bear ultimate responsibility for compliance management effectiveness.

管理层
The management

落实合规管理目标，对业务合规性承担领导责任
The management is responsible for implementing compliance management objectives and bears leadership responsibility for business compliance.

各部门负责人
Department heads

落实本部门、本级机构的内控合规管理目标，对本部门、本级机构合规管理承担首要责任。
Department heads are charged with executing internal control compliance management objectives within their departments and bear primary responsibility for compliance in their departments.

全体员工
All employees

遵守与履职行为有关的合规规范，积极识别、控制履职行为的合规风险，对履职行为的合规性承担责任。
All employees must adhere to compliance regulations related to their duties, actively identify and control compliance risks, and be accountable for the compliance of their actions.

考核机制
Evaluation mechanism

公司建立了内控合规考核制度。将各部门合规管理质效纳入考核，并将合规管理情况纳入对各部门负责人的年度综合考核。
The Company has established an internal control compliance evaluation system that incorporates the quality and effectiveness of departmental compliance management into assessments and includes compliance performance in the annual comprehensive evaluations of department heads.



风险管理与消费者权益保护委员会会议现场
Meeting of the Committee of Risk Management and Consumer Rights & Interests Protection



02 内控合规三道防线
The three lines of defense in internal control compliance

相关部门各司其职、协调配合，有机统筹，有效衔接，形成合规管理合力。
Relevant departments perform their respective duties, coordinate effectively, integrate their efforts, and work in seamless conjunction to form a unified compliance management force.

第一道防线
First line of defense:

各业务及职能部门
Business and functional departments.

承担内控合规的主体责任，负责本条线本领域合规规范的严格执行与有效落实，积极配合合规管理部门的工作。
They bear primary responsibility for internal control compliance by strictly enforcing and effectively implementing compliance regulations within their scope, while actively cooperating with the compliance management department.

第二道防线
Second line of defense

合规管理部门
Compliance Management Department

承担内控合规的管理责任，组织、协调、推动各部门开展合规管理工作。
The department manages internal control compliance by organizing, coordinating, and promoting internal control compliance across departments.

第三道防线
Third line of defense

内部审计部门
Internal Audit Department

承担内控合规的监督责任，对经营管理的合规性进行审计，并与合规管理部门建立有效的信息交流机制。
The department oversees internal control compliance by auditing business management compliance and establishing effective information exchange mechanisms with the Compliance Management

03 强化重点领域合规管理
Strengthening compliance management in key areas

加强租赁物合规管控
Improved compliance control of leased property

基于租赁物的风险特征采取一系列管控措施，明确租赁物所有权，健全租赁物价值评估机制，通过“智管万物”平台实现租赁物动态监控。
The Company has implemented a series of measures tailored to the risk characteristics of leased property, clarified ownership of leased property, established a robust valuation mechanism, and dynamically monitoring leased property via the “Smart IoT Manager” platform.

做实资金用途审查
Rigorous review of fund usage

对客户的资金用途开展合规性审查，确保融资租赁资金用途合规合法。
The Company has conducted compliance reviews of clients’ fund usage to ensure that financial leasing funds are used lawfully and in accordance with regulations.

健全合作机构管理
Strengthened partner management

不断建强服务厂商经销商、管理厂商经销商的能力。2024年，修订《厂商经销商管理办法》，优化厂商经销商年度评级机制；上线厂商经销商管理系统，完善尽职调查、准入审核、租后回访等相关机制。
The Company has continuously strengthened the capabilities of servicing and managing vendors and dealers. In 2024, the Company revised the “Vendor and Dealer Management Measures” to optimize the annual rating mechanism for vendors and dealers, and launched a vendor and dealer management system to enhance due diligence, admission review, and post-lease follow-up procedures.

04 内控合规文化建设
Building a culture of internal control compliance

合规宣传
Compliance promotion

2024年，公司常态化推出“图说合规”宣传活动，发布《图解做好金融五篇大文章》《服务经济社会高质量五促进五优化行动》《金融租赁行业三项展业清单》《图说合规<金融租赁公司管理办法（2024）>》等10期海报。
In 2024, the Company regularly launched its “Illustrations of Compliance” campaign, releasing 10 sets of posters—including “Illustrated Guide to Five Major Financial Efforts,” “Five Promotion Actions and Five Optimization Actions for High-quality Economic and Social Development,” “Three Business Development Checklists for the Financial Leasing Industry,” and “Illustrations of Compliance: Management Measures for Financial Leasing Companies (2024).”



图说合规——金融租赁行业三项展业清单
Illustrations of Compliance – Three Business Development Checklists for the Financial Leasing Industry



图说合规——《金融租赁公司管理办法（2024）》
Illustrations of Compliance – Management Measures for Financial Leasing Companies (2024)

专题培训
Specialized training

公司将内控合规相关课程作为年度培训、新员工入职培训必修内容。2024年年内先后开展10余次专项培训，持续提升内控合规教育培训占比，内容覆盖监管政策解读、租赁物合规性等主题。
The Company has made internal control compliance courses a mandatory part of its annual and new employee training programs. In 2024, it conducted more than 10 specialized training sessions, continuously increasing the proportion of internal control compliance education, with topics covering regulatory policy interpretation and leased asset compliance, among others.



《金融租赁公司管理办法（2024）》专题培训
Specialized training on “Measures for the Administration of Financial Leasing Companies (2024)”

议题 / Topic

金融风险防范

Financial risk prevention

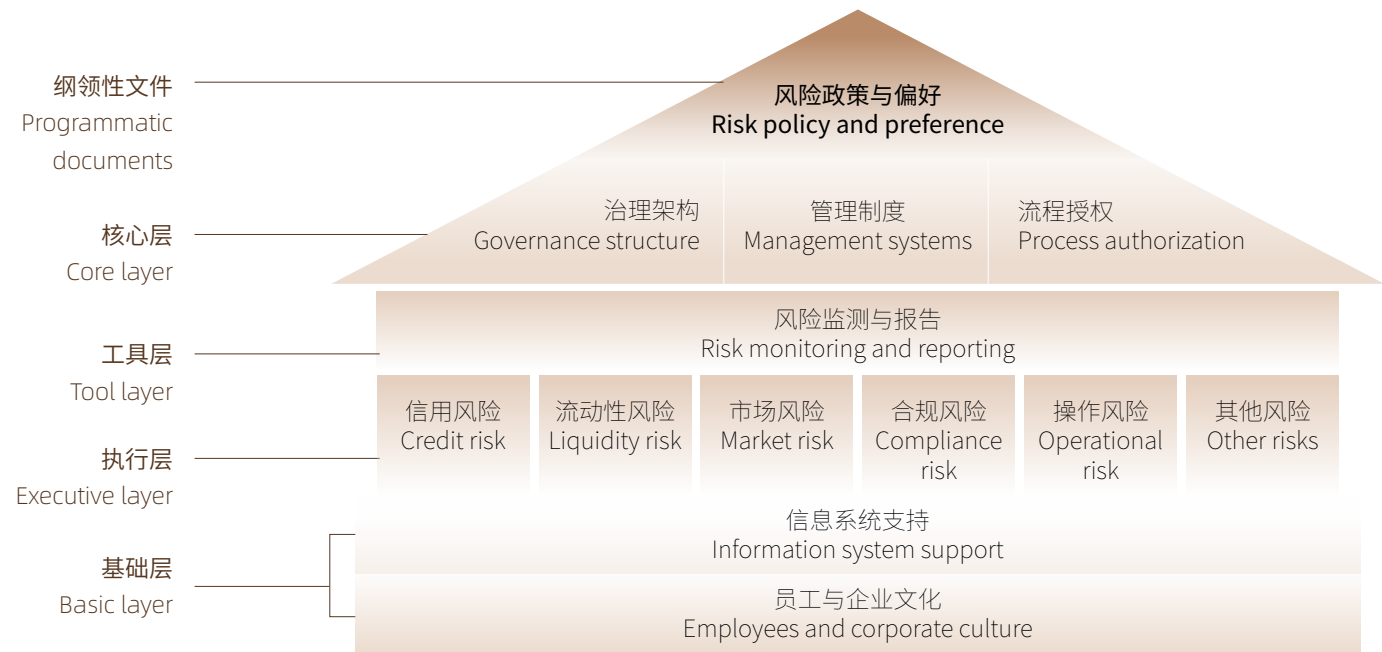


1 全面风险管理体系

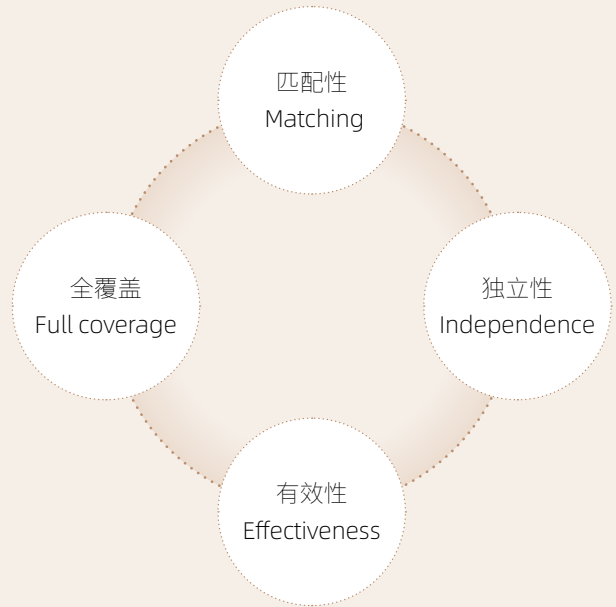
Comprehensive risk management system

公司根据《金融租赁公司管理办法》《银行业金融机构全面风险管理指引》等制度，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。Based on the “Management Measures for Financial Leasing Companies,” the “Comprehensive Risk Management Guidelines for Banking Financial Institutions” and other regulations, 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



管理原则
Management principles



纲领性文件
Guiding documents

2024年，公司确定“风险为本，稳健审慎”的风险原则，更新风险政策和风险偏好。In 2024, the Company established the risk principle of “risk-based, stable and prudent” and updated its risk policies and risk preference.

2 数字风控建设

Digital risk control construction

公司构建了覆盖风险识别、评估、监测、报告与预警、控制与缓释全流程的数字风控体系。The Company has developed a digital risk control system covering the entire process of risk identification, assessment, monitoring, reporting and early warning, control, and mitigation.

数字风控体系整合了内外部多源数据，完成3000+数标建设、以及60+自动决策模型、1200+风险预警规则、20+风险管理子模块的搭建，有效实现了风险管理闭环。The digital risk control system integrates multi-source internal and external data, has established over 3,000 data indicators, built more than 60 automated decision-making models, implemented over 1,200 risk early warning rules, and developed more than 20 risk management sub-modules, thereby effectively achieving a closed-loop risk management process.

数标建设
Numerical standard construction

3000⁺

自动决策模型
Automatic Decision Model

60⁺

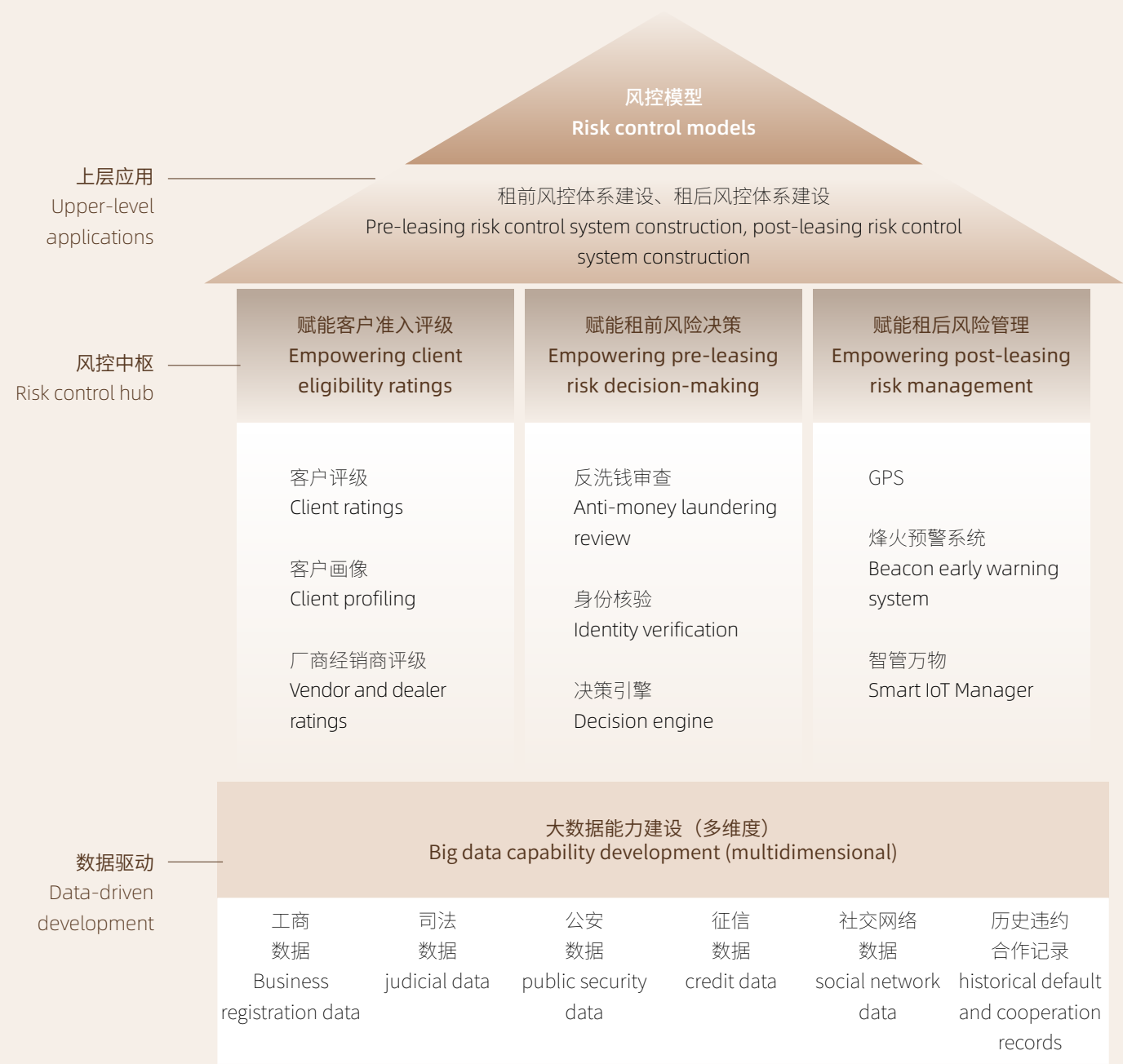
风险预警规则
Risk Warning Rules

1200⁺

风险管理子模块
Risk management submodule

20⁺

数字风控体系建设
Digital risk control system construction



汽车“管理驾驶舱”
“Management Cockpit” for automotive business



租前风险决策系统
Pre-leasing risk decision system

3 风险文化建设 Risk culture construction

公司将风险管理融入日常运营，形成“全员风险管理、风险管理创造价值”的文化氛围。
The Company has integrated risk management into its daily operations, creating a cultural environment of “all employees manage risk, risk management creates value.”



公司与法巴租赁开展操作风险与内部控制交流
The Company and BNP Paribas Leasing Solutions engage in discussions on operational risk and internal control



新员工风险管理培训
Risk management training for new employees

议题 / Topic

反商业贿赂及反贪污

Anti-commercial bribery and anti-corruption



公司秉持“强监督、防风险、促发展”的工作理念，以“严管厚爱”为导向，紧扣保障公司健康发展、员工健康成长的“两个健康”目标，持续深耕“清风苏租”清廉金融文化，坚定不移一体推进不敢腐、不能腐、不想腐，为公司稳健经营与高质量发展筑牢坚实保障。

The Company adheres to the work philosophy of “strong supervision, risk prevention, and development promotion” and is guided by the principle of “strict management with care.” It is committed to achieving the dual objectives of healthy corporate development and robust employee growth, continuously cultivating the “Incorruptible JFL” clean financial culture, and unswervingly advancing an integrated approach of “dare not be corrupt, cannot be corrupt, and do not want to be corrupt” to secure a solid foundation for stable operations and high-quality development.

2024 年度数据

Annual data for 2024

开展员工家访 Conducted employee home visits	75 次	实施廉洁从业提示提醒 Implemented over reminders to maintain incorruptible practice	400 ⁺ 次
组织公司层面专项廉洁警示教育 Organized Company-level special anti-corruption warning education sessions	8 次	个人重大事项申报覆盖率 Achieved coverage in the declaration of significant personal matters	100 %
完成岗位轮换工作 Completed instances of job rotation	71 人次		

1

完善反腐败机制

Enhancing the anti-corruption mechanism

公司构建了反腐败“三道防线”，不断深化“三联”工作机制，汇聚监督合力，精准查摆制度建设薄弱点，建立健全廉洁风险防控长效机制。

The Company has developed a “three lines of defense” system for anti-corruption and continuously deepens its “three-link” mechanism, consolidating supervisory efforts to accurately identify weaknesses in its systems and establish a robust, long-term framework for preventing and controlling integrity risks.

三道防线

Three lines of defense

业务部门，中后台职能部门，纪审联动。公司打造了贯穿公司前中后台的风险防线，明确各层级风险防范职责，压实各防线主体责任。

Business departments, middle and back office functional departments, and the coordinated efforts between disciplinary inspection and supervision. The Company has built a comprehensive risk defense spanning its front, middle, and back offices, clearly delineating risk prevention responsibilities at every level and reinforcing accountability across all layers.

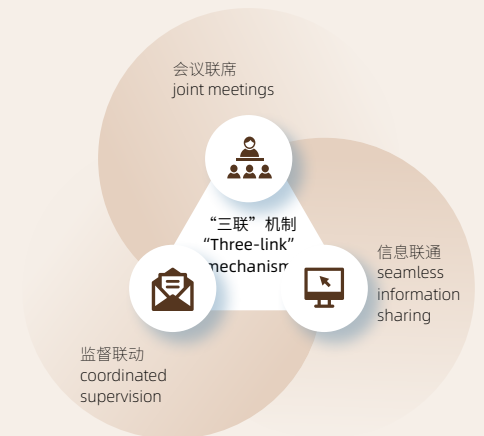


“三联”机制

“Three-link” mechanism

围绕“会议联席、信息联通、监督联动”凝聚监督力量，推动各部门切实履行反腐倡廉管理责任。

Centered on joint meetings, seamless information sharing, and coordinated supervision, this mechanism consolidates supervisory forces and compels all departments to effectively fulfill their anti-corruption and integrity management responsibilities.



制度规范

Regulatory systems

公司围绕廉洁从业要求，通过深度剖析业务流程，精准定位潜在风险点，确保制度切实可行、行之有效。2024年，公司修订《员工家访实施细则》，进一步了解掌握员工八小时外思想动态，强化员工行为管理。

Based on the requirements on incorruptible practice, the Company rigorously analyzes its business processes to pinpoint potential risk areas, ensures that its regulations are both practical and effective. In 2024, it revised the “Detailed Implementing Rules of Employee Home Visits” to better understand and monitor employees’ off-duty attitudes and to strengthen behavioral management.

2 强化关键领域日常监督 Strengthening daily supervision in key areas

聚焦重点领域、关键环节与重要岗位，深入开展员工行为监督管理。公司要求员工如实申报个人情况，密切关注民间借贷、非法集资等问题，加强对员工“八小时外”生活圈的关注。定期发放《家庭助廉倡议书》，发动家属参与员工廉洁自律监督，构建全方位监督网络。

Targeting key areas, critical processes, and vital positions, the Company rigorously monitors and manages employee conduct. Employees are required to provide honest personal declarations, with special attention given to issues such as private lending and illegal fundraising. Additionally, the Company regularly distributes a "Incorruptibility Proposal for Family Members" to involve family members in supervising employee integrity, thereby establishing a comprehensive supervisory network.



《家庭助廉倡议书》
"Incorruptibility Proposal for Family Members"

以警示教育大会为契机，强化员工廉洁意识。公司定期召开警示教育大会，采用“线下+线上”相结合的方式，确保覆盖全体员工。有效传达党风廉政建设及反腐败斗争要求，深入分析反腐形势，学习典型警示案例，告诫全体员工算好“人生几本账”，促使员工知敬畏、存戒惧、守底线。

Leveraging warning education conferences to reinforce incorruptibility awareness, the Company regularly convenes such sessions using both in-person and online formats to ensure full coverage. These conferences effectively communicate the requirements for construction of the Party conduct and of an honest and clean government as well as anti-corruption; they offer in-depth analyses of anti-corruption trends and review illustrative warning cases, urging employees to reflect on their personal accountability and encouraging them to maintain respect, caution, and clear ethical boundaries.



警示教育大会
Warning education conference

3 推进“清廉金融”文化建设 Advancing the “Clean Finance” culture

01 建立“3+5”廉洁警示教育体系 Establishing a "3+5" incorruptibility warning education system

公司持续完善覆盖“公司-支部-部门”三个层面、“全员-党员-中高层-业务人员-新员工”五个维度的员工廉洁警示教育体系，推动廉洁警示教育入脑入心。

The Company has continuously refined an integrity education framework that spans three organizational levels—Company, Party branch, and department—and targets five dimensions: all employees, Party members, mid-to-senior management, business personnel, and new hires. This ensures that the message of integrity is deeply internalized.



异地团队专项廉洁警示教育会议
Special incorruptibility warning education meeting for remote teams



新员工《系好廉洁从业“第一粒”扣子》专题培训
Special training for new employees: "Securing the First Button of Incorruptible Practice"

02 打造“清风苏租”廉政品牌 Building the incorruptible brand "Incorruptible JFL"

充分发挥文化引领作用，营造“亲清”关系的廉洁氛围，引导员工深刻领会“严管就是厚爱”“信任不能代替监督”“监督就是最好的保护”等辩证思想内涵。

By fully harnessing the influence of corporate culture, the Company fosters an environment of clean and amicable relationships. It guides employees to deeply appreciate the principles behind phrases such as "strict management is a form of care," "trust cannot replace supervision," and "supervision is the best protection."



廉洁从业培训海报
Incorruptible practice training poster

议题 / Topic

反洗钱

Anti-money laundering



1

稳步推进反洗钱管理体系建设

Steadily advancing the anti-money laundering management system construction

01 完善反洗钱管理体系

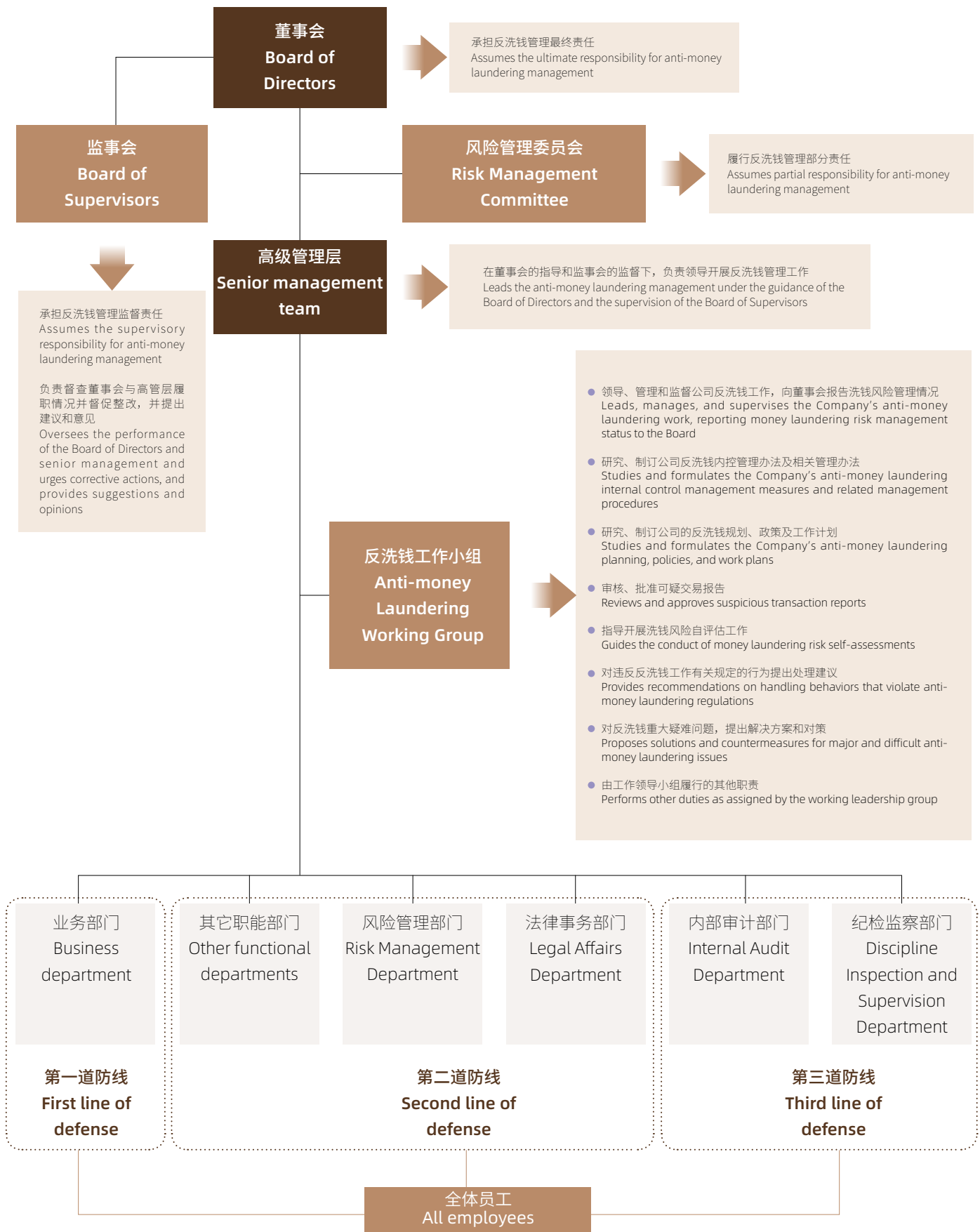
Improving the anti-money laundering management system

公司根据新《反洗钱法》《金融机构反洗钱规定》《法人金融机构洗钱和恐怖融资风险管理指引（试行）》《金融机构反洗钱和反恐怖融资监督管理办法》等法律法规，搭建了反洗钱法人治理架构，建立健全反洗钱管理制度体系。

In accordance with the new “Anti-money Laundering Law,” “Provisions on Anti-Money Laundering of Financial Institutions,” “Guidelines for Money Laundering and Terrorist Financing Risk Management for Corporate Financial Institutions (Trial),” and the “Supervision and Administration Measures for Anti-money Laundering and Anti-terrorist Financing for Financial Institutions,” the Company has established a corporate governance framework for anti-money laundering and developed a comprehensive management system.

反洗钱治理架构

Anti-money laundering governance framework





反洗钱制度体系
Anti-money laundering
institutional system

基本制度
Basic rules

《反洗钱和反恐怖融资管理办法》
“Anti-money Laundering and Anti-terrorist Financing Management Measures”

业务管理制度
Business management rules

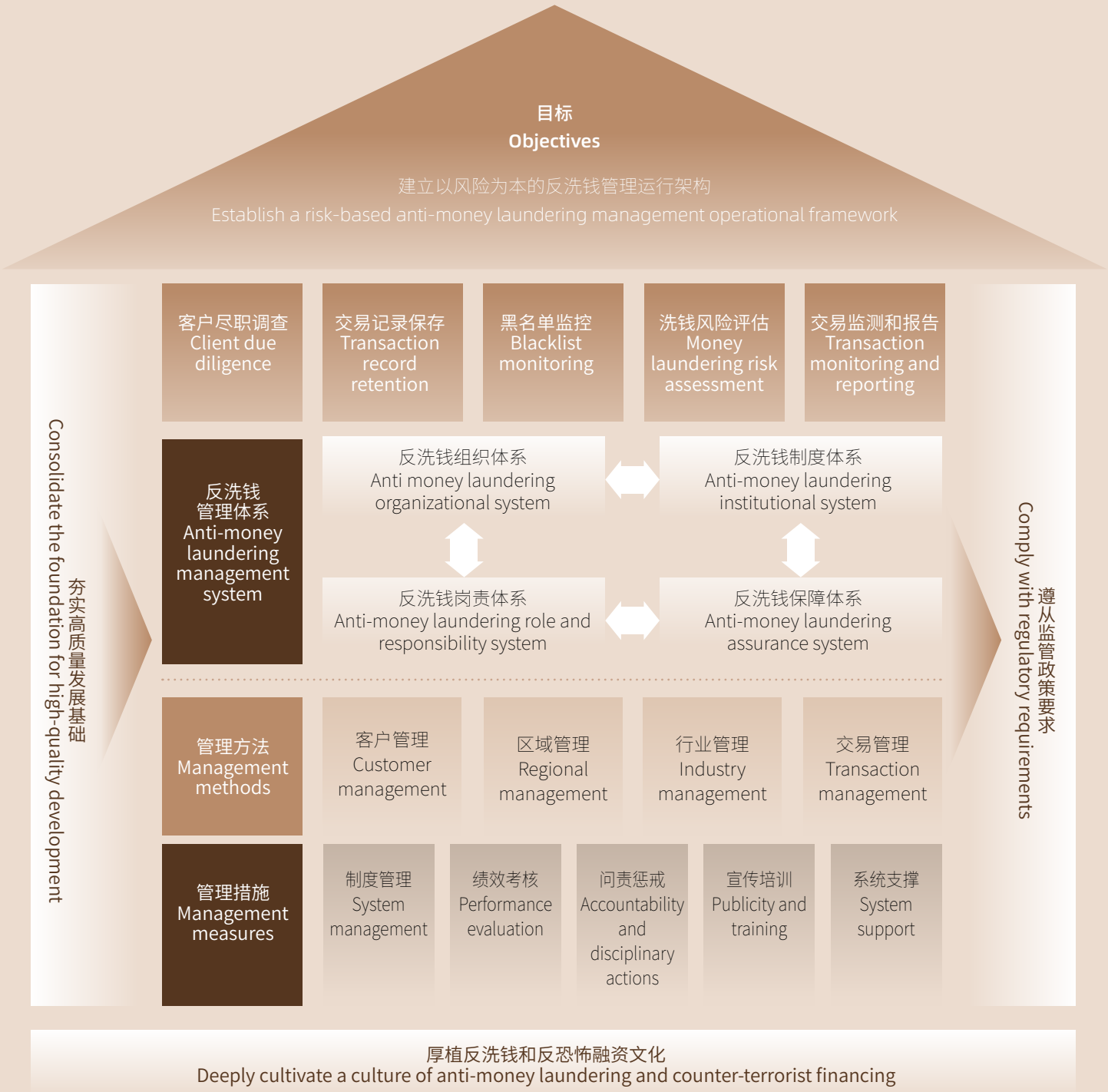
《客户身份识别管理办法》《客户身份资料与交易记录保存管理办法》《客户洗钱与恐怖融资风险等级划分管理办法》
“Client Identification Management Measures,” “Management Measures for Client Identity Data and Transaction Record Retention,” “Management Measures for Client Money Laundering and Terrorist Financing Risk Ratings”

日常管理制度
Daily management rules

《洗钱风险自评估操作指引》《冻结涉及恐怖活动资产的内部管理办法》《合规风险应急预案》《信息安全管理办法》
“Operational Guidelines for Money Laundering Risk Self-Assessment,” “Internal Management Measures for Freezing Assets Involved in Terrorist Activities,” “Emergency Plan for Compliance Risks,” “Information Security Management Measures”

02 搭建反洗钱管理架构
Establishing the anti-money laundering management framework

公司坚持以客户为中心，积极研究和探索反洗钱管理方法和措施，为保障社会安全稳定贡献苏租力量。
The Company adheres to a client-centric approach, actively researching and exploring management methods and measures for anti-money laundering, thereby contributing its efforts to safeguard social stability and security.



03 开展反洗钱系统建设
Developing the anti-money laundering system

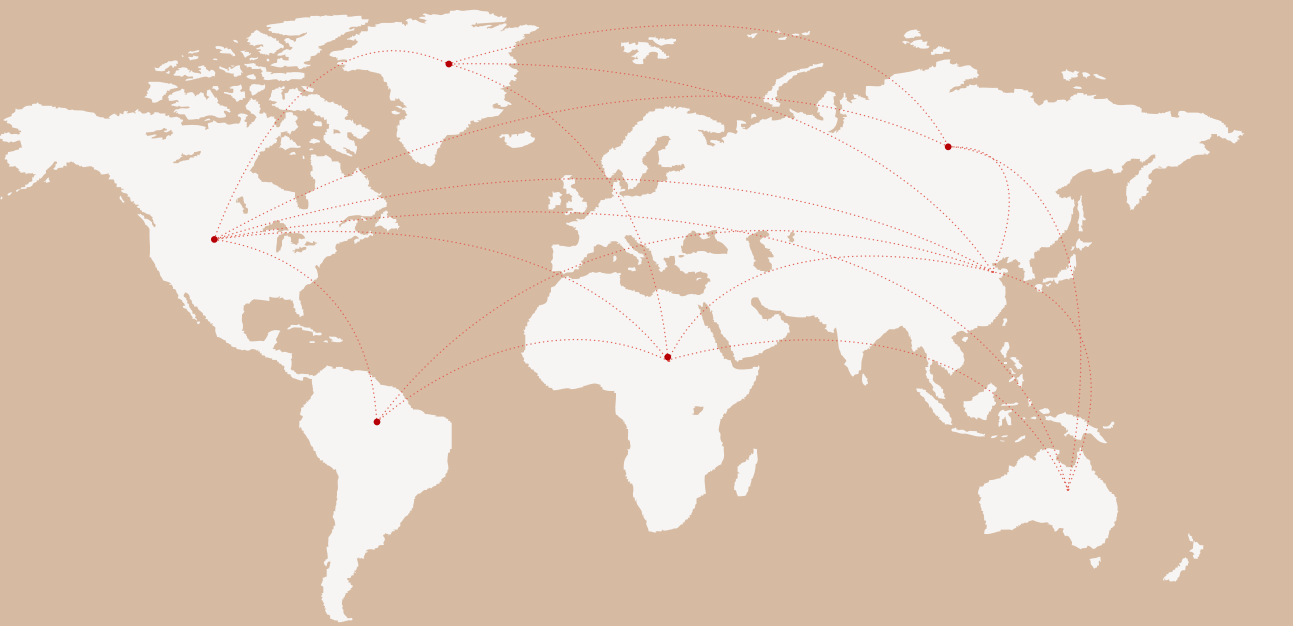
公司坚持科技赋能，引入外部专业数据库，不断完善相关模型建设，持续提高系统的自动化程度，促进风险监测智能化。
The Company adheres to technology empowerment, introduces external professional databases, continuously refines related model development, steadily enhances system automation, and promotes intelligent risk monitoring.

反洗钱系统
Anti-money laundering system



反洗钱合规数据库
Anti-money laundering compliance database

公司合作的反洗钱合规数据库权威、可靠：专业数据研究团队持续监控全球 250 多个司法辖区的 35,000 多个媒体来源，包括政务网站、公司记录和法律程序。
The anti-money laundering compliance database that the Company collaborates with is authoritative and reliable, with a professional research teams continuously monitoring over 35,000 media sources across more than 250 jurisdictions, including government affairs websites, corporate records, and legal proceedings.



个人及实体数据 Personal and Entity Data	信息来源语言 Languages sourced	研究员 Researchers
750 ⁺ 万笔	59 种	500 ⁺ 人
持续收集相关信息数据 Data collection	源语种的数据信息来源 Original language sources	数据研究中心 Data research centers
7×24 _h	35,000 ⁺ 个	11 个
数据覆盖国家及地区 Data coverage spans more than countries and regions	获得 ISO 质量认证证书（TUV）的反洗钱数据供应商 The first anti-money laundering data provider to obtain ISO quality certification (TUV)	
250 ⁺ 个	No.1	

2 扎实履行反洗钱义务 Diligently fulfilling anti-money laundering obligations

01 落实客户尽职调查要求 Implementing client due diligence requirements

公司不断推动客户尽职调查标准化、规范化、智能化建设，做实受益所有人精准识别，完成客户风险等级划分，细化不同类型客户、不同业务场景尽职调查标准和内容。The Company continuously promotes the standardization, regularization, and intelligent development of client due diligence, accurately identifies beneficial owners, completes client risk grading, and refines due diligence standards for different types of clients and various business scenarios.

02 保存客户资料和交易记录 Retaining client information and transaction records

公司持续做好租前信息搜集、租中审核增补、租后材料保存，并按照 10 年期限的保存要求妥善存档。The Company continuously collects pre-leasing information, supplements and reviews data during the lease, and preserves post-lease materials, all of which are properly archived in accordance with the 10-year retention requirements.

03 监测报告大额交易和可疑交易 Monitoring and reporting of high-value transactions and suspicious transactions

公司在反洗钱系统部署可疑交易监测预警模块，建立预警触发处置机制。全年未发现可疑交易。The Company has deployed a suspicious transaction monitoring and early warning module within its anti-money laundering system and established a trigger response mechanism. No suspicious transactions were identified throughout the year.

04 监控反洗钱负面名单 Monitoring the anti-money laundering negative list

反洗钱系统接入内部核心业务系统与外部权威洗钱名单，杜绝向反洗钱名单内客户提供租赁服务。全年未发现客户涉及洗钱风险负面清单情况。The anti-money laundering system is integrated with both internal core business systems and external authoritative money laundering watchlists, thereby ensuring that leasing services are not provided to clients on these lists. No such cases were identified during the year.

3 强化反洗钱宣传培训力度 Enhancing anti-money laundering awareness and training

2024 年内，公司通过内部报告、外部交流、宣传教育等多元途径，持续推进反洗钱常态化、长效化宣传，厚植员工反洗钱合规意识。

In 2024, through internal reports, external exchanges, and educational campaigns, the Company continuously promoted regular and long-term anti-money laundering education to deeply embed compliance among its employees.

01 构建反洗钱长效化宣传机制 Establishing a long-term anti-money laundering publicity mechanism

梳理反洗钱和反恐怖融资的监管体系、最新监管重点领域以及内部管控体系，形成 18 张宣传海报，在公司一楼大厅显著位置宣传展示。The Company reviewed the regulatory framework for anti-money laundering and counter-terrorist financing, identified the latest key regulatory focus areas, and created 18 promotional posters that are prominently displayed in the Company's lobby.



02 发挥反洗钱工作例会效用 Leveraging regular anti-money laundering meetings

持续通过季度反洗钱工作例会向各部门传达最新监管政策，培训监管文件精神，阶段性回顾工作计划，跟踪反洗钱工作落实情况。Quarterly sessions are held to communicate the latest regulatory policies to all departments, train staff on regulatory requirements, periodically review work plans, and monitor the implementation of anti-money laundering work.



反洗钱工作例会现场
Scene from an anti-money laundering meeting

03 利用外部专业资源 Utilizing external professional resources

2024 年，公司邀请外部专家开展《当前反洗钱犯罪形势和监管新规》培训，解读金融机构面临的主要洗钱威胁及最新监管动态，提升公司在复杂监管环境下识别和应对洗钱风险的能力。In 2024, the Company invited external experts to conduct training on "The Current Landscape of Money Laundering Crime and New Regulatory Provisions," which clarified the primary money laundering threats faced by financial institutions and the latest regulatory trends, thereby enhancing the Company's ability to identify and address money laundering risks in a complex environment.



外部专家反洗钱培训会议现场
Figure: Scene from an external expert anti-money laundering training session

Chapter



主动作为 服务新质生产力

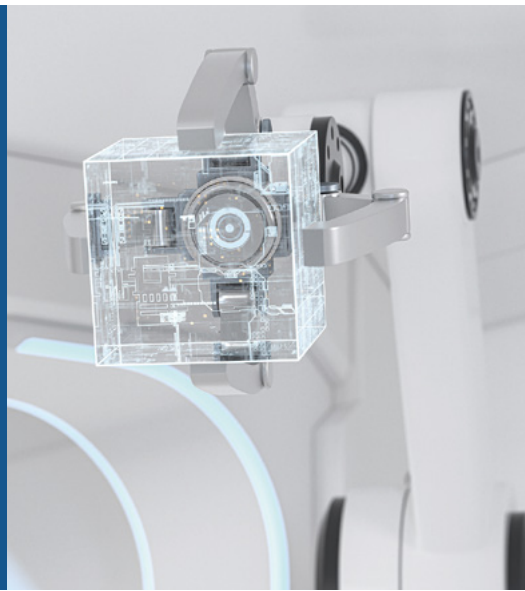
Proactive Actions - Supporting
the Development of New-quality
Productivity



议题 / Topic

响应国家政策 服务实体经济

Response to national policies, serving the real



“

加快产品更新换代是推动高质量发展的重要举措，要鼓励引导新一轮大规模设备更新和消费品以旧换新。
Accelerating product upgrades is an important measure to drive high-quality development. We must encourage and guide a new round of large-scale equipment upgrades and consumer goods trade-in

”

2024年2月，习近平总书记在中央财经委员会第四次会议上强调
In February 2024, General Secretary Xi Jinping noted at the Fourth Plenary Session of the Central Financial and Economic Affairs Commission

“

推动大规模设备更新和消费品以旧换新是加快构建新发展格局、推动高质量发展的重要举措，将有力促进投资和消费，既利当前、更利长远。
“Promoting large-scale equipment upgrades and consumer goods trade-in is an important measure to accelerate the construction of a new development pattern and drive high-quality development. It will effectively stimulate investment and consumption, bring both the current and long-term benefits.

”

《推动大规模设备更新和消费品以旧换新行动方案》（国发〔2024〕7号）
From the "Action Plan for Promoting Large-Scale Equipment Upgrades and Consumer Goods Trade-in" (G.F. [2024] No. 7)

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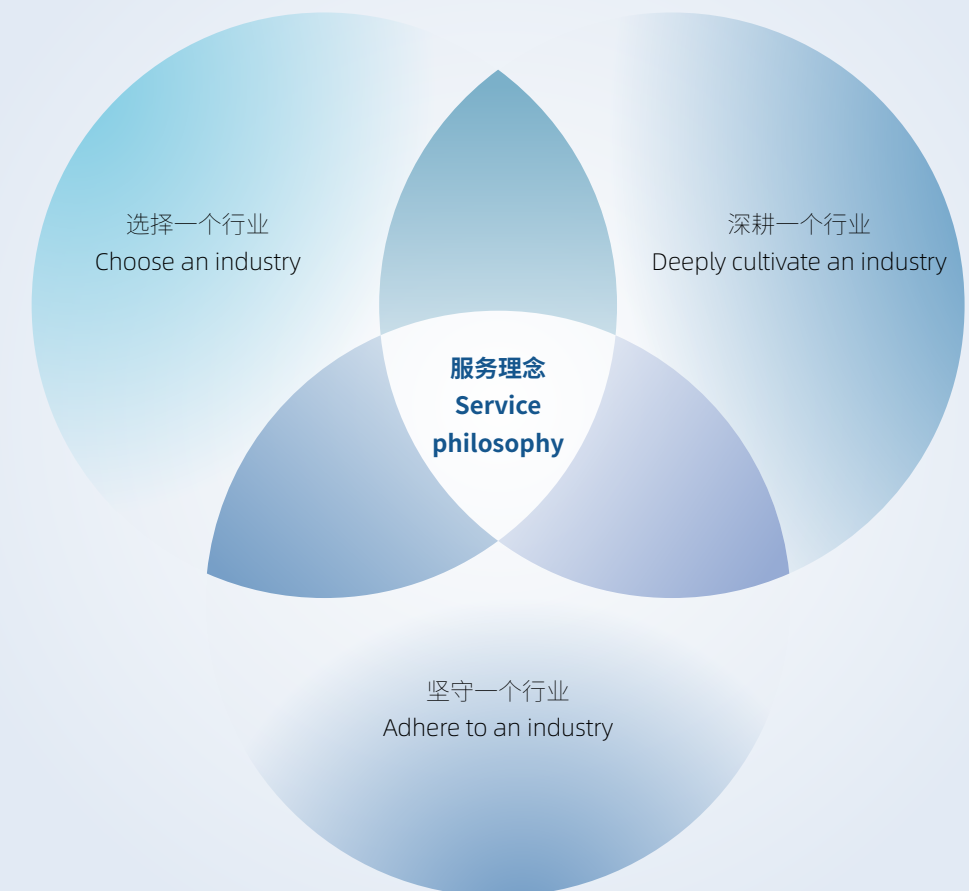
服务设备更新的能力支撑 Capability support for serving equipment upgrades

01 精专行业，培育了服务设备更新的专业能力 Specialized industry: Cultivating professional capability in serving equipment upgrades

坚持“选择一个行业、深耕一个行业、坚守一个行业”的服务理念。
Adhering to the service philosophy of "focus on and remain committed to one industry after choosing it"

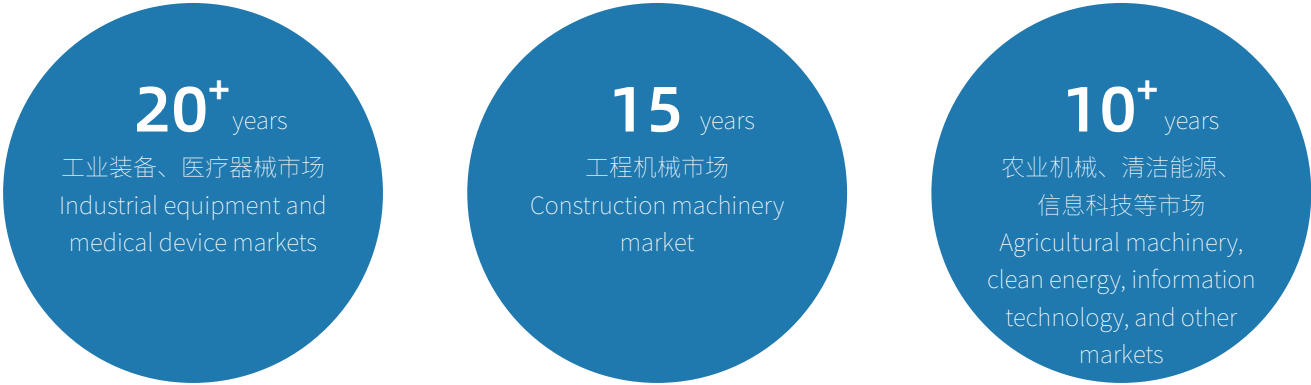
深耕细分领域，业务覆盖10大板块100多个细分市场。
With reach into niche segments, the business spans 100 sub-sectors in 10 major sectors.

坚守市场一线，即使在行业低谷期，仍然与客户保持联系，跟踪行业动态、关注客户需求。在陪伴中逐渐累积信任。
By staying at the forefront of the market, the Company maintains close contact with clients even during downturns, continuously tracking industry trends and client needs to gradually build trust through ongoing engagement.



(1) 服务时间长
Long service duration

通过精专行业，公司培育了一大批合作10-20年的忠实客户和厂商伙伴。
Through its specialized approach, the Company has cultivated a large base of loyal clients and vendor partners with relationships lasting 10–20 years.



(2) 服务产品多
Diverse services and products

通过精专行业，公司推出了丰富多样的金融产品，全面覆盖各类客户需求：
Through its specialized approach, the Company has introduced a wide range of financial products that comprehensively address various client needs:



公司金融产品矩阵
JFL's financial product matrix



医疗健康
Medical health

牙易租
Dental Equipment Leasing

宠易租
Pet Medical Equipment Leasing



节能环保
Energy conservation and environmental protection

环e租
Environmental Protection Equipment e-Leasing

环卫友e租
Sanitation Equipment e-Leasing



交通运输
Transportation

中重卡
Medium-duty and heavy-duty trucks



清洁能源
Clean energy

闪光租
PV Equipment Leasing



科学技术
Science and technology

影易租
Cinema Equipment Leasing



工业装备
Industrial equipment

快印通
Fast Printing

50 专案、100 专案、200 专案
50 Program, 100 Program, 200 Program



农业装备
Agricultural equipment

农易租
Agricultural Equipment Leasing

惠友计划
Huiyou Plan



工程装备
Engineering equipment

工易租
Engineering Equipment Leasing

微易租 -A
Weiyizu-A

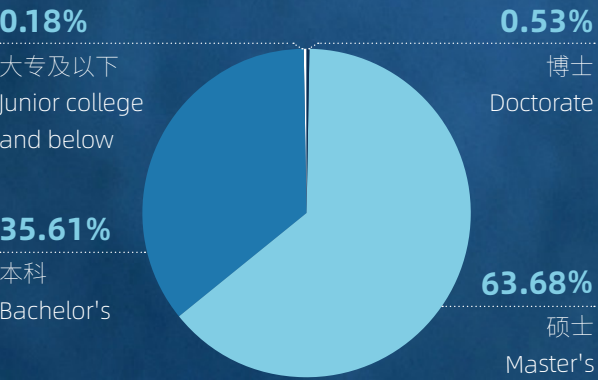
微易租 -B
Weiyizu-B



(3) 服务人才专
Specialized talents for services

通过精专行业，公司培育了一支理解行业规律、熟悉设备特性的员工队伍，更好服务客户。“一讲就明、一点就通、一聊就懂”
Through its specialized approach, the Company has built a team of professionals who are well-versed in industry trends and equipment specifics, enabling them to serve clients more effectively. Our communication is so clear that a single explanation brings instant understanding, one key point immediately resonates, and a brief discussion suffices for complete clarity.

学历 / Education



平均从业年限
Average years of experience

7 years

资质证书
Qualification certificates

经济师
economist

工程师
engineer

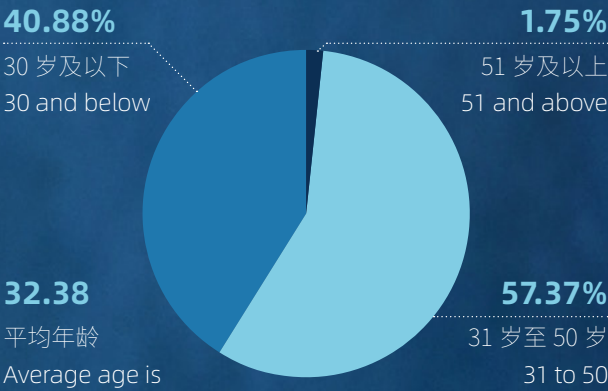
政工师
political counselor

会计师
accountant

律师
lawyer

...

年龄 / Age

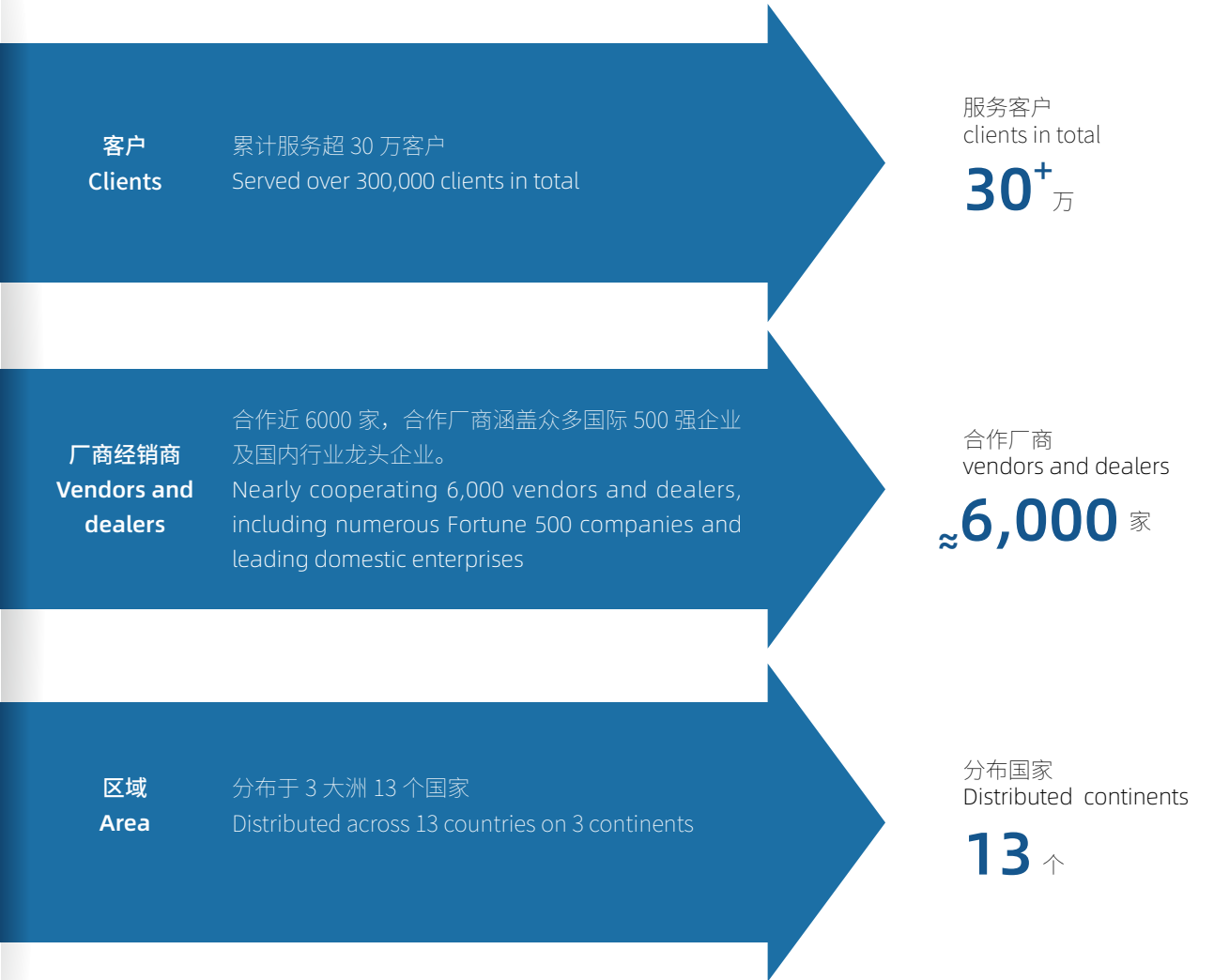


业务团队
Business teams

≈ 100 teams

02 三线并进，建立了服务设备更新的有效渠道
Advancing on three fronts to establish effective channels for serving equipment upgrades

通过“厂商+区域+科技”三线并进，公司积累了海量客户资源和合作伙伴，分布在多地区、多领域。
By simultaneously pursuing a “vendor + region + technology” strategy, the Company has amassed extensive client resources and partners across various regions and fields.



合作厂商（部分）
cooperating vendors (partial)



厂商租赁，高效服务 Vendor leasing for efficient services

以“场景化金融”方式融入设备销售环节。
Integrating financing into the equipment sales process through “scenario-based finance.”

厂商的设备销售到哪里，公司的金融租赁服务就跟进到哪里。
Wherever a vendor sells equipment, the Company's financial leasing services follow.

连接厂商经销商与终端客户，直达客户。
By connecting vendors and dealers with end customers, products reach customers directly.

区域直租，深入支持 Regional direct leasing for in-depth support

在区域小微聚集区、厂商销售密集区，部署业务团队，自主培育和储备客户资源。
Deploying business teams in regions with concentrated small and micro enterprises and high vendor sales density to independently cultivate and secure client resources.

与地方产业深度融合，第一时间服务地方小微企业。
Deeply integrating with local industries to promptly serve local small and micro enterprises.

线上平台，广泛助力 Online platform for extensive assistance

“设备云集，轻松租赁”——与小森印刷、中联环境、捷尔杰、美亚光电等多家优质设备厂商合作打造“乐租商城”线上租赁平台。整合厂商优质设备资源，为客户提供一站式租赁解决方案。
“Equipment Convergence, Effortless Leasing” – In collaboration with high-quality equipment manufacturers such as KOMORI, Zoomlion Environmental, JLG, and Meyer, we have developed the “Leasing Mall” online leasing platform. By integrating top-tier vendor equipment resources, we provide clients with one-stop leasing solutions.

打破传统业务地域限制，实现设备租赁业务的线上化、智能化运营。
This platform overcomes the geographical limitations of traditional operations, enabling online and intelligent equipment leasing.



2 服务设备更新的具体领域 Specific areas of serving equipment upgrades

公司积极发挥金融租赁“设备融资”专业功能，聚焦大规模设备更新需求，目前已形成了高端装备、清洁能源、交通运输三大百亿级板块领跑和 100 多个细分行业协同的“3+N”业务格局，年内支持 20 万多台套设备更新。
The Company actively leverages its expertise in equipment financing to meet large-scale equipment upgrade demands. It has established a “3+N” business model—comprising three major sectors (high-end equipment, clean energy, and transportation), each with over 10-billion scale, alongside more than 100 collaborative niche industries. This model supported the upgrade of over 200,000 pieces of equipment throughout the year.



01 服务绿色设备更新，共筑绿色未来 Serving green equipment upgrades for building a green future together

详见“环境保护”相关篇章
See the “Environmental Protection” section for details

02 服务交通运输，做好保通保畅
Serving transportation for ensuring smooth and uninterrupted operations



(1) 在船舶市场，助力国产船舶走向全球。
In the maritime sector, the Company assists domestic vessels in entering global markets.

支持大国重器“国船国造”和江苏造船业加速发展，与江苏新时代、江南造船、扬州大洋等多家造船厂合作。
Collaborating with shipyards such as New Times Shipbuilding, Jiangnan Shipbuilding, and Yangzhou Dayang, the Company supports the “domestic manufacturing of vessels” initiative and the accelerated development of Jiangsu’s shipbuilding industry.

遍布中国香港及新加坡、荷兰、挪威、土耳其等二十多个国家和地区，累计投放船舶 160 多艘，船舶总运力达 500 万吨。
Operating in more than 20 countries and regions—including Hong Kong, Singapore, the Netherlands, Norway, and Turkey—the Company has deployed over 160 vessels, with a total shipping capacity of 5 million tons.

覆盖散货船、集装箱船、油气和化学品船、海工船等各类船型。
Covering bulk carriers, container ships, oil, gas and chemical carriers, offshore vessels, and more.

公司支持“国船国造、走向深蓝”获得中央电视台英语频道报道。
The Company’s support for “domestic manufacturing of seagoing vessels” received coverage on the CCTV English channel.

与欧洲 Yildirim 集团合作的船舶租赁项目获国际权威海事金融杂志《Marine Money》颁发的“年度租赁交易大奖”（The Leasing Deal of the Year）。A ship leasing project in collaboration with Europe’s Yildirim Group received the “Leasing Deal of the Year” award from the internationally authoritative maritime finance magazine Marine Money.



(2) 在汽车市场，建立乘用车、网约车、环卫车、专用车等多元板块。2024 年，公司支持车辆采购 6 万余辆，投放近 110 亿元。
In the automotive market, the Company has established diversified segments including passenger vehicles, ride-hailing vehicles, sanitation vehicles, and specialty vehicles. In 2024, the Company supported the procurement of over 60,000 vehicles, with an investment of nearly 11 billion RMB.

乘用车及商用车 Passenger vehicles and commercial vehicles	持续加强知名车企厂商的业务对接，搭建直销网络，服务终端客户。 Continuously strengthening engagement with renowned automobile manufacturers, establishing direct sales networks, and serving end customers.
网约车 Ride-hailing vehicles	服务全国 20 多个城市的 140 家网约车公司及个体运营户，全年累计投放金额 4 亿元。 Serving 140 ride-hailing companies and individual operators in over 20 cities nationwide, with a total deployment amount of 400 million RMB.
环卫车 Sanitation vehicles	租赁行业渗透率排名第一，加大与头部环卫车厂商合作力度，扩大厂商驱动型的区域服务团队规模。年内支持近 5000 家客户更新清扫、喷洒、垃圾等环卫车辆，年内投放金额 16 亿元。 With the highest penetration rate in the leasing industry, the Company has intensified cooperation with leading sanitation vehicle vendors and expanded vendor-driven regional service teams. The amount invested within the year is 1.6 billion RMB.
专用车 Specialty vehicles	深耕货运物流、冷链运输、石化运载等领域，加深专用车头部厂商合作，全年支持千余家客户购置搅拌车、冷藏车、清障车、压裂车等各类专用车辆，解决相关企业 3 亿元资金需求。 With a deep focus on freight logistics, cold chain transportation, and petrochemical transport, the Company has enhanced collaboration with leading specialty vehicle vendors, supporting over 1,000 clients in acquiring a range of specialty vehicles, including mixer trucks, refrigerated trucks, recovery trucks, and fracturing trucks. We met the funding requirements of relevant enterprises, which amounted to 300 million RMB.

典型案例 Case study



保障市政环卫有效运转 Ensuring effective municipal sanitation operations

G 环境服务有限公司是浙江省环卫行业龙头企业，在服务某市环卫车更新项目中，因考核期与服务费支付账期较长，流动资金承受较大压力。江苏金租深入了解企业前期设备采购情况及运营情况，为企业量身定制了金融租赁解决方案，提供了 550 万元融资支持，保障企业正常运营，支持项目有序开展。

G Environmental Services Co., Ltd., a leading enterprise in Zhejiang's sanitation industry, faced substantial working capital pressures in a municipal sanitation vehicle upgrade project due to prolonged assessment and service fee payment cycles. JFL conducted a thorough review of the Company's previous equipment procurement and operational status and tailored a financial leasing solution, providing financing support of 5.5 million RMB to ensure smooth operations and facilitate the project's orderly progression.

典型案例 Case study



支持绿色重卡换新 Supporting the replacement of green heavy-duty trucks

在“双碳”目标背景下，H 煤气有限公司在江苏金租的金融支持下，采购 20 台电动牵引车及自卸半挂车，主要用于焦炭、洗精煤等原材料及产品的运输工作，融资总额近 2000 万元。在江苏金租支持下，H 公司在行业内率先淘汰全部燃油重卡，全面切换为三一电动重卡，成为该省首家实现绿色运输转型的企业。

Amid the backdrop of the “peaking carbon dioxide emissions and achieving carbon neutrality”, H Gas Co., Ltd., with financial support from JFL, procured 20 electric tractors and self-dumping semi-trailers primarily for transporting raw materials and products such as coke and washed coal, with total financing amounting to nearly 20 million RMB. With JFL's backing, H Gas became the first company in the industry to completely phase out fuel-powered heavy-duty trucks in favor of Sany electric heavy-duty trucks, thereby pioneering a green transportation transformation in the province.

03 服务高端制造，助力新质生产力发展 Serving high-end manufacturing and supporting the development of new-quality productivity

公司围绕制造业、农业、工程机械等领域，支持中小微企业实施技术改造、设备更新，带动产业整体向高端、智能、绿色方向升级。

The Company, focusing on industries such as manufacturing, agriculture, and construction machinery, supports small and micro enterprises in implementing technological transformations and equipment upgrades, thereby driving the overall industry toward high-end, intelligent, and green development.

（1）工业装备 Industrial equipment

布局印刷包装、纺织、机械加工等领域。通过与海德堡、小森、立达等国内外一流设备厂商紧密合作，更高效地服务客户。2024 年，公司在工业装备领域新增投放 142 亿元。

The Company has presence in areas such as printing and packaging, textiles, and machining. Through close cooperation with top domestic and international equipment vendors such as Heidelberg, KOMORI, and Lida, The company serves its customers more efficiently. In 2024, the company newly invested 14.2 billion yuan in the industrial equipment sector.

工业装备领域新增投放
New investment in the field
of industrial equipment



142 亿元

（2）农业装备 Agricultural equipment

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。截至 2024 年末，公司在合作农机厂商和经销商超 1200 家，实现对全球范围内主流农机品牌的全覆盖，年内农业装备领域新增投放 90 亿元。

Keeping pace with the agricultural production cycle and focusing on the transformation and upgrading needs of new agricultural operators and agri-animal enterprises, the Company continuously increased its service efforts in the agricultural machinery and animal husbandry markets. By the end of 2024, the Company cooperated with over 1,200 agricultural machinery vendors and dealers, achieving full coverage of mainstream global agricultural machinery brands. The newly invested amount in the agricultural equipment sector within the year is 9 billion RMB.

农业装备领域新增投放
New investment in the field
of agricultural equipment



90 亿元



典型案例
Case study

助力春耕“金种子”播撒田间
Sowing “golden seeds” in the fields during spring ploughing



2024 年 3 月，江苏金租收到了来自内蒙古呼伦贝尔 Y 公司采购播种机的需求，当时距离大规模春耕播种已不足 1 个月，时间紧、任务重。江苏金租团队迅速行动，结合农业生产周期为企业定制了个性化的还款方案，价值 930 万元的 10 台豪狮播种机在春耕播种前高效到位。不仅及时满足了农机设备更新换代的需求，还为推广国产农机装备提供助力。

In March 2024, JFL received a request from Company Y in Hulunbuir, Inner Mongolia, for the procurement of seeders. With less than one month remaining until the large-scale spring sowing, the task was hard and the company was pressed for time. The JFL team quickly acted and, in line with the agricultural production cycle, customized a repayment plan for the enterprise. Ten HORSCH seeders valued at 9.3 million RMB were efficiently delivered before the spring sowing began. This not only met the demand for upgrading agricultural machinery but also supported the promotion of domestically produced agricultural equipment.

(3) 工程设备
Engineering equipment

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，提供挖掘、钻孔、桩工、码头吊装、沥青拌合、破碎掘进、高空作业等多元设备租赁服务。2024 年，公司在工程机械领域投放金额 83 亿元。

In cooperation with globally renowned construction machinery vendors, the Company precisely targets construction in roads, bridges, tunnels, and other areas, providing diversified equipment leasing services for excavation, drilling, piling, wharf lifting, asphalt mixing, rock breaking and tunneling, and high-altitude operations. In 2024, the company invested 8.3 billion RMB in the engineering equipment sector.

工程机械领域新增投放
New investment in the field
of construction machinery



83 亿元



典型案例
Case study

助力夏粮绿色仓储
Supporting green storage for summer grain



2024 年，江苏 S 粮油公司计划新建 7 栋恒温仓和 5000 吨容量低温库，并通过将云计算、物联网以及智能控制等技术应用到仓储环节中，加快推动粮食仓储由“安全储粮”向“绿色优储”跃升。针对企业实际需求，公司充分发挥“融资+融物”的特色服务优势，快速融资 2000 万元，缓解企业燃眉之急。

In 2024, Jiangsu S Grain & Oil Company planned to build 7 constant-temperature warehouses and a low-temperature storage facility with a capacity of 5,000 tons. By integrating cloud computing, the Internet of Things, and intelligent control technologies into the storage process, the Company accelerated the transition of grain storage from “secure storage” to “green and optimal storage.” In response to the enterprise’s actual needs, JFL fully leveraged its unique “financing + asset leasing” service advantage to rapidly secure 20 million RMB in financing, alleviating the enterprise’s urgent cash flow needs.

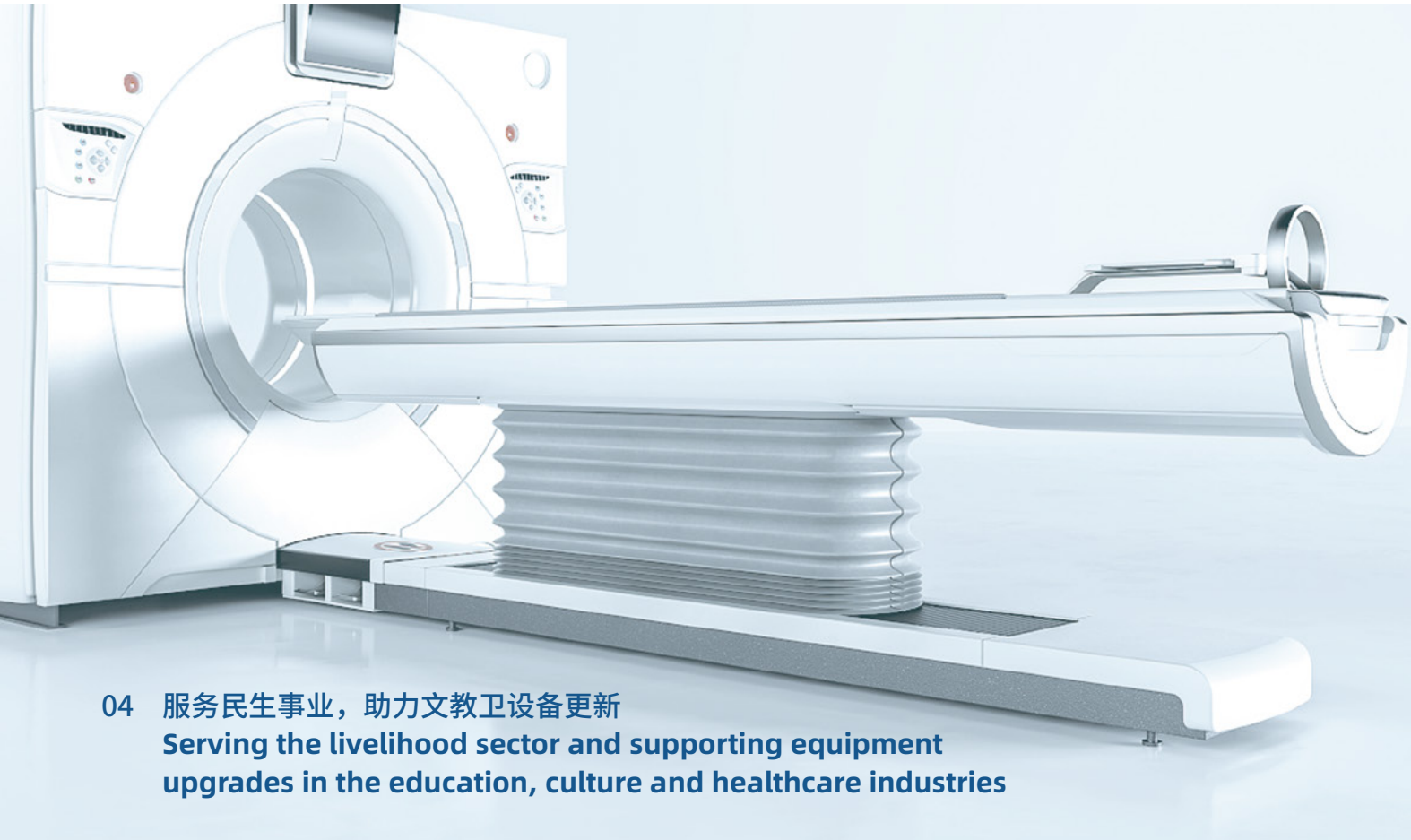
典型案例
Case study

推动道路养护提质增效
Enhancing road maintenance quality and efficiency



道路施工行业有“三分建设七分养”之说，陕西 J 机械科技公司肩负着当地公路养护的重任。在承接时间紧、要求高的陕西某高速公路项目后，J 公司决定“破旧立新”，对传统的公路养护设备进行更新换代。但其他金融机构没有针对于此类项目的扶持性政策，公司无法获得短期、灵活的资金支持。江苏金租联合全球知名的工程机械制造商山猫 Bobcat 推出定制化方案，为其购买山猫滑移装载机设备，为企业发展注入新的活力。

There is a saying in the road construction industry that “construction is 30% and maintenance is 70%.” Shaanxi J Machinery Technology Company shoulders the responsibility for highway maintenance in its region. After undertaking a high-priority project on a Shaanxi expressway with tight timelines and high requirements, J Machinery decided to “replace the old with the new” by upgrading traditional highway maintenance equipment. However, other financial institutions did not have supportive policies for such projects, leaving the Company unable to secure short-term, flexible financing support. JFL, in collaboration with the globally renowned construction machinery vendor Bobcat, launched a customized solution, enabling the purchase of Bobcat skid steer loaders and injecting new vitality into the enterprise’s development.



04 服务民生事业，助力文教卫设备更新 Serving the livelihood sector and supporting equipment upgrades in the education, culture and healthcare industries

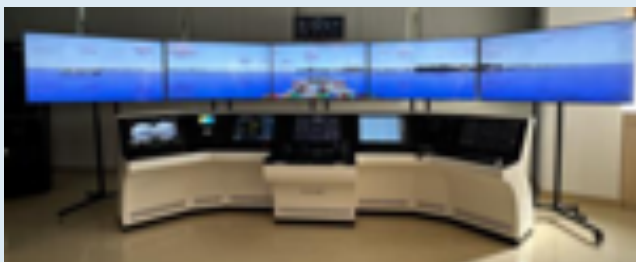
公司以普惠金融、消费金融等为抓手，积极推进教育、文旅、医疗、养老等民生领域的大规模设备更新，为人民美好生活添砖加瓦。

The Company, leveraging inclusive finance and consumer finance, actively promotes large-scale equipment upgrades in sectors such as education, culture and tourism, healthcare, and elderly care, thereby contributing to the enhancement of people's quality of life.

（1）教育产业 Education industry

聚焦民办教育量质齐升及健康发展的需求，支持民办高校、职业院校改扩建和采购信息化设备，建设智慧校园、智慧教室等。2024 年，公司在教育板块投放金额 25 亿元。

Focusing on the need for both quantitative and qualitative improvements and the healthy development of private education, the Company supports the expansion and renovation of private colleges and vocational schools, as well as the procurement of information technology equipment to build smart campuses and smart classrooms. In 2024, the cumulative financing amount in the education segment reached 2.5 billion RMB.



教育板块投放金额
Education sector investment amount

 **25** 亿元

（2）文旅行业 Cultural and tourism industry

积极探索文旅场景下的直租项目，结合文旅产业需求创新多样化服务，支持地方特色文旅精品化、特色化发展。2024 年，公司在文旅板块投放金额 43 亿元。Actively exploring direct-leasing projects in cultural and tourism scenarios, the Company innovates diversified services tailored to the needs of the cultural and tourism industry, supports the development of distinctive and superior local cultural and tourism projects. In 2024, the company invested 4.3 billion RMB in the cultural and tourism industry.

文旅板块投放金额
Investment amount in the cultural and tourism sector

 **43** 亿元

典型案例 Case study

雪场索道“焕新颜”，冰雪产业再升级 Upgrading the ski industry by helping a ski resort replace cable cars



吉林 B 滑雪场是世界滑雪黄金纬度带上的知名滑雪胜地，被誉为“粉雪天堂”。然而，面对索道设备超 6000 万元的高昂投资成本，该雪场在资金上遇到难题，项目建设一度陷入停滞。鉴于江苏金租在细分行业服务的客户多、口碑佳，滑雪场向江苏金租提出求助。江苏金租仔细勘察索道建设的规划路线，为其量身定制了一套切实可行的租赁方案，新索道建设顺利提上日程。

Jilin B Ski Resort, a renowned ski destination located in the world's golden latitude zone for skiing and hailed as the "Powder Snow Paradise," faced funding difficulties due to the high investment cost of over 60 million RMB for cable car equipment, which had led to a project stall. Given JFL's strong track record and excellent reputation in niche industry services, the ski resort sought assistance from JFL. After carefully assessing the planned cable car route, JFL customized a practical leasing solution, enabling the new cable car construction to be smoothly scheduled.

(3) 医养行业
Medical and elderly care industry

在CT、核磁共振、血管造影等影像通用设备领域，与国内外知名厂商如GE、飞利浦、西门子、东软、联影医疗等保持密切合作，为购置设备的承租人提供配套资金支持。同时积极拓展医疗专科板块，业务覆盖口腔、宠物、眼科、康养、医药检测、骨科、医美等细分领域。2024年，公司在医疗健康领域投放金额25亿元。 In the field of general imaging equipment such as CT, MRI, and angiography, the Company maintains close cooperation with well-known domestic and international vendors such as GE, Philips, Siemens, Neusoft, and United Imaging. It provides matching financial support for lessees purchasing equipment. At the same time, it actively expands into specialized medical segments, with business covering dentistry, pet care, ophthalmology, elderly care, medical testing, orthopedics, aesthetic medicine, and other niche areas. In 2024, the company invested 2.5 billion RMB in the industry.

医疗健康领域投放金额
Amount of investment in the
medical and health field

25 亿元



典型案例
Case study

养老金融助力“银发经济”
Supporting the “silver economy” via elderly care
finance

无锡M颐养社区由于废弃已久，设施陈旧。当地政府规划重新利用，补充当地康养资源。改造工程需要改造建筑面积超8500平方米，引进床位超百张，面临着不小的资金压力。江苏金租通过售后回租的方式，为其提供了1000万元的融资支持。该项目成功启动改造，M颐养社区投入使用后可容纳200多位老人居住，助力当地养老产业发展。 Wuxi M Elderly Care Community, due to prolonged disuse and outdated facilities, was slated for redevelopment by the local government to supplement local elderly care resources. The renovation project required upgrading over 8,500 square meters of building area and introducing over 100 beds, posing significant funding pressure. JFL provided 10 million RMB in financing support through a sale-and-leaseback arrangement. Once the project was successfully initiated and the M Elderly Care Community became operational, it could accommodate over 200 elderly residents, thereby supporting the development of the local elderly care industry.

05 服务科技金融，支持科技产业发展
Serving fintech and supporting the development of
the technology industry

公司围绕专精特新、高新技术、科创型企业等主体设备销售、生产经营需求，加速布局科技租赁业务，与浪潮、联想、戴尔、思科等信息科技厂商合作，开展计算机存储器、数据中心、检验检测、影视放映等科技设备租赁服务。 The Company, focusing on the equipment sales, production, and operational needs of specialized, refined, characteristic, and innovative enterprises, has accelerated its layout in technology leasing business. It cooperates with IT vendors such as Inspur, Lenovo, Dell, and Cisco to offer leasing services for technology equipment including computer memory, data centers, inspection and testing devices, and audiovisual equipment.

(1) 助力科技型厂商销售
Assisting technology-oriented vendors in sales

信息通信和智能办公设备
Information and communication and intelligent office equipment

进一步深化与国内大型通信设备龙头企业的合作，积极开拓国内网络设备和安全设备租赁市场。 Further deepening cooperation with leading domestic communication equipment giants, and actively exploring the domestic leasing market for network and security equipment.



影视设备
Audiovisual equipment

与电影放映设备、电影拍摄器材等领军企业开展合作，推广联合促销活动，支持相关设备租赁。 Cooperating with leading enterprises in film projection equipment and filming equipment to promote joint promotional activities and support the leasing of related equipment.



生命科学设备
Life science equipment

为检测检验、基因测序、健康管理等行业的一流企业提供灵活、个性的科研及生产设备租赁服务。 Providing flexible and customized leasing services for research and production equipment to leading enterprises in sectors such as inspection and testing, gene sequencing, and health management.



(2) 支持科技型企业经营

Supporting the operations of technology-oriented enterprises

助力初创期科技型企业购置先进设备

Assisting start-up technology companies in acquiring advanced equipment

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。

Through the vendor leasing model, the Company helps enterprises introduce internationally advanced equipment, addressing challenges in brand selection, equipment selection, and financing.



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。

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.



成立农科专业子公司

Establishment of a specialized agriculture and technology subsidiary

公司与法巴租赁合资，设立全国第一家专门开展农业和科技设备租赁的金融租赁专业子公司，为高端装备、科技设备购置引进提供国际化服务，进一步提高产业的科技含量和创新能力。

In a joint venture with BNP Paribas Leasing Solutions, the Company established the nation's first specialized financial leasing subsidiary focusing on agricultural and technical equipment leasing, offering international services for the procurement and introduction of high-end equipment and technology, thereby further enhancing the technological competitiveness and innovation capability of the industry.



典型案例 Case study

金融“滴灌”破解半导体企业融资难题

“Targeted financial support” to solve the financing difficulties of a semiconductor enterprise

河南G科技公司是国内领先的半导体碳纤维制造企业，2023年被评为国家级“科技型企业”。为了扩大发展规模，公司急需购置价值1600万元的新设备补充产能。凭借对科技型中小企业需求的长期深挖与充分研究，江苏金租团队量身定制了“新品直租”的融资方案。该方案不仅满足了公司购买新设备的资金需求，还考虑到企业正处于上升发展的关键时期，将还款时间进行延长，大大减轻了公司的财务压力。同时，较低的利率也确保了公司的现金流稳定，为进一步扩大产能和科技创新提供了有力保障。

Henan G Technology Company, a leading domestic semiconductor carbon fiber vendor and recognized as a national “technology-oriented enterprise” in 2023, urgently needed to purchase new equipment worth 16 million RMB to supplement production capacity for expansion. Leveraging extensive research on the needs of technology-oriented SMEs, the JFL team customized a “direct leasing of new products” financing plan. This solution not only met the Company's funding needs for new equipment purchases, but also extended the repayment period during its critical growth phase, significantly reducing financial pressure. Additionally, the relatively low interest rate ensured stable cash flow, thereby providing strong support for further capacity expansion and technological innovation.



议题 / Topic

平等对待小微企业 践行普惠金融

Equal treatment of small and micro enterprises and inclusive finance practice

公司将平等对待小微企业作为重要使命，深耕细作普惠金融领域，积极服务农户、个体工商户以及小微企业等普惠金融客户群体，全力打造可及性高、便捷性强且灵活多样的普惠金融服务体系。2024 年公司投放项目数 6 万余笔，其中 98% 为小微客户，单均融资额低至一百万左右。

The Company regards equal treatment of small and micro enterprises as an important mission, deeply cultivating the field of inclusive finance. It actively serves inclusive finance client groups such as farmers, self-employed entrepreneurs, and small and micro enterprises, and is committed to building a highly accessible, convenient, and flexible inclusive finance service system. In 2024, the company launched more than 60,000 projects. 98% of the clients were micro and small enterprises, and the average financing amount per transaction was as low as approximately one million RMB.

年投放项目数
Annual number of
projects launched

 **60,000⁺** 笔

小微客户占比
Proportion of small
and micro customers

98 %



2024 年，公司聚焦工业设备、农业装备、工程机械、交通运输等细分市场，为小微客户提供近 560 亿元资金支持，同比增长 22%。

In 2024, the Company concentrated on segmented markets such as industrial and agricultural equipment, construction machinery, and transportation, providing nearly 56 billion yuan in new funding to various small and micro clients, marking an increase of 22% from the previous year.

新增投放
New business volume

 **560** 亿

同比增长
Year-on-year growth

 **22** %



1 服务地域广泛 Extensive service regions

公司小微服务地区广泛，能够支持各地区客户需要
The Company's small and micro enterprise services cover a wide range of regions, capable of supporting client needs in various areas.

普惠金融租赁资产分布图
Distribution map of leased assets involved in inclusive finance



2

服务领域多元，广覆各行业金融需求 Diverse service fields to addressing various industry financial needs

01 服务小微制造业产业集群，支持小微企业购置高端设备 The Company serve small and micro manufacturing industry clusters, and support small and micro enterprises in acquiring high-end equipment

在印刷包装、轻工纺织、机械加工等领域，与小森、立达等超百家主流设备厂商紧密合作，为超千家小微工业企业设备更新提供支持。

In areas such as printing and packaging, light industry textiles, and machining, the Company is in close cooperation with over 100 mainstream equipment vendors such as KOMORI and Rieter. Support has been provided for equipment upgrades in over 1,000 small and micro industrial enterprises.

02 聚焦“三农”小微客户，深耕种植业全产业链 Focusing on small and micro clients related to “agriculture, rural areas and rural people”, the Company deeply cultivates the entire agricultural industry chain

积极拓展农牧养殖、农产品加工等上下游领域，全方位助力农业发展。通过创设专业子公司、深化业内龙头厂商经销商合作，有效引入国际资源，覆盖农业装备主流品牌，有效服务小微客户。

in planting, actively expanding into upstream and downstream sectors such as animal husbandry and agricultural product processing, and comprehensively supports agricultural development. By establishing specialized subsidiaries and deepening cooperation with leading industry vendors and dealers, international resources have been effectively introduced, covering mainstream agricultural equipment brands to serve small and micro enterprises.

03 服务“绿色”产业，支持小微企业更新设备 Serving the “green” industry and supporting small and micro enterprises in equipment upgrades

清洁能源 clean energy

清洁能源领域，创新升级工商分布式光伏产品、深化与电站建设龙头合作，为小微清洁能源企业提供支持。

In the clean energy sector, the Company innovates and upgrades distributed photovoltaic products for industrial and commercial use, deepening cooperation with leading power station construction companies to support small and micro clean energy enterprises.



节能环保 energy conservation and environmental protection

节能环保领域，与储能头部厂商合作，拓展垃圾发电、水电市场。

In the energy conservation and environmental protection sector, in cooperation with leading storage vendors, the Company expands into waste-to-power and hydropower markets.



绿色交通 green transportation

绿色交通领域，推进商用车、环卫、城市出行等业务，孵化充电桩项目。

In the green transportation sector, the Company advances businesses such as commercial vehicles, sanitation, and urban mobility, and incubates charging pile projects.



04 聚焦工程机械行业，为小微企业提供融资助力

In the engineering machinery industry, and tailoring financing services for small and micro enterprise clients

精心筛选适配的设备类型与品牌，为小微企业客户量身打造融资服务。

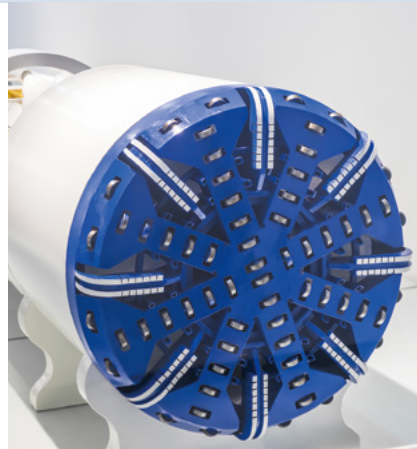
The Company provides financing assistance to small and micro enterprises by carefully selecting suitable equipment types and brands.

工程建设

transportation and engineering construction

交通工程建设领域，积极与中标企业携手，为滇藏、川藏、新藏线铁路建设等重大项目的下游分包商排忧解难。

In the transportation and engineering construction sector, the Company actively collaborates with winning bidders to address challenges for downstream subcontractors in major projects such as the Yunnan-Tibet, Sichuan-Tibetan, and Xinjiang-Tibet railways.



露天矿采

open-pit coal mine stripping

露天煤矿采剥领域，持续巩固沥青搅拌站、桩机施工等优势业务，拓展与国内外品牌合作，开发特色回租产品。

In open-pit coal mine stripping sector, the Company continues to consolidate its advantageous businesses in asphalt mixing plants and piling machine construction, expands cooperation with domestic and international brands, and develops specialized sale-and-leaseback products.



典型案例

Case study

助力江苏农牧微企焕新蝶变

Helping a Jiangsu agricultural and animal husbandry small enterprise transform and upgrade

H 食品（集团）股份有限公司，是一家主营白羽肉鸡养殖与加工的微型企业。2024 年 1 月，计划新建标准化养殖基地与现代化孵化中心，却因市场波动、饲料原料涨价，在孵化场建设时面临资金缺口。江苏金租深入了解其资金需求与运营状况，迅速定制融资方案，提供近 500 万元资金。截至 2024 年末，公司累计为其提供超 2500 万元融资支持，助力其实现现代化转型。

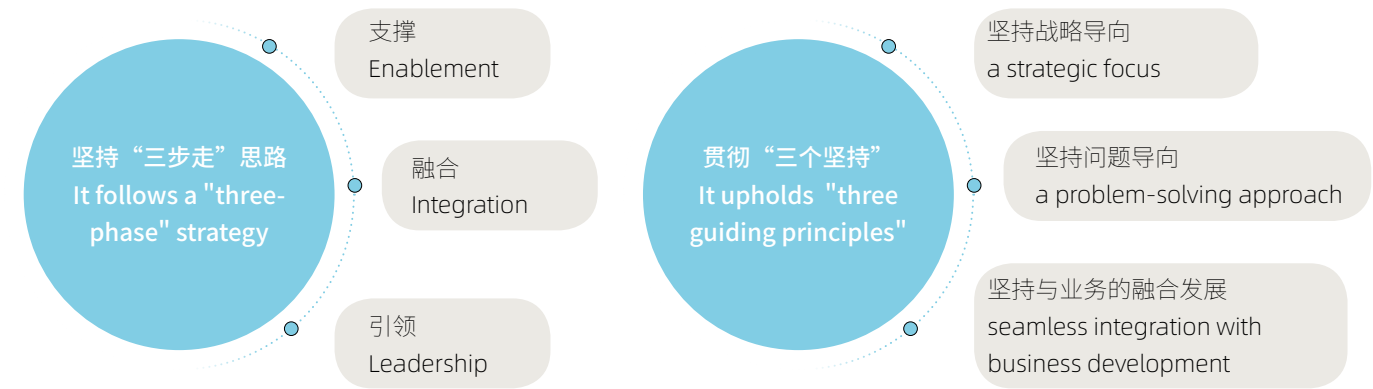
H Food (Group) Co., Ltd., a micro enterprise specializing in white feather broiler breeding and processing, planned to establish a standardized breeding base and modern incubation center in January 2024. However, due to market fluctuations and rising feed costs, a funding gap emerged during the construction of the incubation center. JFL thoroughly assessed its funding needs and operational conditions, quickly customized a financing plan, and provided nearly 5 million RMB in funding support. By the end of 2024, the Company had cumulatively provided over 25 million RMB in financing support, assisting the enterprise in achieving a modern transformation.



议题 / Topic

升级数字金融 赋能业务发展

Upgrading digital finance to empower business growth



2024 年，信息科技让业务更具竞争力、风控更加有效、管理更加精细化。
In 2024, digital technology enhanced business competitiveness, optimized risk control, and enabled more refined management.

1 构建敏捷业务集群，释放科技价值

Building agile business clusters to unleash technological value

01 构建垂直领域尽调评审架构，孵化产业、科技、金融知识体系

Establishing a vertical-sector due diligence review framework to incubate industry, technology, and financial knowledge systems

2024 年，公司持续微服务架构研发，构建敏捷业务集群，自主开发新增 23 个系统，上线了 2485 个功能点，覆盖汽车金融、农业机械、机械加工、分布式光伏等多个细分领域，新增实现超 170 多种业务场景线上化，将金融服务触达偏远地区及小微客群，全年新增服务客户 6 万余户，其中个人和小微企业占比 98%。
In 2024, the Company continued to advance its microservice architecture development, building agile business clusters and independently developing 23 new systems. We launched 2,485 functional modules across multiple niche sectors such as automotive finance, agricultural machinery, mechanical processing, distributed PV systems, and enabled over 170 business scenarios to go online. This expansion has extended financial services to remote regions and micro- and small-enterprises. Over the year, we added over 60,000 new clients, with individuals and micro-enterprises accounting for 98%.

典型案例
Case study

创新 "3+X" 智能尽调评审系统

Innovative "3+X" intelligent due diligence review system

系统基于微服务架构理念。
The system is based on a microservice architecture concept.

3

基础服务 basic services

外部
数据服务
External data
services

客户
公共服务
standardized
client services

流程
引擎服务
process engine
services

X

行业参数矩阵 industry parameter matrix

区域直租 Covering sectors such as regional direct leasing	农业机械 agricultural machinery	小企业回租 SME lease-back
汽车金融等行业 automotive finance	分布式光伏 distributed PV	...

自定义配置 300 多个特色评审指标

Customization of over 300 specialized evaluation indicators

"3+X"智能尽调评审系统沉淀客户基础信息、资金往来流水、不同行业的风险评价指标、设备运行数据等12大类400多个核心数据字段，构建起覆盖租前尽调、租中审批、租后管理的全周期数据模型。项目审批效率提升17%。
The "3+X" intelligent due diligence system aggregates more than 400 core data fields across 12 categories—including client profiles, transaction turnover, industry-specific risk evaluation indicators, and equipment performance data—to build a full-cycle data model that spans pre-leasing due diligence, in-leasing approvals, and post-leasing management, thereby improving project approval efficiency by 17%.

特色评审指标
Characteristic evaluation
indicators

300⁺ ↑

尽调评审核心数据
Due diligence review of
core data

400⁺ ↑

审批效率提升
Improved approval
efficiency

17 %

02 建设多维度多样化复杂策略、模型，提升全流程防控风险能力
Developing multidimensional, diversified, and complex strategies and models to enhance full-process risk control capabilities

在零售业务的风险防控体系建设中，公司通过模型策略优化和反欺诈识别双轮驱动，构建覆盖零售业务全流程的动态防护网络。

In building the risk control framework for retail business, the Company employs a dual-engine approach—model strategy optimization and anti-fraud identification—to create a dynamic protection network covering the full process of retail business.



搭建经销商评级策略，将经销商划分为 A、B、C、D、E 五个等级，并根据等级对经销商和厂商实施差异化的风险定价策略，从而在风险管理与收益优化之间寻找平衡。

We have established a distributor rating strategy that classifies distributors into five levels—A, B, C, D, and E—and implements differentiated risk-pricing strategies for distributors and vendors based on their levels, thereby balancing risk management with yield optimization.

典型案例
Case study

汽车金融业务——构建专项风控矩阵
Constructing a dedicated risk-control matrix for automotive finance business

风险全面识别
Comprehensive risk identification

2024 年，公司上线乘用车客户评级模型，优化黑名单规则、整合司法涉诉数据，将高风险客户拦截率提升至 89%。
In 2024, the Company launched a client rating model for the passenger vehicle segment, optimized blacklist rules, and integrated legal litigation data to raise the interception rate for high-risk clients to 89%.

风险拦截率提升至
Interception Rate For Risk

89 %

复杂风险预警
Complex risk early warning

通过知识图谱技术识别关联方担保、多头借贷等复杂风险网络，集中性风险预警准确率达 92.3%。
The Company applied knowledge graph technology to identify intricate risk networks (such as related-party guarantees and multiple borrowing scenarios), achieving a centralized risk early warning accuracy of 92.3%.

风险预警准确率达
Risk Early Warning Accuracy

92.3 %

全流程监测
Full-process monitoring

迭代全流程风险监测体系 2.0，新增业务分布热力图、规则命中分析等五大模块，并针对汽车金融总对总业务（特斯拉、小米、通用汽车等厂商）定制包含 18 个监测指标的差异化策略包，实现从租前准入到租后行为的全景监测。
We have iterated our full-process risk monitoring system to version 2.0 with five new modules (including business distribution maps, rule match analysis), and have customized an 18-indicator differentiation strategy package for corporate-to-corporate automotive finance business (manufacturers such as Tesla, Xiaomi, and General Motors), achieving panoramic monitoring from pre-lease admission through post-lease behavior.

2

整合丰富外部资源，数字化工程提升服务管理效能
Leveraging a wide range of external resources and digital engineering to enhance service-management efficiency

公司在实现各类业务场景过程中，积极连接丰富外部资源，为员工打造更高效的办公环境，为客户提供更加高效的产品体验。

Throughout various business scenarios, the Company actively connects with a wide range of external resources to create a more efficient work environment for its staff and deliver superior product experiences to its clients.

01 上线“智慧商旅”系统
The Company launched the “Smart Business Travel” system

携手阿里、携程、滴滴等商旅、出行资源，结合公司内控管理要求，重塑差旅出行流程，实现了 0 碳差旅出行，支持“全线上预定、免垫资、免开票、免报销”，全程没有线下流程。

The Company launched the “Smart Business Travel” system in partnership with travel and mobility giants such as Alibaba, Ctrip, and Didi. In line with internal control requirements, the system reengineered the travel process to achieve zero-carbon business travel. It supports fully online booking, no prepayments, no invoicing, and no reimbursement, completely eliminating offline procedures.

02 上线“税乐通”智能财税系统
The Company introduced the “Tax Assistant” (“Shuiletong”) intelligent financial and tax system

运用OCR识别技术实现纸质/电子票据统一解析入库、税务核验真伪，支持增值税专票、电子普票等18类票种自动查验，自动付款。实现开票、验票完全无纸化，票据管理综合成本下降42%。

The Company introduced the “Tax Assistant” (“Shuiletong”) intelligent financial and tax system, which independently interfaces with the State Taxation Administration’s “Leqi” platform. Utilizing OCR technology, the system uniformly processes paper and electronic invoices, verifies authenticity, and automatically checks 18 types of invoices (including special and electronic general VAT invoices) and processes automatic payments, achieving a completely paperless invoicing process and a 42% reduction in overall invoice management costs.

行业首家线上直联抵解押平台，让客户 "少跑一趟"

The industry's first direct online mortgage and release platform - saving clients a trip

车辆抵押是车辆融资业务中重要的一环，传统模式下，客户融资购车办理上牌后，需收集车辆登记证、抵押合同、委托书等纸质材料，前往车管所办理车辆抵押业务，既耗时又麻烦。

Vehicle mortgage is a critical step in vehicle financing. Traditionally, after financing a vehicle purchase and completing registration, clients had to gather paper documents such as the vehicle registration certificate, mortgage contract, and authorization letter, and then visit the vehicle administration office—a process that was both time-consuming and cumbersome.

2024年，公司联合公安部抵解押服务平台，推出线上抵解押系统。客户在“车乐租”APP上签署合同及相关授权后，解抵押系统自动核验客户信息、车辆信息、电子影像件等相关信息并推送至公安部，客户在上牌时顺手就能完成车辆抵押。全程“0纸质材料，0二次跑腿”，客户融资购车体验大幅提升。

In 2024, in partnership with the Ministry of Public Security's mortgage and release service platform, the Company launched an online mortgage and release system. After signing contracts and granting necessary authorizations via the “Vehicle Leasing” APP, the system automatically verifies client and vehicle details, along with electronic images, and transmits this information to the Ministry of Public Security. This allows clients to complete the mortgage process seamlessly during vehicle registration. With zero paper documents and no repeat trips, this system greatly enhances the experience of financing for vehicle purchase.

应用 IOT 技术，连接多方资源，夯实“智管万物”租赁物管理

Applying IoT technology to connect multiple resources and strengthen the leased asset management of “Smart IoT Manager”

2024 年，公司升级“智管万物”租赁物管理平台

In 2024, the Company upgraded the “Smart IoT Manager” leased asset management platform

多个物联网管理系统
adding multiple IoT
management systems



汽车金融 GPS 前置管理系统
automotive finance GPS front-end
management system

企业“工业互联网”前置系统
enterprise “Industrial Interconnection”
front-end system

“智管万物”连接了多家车辆、工程、农机、光伏厂商的原厂设备管理系统，平台实时监测数十万台租赁物租后运营。设备运营数据结合有效的企业外部风险数据，根据不同行业的风险检测模型，通过“烽火”租后风险预警系统实时发送给客户经理，形成风险事件处理闭环。

The “Smart IoT Manager” platform is connected to original-equipment management systems from multiple vehicle, engineering, agricultural machinery, and PV vendors, monitoring hundreds of thousands of leased assets in real time. Equipment operational data, combined with effective external corporate risk data and industry-specific risk detection models, are transmitted via the “Beacon” post-lease risk early-warning system to account managers in real time, forming a closed loop for risk event handling.



“智管万物”租赁物管理平台
“Smart IoT Manager” leased asset management platform

3 探索人工智能技术，落地重点应用场景

Exploring AI technologies and implementing key application scenarios

公司正积极探索用 AI 思维和技术重塑各类业务场景的可能。“慧眼方通” AI 智能体应用于放款材料质检，“慧言拾音” AI 智能体应用于营销、客服语音质检，及基于知识图谱构建的“客户关系网络”非结构化分析等场景，不仅显著提升了业务效率，还在风险防控与客户服务中实现了重要突破。公司得以在复杂多变的环境中快速响应市场需求，提升业务服务效能。

The Company is actively exploring the potential of AI thinking and technologies to reshape various business scenarios. The “Huiyan Fangtong” AI agent is applied to quality inspection of disbursement materials; the “Huiyan Shiyin” AI agent is applied to marketing and client service voice quality inspection; and the knowledge-graph-based “Client Relationship Network” is used for unstructured analysis. These applications not only significantly improve business efficiency but also achieve important breakthroughs in risk control and client service, enabling the Company to respond rapidly to market demands in complex and dynamic environments and enhance service delivery efficiency.

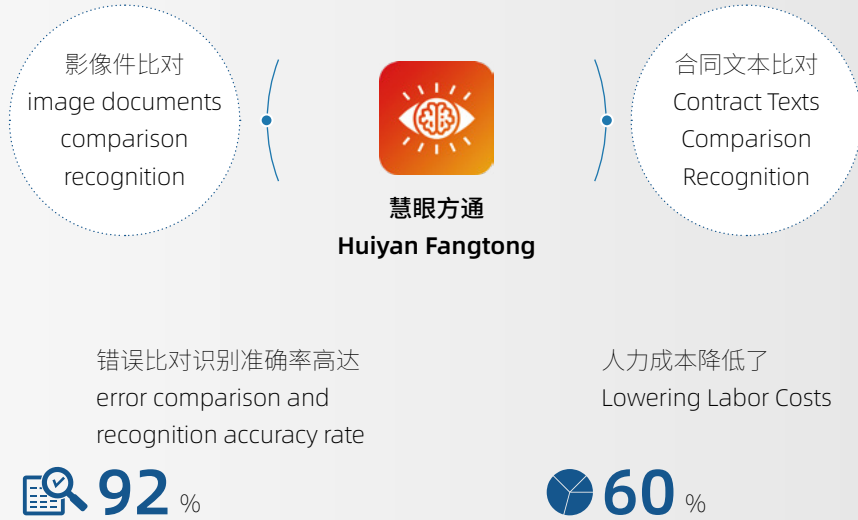


典型案例 Case study

打造“慧眼方通”、“慧言拾音” AI 智能体，显著提升业务服务能力

Developing the “Huiyan Fangtong” and “Huiyan Shiyin” AI agents to significantly enhance business service capabilities

以汽车金融放款审核系统为例，通过 AI 大模型对各类影像件和合同文本进行逐一的工程化调试，错误比对识别准确率高达 92%，不仅大幅减少了人工审核的出错可能，还将人力成本降低了 60%。In the auto finance disbursement review system, by applying AI large models to engineering-level tuning of various image documents and contract texts, we have achieved a 92% accuracy rate in error comparison and recognition, substantially reducing manual review errors and lowering labor costs by 60%.



小企业金融“慧言拾音”语音质检系统针对营销电话、视频尽调、客服和催收环节的服务质量展开智能分析，能够精准标记的规则关键词，从而显著提升业务服务能力。Additionally, the SME finance “Huiyan Shiyin” voice-quality inspection system conducts intelligent analysis of marketing calls, video due diligence, client service, and collection interactions, precisely tagging rule-based keywords and thereby markedly enhancing service quality.



4

强化信息科技治理，筑牢安全底线 Strengthening IT governance to to safeguard security

01 数据安全与隐私保护 Data security and privacy protection

公司严格遵守《个人信息保护法》等法规，在数据分类分级管理上，细化出 6 大类、18 小类数据分类，并针对核心业务数据（如客户征信信息和合同文本）采取了加密存储和动态脱敏等安全措施，有效降低了数据泄露风险，全年未发生任何数据泄露事件。

The Company strictly complies with the Personal Information Protection Law and related regulations, dividing data into 6 major categories and 18 subcategories. For critical business data (such as client credit records and contract texts), it employs encrypted storage and dynamic desensitization measures to effectively reduce the risk of data breaches, with no incidents reported throughout the year.

在信息安全领域，公司顺利完成了 ISO27001:2022 信息安全管理体系的转版审核认证。这一认证不仅提升了信息安全管理体系的时效性和合规性，也进一步增强了我们在面对复杂信息安全挑战时的防控能力，为企业的数据安全保驾护航。In the realm of information security, the successfully completed the re-certification audit for its ISO27001:2022 Information Security Management System. This certification not only enhances the responsiveness and compliance of its information security management system but also significantly strengthens its ability to prevent and mitigate complex information security security challenges, thereby safeguarding its corporate data.

02 自研创新与知识产权保护 In-house innovation and intellectual property protection

2024 年，公司持续推进全技术栈自主可控，新增前、后端组件 43 件，获得软件开发 CMMI3 级认证。自研分布式微服务组件支持每月投产一个新系统，赋能业务快速迭代，增强服务小微客户能力。

In 2024, the Company continued advancing full technological autonomy by adding 43 new front-end and back-end modules and achieving CMMI Level 3 certification for software development. Its self-developed distributed microservice module now supports launching a new system every month, enabling rapid business iterations and enhancing service capabilities for small and micro enterprises.



DCMM 证书
DCMM certificate

公司在知识产权保护方面也取得了显著成果，全年新增 19 件自主创新的信
息科技发明专利。

The Company also made significant strides in protecting intellectual property, securing 19 new independent invention patents in the IT field over the year.

新增自主创新信息科技发明专利
New independent invention patents in the IT field

19 件



发明专利证书
Invention patent certificates

计算机软件著作权
Computer Software Copyright



Chapter



心怀绿意 守护生态环境

Green Development – Protecting the
Environment



随着全球生态环境面临诸多挑战，环境保护不再仅仅是一句口号，而是全人类共同奔赴的使命。公司深刻认识到，金融的力量不仅在于推动经济增长，更在于引导资源流向可持续发展的方向。2024 年，公司以绿色金融、绿色融资、绿色运营为发力点，积极投身于环境保护事业。

As the global ecological environment faces numerous challenges, environmental protection is no longer merely a slogan but a mission shared by all humanity. The Company deeply recognizes that the power of finance lies not only in driving economic growth but also in directing resources for sustainable development. In 2024, the Company focused on green finance, green financing, and green operations, actively engaging in environmental protection efforts.



外部评价： External evaluation:

由公司提供融资支持的民钦光伏发电项目入选上海市融资租赁行业协会首届全国绿色租赁创新案例名单。

The Minqin PV power generation project, which received financing support from the Company, was selected as one of the first national green leasing innovation cases by the Shanghai Financial Leasing Industry Association.

公司金融租赁助力产业绿色发展案例获《金融时报》《中国银行保险报》《中国证券报》等主流媒体报道。

The Company's financial leasing cases in promoting industrial green development were reported by mainstream media such as the Financial Times, China Banking and Insurance News, and China Securities Journal.



议题 / Topic

践行绿色金融 Green finance practices



公司强化战略引领，将践行绿色金融纳入战略规划，确立了绿色租赁业务发展的战略目标。

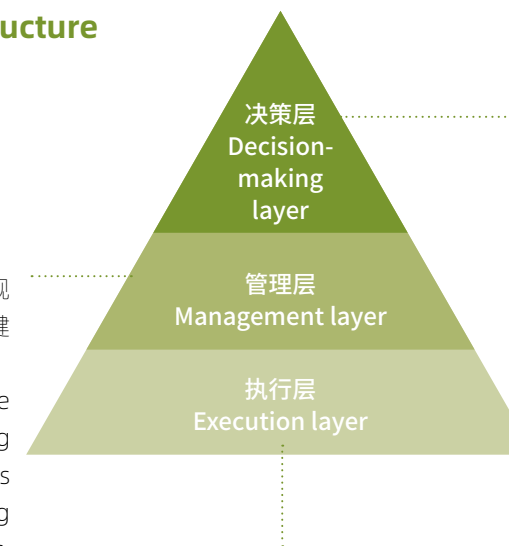
The Company strengthened strategic leadership by incorporating the practice of green finance into its strategic planning and setting strategic goals for the development of green leasing business.

1 绿色金融管理 Green finance management

01 治理架构 Governance structure

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.



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.

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.

02 制度保障
Institutional guarantees

公司制订了《绿色租赁管理办法》，为绿色租赁开展提供制度保障。
The Company formulated the “Green Leasing Management Measures” to provide an institutional guarantee for the development of green leasing.

一是通过合理分配资金、优先配置资源等方式支持绿色租赁业务发展。
Firstly, by reasonably allocating funds and prioritizing resource configuration, it supports the development of the green leasing business.

二是优化内部流程，提升绿色租赁产品的研发、审批、推广速度。
Secondly, it optimizes internal processes to enhance the speed of research and development, approval, and promotion of green leasing products.

三是规范中、高风险客户准入、跟踪管理和退出机制。
Thirdly, it standardizes the admission, monitoring, and exit mechanisms for medium and high-risk clients.

03 尽职调查
Due diligence investigation

为落实监管部门《绿色金融指引》文件要求，公司在项目申报环节强化对客户 ESG 情况的自查，2024 年新增“经营活动是否涉及业务排除清单”“是否涉及产业政策与行业准入政策限制的行业”“环境和社会风险隐患”等 5 项自查指标，细化各类客户的 ESG 风险评估。
To comply with the regulatory requirements in the “Green Finance Guidelines,” the Company strengthened self-inspections on clients’ ESG conditions during project application. In 2024, five new self-inspection indicators were added—“whether business activities involve items on the exclusion list,” “whether they involve industries restricted by industrial policies or industry access policies,” and “environmental and social risk hazards”—to refine the ESG risk assessment for various clients.

04 考核机制
Evaluation mechanism

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。
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.



05 科技赋能
Technological empowerment

公司借助大数据与人工智能技术，实现绿色租赁项目的高效处理与风险防控。
Leveraging big data and artificial intelligence technologies, the Company achieved efficient processing and risk prevention for green leasing projects.

赋能绿色项目高效处理
Empowering efficient handling of green projects

与厂商共建共享在线服务平台，打通进单、审批到签约、投放全流程。针对绿色租赁业务特点配套开发自动决策引擎，实现绿色零售项目的秒级审批、快速投放。
The Company co-build and share an online service platform with vendors to streamline the entire process from order entry, approval, signing, to deployment. In accordance with the characteristics of green leasing, an automated decision-making engine was developed to achieve second-level approval and rapid deployment for green retail projects.

赋能绿色项目预警监测
Empowering early warning monitoring of green projects

监测绿色租赁客户的征信、中登、司法等外部数据，若出现异动推送客户经理回访确认。
The platform monitors external data such as credit, China Securities Depository and Clearing Corporation, and judicial information of green leasing clients, and if any anomalies occur, triggers a follow-up by the client manager.

赋能绿色资产智慧管控
Empowering intelligent management of green assets

通过天、地、人、网模块，智管万物平台实现对绿色租赁资产的全面管理和监控。显著提高了租赁物的管理效率和安全性。
Through the “Sky, Ground, Men, Network” modules, the “Smart IoT Manager” platform achieves comprehensive management and monitoring of green leasing assets, significantly enhancing the management efficiency and security of leased property.

2 绿色金融实践

Green finance practices

2024年，加大对于清洁能源、环保设施、绿色出行等重点领域的绿色租赁服务力度。

In 2024, the Company increased its green leasing services in key areas such as clean energy, environmental protection facilities, and green mobility.

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，累计投放近900亿元。

Up to now, JFL has has cumulatively invested nearly 90 billion yuan in energy and environmental protection industries—including wind power, energy storage, hydrogen energy, residential PV, waste-to-power, and sewage treatment.

投放能源环保行业
Invest in the energy and environmental protection industry

 **900** 亿

2024年，投放绿色租赁项目229亿元，同比增长17%；投放合同数1.28万笔，同比增长156%。截至年末，绿色租赁业务余额414亿元，同比增长33%，约占租赁业务余额的32%。

In 2024, funds for green leasing projects reached 22.9 billion RMB, a year-on-year increase of 17%; the number of leasing contracts reached 12,800, a year-on-year increase of 156%. By the end of the year, the balance of green leasing business was 41.4 billion RMB, a year-on-year increase of 33%, accounting for approximately 32% of the total leasing business balance.

投放绿色租赁项目
Funds for green leasing projects reached

 **229** 亿

同比增长
Year-on-year growth

 **17** %

投放合同数
Leasing contracts reached

 **1.28** 万笔

同比增长
Year-on-year growth

 **156** %

绿色租赁业务余额
Balance of green leasing business

 **414** 亿

同比增长
Year-on-year growth

 **33** %

占租赁业务余额
Accounting for the balance of leasing business

 **32** %

01 发力清洁能源领域，助力能源结构优化

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

公司积极服务集中式光伏、风电、分布式光伏等多个细分市场，2024 年新增装机规模约 10.5GW，相当于每年产生清洁电力 150 亿度，节约标准煤 456 万吨，减少二氧化碳排放 1120 万吨。

The Company actively serves various sub-markets including centralized PV, wind power, and distributed PV. In 2024, the newly installed capacity increased by approximately 10.5 GW, generating 15 billion kilowatt-hours of clean electricity annually, saving 4.56 million tons of standard coal, and reducing carbon dioxide emissions by 11.2 million tons.

新增装机规模约
Approximately new installed capacity

 **10.5** GW

产生清洁电力
Generate clean electricity

 **150** 亿度

节约标准煤
Save standard coal

 **456** 万吨

减少二氧化碳排放
Reduce carbon dioxide emissions

 **1120** 万吨



(1) 大型集中式地面电站业务

Large centralized terrestrial power station projects

公司深度挖掘与行业龙头总包商合作渠道，与多家央企建立战略合作，服务优质民营企业。

The Company has deeply explored cooperation channels with industry-leading general contractors and established strategic partnerships with several central state-owned enterprises to serve high-quality private enterprises.



(2) 工商业分布式光伏

Industrial and commercial distributed PV projects

深入一线调研客户需求，推出“闪光租”产品，全面升级业务管理系统，提高客户响应效率，解决工商业分布式光伏业务“多、小、散”的难题，审批时效实现“T+0”。After in-depth research on client needs, the Company launched the “PV Equipment Leasing” product, comprehensively upgraded its business management system, improved client response efficiency, and resolved the challenges of “many, small, and scattered” in industrial and commercial distributed PV business, achieving same-day (“T+0”) approval efficiency.



(3) 户用光伏业务

Residential PV business

公司深化与全国领先厂商合作，加快推进湖北、陕西、湖南、甘肃等地区“租屋顶”模式下的户用光伏业务，助力光伏电站走进乡村、支持农户创收增收，点亮乡村振兴路。

The Company deepened cooperation with leading vendors nationwide and accelerated the promotion of the “Roof Leasing” model in regions such as Hubei, Shaanxi, Hunan, and Gansu, thereby helping PV power stations reach rural areas, supporting farmers to increase their income, and contributing to rural revitalization.



(4) 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
Case study



携手民营企业点亮山村“金土地”

Partnering with private enterprises to illuminate the “Golden Land” in a mountain village

广西M能源集团是一家民营新能源企业，计划利用15000亩荒山地建设300兆瓦光伏发电项目，但因处于初创阶段，鲜有金融机构支持，企业存亡就在一线之间。江苏金租及时伸出援手，为其提供7.5亿元融资支持。该项目不仅创造了当年全国单体光伏项目并网容量之最，还获得国家优质工程奖和中国电力优秀工程奖。

Guangxi M Energy Group, a private new energy enterprise, planned to develop a 300-megawatt PV power project on barren mountain land of 15,000 mu. However, as a start-up with little support from financial institutions, the enterprise’s survival was at stake. JFL promptly stepped in to provide 750 million RMB in financing support. This project not only created the largest single-unit grid-connected capacity for a PV project in the country that year but also won the National Quality Project Award and the China Electric Power Excellent Project Award.

典型案例
Case study



实现中华传统面点“低碳风味”

Achieving the “low-carbon flavor” of traditional Chinese pastries

H食品公司从事传统面点制作，计划利用厂房屋顶空闲面积安装光伏电站，江苏金租得知需求后，迅速上门对接，通过直租方式为其定制融资方案。目前，H食品公司已在厂房屋顶建成0.748MW的光伏电站，每年发电量约73万度，为企业节约用电成本近45万元，实现“低碳风味”的可持续发展。

H Food Company, engaged in traditional pastry production, planned to install a PV power station on the unused roof space of its factory. Upon learning of the requirement, JFL promptly visited the client and, through direct leasing, customized a financing solution. Currently, H Food Company has established a 0.748 MW PV power station on its factory roof, with an annual power generation of approximately 730,000 kWh, saving nearly 450,000 RMB in electricity costs and achieving sustainable development with a “low-carbon flavor.”

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

公司以环卫车租赁、城市充电设施租赁、“三废”处理设备租赁为重要抓手，进一步聚焦民生实事，服务城市绿色发展。The Company, by focusing on leasing sanitation vehicles, urban charging facilities, and “three wastes” treatment equipment, further concentrates on people’s livelihood issues and serves urban green development.

(1) 新能源环卫车租赁 New energy sanitation vehicle leasing

坚定“厂商+区域”市场服务策略，加大重点厂商合作力度，扩大湖南、河南、湖北等地厂商驱动型的区域服务团队规模，更加贴近服务当地客户需求，年内支持企业销售新能源环卫车千余辆。Adhering to the “vendor + region” market service strategy, the Company increases cooperation with key vendors and expands the scale of vendor-driven regional service teams in Hunan, Henan, Hubei, and other regions to better serve local client needs, supporting the sale of 1,000 new energy sanitation vehicles during the year.

销售新能源环卫车
Selling new energy sanitation vehicles


 千余辆

(2) 城市充电设施租赁 Urban charging facilities leasing

与能源行业20家头部厂商及平台建立了长期稳定的合作关系，稳步推进“千站计划”。年内已为超过400家充换电站提供专业化融资服务，有效支持了城市充电基础设施的快速建设和运营，助力绿色出行和能源结构转型。

The Company has established long-term and stable cooperation with 20 leading vendors and platforms in the energy industry, steadily advancing the “thousand-station plan.” During the year, it provided professional financing services to over 400 charging and swapping stations, effectively supporting the rapid construction and operation of urban charging infrastructure and promoting green travel and energy structure transformation.

充换电站融资服务
Financing services for charging and swapping power stations

 400⁺ 家



(3) 发展“三废”处理设备租赁 “Three wastes” treatment 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，深度开发地方BOT特许经营类项目，为区域环境治理提供融资方案；另一方面，聚焦火电、钢铁、煤矿、化工等高耗能行业，为大型产业集团提供环保配套设备租赁服务，助力企业实现绿色转型和可持续发展。

The Company adheres to a dual-service model of “franchise rights + industrial environmental protection.” On one hand, by developing local BOT franchise projects on a district or county basis, it provides financing solutions for regional environmental governance; on the other hand, it focuses on high-energy consumption industries such as thermal power, steel, coal mining, and chemicals, providing environmental equipment leasing services to large industrial groups, thus aiding enterprises in achieving green transformation and sustainable development.

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。

Throughout the year, the Company assisted in the treatment of 2.4 million tons of solid waste, 82 million tons of sewage, and 18.2 billion cubic meters of air pollution control, achieving resource utilization through power generation of approximately 1.87 billion kWh.

全年固废处理
Annual solid waste treatment

 240 万吨

污水处理
sewage treatment

 8,200 万吨

大气治理
Atmospheric governance

 182 亿m³

资源化利用发电约
Resource utilization for power generation

 18.7 亿度



支持国际机场建起便民“充电宝” Supporting an international airport in establishing a convenient “power bank”

在某机场基地内，由J科技有限公司投资建设的充电桩项目正高效运转。该项目包括32台160KW双枪充电桩和6台160KW单枪充电桩，每日充电量近4万度，兼容主流电动车型。然而，项目初期因充电桩行业重资产、回报周期长，企业面临融资难题。江苏金租获悉后，依靠在充电设施细分市场的实践经验和专业能力，凭借“融资+融物”优势，帮助运营商解决资金问题，助力项目快速落地。

At an airport base, a charger project invested by J Technology Co., Ltd. is operating efficiently. The project comprises 32 dual-gun 160 kW chargers and 6 single-connector 160 kW chargers, with a daily charging volume of nearly 40,000 kWh and compatibility with mainstream electric vehicle models. However, in the early stages, due to the heavy asset nature and long return cycle of the charger industry, the enterprise faced financing difficulties. Upon learning of this, JFL leveraged its practical experience and professional capabilities in the charging facilities sub-market, using its “financing + asset leasing” advantage to help the operator resolve funding issues and facilitate the rapid implementation of the project.



03 深耕新能源交通产业，促进出行运输减排 Diving deep into the new energy transportation industry to promote emission reductions in travel and transport

江苏金租积极响应国家绿色发展战略，聚焦城市出行、货运物流、低碳航运等绿色可持续交通领域，持续加大对新能源客车、换电重卡、绿色船舶等设备融资项目的支持力度。通过提供专业化、多元化的金融服务，公司助力交通运输结构的优化调整，推动公路交通向清洁能源化转型，为实现“双碳”目标贡献力量。

JFL actively responds to the national green development strategy, focusing on green and sustainable transportation fields such as urban travel, freight logistics, and low-carbon shipping. It continuously increases support for financing projects involving new energy buses, battery swapping heavy-duty trucks, and green vessels. By providing professional and diversified financial services, the Company aids in optimizing transportation structures, promoting the transformation of road transport to clean energy, and contributing to the achievement of the goal of “peaking carbon dioxide emissions and achieving carbon neutrality”.

2024 年，公司助力城市交通电动替代、绿色转型，全年新增投放 32 亿元。

In 2024, the company supported the electric substitution and green transformation of urban transportation, with a new investment of 3.2 billion yuan throughout the year.

全年新增投放
New business
column

32 亿



(1) 客运公交市场

Passenger bus market

与公交龙头厂商合作，服务江苏、江西、山东等地公交集团购置更新车辆；为旅游景点服务，助力多家5A级、4A级景区引入新能源客车，为绿色出行提供便利。

In cooperation with leading bus vendors, the Company served public transit groups in Jiangsu, Jiangxi, Shandong, and other regions to purchase and update vehicles; it also supported several 5-A and 4-A scenic spots in introducing new energy buses to facilitate green travel.

(2) 新能源重卡市场

New energy heavy-duty truck market

巩固重卡领域头部厂商业务合作，提高融资渗透率；围绕新疆、浙江、天津、河北等地区水泥、钢材、煤炭运输等场景，为运输企业及个人购置新能源重卡提供资金支持4亿元。

The Company consolidated business cooperation with leading heavy-duty truck vendors and increased financing penetration. Focusing on scenarios such as cement, steel, and coal transportation in regions like Xinjiang, Zhejiang, Tianjin, and Hebei, it provided 400 million RMB in financing support for transportation enterprises and individuals purchasing new energy heavy-duty trucks.

提供新能源重卡购置资金
Provide funds for the purchase
of new energy heavy-duty
trucks

 4 亿

(3) 新能源乘用车和网约车市场

New energy passenger car and ride-hailing vehicle market

持续加强知名车企厂商的总对总业务对接，深化新能源车企合作层级，全年为客户购置新能源乘用车及网约车提供资金支持17亿元。

The Company continuously strengthened direct business connections with well-known automotive vendors, deepened cooperation with new energy vehicle companies, and provided 1.7 billion yuan in financial support for customers to purchase new - energy passenger cars and ride - hailing vehicles throughout the year.

支持金额

Support amount

 17 亿

(4) 航运市场

Shipping market

公司持续扩大双燃料绿色船舶资产规模，积极探索电池动力船舶、氨燃料动力船舶等领域，助推航运低碳绿色发展。

The Company continuously expanded its green vessel asset base with dual-fuel ships and actively explored fields such as battery-powered vessels and ammonia-fueled vessels, thereby promoting low-carbon and green development in shipping.



议题 / Topic

开展绿色融资 Green financing



1 绿色融资管理 Green financing management

近年来，公司着力开拓绿色融资渠道。一方面积极与多家金融机构展开深度合作，发行绿色金融债券，推进蓝色贷款，拓宽直接融资路径；另一方面，大力探索以绿色资产证券化为代表的创新型融资方式，整合内部优质绿色资产，盘活资金，为公司绿色业务的蓬勃发展注入源源不断的动力。

In recent years, the Company has focused on expanding green financing channels. On one hand, it has actively engaged in in-depth cooperation with multiple financial institutions to issue green financial bonds, advance blue loans, and broaden direct financing channels; on the other hand, it has vigorously explored innovative financing methods represented by green asset securitization, integrating high-quality internal green assets to activate funds and continuously inject momentum into the robust development of its green business.



为规范绿色融资项目管理，确保募集资金投向绿色产业项目，公司不断完善绿色金融相关管理制度，加强募集资金及投向管理，进一步提升绿色融资专业化能力。

To standardize the management of green financing projects and ensure that raised funds are directed toward green industrial projects, the Company continuously improves its green finance management systems, strengthens the management of raised funds and their allocation, and further enhances its professional capability in green financing.



01 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，公司通过绿色金融债券管理驾驶舱对存续期绿色债券等相关项目的募集资金实时进行监督核查，确保资金被用于支持绿色发展。

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

02 资金管理 Fund management

公司建立了专项台账，用于记录所投绿色租赁项目的初始投放、后续资金回笼及项目再投放情况。

The Company has established a special ledger to record the initial investments, subsequent fund inflow and reinvestments of green leasing projects.



2 绿色融资实践

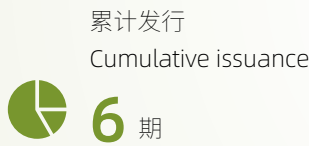
Green financing practice

01 发行绿色金融债券

Issuing green financial bonds

公司自2019年起开始发行绿色金融债券，截止2024年末，累计发行6期绿色金融债券共计65亿元，募集资金全部用于《绿色债券支持项目目录(2021年版)》规定的绿色产业项目。具体明细如下：

Since 2019, the Company has been issuing green financial bonds. By the end of 2024, it had issued six series of green financial bonds totaling 6.5 billion RMB, with all raised funds used for green industrial projects as stipulated in the “Catalogue of Green Bond Endorsed Projects (2021 Edition).” The details are as follows:



发行时间 Issuing date	债券名称 Bond name	发行规模 Scale (RMB)	发行利率 Interest rate (%)	期限 Term (year)
2019/4/11	19 江苏租赁绿债 01 19 JFL green bond 01	5 亿 500 million	3.70	3
2019/4/11	19 江苏租赁绿债 02 19 JFL green bond 02	5 亿 500 million	4.12	8
2020/3/6	20 江苏租赁绿债 01 20 JFL green bond 01	10 亿 1 billion	3.05	3
2023/11/7	23 江苏租赁绿债 01 23 JFL green bond 01	15 亿 1.5 billion	2.80	3
2024/1/18	24 江苏租赁绿债 01 24 JFL green bond 01	15 亿 1.5 billion	2.76	3
2024/3/7	24 江苏租赁绿债 02 24 JFL green bond 02	15 亿 1.5 billion	2.50	3
累计金额 Total amount				65 亿 6.5 billion

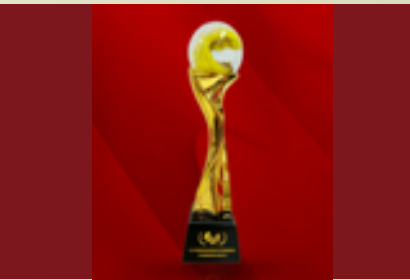
2019年发行的绿色金融债券，是国内租赁行业首单通过国内及国际双重绿色认证的金融债券产品，获得了气候债券倡议组织的认可，吸引了国内外投资机构的积极认购，对国内绿色产业项目的融资起到了良好的示范作用，具有突破意义。

The green financial bonds issued in 2019 were the first in the domestic leasing industry to obtain both domestic and international dual green certifications. Recognized by the Climate Bonds Initiative, these bonds attracted active subscriptions from domestic and international investment institutions and served as a good demonstration for financing domestic green industrial projects, marking a breakthrough.



2023年发行的绿色金融债券，获得了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”。

The green financial bonds issued in 2023 were granted the China's leasing industry capital market innovation financing “Jinquan Award” for green low-carbon innovative financing in 2023.



02 发行绿色资产证券化项目

Issuing green asset securitization projects

截至2024年末，公司累计发行了13.9亿元绿色租赁资产证券化项目，是金租行业首家发行绿色租赁资产证券化项目的公司。

By the end of 2024, the Company had issued green leasing asset securitization projects totaling 1.39 billion RMB, making it the first Company in the leasing industry to do so.

公司绿色租赁资产证券化项目是入池资产及资金投向均为绿色项目的“双绿”产品。

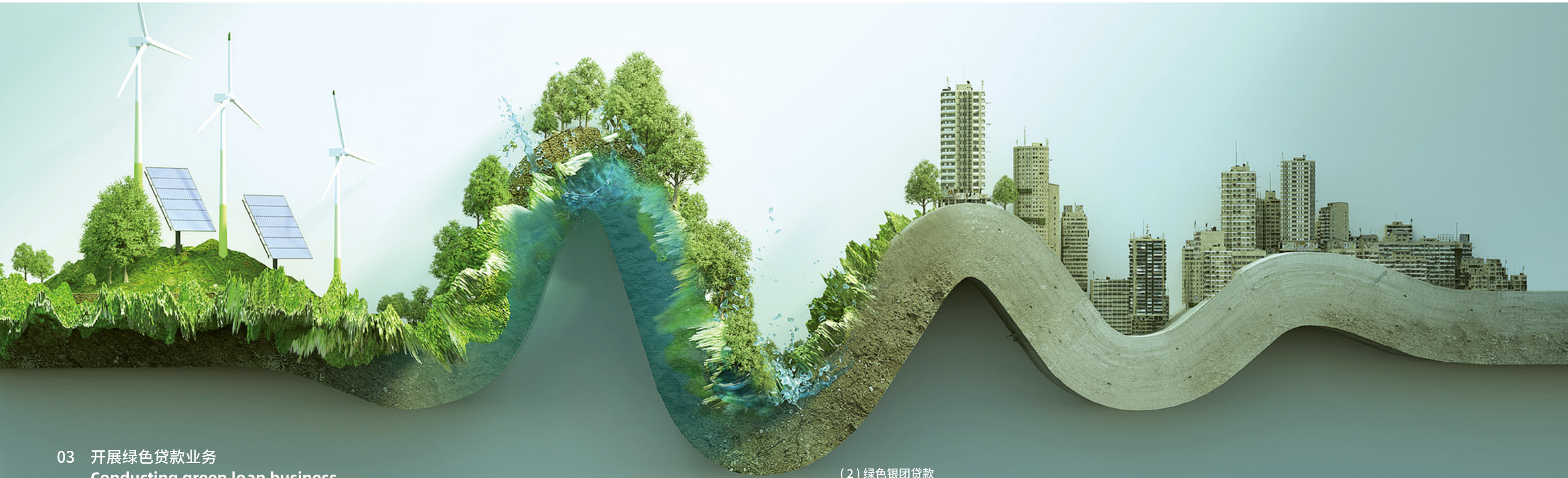
The Company's green leasing asset securitization projects are “dual-green” products, with both the pooled assets and the allocation of funds being directed toward green projects.



公司获得“资产证券化·介甫奖”之“绿色金融资产证券化优秀示范产品奖”和“优秀ABS发起人”两大奖项。

The Company received the “Outstanding Demonstration Product Award in Green Financial Asset Securitization” and the “Outstanding ABS Sponsor” award of the “Asset Securitization • Jiepu Award”.





03 开展绿色贷款业务 Conducting green loan business

(1) 绿色贷款 Green loans

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，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，丰富了公司绿色融资渠道。

In 2023, the Company successfully implemented a green loan agreement with Sumitomo Mitsui Banking Corporation for 300 million yuan. This loan marks the Company's first green loan certified by the CCXGF Green Evaluation Committee, diversifying the Company's financing channels.

2024年，公司成功落地了与华侨银行开展的绿色贷款业务，金额2.2亿元人民币，该笔贷款专门用于公司可再生能源发电的融资租赁项目，用以支持可再生能源发电替代传统化石能源燃烧发电，减少二氧化碳和大气污染物排放，进而达到节能减排、改善区域水体质量、优化能源结构、保护项目所在区域大气环境等多方面的环境效益。

In 2024, the Company successfully implemented a green loan business in cooperation with OCBC Bank, with an amount of 220 million RMB. This loan was specifically used for financing leasing projects in renewable energy power generation, supporting the substitution of traditional fossil fuel power generation, reducing carbon dioxide and air pollutant emissions, and thereby achieving multiple environmental benefits such as energy conservation, emission reduction, improved regional water quality, optimized energy structure, and protection of the local atmospheric environment.

2025年，公司将进一步探索新的绿色融资渠道。目前，公司正在与国际金融公司（IFC）积极推进不超过等值5亿美元、期限不超过3年的高级银团蓝色及绿色贷款融资方案，以支持公司进一步扩大符合国际标准的蓝色和绿色租赁业务。

In 2025, the Company will further explore new green financing channels. Currently, it is actively advancing a senior syndicate blue and green loan financing plan with the International Finance Corporation (IFC) for an amount not exceeding the equivalent of 500 million USD, with a term not exceeding 3 years, to support the further expansion of blue and green leasing businesses that meet international standards.

(2) 绿色银团贷款 Green syndicate loans

截至2024年末，国际金融公司（IFC）与公司合作落地了5亿元人民币及1.4亿美元的绿色银团项目，资金全部用于为中小企业提供符合标准的绿色租赁服务。

By the end of 2024, in cooperation with the International Finance Corporation (IFC), the Company successfully implemented a green syndicate project of 500 million RMB and 140 million US dollars, with all funds used to provide standardized green leasing services for small and micro enterprises.



(3) ESG 银团贷款 ESG syndicate loans:

2024年，公司成功与交通银行东京分行、澳门分行签署了ESG银团贷款项目，融入3年期跨境人民币资金15亿元，是国内金租行业首单跨境ESG银团贷款项目。本项目通过可持续挂钩贷款方式进行融资，是公司绿色融资方式的一大创新。贷款存续期间，贷款利率与ESG方面的表现相挂钩：公司从环境、社会和治理三个维度分别遴选出关键绩效指标(KPI)，在公司完成全部设定目标的情况下，贷款利率将有一定程度的下降。

In 2024, the Company successfully signed an ESG syndicate loan project with the Tokyo and Macau branches of Bank of Communications, raising 3-year cross-border funds of 1.5 billion RMB. This was the first cross-border ESG syndicate loan project in the domestic leasing industry. Financed through a sustainable-linked loan approach, this project represents a major innovation in the Company's green financing methods. During the loan term, the interest rate is linked to ESG performance: if the Company meets all set targets across environmental, social, and governance dimensions, the interest rate will decrease accordingly.



议题 / Topic

高效能源利用

Efficient energy utilization



公司将践行绿色办公理念融入日常运营的每一处细节，号召以点滴行动汇聚成推动可持续发展的重要力量。The Company integrates the concept of green office into every detail of its daily operations, advocating that small actions collectively contribute to sustainable development.

为提升能源利用效率，公司构建起全面且科学的能源管理体系，有效把控能源流向。引入前沿节能技术，提升能源转化效率，让每一份能源都发挥最大效能。同时，大力推动资源循环利用，优化能源回收机制，全方位助力低碳发展。

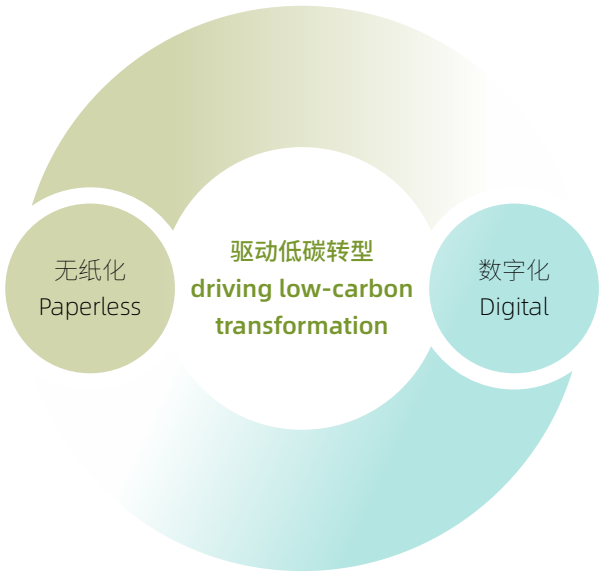
To improve energy utilization efficiency, the Company has established a comprehensive and scientific energy management system to effectively control energy flows. It introduces cutting-edge energy-saving technologies to enhance energy conversion efficiency, ensuring that utilization of all energy is maximized. Simultaneously, it vigorously promotes resource recycling and optimizes energy recovery mechanisms, comprehensively supporting low-carbon development.

1 智慧业务运营

Intelligent business operations

公司利用前沿技术与创新理念，全力打造覆盖业务全流程的“无纸化+数字化”绿色服务链，驱动低碳转型

Utilizing cutting-edge technologies and innovative concepts, the Company has built a “paperless + digital” green service chain covering the entire business process, driving low-carbon transformation.



全流程电子签约

Full-process electronic signing

依托自主研发的“乐租”APP，实现线上报单、智能审批、电子签约等一站式服务，年均减少纸张消耗34吨，相当于保护500棵成年树木。

Based on its self-developed “LeLeasing” APP, the Company provides one-stop services including online order submission, intelligent approval, and electronic signing, reducing annual paper consumption by 34 tons—equivalent to saving 500 mature trees.

年均减少纸张消耗
Reduce paper consumption annually

34 t

相当于
equivalent to

保护成年树木
Protecting adult trees

500 棵

云端协同办公

Cloud-based collaborative office

搭建智能化OA系统，覆盖95%内部流程，推动远程协作效率提升30%，年减少商务差旅碳排放超200吨。

By establishing an intelligent OA system that covers 95% of internal processes, the Company has increased remote collaboration efficiency by 30% and reduced business travel carbon emissions by over 200 tons annually.

覆盖内部流程
Covering internal processes

95 %

远程协作效率提升
Improving remote collaboration efficiency

30 %

减少商务差旅碳排放超
Reduce excessive carbon emissions from business travel

200⁺ t



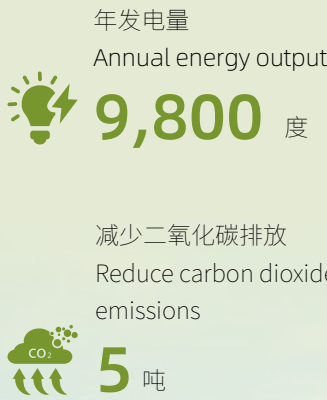
2 绿色办公体系 Green office system

公司打造了立体化的绿色办公体系，构建零碳示范空间。
The Company has developed a three-dimensional green office system, creating a zero-carbon demonstration space.

01 智慧能源管理：打造“光 - 储 - 控”一体化解决方案 Intelligent energy management: Developing an integrated “PV-storage-control” solution

(1) 清洁电力应用 Clean power applications

办公楼顶部署 10kW 分布式光伏电站，年发电量 9800 度，减排 CO₂5 吨（相当于燃油车绕地球 1 圈的 CO₂ 排放量），配套储能系统实现峰谷调节。
A 10 kW distributed PV power station was deployed on the office building roof, generating 9,800 kWh annually, reducing CO₂ emissions by 5 tons (equivalent to the CO₂ emissions of a fuel vehicle circling the earth once), with a supporting energy storage system for peak-valley regulation.



(2) 智能节能系统 Intelligent energy-saving system

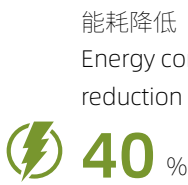
会议室智能感控 Smart Sensing and Control conference rooms

照明系统选用高效节能灯具，依据自然光线变化智能调节亮度，极大降低电能消耗，年节电2100度，减排1吨；
The lighting system uses high-efficiency energy-saving lamps that automatically adjust brightness based on natural light changes, significantly reducing electricity consumption, saving 2,100 kWh annually, and cutting CO₂ emissions by 1 ton;



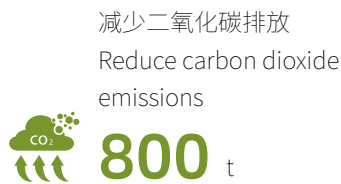
电梯群控优化 Elevator group control optimization

节能电机+分时运行策略，能耗降低40%；
Energy-saving motors and time-sharing operational strategies reduce energy consumption by 40%;



区域集中供冷 Regional centralized cooling:

采用高效离心机组，提升能源转化效率，相比于传统设备年减碳约800吨。
High-efficiency centrifugal units are used to enhance energy conversion efficiency, reducing annual carbon emissions by approximately 800 tons compared to traditional equipment.



02 循环经济实践：建立资源闭环生态
Circular economy practices: Establishing a closed-loop resource ecosystem

(1) 零废弃餐厅
Zero-waste restaurant

引入餐厨垃圾真空处理系统，实现100%厨余资源化利用，年减少垃圾填埋量超90吨。
A vacuum treatment system for kitchen waste is introduced to achieve 100% resource utilization of kitchen waste, reducing landfill volume by over 90 tons annually.

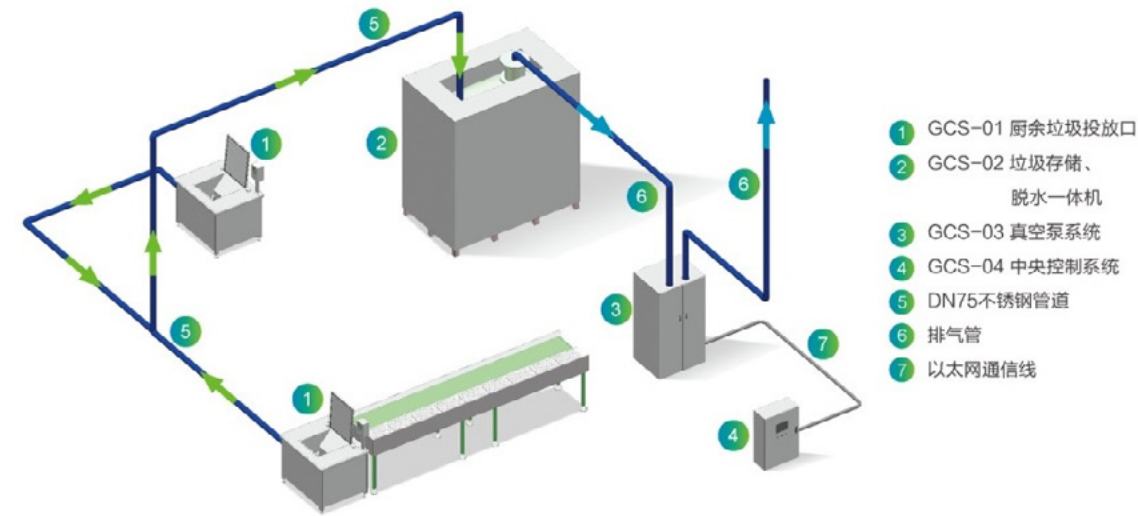
厨余资源化利用
Resource utilization of kitchen waste

减少垃圾填埋量
Reduce landfill volume



100 %

90⁺ t



餐厨垃圾真空处理系统
Vacuum treatment system for kitchen waste



(2) 智能物联节水
Intelligent IoT-based water saving

部署感应式龙头+节水洁具，用水效率提升30%；直饮水机减少瓶装水消耗超60万瓶/年。
Sensor-based faucets and water-saving sanitary ware improve water usage efficiency by 30%; direct drinking water machines reduce bottled water consumption by over 600,000 bottles annually.

用水效率提升
Improving water efficiency
 30 %

每年减少瓶装水消耗超
Reduce bottled water consumption annually
 600,000 瓶

(3) 无纸化革命
Paperless revolution

董事会、党委会等核心会议材料100%电子化；公司双面打印覆盖率提升至90%，配备云打印管理系统，运用智能算法精准识别打印量突增、文件格式异常、打印机故障等异常情况，并及时发出预警，有效减少纸张浪费。
Core meeting materials such as Board of Directors meetings and Party committee meetings are 100% digitalized; the Company's double-sided printing coverage rate has increased to 90%. Equipped with a cloud printing management system, it uses intelligent algorithms to accurately detect sudden increases in printing volume, abnormal file formats, or printer malfunctions, issuing timely warnings to effectively reduce paper waste.

会议材料电子化
Electronic Conference Materials
 100 %

03 生态化办公场景：人与环境共生
Ecological office scenarios: Coexistence of people and the environment

(1) 碳汇工位计划
Carbon sink workstation plan

通过主题式分区布局设计，升级四季常绿与花卉植物组合配置，提升固碳与净化空气的效果；布局1500+盆绿植，年固碳1.65吨，PM2.5过滤效率提升20%。Through themed zoning design and upgrading with a combination of evergreen and flowering plants, the Company enhances carbon fixation and air purification effects; with over 1,500 potted plants deployed, it achieves an annual carbon fixation of 1.65 tons and a 20% improvement in PM2.5 filtration efficiency.



(2) 视频会议全覆盖
Full-coverage video conferencing

建成4K超清远程会议系统，替代30%线下会议，年减少差旅碳排放约150吨。A 4K ultra-high definition remote meeting system decreases 30% of offline meetings, reducing annual travel carbon emissions by approximately 150 tons.

(3) 绿色会务服务
Green conference services

在会务接待中全面采用可循环消毒餐具及陶瓷杯，替代传统一次性用品。公司年均接待9624人次，预计可减少使用一次性餐具和杯具19284件，年减少塑料及纸质垃圾约0.5吨。In conference reception, the Company fully adopts recyclable disinfected tableware and ceramic cups to replace traditional disposable products. Annually, by hosting 9,624 visitors, it is estimated to reduce the use of disposable tableware and cups by 19,284 pieces and cut plastic and paper waste by approximately 0.5 tons.



3 全员低碳行动
Company-wide low-carbon actions

公司倡导绿色生活文化，聚焦用水、用电、用餐、用纸、出行等五大办公场景，向全体员工发出“爱惜一滴水、节约一度电、珍惜一粒粮、节省一页纸、践行低碳一公里”等“五个一”节能减碳倡议，倡导全体员工积极参与，形成绿色办公的良好氛围。The Company advocates a culture of green living, focusing on five key office scenarios—water usage, electricity usage, dining, paper usage, and travel—and has issued five energy-saving and carbon reduction initiatives: “Cherish every drop of water, save every kilowatt-hour of electricity, treasure every grain of rice, conserve every sheet of paper, and practice 1km low-carbon travel,” encouraging all employees to actively participate and fostering a positive green office atmosphere.



公司推行绿色出行激励机制，构建“步数排行”积分奖励体系，将步行通勤等绿色行为量化为可兑换权益，切实提升员工绿色出行意识和参与度。The Company has implemented a green travel incentive mechanism, establishing a “step count ranking” points reward system that converts green behaviors such as walking to work into redeemable benefits, effectively enhancing employees’ awareness of and participation in green travel.

Chapter

IV

共享共赢 建设和谐社会

Shared Success – Building a
Harmonious Society



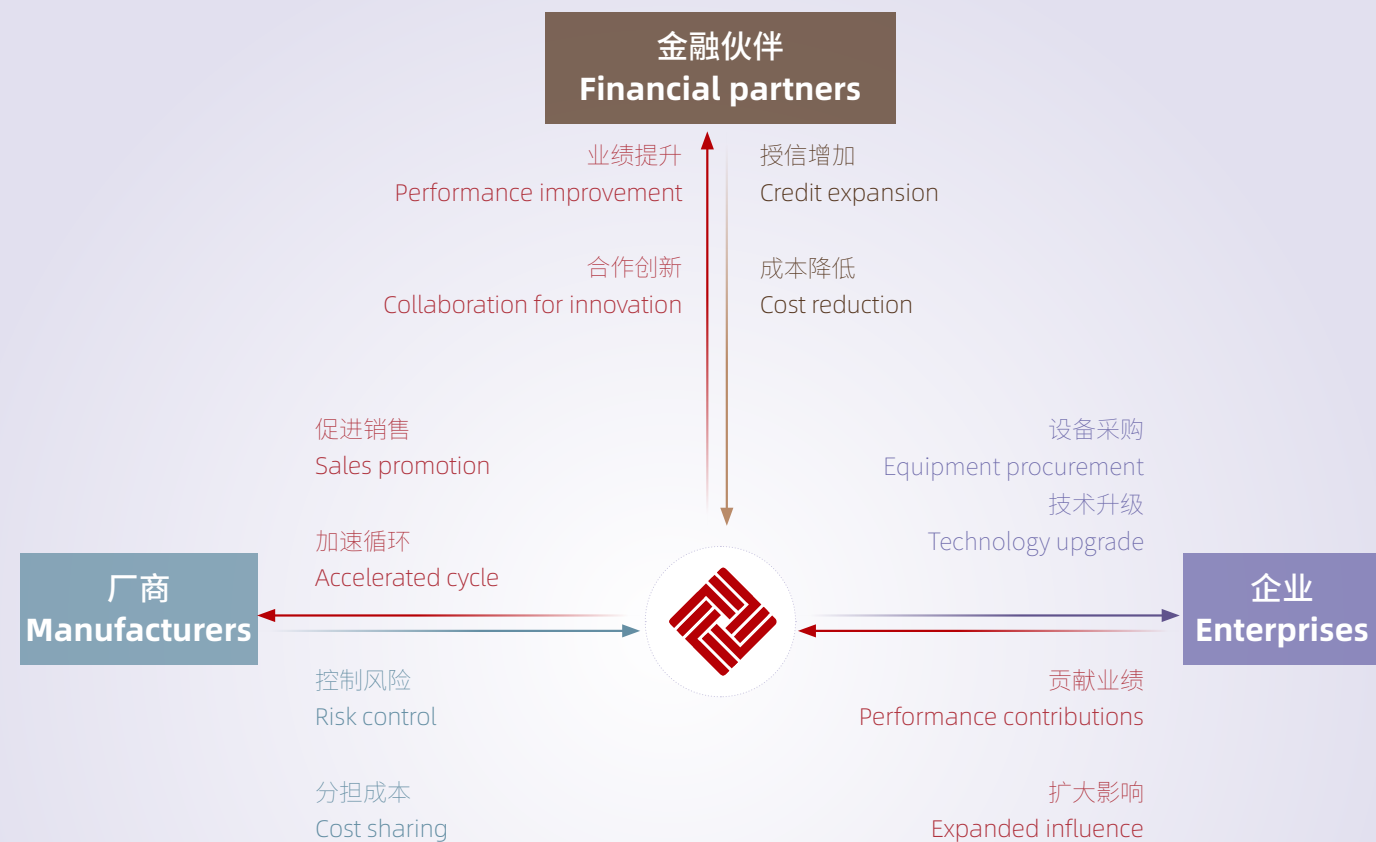
议题 / Topic

合作共赢

Win-win cooperation



公司充分发挥金融租赁业务的独特优势，积极整合产业与金融资源，与合作伙伴携手构建互利共赢的良好局面。
The Company fully leverages the unique advantages of its financial leasing business, actively integrates industrial and financial resources, and works with partners to build a mutually beneficial win-win situation.



1

与厂商紧密协作，共促多方发展

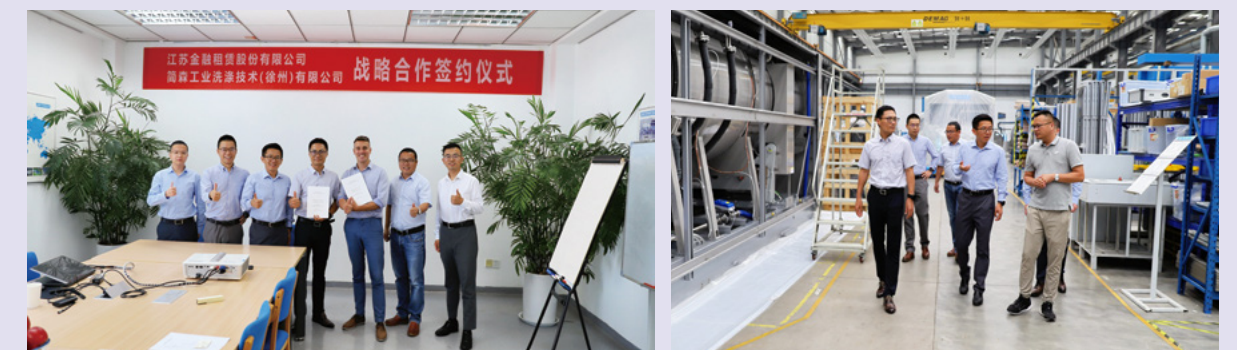
Working closely with vendors to promote mutual development

公司与各行业领先的设备制造商、经销商深度合作，将厂商租赁模式作为核心展业方式之一。通过“厂商租赁”模式，形成了企业、厂商与公司三方共赢的良好局面。
The Company deeply cooperates with leading equipment vendors and dealers across various industries, using the vendor leasing model as one of its core business approaches. Through the “vendor leasing” model, a win-win situation among enterprises, vendors, and the Company has been achieved.

01 支持企业成长

Supporting enterprise growth

基于多年产业深耕经验与国际先进融资租赁理念，公司精准对接企业设备购置需求，为企业采购先进设备、引入新技术提供全方位资金支持。通过量身定制灵活还款方案，有效解决企业设备采购与技术升级的资金难题，助力企业高质量发展。
Based on years of deep industry experience and internationally advanced financing leasing concepts, the Company precisely aligns with enterprises' equipment procurement needs, providing comprehensive financial support for purchasing advanced equipment and introducing new technologies. By customizing flexible repayment plans, it effectively resolves the funding challenges for equipment procurement and technology upgrading, thereby supporting high-quality enterprise development.



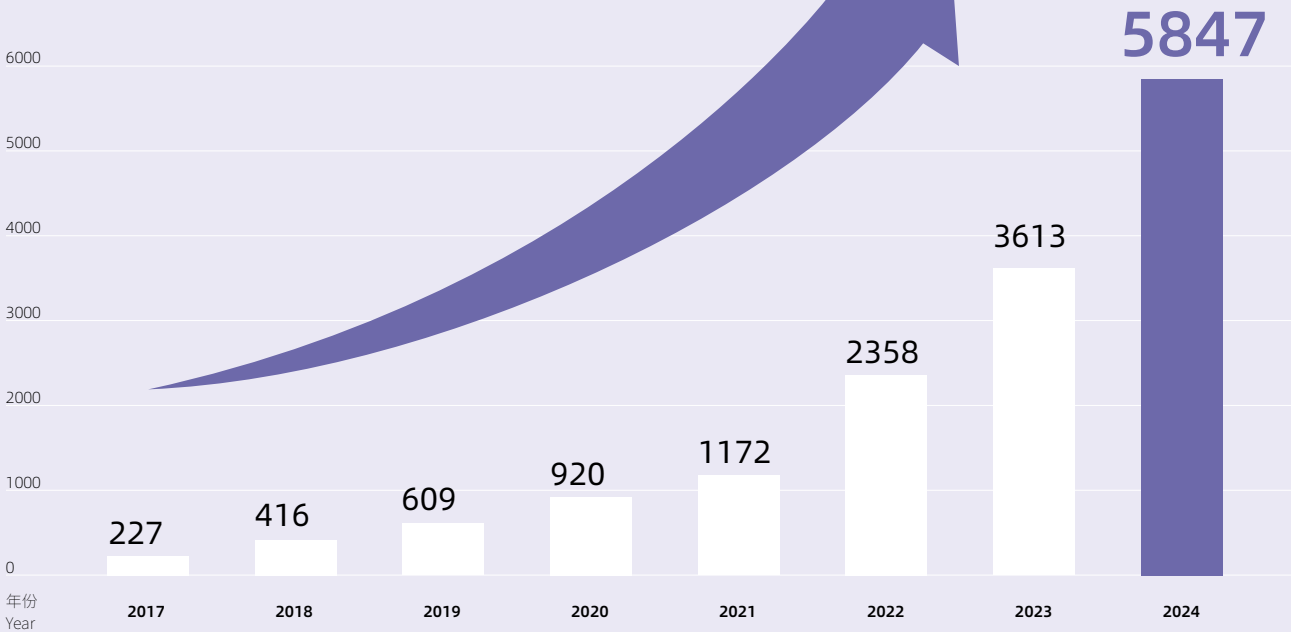
02 助力厂商发展
Assisting vendor development

企业购置能力的增强直接转化为对厂商设备的强劲需求，不仅让厂商的库存得以快速消化，也促使厂商推出更多贴合市场需求的新型设备。同时，“租赁物+承租人+厂商”三位一体风险管理体系，也有利于厂商控制风险，实现稳健经营。Enhanced enterprise purchasing capabilities directly translate into strong demand for vendors' equipment, not only enabling rapid inventory turnover for vendors but also prompting them to launch new equipment that meets market demands. Moreover, the integrated risk management system of "leased asset + lessee + vendor" helps vendors control risks and achieve steady operation.



多年来，公司合作的厂商经销商数量持续增长，从 2017 年的 227 家攀升至 2024 年的近 6000 家。Over the years, the number of vendors and dealers cooperating with the Company has continuously increased, rising from 227 in 2017 to nearly 6,000 in 2024.

厂商经销商数量
Number of manufacturers and distributors



典型案例
Case study

江苏金租赴日本访问小森公司
JFL visits KOMORI in Japan



KOMORI 小森成立于 1923 年，是全球印刷机械行业的领军企业，小森凭借其卓越的精密加工技术、创新的印刷软件技术以及对品质的极致追求，在印刷机的自动化与精细化技术领域，始终位居全球行业前沿。

KOMORI, established in 1923, is a leading enterprise in the global printing machinery industry. Leveraging its outstanding precision machining technology, innovative printing software, and relentless pursuit of quality, KOMORI has consistently been at the forefront of automation and precision technology in printing machinery worldwide.

江苏金租自 2003 年与小森公司开展战略合作以来，在印刷设备领域持续为客户提供优质的产品和金融服务。二十多年来，双方共克难关、共同成长，共同见证着数万家中国印刷企业由小变大、由大变强。面向未来，双方将继续深化在环保印刷、数字印刷和可持续发展等方面的合作，共同书写中国印刷行业的多彩篇章。

Since 2003, JFL has engaged in strategic cooperation with KOMORI, continuously providing high-quality products and financial services in the printing equipment field. Over the past 20 years, the two companies have overcome challenges and grown together, witnessing tens of thousands of Chinese printing enterprises transform from small to large and from large to strong. Looking ahead, they will continue to deepen cooperation in areas such as green printing, digital printing, and sustainable development, jointly writing a vibrant new chapter in the Chinese printing industry.

典型案例
Case study

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

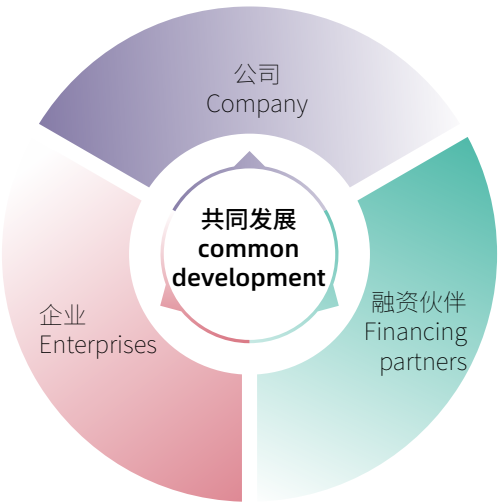


2 携手融资伙伴，实现共赢成长

Joining hands with financing partners to achieve win-win growth

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。这促进了金融资源的合理配置，实现了“公司+企业+融资伙伴”的共同发展。

As a licensed non-bank financial institution, the Company, based on its stable performance, strong social reputation, and AAA-rated credit rating, has established long-term and stable partnerships with numerous domestic and international banks, securities companies, insurance companies, and other financial institutions, securing ample credit lines and low financing costs. This has promoted the rational allocation of financial resources and achieved the joint development of “the Company + enterprises + financing partners.”



支持企业融资

Supporting enterprise financing

公司综合运用多元化的融资手段，从源头上降低融资成本，切实缓解中小微企业融资难、融资贵问题。

The Company comprehensively utilizes diversified financing methods to reduce financing costs from the source, effectively alleviating the difficulties and high costs of financing for small and micro enterprises.

与融资伙伴共同发展

Growing together with financing partners

凭借专业的业务能力与广泛的客户资源，公司为融资伙伴带来了营收增长，双方在合作中共享资源、优势互补，共同发展。

With its professional business capabilities and extensive client resources, the Company has brought revenue growth to its financing partners. They share resources and complement each other's strengths, achieving joint development.



部分合作金融伙伴
Some financial partners



议题 / Topic

消费者权益保护

Protect rights and interests of consumers



2024年，公司坚持“以人为本”理念，不断完善消保体制机制，切实有效保护金融消费者合法权益，努力做到“服务更用心”。

In 2024, the Company adhered to a “people-oriented” philosophy, continuously improving its consumer protection systems and mechanisms to effectively safeguard the legitimate rights and interests of financial consumers, striving to “serve with greater dedication.”

公司通过官网向社会和消费者公示投诉渠道，客户可通过客服电话、微信公众号、专业APP等渠道向公司反映消费者权益保护问题。

The Company publicly discloses its complaint channels on its official website, allowing clients to report consumer protection issues via client service hotlines, WeChat official accounts, and dedicated apps.



客服电话
Client service hotline

025-86816908



微信公众号
WeChat official account

江苏金融租赁发布
JFL Releases



线上 APP
Online APP

苏乐租 App 智能客服
**SuLeasing App Intelligent
Client Service**

1

持续优化组织架构 Continuously optimizing organizational structure

公司适应零售转型需要，从组织、制度和执行多维度同时发力，继续优化消保工作，升级客户服务品质。

In response to the needs of retail transformation, the Company is advancing simultaneously in organizational structure, systems, and execution, continuing to optimize consumer protection efforts and upgrade client service quality.

01 优化组织保障 Optimizing organizational guarantees

董事会
Board of Directors
General Meeting

董事会在公司战略上明确消费者保护的蓝图；
The Board of Directors has clearly outlined a blueprint for consumer protection in the Company's strategy;

风险管理与
消费者权益保护委员会
Committee of Risk
Management and
Consumer Rights &
Interests Protection

风险管理与消费者权益保护专门委员会强化消保中心管理；
The Committee of Risk Management and Consumer Rights & Interests Protection has strengthened the management of the Consumer Protection Center;

消保中心
Consumer Protection
Center

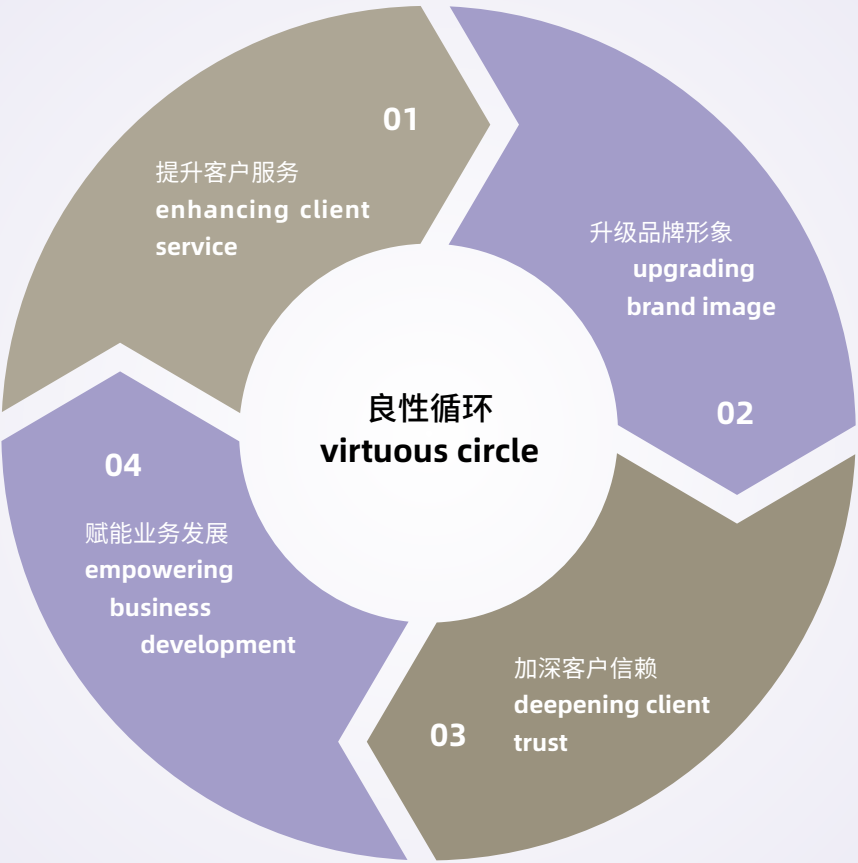
消保中心落实消费者权益保护职责，不断优化公司产品设计、业务流程、客户投诉等工作。
The Consumer Protection Center fulfills its responsibilities for safeguarding consumer rights, continuously optimizing product design, business processes, customer complaint handling, and related work.

02 加强人员配备
Strengthening staffing

2024 年，公司引入具备法律职业资格证书的专业人员 2 名，目前超过半数人员具有 5 年以上工作经验。
In 2024, the Company introduced 2 professionals with legal qualifications, and currently, over half of its staff have more than 5 years of work experience.



03 提升服务理念
Enhancing service philosophy



2 积极完善制度规范
Actively improving institutional norms

2024 年修订发布《消费者权益保护管理办法》《厂商经销商管理办法》等系列制度：
In 2024, the Company revised and issued a series of systems including the “Management Measures for the Protection of Consumers' Rights and Interests” and “Vendor and Dealer Management Measures”:

加强消费者合法权益保护力度，要求业务部门以客户诉求为中心，持续优化业务产品、流程；各相关部门应协同配合，高效解决客户诉求。
Strengthening the protection of consumers' legitimate rights and interests. The Company requires business departments to focus on client demands and continuously optimize business products and processes; all relevant departments should coordinate efficiently to resolve client issues.

强化厂商经销商消保要求，实行“全面管理原则”，将消费者权益保护等内容纳入厂商经销商管理体系，让金融消费者合法权益更多一层保障。
Enhancing consumer protection requirements for vendors and dealers. The Company implements a “comprehensive management principle,” incorporates protection of consumers' rights and interests into the vendors and dealers management system to provide extra protection for the legal rights of financial consumers.



面向厂商经销商开展“消费者权益保护”培训会议
Figure: “Protection of consumers' rights and interests” training meeting for vendors and dealers

3 不断提升执行质效 Continuously enhancing execution efficiency

2024年，消保中心强调全程服务，业务部门冲在一线，风控、法律、信息等各相关部门发挥专业优势，做到响应有速度、服务有温度。

In 2024, the Consumer Protection Center emphasized full-process service. Business departments took the lead on the front line, while related departments such as risk management, legal, and IT leveraged their professional expertise to ensure swift responses and warm service.

消保中心全程服务

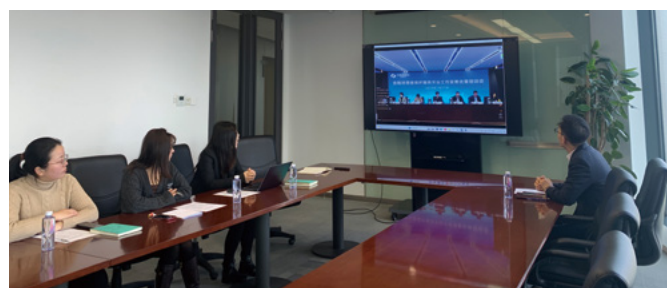
The Consumer Protection Center provided full-process service

线上+线下两端做好服务，坚持全程跟踪，做到处理及时、痕迹可查、总结复盘，客户诉求处理率100%。

The Consumer Protection Center provided full-process service through both online and offline channels, ensuring continuous follow-up, timely resolution, traceability, and thorough review, with a 100% client complaint handling rate.

客户诉求处理率
client complaint
handling rate

100 %



消保中心复盘会议
Figure: Consumer Protection Center's review meeting



业务部门冲在一线

Business departments on the front line

业务部门做好客户服务第一道关，耐心细致为客户答疑解惑、定制方案。

They serve as the first checkpoint for client service, patiently addressing inquiries and providing customized solutions.



业务部门一线服务客户
Business department serving clients on the front line

相关部门各展所长

Relevant departments demonstrate their strengths

消保中心牵头协调各部门，发挥其风控、司法、信息等专业优势，努力做到“想客户之所想”“急客户之所急”。
The Consumer Protection Center leads the coordination among various departments, leveraging their expertise in risk management, legal, and IT to ensure they “think what clients think” and “respond to clients’ urgent needs.”



消保工作联席会议
Joint meeting on consumer protection

4 提档提优消保服务

Upgrading and enhancing consumer protection services

01 升级智能客服

Upgrading intelligent client service

公司自主研发客服中心系统并持续优化升级。
The Company independently developed its client service center system and continuously optimizes and upgrades it.



2024年，电话接听量61241通,召开228次客服工作复盘会，客户诉求解决率99.91%。
In 2024, 61,241 calls were received, 228 client service review meetings were held, and the client issue resolution rate was 99.91%.



智能客户系统
Intelligent client system

电话接听量
calls were received
61,241 通

客服工作复盘会
client service review meetings
were held

228 次

诉求解决率
client issue resolution rate was

99.91 %

02 强化宣传教育

Strengthening publicity and education

2024年，公司通过新闻媒体、抖音、微信公众号等渠道，发布关于“消保案例”“防范虚拟货币骗局”等主题海报、科普长图及相关案例，传递消保“温暖、贴心”理念。
In 2024, through channels such as news media, Douyin, and WeChat official accounts, the Company released themed posters, educational infographics, and related case studies on topics such as “consumer protection cases” and “preventing virtual currency scams,” conveying the “warm and thoughtful” concept of consumer protection.



议题 / Topic

投资回报

Investment return

1

投资者关系管理

Investor relations management

公司始终将维护投资者利益置于核心地位，致力于构建多元化的沟通桥梁，确保与投资者之间的紧密联系与高效互动。

The Company always places the protection of investors' interests at its core and is committed to building diversified communication bridges to ensure close contact and efficient interaction with investors.

为增进透明度与信任，公司定期举办业绩说明，策划反向路演活动，并积极参与券商策略研讨会，以开放的姿态迎接投资者实地调研，对投资者来电给予迅速且专业的回应。

To enhance transparency and trust, the Company regularly holds performance briefings, organizes reverse roadshows, and actively participates in securities firm strategy seminars, welcoming on-site investor visits with an open attitude and responding to investor calls swiftly and professionally.



现场业绩说明会直播实录
Live recording of an on-site performance briefing

公司也不断探索创新投资者关系管理模式，通过可视化业绩展示等前沿手段，持续优化信息传递效率与质量。充分利用微信生态的强大连接力与精准触达优势，及时回应投资者重要关切，加深投资者对公司投资价值的理解和认同。

The Company is also constantly exploring innovative investor relations management models, Through cutting-edge means such as visualized performance displays, continuously optimizing the efficiency and quality of information transmission. Fully leveraging the strong connectivity and precise reach of the WeChat ecosystem to respond to important investor concerns in a timely manner, deepening investors' understanding and recognition of the Company's investment value.



2024 年“百舸争流 奋楫者先”投资者开放日
2024 "Pioneers Lead in the Fierce Competition" Investor Open Day



2024 年报速览
Overview of the 2024 Annual Report

In 2024

接听投资者电话咨询 Answered investors' telephone enquiries	454 次	投资者、分析师电话会 Telephone conferences with investors and analysts	37 场
回复 E 互动问题 Replied questions on the E-interaction platform	134 个	接待投资者调研 Received investors' research	25 场
业绩说明会 performance briefings	3 场	2024 年投资者活动覆盖机构 In 2024, investor activities covered over institutions	900 ⁺ 场
反向路演活动 Reverse roadshows	14 场	参与人次 with more than participants	1000 ⁺ 场
机构策略会 Organization strategy meetings	34 场		

2 透明的信息披露 Transparent information disclosure

2018 年公司上市以来，严格遵循证监会及上交所的各项规定，并主动参考港交所的信息披露要求，持续优化信息披露质量。

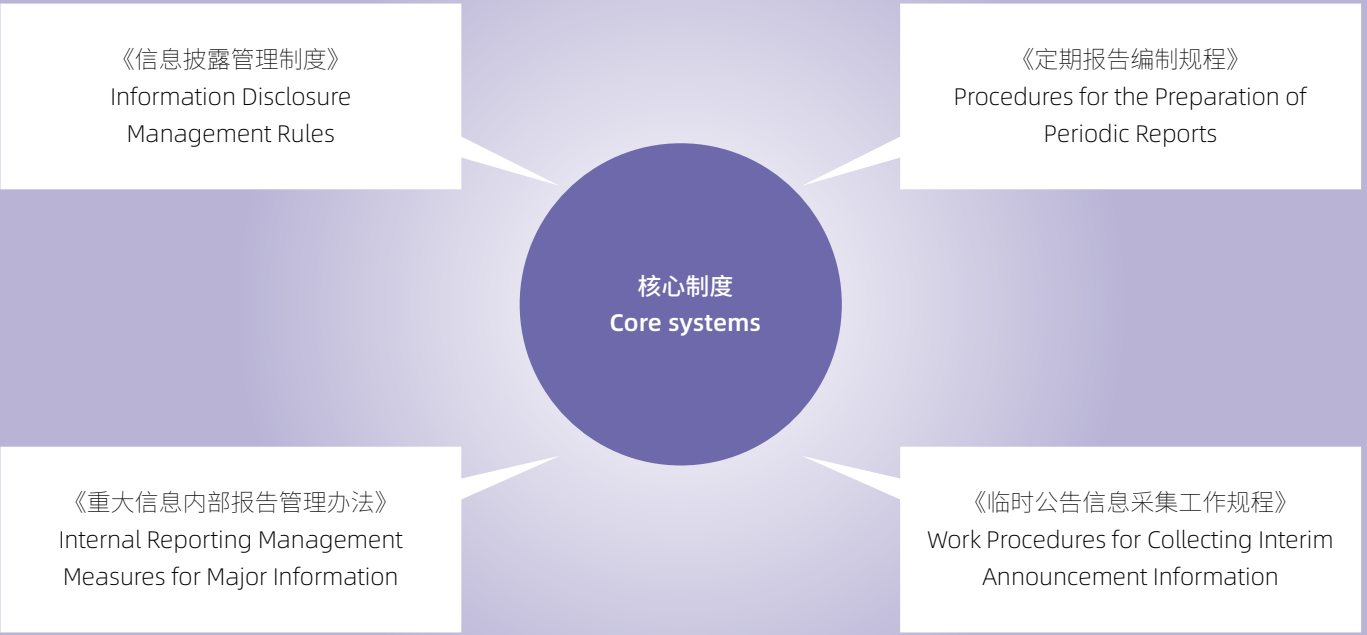
Since its listing in 2018, the Company has strictly adhered to the regulations of the China Securities Regulatory Commission and the Shanghai Stock Exchange, and has proactively referenced the disclosure requirements of the Hong Kong Stock Exchange, continuously optimizing the quality of its information disclosure.



01 构建全面制度体系 Building a comprehensive institutional system

公司建立了一套贯穿信息披露全流程的制度体系。从信息披露管理流程、定期报告编制，到临时公告流程、内幕信息管控等关键环节，均有章可循。

The Company has established a set of institutional systems covering the entire information disclosure process. From the management process of information disclosure, preparation of periodic reports, to the process of interim announcements and control of insider information, there are established guidelines for every key link.



02 完善多层次治理架构 Improving a multilevel governance structure

公司搭建了“董事会、监事会、管理层、执行部门”协同运作的多层次信息披露管理架构。

The Company has established a multilevel information disclosure management framework with coordinated operation among the "Board of Directors, Supervisory Board, Management, and Execution Departments."



03 积极践行信息披露 Active information disclosure

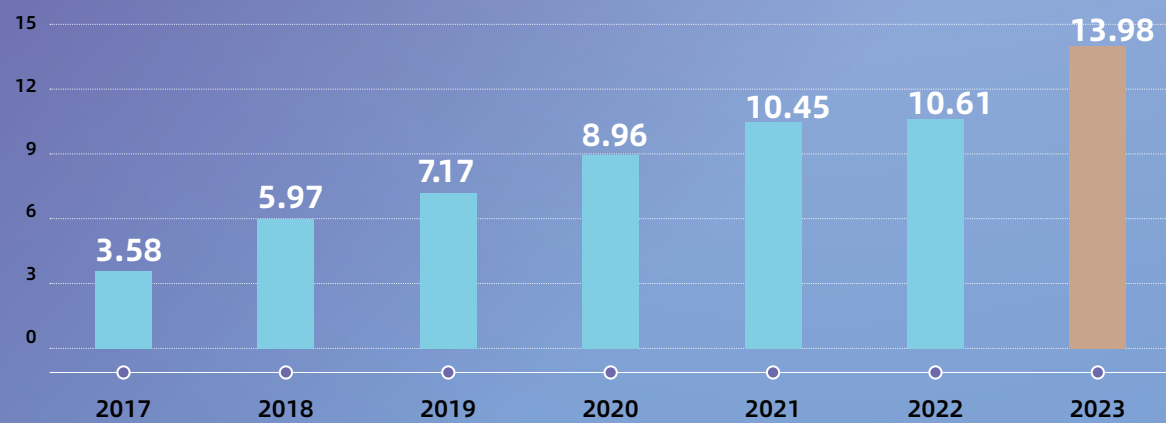
2024年，公司积极履行信息披露义务，全年共披露118则公告及文件，全面涵盖财务报告、对外担保、关联交易、股权激励、成立子公司等重大事项，向投资者与市场及时、准确地传递公司运营动态与发展情况，有力维护了市场的透明度与投资者的知情权。

In 2024, the Company actively fulfilled its information disclosure obligations, releasing a total of 118 announcements and documents throughout the year that comprehensively covered significant matters such as financial reports, external guarantees, related party transactions, equity incentive plans, and the establishment of subsidiaries, thereby conveying the Company's operational dynamics and development status to investors and the market in a timely and accurate manner, and effectively safeguarding market transparency and investors' right to know.

3 稳定的分红方案 Stable dividend policy

公司自成立以来，始终秉持稳健经营、持续发展的理念，致力于为股东创造长期价值。在经营业绩稳健增长的同时，公司以现金分红方式积极回报股东，与股东共享成长红利。Since its inception, the Company has always adhered to the principles of steady operation and sustainable development, committed to creating long-term value for its shareholders. Along with stable growth in operational performance, the Company actively returns cash dividends to shareholders, sharing the growth dividends with them.

分红总额
Total dividend



议题 / Topic

员工 Employees



1 实行民主管理 Implement democratic management

公司高度重视职工代表大会体制机制的建设，将其视为保障员工民主管理权利、促进企业和谐发展的重要途径。公司制订了《职工代表大会工作规则》，明确职代会的职权范围和决策程序，切实保障员工在企业管理中的知情权、参与权、表达权和监督权。

The Company attaches great importance to the construction of the employee congress system and mechanism, considering it an important means to safeguard employees' democratic management rights and promote harmonious enterprise development. The Company formulated the "Rules for the Employee Congress," clearly defining the scope of authority and decision-making procedures of the congress, effectively safeguarding employees' rights to be informed, participate, express opinions, and supervise enterprise management.

2024年，公司共召开了三次职代会，围绕涉及员工切身利益的重大事项进行讨论研究。为员工提供了一个充分表达意见、参与公司决策的平台，使员工能够直接参与到关乎自身权益的事务中，增强了员工的归属感和责任感。In 2024, the Company held three meeting of the Congress of Workers and Staff to discuss major matters affecting employees' interests, providing a platform for employees to fully express their opinions and participate in Company decision-making, thereby enhancing employees' sense of belonging and responsibility.

2024年，公司职工监事全力担当员工权益代表，深度参与公司重要事项。作为员工利益守护者，职工监事定期向职代会述职，接受监督评议。在公司事务里，职工监事始终以维护员工利益为核心，积极参与决策，推动公司治理结构持续优化。

In 2024, the Company's employee supervisors fully assumed their role as representatives of employee interests, deeply participating in important Company matters. As guardians of employee interests, employee supervisors regularly reported to the Congress of Workers and Staff and underwent supervisory evaluations. In Company affairs, they have always focused on protecting employee interests, actively participating in decision-making, and promoting continuous optimization of the Company's governance structure.



2024 年职工代表大会
2024 Congress of Workers and Staff

2 保障员工权益 Protecting employees' rights and interests

01 规范劳动用工管理 Standardizing labor management

公司严格遵守《中华人民共和国劳动法》《中华人民共和国劳动合同法》等法律法规，依法与员工签订劳动合同，建立劳动关系。同时，积极推进集体协商，签订集体合同，明确双方权利义务，保障员工合法权益，维护劳动关系的和谐稳定。

The Company strictly complies with the "Labor Law of the People's Republic of China," the "Labor Contract Law of the People's Republic of China," and other relevant laws and regulations, legally signing labor contracts with employees and establishing labor relationships. Furthermore, it actively promotes collective bargaining, signing collective contracts to clarify the rights and obligations of both parties, safeguarding employees' legitimate rights and interests and maintaining harmonious and stable labor relations.

02 完善薪酬保障体系 Improving the remuneration protection system

秉持公平公正原则，执行按劳分配和同工同酬政策，构建具有竞争力的薪酬体系。依法为员工足额缴纳社保与公积金，搭建“基本养老保险+企业年金”双支柱养老保障体系，完善健康风险保障，涵盖年度体检、补充医疗保险和重大疾病保险。

Adhering to the principles of fairness and justice, the Company implements the distribution of labor according to work performed and equal pay for equal work, and builds a competitive remuneration system. It legally pays full social security and housing funds for employees, establishing a dual-pillar pension security system of "basic pension insurance + enterprise annuity," and improves health risk protection, including annual physical examinations, supplementary medical insurance, and major disease insurance.

3 支持员工发展 Supporting employee development

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

竞聘双选机制 Competitive recruitment and dual-selection mechanism

推行竞争上岗与双向选择，实现人员、岗位灵活变动。2024年2月完成第十轮竞聘，选拔出的新一届中层管理团队更趋年轻化、高学历化，激发了团队活力。
The Company implementing competitive hiring and mutual selection to enable flexible changes in personnel and positions. In February 2024, the 10th round of competitive recruitment was completed, selecting a new, younger, and higher-level educated middle management team, which has stimulated team vitality.

绩效考核机制 Performance evaluation mechanism

优化考核体系，结合定量与定性、部门与个人、过程与结果考核，季度与年度考核并行。通过绩效激励与诫勉谈话，提升员工与组织绩效。对关键岗位员工的绩效薪酬延期支付，确保公司稳健运营。
The Company optimizes the evaluation system by integrating quantitative and qualitative assessments, departmental and individual evaluations, and process and outcome assessments, with quarterly and annual evaluations conducted concurrently. Through performance incentives and admonition discussions, employee and organizational performance is improved. For key positions, performance-based remuneration is deferred to ensure the Company's steady operation.

薪酬动态调整机制 Dynamic remuneration adjustment mechanism

遵循“市场导向、按劳付酬”原则，董事会确定年度薪酬总额，按“双挂钩”机制分配。建立“MBA”岗薪体系，依年度绩效对员工岗薪进行动态调整，有效激发团队积极性。
Following the principle of "market orientation and labor-based remuneration," the Board of Directors determines the annual total remuneration and allocates it according to the "dual-linkage" mechanism. An "MBA" remuneration system is established to dynamically adjust employee salaries based on annual performance, effectively stimulating team enthusiasm.

评奖评优机制 Award and recognition mechanism

公司每年度开展评奖评优工作，从业绩表现、创新能力、团队协作等多个维度进行综合考量，选拔出具备标杆意义的先进集体与个人。
The Company conducts annual awards and recognition activities, comprehensively evaluating performance, innovation capability, teamwork, and other dimensions, selecting exemplary groups and individuals with benchmark significance.

02 完善培训体系 Improving the training system

公司以“一张人才发展地图，公司与部门两个实施层面，中高层管理人员、客户经理与新员工三类群体”为框架，着力构建“1+2+3”人才培养体系。2024年，共组织公司层面培训课程76门，员工覆盖率100%，着力提升员工能力，推动公司业务创新增长。

Based on the framework of “one talent development map, two implementation levels (company-level and department-level), three target groups (middle and senior management, relationship managers, and new hires),” the Company is committed to building a “1+2+3” talent development system. In 2024, a total of 76 Company-level training courses were organized, achieving 100% employee coverage to enhance skills and drive innovative business growth.

(1) “领航”中高层培训 "Navigation" middle and senior management training

启动新一轮培训，邀请高校教授、行业专家就经济形势、领导力提升等内容授课，助力新一届中层管理者承接战略、推动创新。

A new training cycle was launched, inviting university professors and industry experts to address topics such as economic trends and leadership enhancement, helping the new cohort of managers execute strategy and foster innovation.

(2) “远航”客户经理培训 "Far voyage" client manager training

完成第一轮三年期授课，强化业务开发与风险管控技能。针对组长与大项目业务人员开展专项培训，提升员工专业化能力。

The first round of a three-year training program was completed, reinforcing skills in business development and risk management. Special sessions were also held for team leaders and staff handling major projects to enhance professional expertise.

(3) “新航”新员工培训 "New voyage" new employee training

优化设计7类专题课程，配备带教指导，助力新员工快速融入公司，提升行业认知与业务技能。

Seven specialized courses were redesigned and paired with mentoring, helping new hires quickly integrate into the company while boosting industry understanding and operational skills.

公司层面培训课程
Company level training courses

76 门

员工覆盖率
Employee coverage rate

100 %



4 关爱员工生活 Caring for employee life

01 暖心苏租：全周期关怀传递温度 Warm JFL: Full-cycle care spreading warmth

聚焦员工多元需求，打造“温馨苏租”服务体系。
Focusing on the diverse needs of employees, the Company has developed the "Warm JFL" service system.

开展妇女节特别活动 Special Women's Day event

2024年推出“如繁花盛开的她”主题活动，举办花艺疗愈、汉服体验等活动；
In 2024, the event under the theme “She, as Blossoming Flowers” were held, featuring activities such as floral therapy and Han Chinese costume experiences.



“四叶草·员工健康关爱计划” Four-Leaf Clover Employee Health Care Plan

2024年围绕身心健康主题，开展主题沙龙、健康讲座等活动。年度健康体检覆盖率达100%，员工健康包配置至每个工位。
In 2024, themed salons and health lectures were organized around physical and mental well-being. The annual health examination coverage reached 100%, and health care packages were provided at every workstation.



JFL

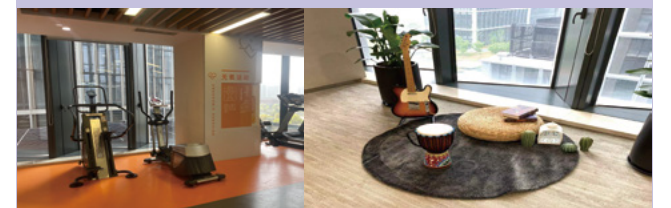
创新“家庭日”品牌活动 Innovative "Family Day" branded events

已连续开展五季，累计服务800余组家庭，建立亲子互动平台；
Held for five consecutive seasons, the events served over 800 families in total and functioned as a platform for parent-child interaction;



完善的硬件设施 Comprehensive hardware facilities

医疗室、健身房、图书馆、瑜伽室、音乐室。
Medical rooms, gyms, libraries, yoga rooms, and music rooms.



02 开心苏租：多元文化激发组织活力
Happy JFL: Diverse cultures stimulating organizational vitality

以文体活动为载体，塑造积极向上的文化氛围。运营10个文体俱乐部，年均开展读书会、交友联谊等活动50余场，其中教师专场联谊促成百名青年互动。
The Company shapes a positive and upward cultural atmosphere via cultural and sports activities.operating 10 cultural and sports clubs, hosting over 50 events annually such as book clubs and social gatherings, including special teacher gatherings that foster interaction among hundreds of young individuals.

年均开展活动
Carry out activities annually

50+ 场

(1) 持续十年打造“彩虹跑” IP
The "Rainbow Run" held continuously for ten years

2024年第十季吸引500+员工参与，十年累计参与超4000人次；
In the tenth season in 2024, over 500 employees participated, with a cumulative participation of over 4,000 times in ten years;

十年累计参与
Accumulated participation over the past decade

4,000+ 人次



(2) 联合央企举办“苏租讲坛”第五季
The 5th "JFL Forum" jointly held with central enterprises

孵化青年演讲人才，覆盖金融、法律等领域。
Nurturing young public speaking talent, covering fields such as finance and law.



03 安心苏租：健康安全筑牢发展基石
Secure JFL: Health and safety as the cornerstone of development

构建三级健康防护体系
Establishing a three-level health protection system

推行“全员运动计划”，与专业文体场馆合作，每周固定时间向员工开放场地；每年度举办专业运动赛事；不定期组织徒步活动。
Implementing an “All-Employee Exercise Plan” in cooperation with professional sports venues, with fixed weekly access for employees; organizing professional sports events annually; and periodically arranging hiking activities.

组织全员健康体检，配置AED急救设备及标准化医疗室；
Organizing health examinations for all employees and equipping AED emergency devices and standardized medical rooms;



开发心理健康EAP项目，年度举办压力管理讲座6场，帮助员工有效释放心理压力。
Developing a psychological health EAP project, holding 6 stress management lectures annually to help employees effectively release psychological stress.

议题 / Topic

慈善公益

Charity and commonweal activities



江苏金租始终秉持回馈社会的理念，积极投身于各类慈善公益活动。多年来，公司通过结对帮扶、消费扶贫、教育慈善、助残助弱等多元化公益活动，用实际行动诠释责任担当，未来也将持续为社会贡献金融向善的力量。

JFL has always upheld its commitment to giving back to society and actively participates in a variety of charitable initiatives. Over the years, through partnerships, consumer poverty alleviation, educational philanthropy, and support for the disadvantaged, the company has demonstrated its sense of responsibility and will continue to harness the power of finance for good.

1

汇爱成海，拓宽帮扶维度

Uniting compassion, broadening support

消费扶贫

Poverty alleviation via local product sales

江苏金租始终将消费扶贫工作视为重要使命。2024年，公司聚焦内蒙古地区，深入开展消费扶贫行动，以实际行动助力当地农牧产业发展，支持内蒙古农牧产品销售411,019元。

JFL has always regarded poverty alleviation via local product sales as an important mission. In 2024, focusing on the Inner Mongolia region, the Company carried out in-depth consumption poverty alleviation actions, taking practical measures to support the local agriculture and animal husbandry industries, and supporting the sales of agricultural and animal products in Inner Mongolia with a total value of 411,019 RMB.

支持内蒙古农牧产品销售
supporting the sales of
agricultural and animal
products in Inner Mongolia



411,019

元

慈善一日捐

One-day charitable donation

秉承“乐善有恒，大爱无疆”理念，公司连续开展慈善一日捐活动近10年，已累计吸引超2000名员工参与，累计筹得善款超200,000元。我们相信“久久为功”，点滴之爱，也能汇聚成海。2024年，“慈善一日捐”吸引400+员工参与，筹得善款35923.95元，善款精准帮扶重病低保、孤残儿童等群体。

Adhering to the concept that “enduring benefactions and boundless love,” the Company has continuously held one-day charity donation events for nearly 10 years, attracting over 2,000 employees in total and raising over 200,000 RMB in charitable funds. We believe that persistent efforts, even in small amounts, can accumulate into a sea of love. In 2024, the "One-Day Charitable Donation" attracted over 400 employees and raised 35,923.95 RMB, which were precisely allocated to support groups such as severely ill low-income individuals, orphans, and children with disabilities.



累计参与员工
Accumulated participation
of employees



2,000

名

累计筹得善款
Accumulated funds raised



200,000+

元

2 助梦成真，支持教育事业 Supporting education and making children's dreams come true

“心语新愿” 助学活动 “Heartfelt New Wishes” scholarship program

自 2019 年起，公司向向日葵公益团队连续 6 年组织“心语新愿”系列活动，为安徽石台县的贫困儿童提供“一对一”精准帮扶。通过员工定期、自发地组织捐赠活动为当地学校、卫生员提供教学物资与医疗设备，传递苏租爱心力量。

Since 2019, the Company's Sunflower Charity Team has organized the “Heartfelt New Wishes” series for six consecutive years, providing one-on-one precise assistance to underprivileged children in Shitai County, Anhui. Regular, voluntary donation drives by employees have supplied local schools and health workers with teaching materials and medical equipment, spreading the caring spirit of JFL.

2024 年，公司紧密对接当地的公益组织及教育部门，公司员工有效帮扶了石台县 9 名困难儿童。

In 2024, the Company closely coordinated with local public welfare organizations and education departments, effectively assisting 9 disadvantaged children in Shitai County.



“南京大学”专项奖学金基金 Nanjing University's special scholarship fund

自 2018 年起，江苏金租便开启了与南京大学的公益合作篇章，双方合作设立专项奖学金基金。6 年来，公司已累计向南京大学捐赠奖学金基金 120 万元。我们期望能够以此激励莘莘学子勤奋向学、勇攀学术高峰。

Since 2018, JFL has initiated a public welfare cooperation with Nanjing University, establishing a special scholarship fund through joint efforts. Over the past 6 years, the Company has cumulatively donated 1.2 million RMB in scholarship funds to Nanjing University. We hope this will inspire diligent study and the pursuit of academic excellence among students.



“梦想小屋”，关爱事实孤儿 Dream houses - caring for de facto orphans

“改造一间小屋，打开一扇门，编织一个梦想，创造一段人生”。江苏金租积极响应中国共产主义青年团江苏省委、江苏省希望工程办公室“梦想改造+”关爱计划，为盱眙县百余位“事实孤儿”，建设“梦想小屋”，为改善他们的学习与生活提供最温暖、坚实的力量。我们相信于方寸之中，也能看见美好未来。

“Renovate a small house, open a door to the heart, weave a dream, and create a new life.” In response to the “Dream Renovation+” care plan initiated by the Communist Youth League of Jiangsu Province and the Jiangsu Hope Project Office, JFL has built “Dream Houses” for over a hundred de facto orphans in Xuyi County, providing warm and solid support to improve their educational and living conditions. We believe that even in the small spaces, a beautiful future can be envisioned.

2024 年，江苏金租落实“梦想小屋”第三期计划，向盱眙县红十字会捐款 36 万元，至此，计划捐赠的 108 万元善款已全部到位。In 2024, the Company implemented the third phase of the “Dream Houses” plan by donating 360,000 RMB to the Xuyi County Red Cross; with this, the total pledged donation of 1.08 million RMB has been fully disbursed.

“梦想小屋”三期捐赠
Dream Houses
Three phase donation

 **108** 万元



3 “热血”奉献，用爱心为生命接力 Passionate contribution - empowering life through Love

2024 年，公司联合江苏省血液中心，组织开展无偿献血活动，超 120 位员工踊跃报名、积极参与，献血总量达 29550cc。这也是公司连续第 9 年开展无偿献血活动，生命因热血而不息，爱心因传递而耀眼。

In 2024, the Company, in partnership with the Jiangsu Blood Center, organized a voluntary blood donation drive. More than 120 employees eagerly participated, donating a total of 29,550 cc of blood. This marked the ninth consecutive year of hosting such events—an enduring testament to the vitality of life fueled by passion and the brilliance of shared love.

公司将持续发扬无偿献血活动的责任与担当，以实际行动支持公益献血事业，用爱心为“生命接力”增添希望！

The Company will continue to uphold the spirit of voluntary blood donation, actively supporting this cause and adding hope to life through every act of kindness.

积极参与员工
Actively participate in employees

 **120** 位

献血总量
Total amount of blood donation

 **29,550** cc



4 久久为功，爱心传递永不停 Sustained efforts - the unceasing flow of love

99 公益，爱心助学

99 Charity - supporting education through love

公司积极响应共青团江苏省委等的号召，以组队形式参与“圆梦行动”助学项目。也是公司连续 10 年参与“99 公益日”，“十年如一日，久久做好事”，公司希望这场爱的行动一直继续，爱心传递永远不停，并在公益领域、公益形式方面不断开拓创新！

In response to the call from the Jiangsu Provincial Committee of the Communist Youth League and other organizations, the Company participated in the “Dream Fulfillment Action” scholarship project as a team. For the tenth consecutive year, it has taken part in “99 Charity Day”—doing good consistently over a decade. The Company is determined to keep this movement of love alive, continuously innovating in both the scale and approach of its charitable endeavors.

9.9 公益日

9.9 PUBLIC WELFARE DAY

一 / 起 / 温 / 暖 / 这 / 个 / 世 / 界



专题
Special topic

乙巳不惑 半步领先

Celebrate the 40th anniversary of
foundation and maintain half a
step ahead



1

栉风沐雨砥砺前行 Braving the wind and rain and forging ahead

2024



- 与法巴租赁共同成立全国首家中外合资、专门服务农业与科技市场的金租专业子公司。
In 2024, together with BNP Paribas Leasing Solutions, the Company established the nation's first financial leasing subsidiary with Sino-foreign investment that serves the agriculture and technology markets.



2020



- 成为江苏省内第一家完成限制性股权激励的国有企业。
In 2020, the Company became the first state-owned enterprise in Jiangsu Province to complete a restricted stock incentive plan.
- 2022年，公司资产规模突破1000亿元；获评国务院国资委“国有企业公司治理示范企业”。
In 2022, the Company's asset scale surpassed 100 billion RMB; it was rated as a "State-Owned Enterprise Corporate Governance Model Enterprise" by the State-Owned Assets Supervision and Administration Commission of the State Council.



2018



- 公司在A股主板上市，成为全国首家A股上市金租公司。
In 2018, the Company was listed on the A-share main board, becoming the first financial leasing company listed on the A-share market nationwide.



2016



- 公司资产规模突破400亿元，IPO申请获证监会受理。
In 2016, the Company's asset scale surpassed 40 billion RMB, and its IPO application was accepted by the CSRC.
- 2017年，公司荣获全国文明单位，并作为行业唯一代表参加全国金融工作会议。
In 2017, the Company was awarded the National Civilized Unit honor and participated in the National Financial Work Conference as the sole industry representative.



2009



- 南京银行入股，正式开启混合所有制改革进程。
In 2009, Bank of Nanjing took equity, officially initiating the process of mixed-ownership reform.
- 2010年，国际金融公司（IFC）入股。
In 2010, the International Finance Corporation (IFC) took equity.
- 2013年，中信产业基金入股。
In 2013, CITICPE took equity.
- 2014年，法巴租赁（BPLG）入股，公司完成混合所有制改革。
In 2014, BNP Paribas Leasing Solutions took equity, and the Company completed its mixed-ownership reform.



2002



- 江苏交通控股对公司进行战略重组。
In 2002, Jiangsu Communications Holdings Co., Ltd. conducted a strategic restructuring of the Company.
- 2003年，公司推行“三项制度”改革，实行全员竞争上岗和双向选择。
In 2003, the Company implemented the "Three-System" reform, introducing competitive hiring and mutual selection.



1985



- 江苏金租前身——江苏省租赁有限公司成立。
In 1985, the predecessor of JFL—Jiangsu Leasing Co., Ltd.—was established.
- 1988年，江苏金租获得中国人民银行颁发的《经营金融业务许可证》。
In 1988, JFL obtained the "License for Operating Financial Business" issued by the People's Bank of China.



2

凝聚智慧继往开来 Gathering wisdom, carrying the legacy forward and forging ahead into the future

2025年是江苏金租成立40周年。40年在历史的长河中只是短短一瞬，但对于江苏金租来说却是一段不凡的路程。
2025 marks the 40th anniversary of JFL's establishment. Forty years is but a brief moment in the long course of history, yet for JFL it represents an extraordinary journey.

这条路上，我们拥抱时代、追逐变化，紧跟中国经济潮水的方向，紧跟金租行业成长的速度，积极求变、主动应变，持续探索苏租模式与道路。

On this journey, we embrace the spirit of the times and actively pursue change—keeping pace with the dynamic currents of China's economy and the rapid growth of the financial leasing industry. We constantly seek transformation and respond proactively, continually refining the JFL model and exploring new paths forward.

在这条奋进之路上，我们以无畏的勇气直面波折，在跌宕起伏中深度淬炼，沉淀出独一无二的苏租经验；面对外界质疑，我们秉持着对金融理想的执着坚守，于深度反思和探索中锻造苏租竞争力；我们大胆开拓，探索鲜有人涉足的领域，以先行先试的担当和敢为人先的魄力，为行业发展提供创新思路。

Along this path of progress, we confront challenges with unwavering courage, using every setback as an opportunity to refine our unique JFL experience. In the face of external skepticism, we remain steadfast in our financial ideals, forging a competitive edge through deep reflection and relentless exploration. We boldly venture into uncharted territories, driven by a pioneering spirit and the courage to be first, offering innovative ideas that propel the entire industry forward.

回望过首，我们从40年宝贵的历史经验中汲取智慧、凝聚力量；展望未来，我们也将始终以“创业者”的姿态不负芳华、鼎力前行！

Reflecting on our 40 years of valuable history, we have gathered wisdom and strength; looking forward, we will continue to march ahead with the spirit of entrepreneurs, making the most of our prime years.

40 years

我们找准了公司定位
we have determined our
correct positioning

专业化
Specialization

做银行的有益补充，彰显租赁专业化服务能力

To serve as a beneficial supplement to banks, demonstrating specialized leasing service capabilities.

做银行不能做的→设备管理要求高、设备风险控制风险功能强的行业

Do what banks cannot do → Industries with high equipment management requirements and strong equipment risk control functions.

做银行不愿做的→融资金额小、项目数量大、管理成本高的中小微业务

Do what banks are unwilling to do → Small and micro businesses with small financing amounts, numerous projects, and high management costs.

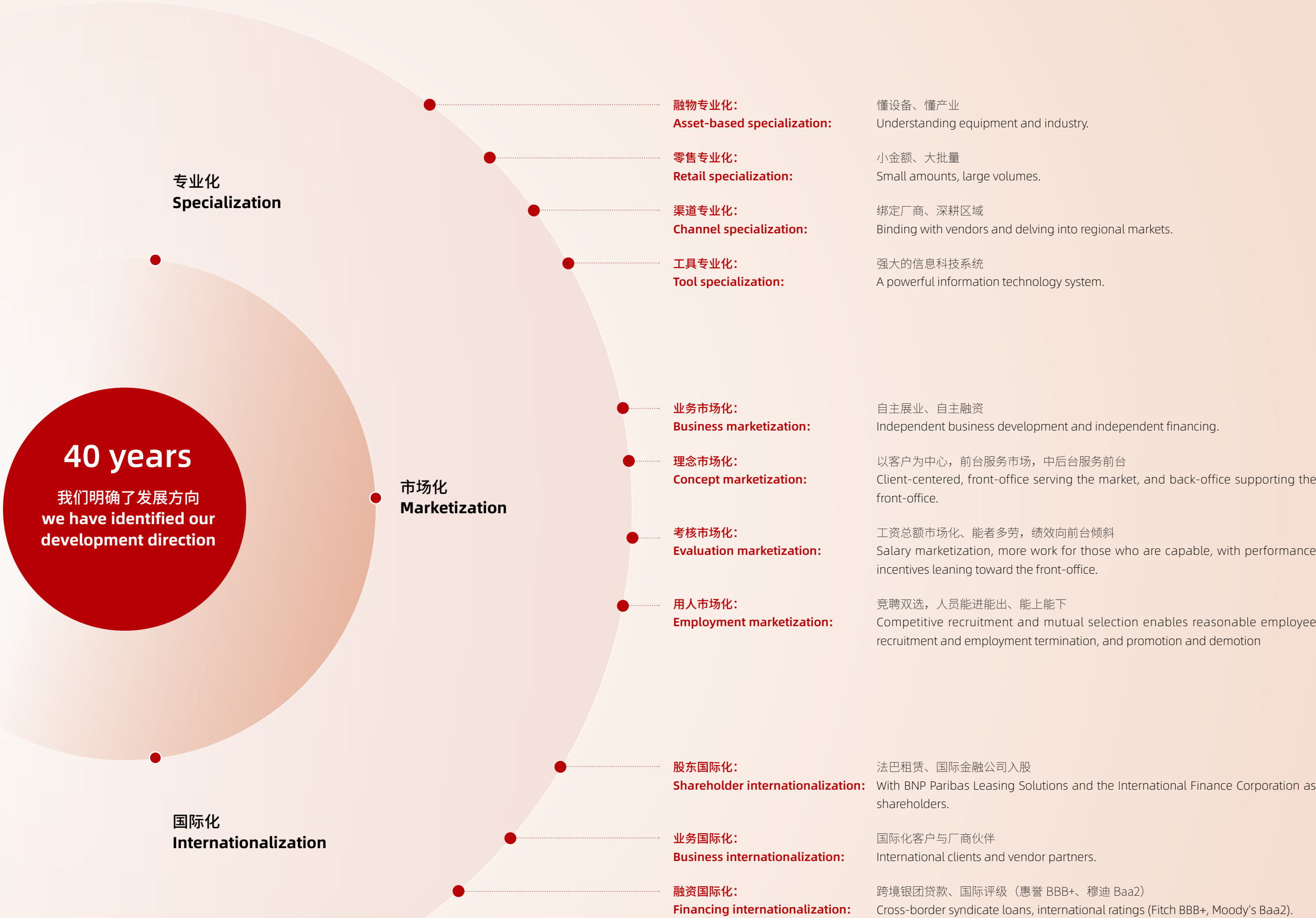
差异化
Differentiation

与银行系、产业系金租差异化竞争，做小做精

Competing distinctly with bank-affiliated and industry-backed leasing firms by focusing on niche excellence.

与银行系金租相比，公司没有资金、客户资源优势，与产业系金租相比，公司缺乏产业、产品、渠道背景→通过绑定厂商，深耕区域，培育自身的专业资源和渠道资源

While we may lack the funding and client resources of bank-affiliated firms and the industrial, product, and channel advantages of industry-backed firms, we have built our own specialized resources and channel networks through close partnerships with manufacturers and regional expertise.



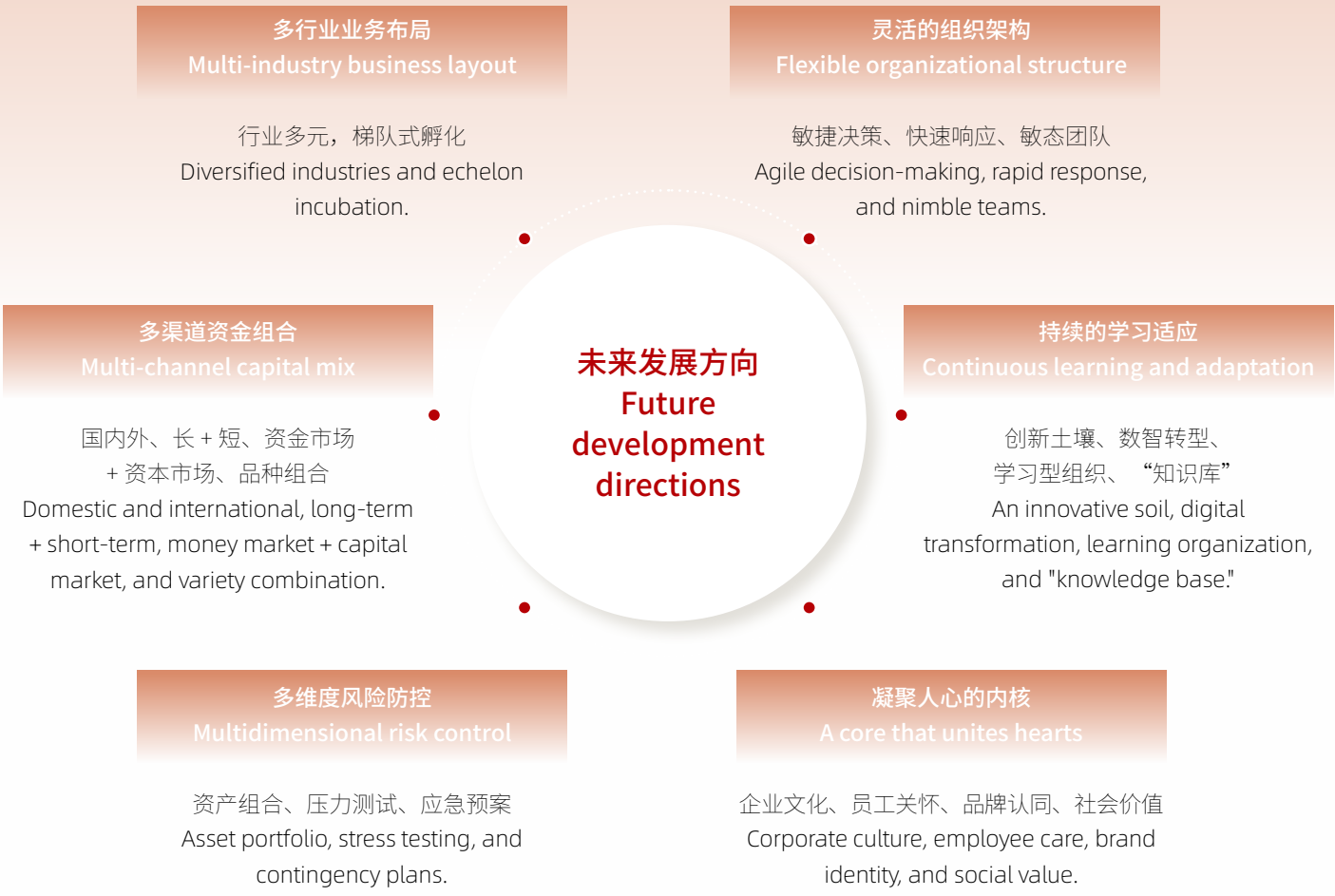




面向未来
Future orientation

与优秀者同行，向百年苏租迈进
Work with the best on our journey to a centenary legacy

- 与优秀的客户同行
Working with outstanding clients
- 与优秀的专业机构同行
outstanding professional institutions
- 与优秀的厂商同行
outstanding vendors
- 与优秀的投资者同行
outstanding investors



3

40 年, 40 个感动瞬间 40 years, 40 touching moments



江苏金融租赁股份有限公司			
股票代码	600901	股票简称	江苏金租
发行价	6.25元	总股本	298,664,998万股
开盘价	7.50元	最新价	9.05元
成交量	21,400股	涨跌幅	44.00%

附录：ESG 关键绩效表

Appendix: ESG Key Performance Table

指标 Indicator	单位 Unit	2022	2023	2024
经济绩效指标 Economic Performance Indicators				
纳税总额 Total tax payment	亿元 CNY 100 million	9.97	10.52	12.00
总资产 Total assets	亿元 CNY 100 million	1089.92	1199.2	1,372.55
营业收入 Operating revenue	亿元 CNY 100 million	43.46	47.87	52.78
利润总额 Total profit	亿元 CNY 100 million	32.16	35.43	39.21
净利润 Net profit	亿元 CNY 100 million	24.12	26.6	29.43

环境绩效指标 Environmental Performance Indicators				
绿色租赁资产余额 Balance of leased green assets	亿元 CNY 100 million	203.43	310.32	413.63
清洁能源装机规模 Installed capacity of clean energy systems	GW	5.37	8.52	10.5
生产清洁电力 Produced clean electricity	亿度 100,000,000 kWh	64	138	150
减少标准煤消耗 Reduction of standard coal consumption	万吨 10,000 t	210	422	456
减少二氧化碳排放量 Reduction of carbon dioxide emissions	万吨 10,000 t	540	1039	1120

电子签合同数 Number of electronic contracts signed	笔 /	51,263	39,698	60,177
耗水总量 Total water consumption	吨 Ton	15,884	19,225	20,437
消耗天然气总量 Total natural gas consumption	立方米 m3	24,460.00	33,049.74	35,580.00
耗电总量 Total electricity consumption	千瓦时 kWh	1,715,724	1,910,772	2,121,318
能源消耗费用 Energy consumption costs	万元 CNY 10,000	136.34	164.93	193.41
办公用品消费 Office supplies expenditure	万元 CNY 10,000	23.59	20.85	21.91

社会绩效指标 Social Performance Indicators					
员工雇佣绩效指标 Employee Employment Performance Indicators					
员工总数 Total number of employees		人 Person	447	528	570
按性别划分 By gender	男性 Male	人 Person	290	337	375
	女性 Female	人 Person	157	191	195
按年龄组别划分 By age group	51 岁及以上 51 and above	人 Person	12	11	10
	31 岁至 50 岁 31 to 50	人 Person	214	278	327
	30 岁及以下 30 and below	人 Person	221	239	233
按受教育程度划分 By academic degree	博士 Doctorate	人 Person	3	3	3
	硕士 Master's	人 Person	291	323	363
	本科 Bachelor's	人 Person	153	197	203
	大专及以下 Junior college and below	人 Person	0	5	1

员工多元化 Employee diversity	少数民族员工总数 Total number of employees of ethnic minorities	人 Person	8	8	10
员工流失率 Employee turnover rate		%	6%	5%	7%
按性别划分 By gender	男性 Male	人 Person	18	21	23
	女性 Female	人 Person	9	9	18
按年龄组别划分 By age group	51 岁及以上 51 and above	人 Person	2	1	2
	31 岁至 50 岁 31 to 50	人 Person	8	10	14
	30 岁及以下 30 and below	人 Person	17	19	25
员工培训绩效指标 Employee Training Performance Indicators					
员工培训覆盖率 Employee training coverage		%	100%	100%	100%
开展员工培训期数 Number of employee training sessions		期 Session	396	365	387
员工职业健康与安全绩效指标 Employee Occupational Health and Safety Performance Indicators					
因工作关系而死亡的员工人数 Number of employee deaths due to work-related causes		人 Person	0	0	0
劳工歧视事件 Labor discrimination incidents		件 /	0	0	0
员工职业病发病率 Employee occupational disease incidence rate		%	0	0	0
员工职业健康保险投入 Investment in employee occupational health insurance		万元 CNY 10,000	1711.41	1508.16	1815.47
参加员工体检人数 Number of employees participating in health checkups		人 Person	447	528	570
员工体检覆盖率 Employee health checkup coverage rate		%	100%	100%	100%

社会保险覆盖率 Social insurance coverage	%	100%	100%	100%
劳动合同签订率 Labor contract signing rate	%	100%	100%	100%
人均带薪休假天数 Paid vacation days per capita	天 Day	6	5	6
公益慈善绩效指标 Public Welfare and Charity Performance Indicators				
无偿献血量 Amount of voluntary blood donations	CC	21800	28350	29550
公益慈善总额 Total amount of charitable donations	万元 CNY 10,000	128.21	99.03	100.79

治理绩效指标
Governance Performance Indicators

三会治理关键指标 Key governance indicators of the Shareholders' Meeting, the Board of Directors and the Board of Supervisors				
股东大会召开次数 Number of meetings held by the Shareholders' Meeting	次 /	1	3	3
董事会召开次数 Number of meetings held by the Board of Directors	次 /	4	7	8
监事会召开次数 Number of meetings held by the Board of Supervisors	次 /	4	5	4
董事会专门委员会召开次数 Number of meetings held by specialized committees of the Board of Directors	次 /	14	16	15
董事会成员人数 Number of members of the Board of Directors	人 Person	11	11	11
其中：男性董事 Including female director(s)	人 Person	10	10	9
女性董事 Female director(s)	人 Person	1	1	2
其中：外籍董事 Including foreign director(s)	人 Person	1	1	1

其中：独立董事 Including independent director(s)	人 Person	4	4	4
非独立董事 Non-independent director(s)	人 Person	7	7	7
监事会成员人数 Number of members of the Board of Supervisors	人 Person	6	6	6
其中：男性监事 Including female supervisors	人 Person	5	5	4
女性监事 Female supervisor(s)	人 Person	1	1	2
其中：职工监事人数 Including employee supervisor(s)	人 Person	2	2	2
公告及文件披露数 Number of announcements and document disclosures	项 /	97	116	118
反腐败管理关键指标 Key Anti-corruption Management Indicators				
廉洁警示教育视频观看人数 Number of employees who watched integrity education videos	人 Person	447	528	570
公司开展反腐败培训次数 Number of anti-corruption training sessions conducted	次 /	101	105	125
接受反腐败培训的员工人数 Number of employees receiving anti-corruption training	人 Person	447	528	570
反腐败培训覆盖员工比例 Percentage of employees covered by anti-corruption training	%	100%	100%	100%



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