

Finance At Your Fingertips

2018

PPDAI Environmental, Social and
Governance Report 2018

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Message from the Chairman & Co-CEO



Everything about PPDAl started from a dream. Twelve years ago, we hoped to, by means of online lending, help village youth who have the same entrepreneurial aspirations as us to have funding access, and even provide accessible and convenient inclusive financial services across social classes and communities. This is how we started our pursuit of the dream. "We Leverage Innovative Technology to deliver the Most Accessible and Convenient Financial Services" has been our mission and vision since the

very first day and a driving force for us to move forward.

We should match our vision with efforts. It is an unshakable responsibility as well as an expectation of the whole society. For the past 12 years, we have grown together with the industry, complemented and facilitated traditional financial institutions, and played an active role in improving the financial system and its efficiency. We are excited that as of December 31, 2018, PPDAl had 88.93 million registered users. ESG has been deeply integrated into our business model. By virtue of our efforts, more and more financially disadvantaged people have equal access to inclusive financial services.

Businesses change the world, and responsibility shapes the future. In November 2017, PPDAl was officially listed on the New York Stock Exchange (NYSE). With our new listed status, we remain a firm believer and practitioner of social responsibility. Being listed only spells greater responsibilities. We therefore release our first Environmental, Social and Governance report to share our sustainable development performance in the previous year with all our stakeholders interested in PPDAl.

Responsible operation is the paramount condition for PPDAl, a leading fintech company, to achieve sustainable development. We will always stay committed to

the very reason we started inclusive finance, strictly abide by laws and regulations and industry standards, continuously improve our corporate governance structure, enhance compliance management, internal control, implement full-process risk management to prevent financial risks and protect the rights and interests of investors. Such processes include pre-loan review, real-time risk control, and post-loan risk assessment. Through continuous scientific and technological inputs, we actively optimize the online funding and asset matching system and implement a data-based operation to provide users with "easy, fast, and accessible" financial services. At the same time, we established a sustainable loan collection system to address customer demands in a professional, patient and responsible manner. As an internet finance provider, we take responsibilities to educate customers and improve risk identification and self-protection capabilities for the public.

We will always stand in awe of internet finance and believe in the changes that technology has brought to financial institutions. Last year, we were one of the first online financial information intermediaries to connect to Baihang Credit. We aim to reduce information barriers and facilitate the creation of a national credit system through industry collaboration. We collaborated with peer companies to share knowledge and experience and established the Smart Finance Institution to deliver fintech concepts and technologies externally and encourage artificial intelligence to revolutionize financial applications.

We are deeply aware that an enterprise cannot develop without the contribution of its employees and the support from the community. We treat our employees as family members, affectionately call each

employee a "Rice Seed," provide them with desirable benefits, and established a systematic training system, which is transparent with fair promotion channels, so that all our Rice Seeds can benefit from the company's development. Committed to the ideology of "finance at fingertips, every little bit helps" we actively return to the society. We drew on internet technologies to start a public welfare platform that everyone can participate in and carried out various public welfare activities such as "Dream Schoolbag Plan," "Rainbow Program" and "E.G.G WALKATHON," helping more needy people in a sustainable way.

2019 is designated to be an extraordinary year. As a leader in the online consumer finance industry, we will face risks and challenges, remain true to our original aspiration and mission, tie the future of PPDAl and its employees to China's financial reform, improve the financial system and social values with technology, and continue to contribute to China's financial inclusion.

In the age of enormous changes, we look forward to working with more customers, organizations and individual investors to further pursue the dream of "finance at fingertips" and share the wonderful changes brought by fintech.

The water is wide at the full tide. A sail with ease hangs in soft breeze. We will continue to repay users, the public and the great era with our excellent performance and responsibility fulfillment while remaining committed to our original aspiration.

Chairman and Co-CEO of PPDAl

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About This Report



➤ Overview

This report is the first independent Environmental, Social and Governance Report (ESG Report) of PPDAL Group Inc. (hereinafter referred to as “PPDAL”, the “Company” or “we”). This report discloses the ESG performance of PPDAL to stakeholders in an open and transparent manner for stakeholders to develop a more comprehensive understanding of the management and operation of PPDAL.

➤ Reporting Period

This report covers the period from January 1, 2018 to December 31, 2018 (hereinafter referred to as the “Reporting Period”). The ESG report is published on an annual basis. certain information in this report can be traced back to previous years.

➤ Reporting Scope and Boundary

Unless otherwise stated, this report discloses all operations of PPDAL's interest entities and subsidiaries.

➤ Sources of Information and Reliability

The policies, information, and data in this report are from official documents, statistical reports and public information of PPDAL, and are reviewed by relevant departments. We undertake that this report does not contain any false representation or misleading statements and take responsibility for the truthfulness, accuracy, and completeness of the contents of this report. We adopted coherent statistical disclosure methods to ensure that key performance indicators are quantified and subject to meaningful comparison.

Unless otherwise stated, all amounts in the report are in RMB.

➤ Guiding Principle

This report was prepared in accordance with the "Core" option of the GRI Standards issued by the Global Sustainability Standards Board (GSSB).

➤ Report Language and Access

This report is available in Simplified Chinese and English. The electronic version of this report is available on the official website of PPDAL.

➤ Safe Harbor Statement

This report contains forward-looking statements. These statements constitute "forward-looking" statements within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended, and as defined in the U.S. Private Securities Litigation Reform Act of 1995. These forward-looking statements can be identified by terminology such as “will,” “expects,” “anticipates,” “future,” “intends,” “plans,” “believes,” “estimates,” “target,” “confident” and similar statements. Such statements are based upon management's current expectations and current market and operating conditions, and relate to events that involve known or unknown risks, uncertainties and other factors, all of which are difficult to predict and many of which are beyond the Company's control. Forward-looking statements involve risks, uncertainties and other factors that could cause actual results to differ materially from those contained in any such statements. Potential risks and uncertainties include, but are not limited to, uncertainties as to the Company's ability to attract and retain borrowers and investors on its marketplace, its ability to increase volume of loans facilitated through the Company's marketplace, its ability to introduce new loan products and platform enhancements, its ability to compete effectively, laws, regulations and governmental policies relating to the online consumer finance industry in China, general economic conditions in China, and the Company's ability to meet the standards necessary to maintain listing of its ADSs on the NYSE, including its ability to cure any non-compliance with the NYSE's continued listing criteria. Further information regarding these and other risks, uncertainties or factors is included in the Company's filings with the U.S. Securities and Exchange Commission. All information provided in this press release is as of the date of this press release, and PPDAL does not undertake any obligation to update any forward-looking statement as a result of new information, future events or otherwise, except as required under applicable law.



01 PPDAl Profile

Established in June 2007, PPDAl is a fintech company headquartered in Shanghai and is among the first batch of online consumer finance marketplace in China connecting borrowers and investors. On November 10, 2017, PPDAl was successfully listed on the New York Stock Exchange, under the ticker PPDF. “We Leverage Innovative Technology to Deliver the Most Accessible and Convenient Financial Services” has been the mission of PPDAl since its inception. We comply with the business nature of finance, use data as our cornerstone, and provide users with the most convenient loan matching services with innovative technologies contributing to inclusive finance in China.

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PPDAI Profile



- **Mission:** We Leverage Innovative Technology to Deliver the Most Accessible and Convenient Financial Services
- **Corporate culture and values:** Innovation, pursuit of excellence, simplicity and reliability, mutual progress



• About Us

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• Market Performance

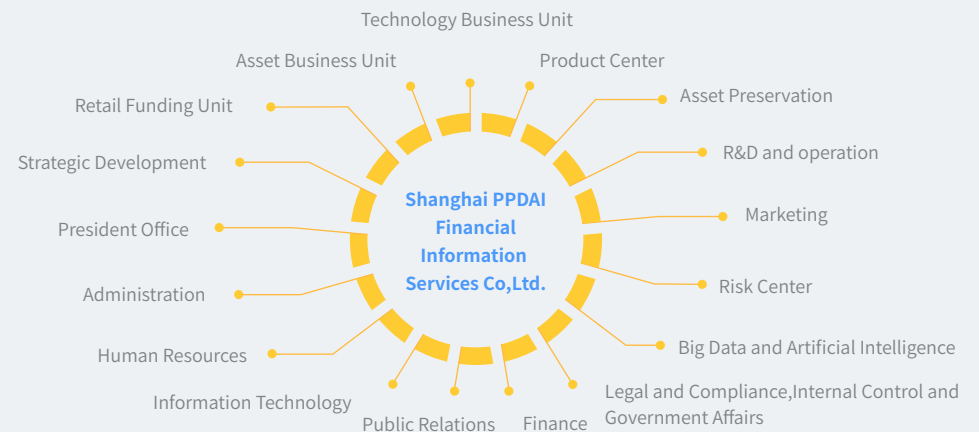
As of December 31, 2018, PPDAI had 88.93 million registered users.
 As of December 31, 2018, PPDAI had 14.44 cumulative million borrowers.
 As of December 31, 2018, PPDAI had 667,738 cumulative individual investors.
 Our operating revenue in 2018 was RMB4,287.6 million, an increase of 10.1% from RMB3,895.8 million in 2017.
 Our net profit in 2018 was RMB2,469.5 million, an increase of 128.0% from RMB1,082.9 million in 2017.

• Our Business

Most of our borrowers are between the ages of 20 and 40 in tier 3 and 4 cities. We also appeal to lenders by offering a wide spectrum of investment options. Our business is mainly divided into borrowing and lending.

- **Borrowing:** General loans and other loans for individual users
- **Lending:** Individual loan applications and the "New Rainbow" auto-bid strategy

• Organizational Structure





• Corporate Governance

In accordance with the Articles of Association, PPDAL established governance structures including shareholders' meeting and Board of Directors. The shareholders' meeting is composed of all shareholders and is the highest decision-making body in the Company. We also established an audit committee, a compensation committee, and a nominating and corporate governance committee. The shareholders' meeting, Board of Directors, Supervisors and all committees function in strict accordance with relevant provisions in the Articles of Association.

For more information on corporate governance, see PPDAL Group Inc. 2018 Annual Report on Form 20-F.

Major Honors and Awards of the Company

- 1 2015 Shanghai Financial Innovation Achievement Award
- 2 Listed in the Hurun Top Financial Companies List 2017
- 3 Zhang Jun, CEO of PPDAL awarded “Annual IT Figures 2017 - Outstanding CEO”
- 4 “Bugu New Finance Awards 2018 - Top 30 Influential Brand”
- 5 China Times “Gold Cicada Award for Annual Fintech Brand 2017”
- 6 “Navigators of China 2017 – Outstanding Internet Finance Brand”
- 7 Award for Outstanding Contribution to the Economy of Pudong New Area 2017
- 8 Yiben Caijing “The Second Financial Risk Management Summit 2018 – Best Service Platform for Real Economy”
- 9 21st Century Business Herald “Annual Excellent Innovative Fintech Enterprise 2018”
- 10 Lanjinger “Award for Fintech Brand Worth 2018”
- 11 Listed in the China Smart Consumer Finance Pioneers List 2018
- 12 Listed in the 36Kr “Kings of Fintech” List
- 13 The Ninth Jinding Award for Annual Excellent Fintech Enterprise
- 14 Listed among 2018 Deloitte Technology Fast 50 China
- 15 01 Caijing “CUFE Fintech Innovation Award”
- 16 Award for Outstanding Contribution to the Economy of Pudong New Area 2018
- 17 The China Golden Orange Award for “Best Inclusive Finance Service” 2018
- 18 Securities Daily “Award for Smart Finance Navigator”
- 19 Listed in “Top 50 Fintech Enterprises” of the Economic Observer
- 20 Beijing Business “Award for Technological Advancement and Value”
- 21 P2P Eye “Most Influential Internet Finance Institution 2018”
- 22 iFeng WEMONEY “Outstanding Organization Award for Inclusive Finance Practice”
- 23 Financial Money magazine “Annual Fintech Enterprise with Golden Brand Influence”
- 24 China Business Network “Annual Internet Information Agency”
- 25 Southern Metropolis Daily Golden Brick Award for “Best Inclusive Financial Service”
- 26 East Finance Innovative Financial Value Ranking 2018 “Award for Best Risk Control Capability”



02 ESG Governance

With a mission to implement "We Leverage Innovative Technology to Deliver the Most Accessible and Convenient Financial Services," PPDAI strictly abides by laws and regulations on the financial sector, we welcome supervision and fulfill compliance requirements in its development process. Moreover, PPDAI provides loan matching services for large numbers of individuals and micro enterprises through innovative technologies to meet the lending demands of the public, improve borrowing channels, and contribute to the sustainable development of the industry and society.

ESG Concept

ESG Management

Communication with and Response to Stakeholders

Materiality Assessment

ESG GOVERNANCE



• ESG Concept

With a mission to implement "We Leverage Innovative Technology to Deliver the Most Accessible and Convenient Financial Services," PPDAl strictly abides by laws and regulations on the financial sector, we welcome supervision and fulfill compliance requirements in its development process. Moreover, PPDAl provides loan matching services for large numbers of individuals and micro enterprises through innovative technologies to meet the lending demands of the public, improve borrowing channels, and contribute to the sustainable development of the industry and society.

• ESG Management

PPDAI places great emphasis on ESG management and combines its strategic operation with corporate governance, customer service, industry advancement, employee development, and social welfare. Considering the nature of the industry, PPDAl focuses on various ESG risks in its operation process. We are committed to providing financial information services for small and micro enterprises and individuals based on compliance, security, and stability. To better promote ESG management, PPDAl initiated a responsibility management system led by the Board of Directors and implemented by various functional departments.





• Communication with and Response to Stakeholders

In its development process, PPDAI identifies key stakeholders based on the influence of daily operation on stakeholders. Through active communication with stakeholders, PPDAI analyzes material issues of concern for stakeholders and adjusts its development strategies and orientation based on analysis results.

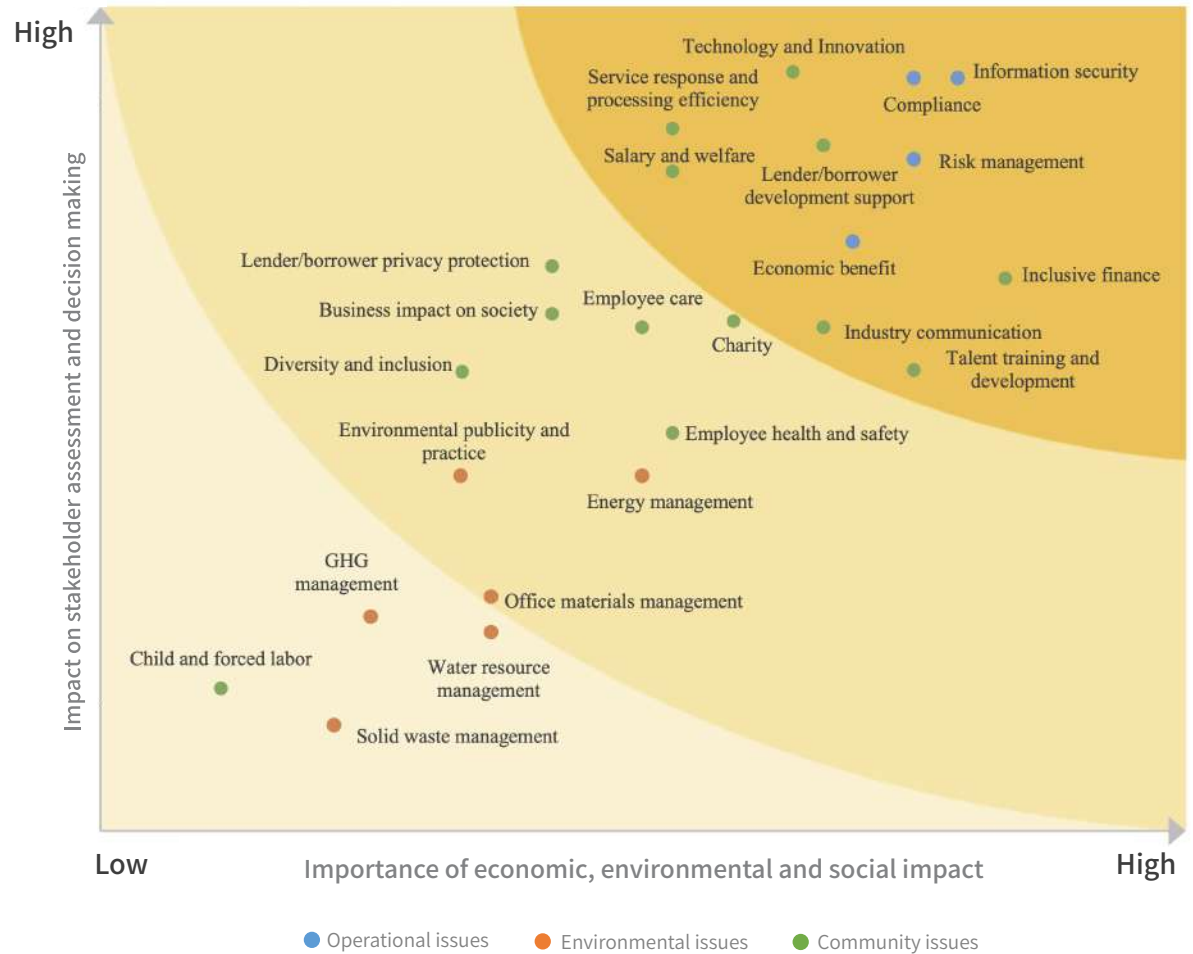
Stakeholder	Issues of Concern	Communication /Response Channel	Frequency
Client	Economic performance Legal compliance Risk management	Shareholders' meeting Quarterly Earnings Release Press releases	On an annual basis On a quarterly basis On an irregular basis
Lender	Economic performance Risk management	Phone/E-mail Online PR	On an irregular basis
Government/ regulatory bodies	Legal compliance Information security Risk management Inclusive finance	Site investigations Conferences Industry forums	On an irregular basis
Partner	Intellectual property management Information security Technology and innovation Industry communication	Site investigations Conferences Site inspections	On an irregular basis
Borrower	Information security Service response and processing efficiency Borrower development and support Borrower sensitive information management	Online PR Phone/E-mail Questionnaire Symposium Satisfaction survey	On an irregular basis
Employees	Compensation and benefits Employee health and safety Talent development and training Diversity and inclusion Child labor and forced labor	Interview with employees Internal e-mail Questionnaire survey Access to Senior Management	Communication with employees in a timely manner based on their needs Yearly questionnaire survey CEO's mailbox and monthly offline events
Media	Inclusive finance Impact of businesses on society	Press releases/announcements Interviews	On an irregular basis
Community	Public welfare Business impact on society Diversity and inclusion	Activity participation Questionnaire surveys	On an irregular basis

• **Materiality Assessment**

To identify the materiality issues of PPDAI in 2018 and the main content of this report as well as their priority level, we deployed rigorous and effective procedures to evaluate the key areas of PPDAI and developed a materiality matrix.

During the Reporting Period, we had 11 in-depth interviews with stakeholders and collected the views and concerns of different groups of stakeholders on our ESG efforts through daily communication. We identified 11 issues of high importance, 9 issues of medium importance, and 4 issues of low importance. This report will expound on issues of high importance and medium importance.

PPDAI Materiality Assessment





03 Responsible Operation as Top Priority

Responsible operation is the paramount condition for the sustainable development of PPDAL. We strictly abide by relevant laws and regulations, continuously regulate our operations and improve our risk management capabilities, and strive to build a safer and more stable financial service platform to promote the healthy development of the industry.

| Comprehensive Risk Management

| Rigorous Compliance Management and Internal Control

Responsible Operation as Top Priority



Responsible operation is the paramount condition for the sustainable development of PPDAI. We strictly abide by relevant laws and regulations, continuously regulate our operations and improve our risk management capabilities, and strive to build a safer and more stable financial service platform to promote the healthy development of the industry.

• Comprehensive Risk Management

As a fintech company, our core competency lies in the online risk control. Comprehensive risk management is always the top priority of our daily operations. We established a Risk Management Committee and set up a risk management department consisting of more than 100 employees. We created a risk control structure composed of an asset center, a risk center, and an artificial intelligence and big data division. We formulated risk management policies and risk control assessment processes such as *Regulations on the Borrowing Business*, *Guidelines for Borrower Management*, and *Regulations on Fraud Detection Management* and are continuously improving them to optimize our risk management system and improve our risk control and management capabilities.



Risk Control Structure



Risk Control System

- **Stable business model**

Through the use of big data analytics, we have built multiple credit risk assessment models with both traditional and non traditional variables and aim to continuously improve the models over time.





• Pre-loan Risk Identification

We draw on financial technologies to perform risk identification. A rigorous review mechanism is applied to each loan application. We have a professional fraud detection team that uses big data and professional analysis tools for fraud detection analysis. We employ big data for credit investigation, collecting data from over one thousand dimensions, and conduct comprehensive data analysis. We rate personal credit based on big data analysis through the magic mirror risk control system which effectively assess the delinquency risk of a borrower.

Moreover, we group users by risk level and match risk with pricing. We divide borrowers into high-, medium- and low-risk zones based on their qualifications and risk of default to satisfy the risk preferences of investors and match risk and return for different groups.

Magic Mirror Risk Control System

The Magic Mirror Risk Control System is a proprietary risk assessment system developed and owned by PPDAI. The core of the system is a series of risk control models based on big data. For each borrowing, the Magic Mirror system generates a credit score for the borrower, rates his/her credit level, and effectively estimates the risk of delinquency according to his/her repayment history, personal debt, credit history, personal information, third-party data, etc. to control risk at its source.

M Mirror Fraud Detection System

PPDAI draws on big data technologies to perform fraud detection risk control. We created a real-time fraud detection monitoring platform and deploy M Mirror fraud detection system to apply anti-fraud tools to various risk control processes, improving the efficiency and accuracy of review and enhancing our overall fraud detection capabilities by big data analysis and examination.

Real-time fraud detection monitoring platform

We created a platform that monitors high-risk behaviors in real time. It can investigate and ban high-risk users, manage and detect suspicious behaviours in the market in a timely manner.

M Mirror fraud detection system

The M Mirror fraud detection system was developed based on knowledge graph. It offers a visual presentation of the relations of fraudulent users which allows investigators to quickly locate suspicious points and improves the accuracy of fraud investigation.

• Continuous Risk Control Measures

High-level security is an important aspect of PPDAI's risk control effort. We attach great importance to the security of system data and user funds, continuously improve the security level of our system, and enhance fund protection to reduce operational risks.

Cyber Security

We enhance secure transaction data through a three-layered firewall isolation system that includes an access layer, an application layer and a data layer, and have effective data loss prevention and disaster recovery backup systems.

We have regular internal audits of cyber security to ensure the effectiveness of the cyber security system.

Funds Security

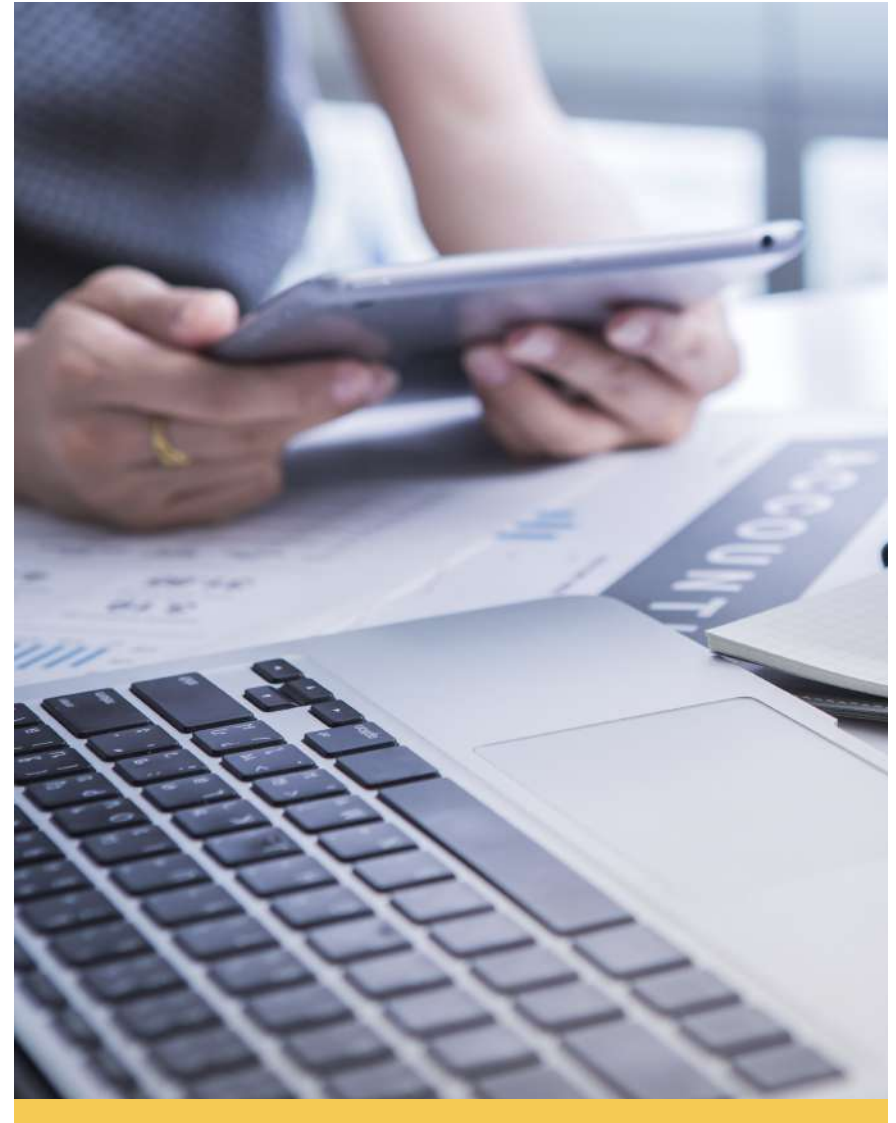
We cooperate with China Merchants Bank to open a special-purpose account for lending fund depository. The bank performs fund custody independently and honestly in strict accordance with the agreement on lending fund depository among the parties. The bank transfers funds according to the instructions of the platform to effectively ensure that user funds are in special custody for specific use and prevent misappropriation.

● Post-loan Risk Assessment

We established an effective loan collection team which reminds borrowers of repayment schedules and request repayment through automated SMS, e-mail, phone, or outsourcing to credible third-parties. We strictly manage the credit limit of users, adjusting the limit based on a user's credit history.

We carry out continuous quality monitoring throughout the process, adjust risk policies in a timely manner prior, during and after a loan is granted, and generate risk reports and analysis on a regular basis. In accordance with the latest regulatory requirements, we established an internal self-examination team to strictly review our risk management work.

We have also launched a risk protection program jointly with China United SME Guarantee Corporation (Sino Guarantee), providing lenders with risk protection through the “Quality Assurance Fund”.



Rigorous Compliance Management and Internal Control



PPDAI has always focused on compliant operations to achieve sustainable development and strictly abide by national rules and regulations for online lending platforms. In accordance with the Guidelines for the Disclosure of Information on the Business Activities of Online Lending Information Intermediary Institutions and regulatory requirements of the Securities and Exchange Commission (SEC), we disclose financial data on a regular basis and disclose operational data in a timely manner, ensuring the openness and transparency of information disclosure and protecting the legitimate rights and interests of our users.

• Compliance Development Milestones



• Responsiveness to Regulatory Requirements

It is crucial for the healthy and sustainable development of the industry to enhance the regulatory framework. We maintain close communication and cooperation with regulatory bodies, actively responding to regulatory requirements, and enhancing our compliance and risk management. In addition, we engage reputable accounting firms and law firms with relevant qualifications to conduct special reviews and provide guidance on the operation of the platform with a purpose to ensure that current and subsequent businesses fully meet regulatory requirements and subsequent filing requirements. As regulatory requirements become stricter and clearer, our compliance effort will further enhance the competitiveness of the platform.

¹ China Merchants Bank is one of the first 25 banks that passed the fund depository system test for online lending as announced by the National Internet Finance Association of China.

• **Business Ethics and Integrity**

We attach great importance to business ethics and integrity building. We strictly abide by laws, regulations and guiding opinions, including the *Anti-Un fair Competition Law of the People's Republic of China*, and the *Guiding Opinions on Promoting the Sound Development of Internet Finance*. Moreover, we formulated the Regulations on Business Ethics and Integrity Building which define fraud and fraudulent behavior, duties of relevant personnel, regulations on integrity and self-discipline, code of business ethics, regulations on rewards and punishments, etc. We continue to improve the awareness of integrity and compliance in employees by enhanced internal control and compliance efforts as well as anti-corruption education.



Management

Establish a sound internal control mechanism, set up channels such as whistleblowing e-mail and malpractices complaint hotline to prevent and detect fraud, and take appropriate, consistent and effective remediation measures for fraud.

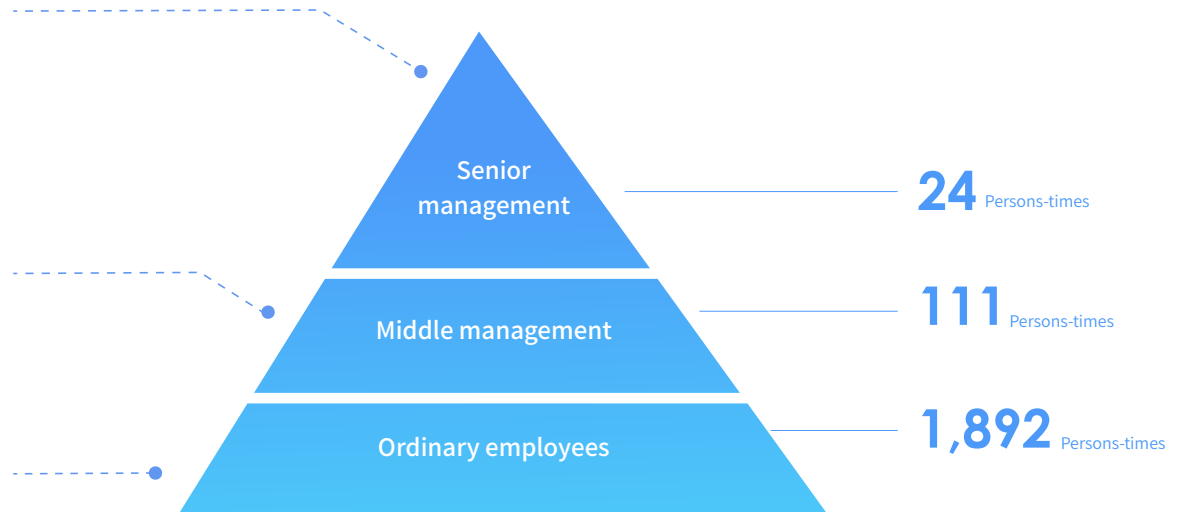
Internal Control Department

The Department of Internal Control identifies and collects risks of malpractices through process review, special audits, business interviews, specialized malpractices channels, etc. At the same time, the Department of Internal Control performs malpractices investigations and classify incidents by different levels of severity. Investigation results will be recorded in the “*Malpractice Hotline Incident Management Log*”.

Employees

Comply with the Company's Code of Conduct, Code of Ethics, and laws and regulations in the industry. Upon discovery of any malpractices, employees can report it to the Department of Internal Control or relevant managerial personnel through designated whistleblowing channels (phone or email) and be rewarded.

• **Anti-corruption Training**





04 Inclusive Finance for Everyone

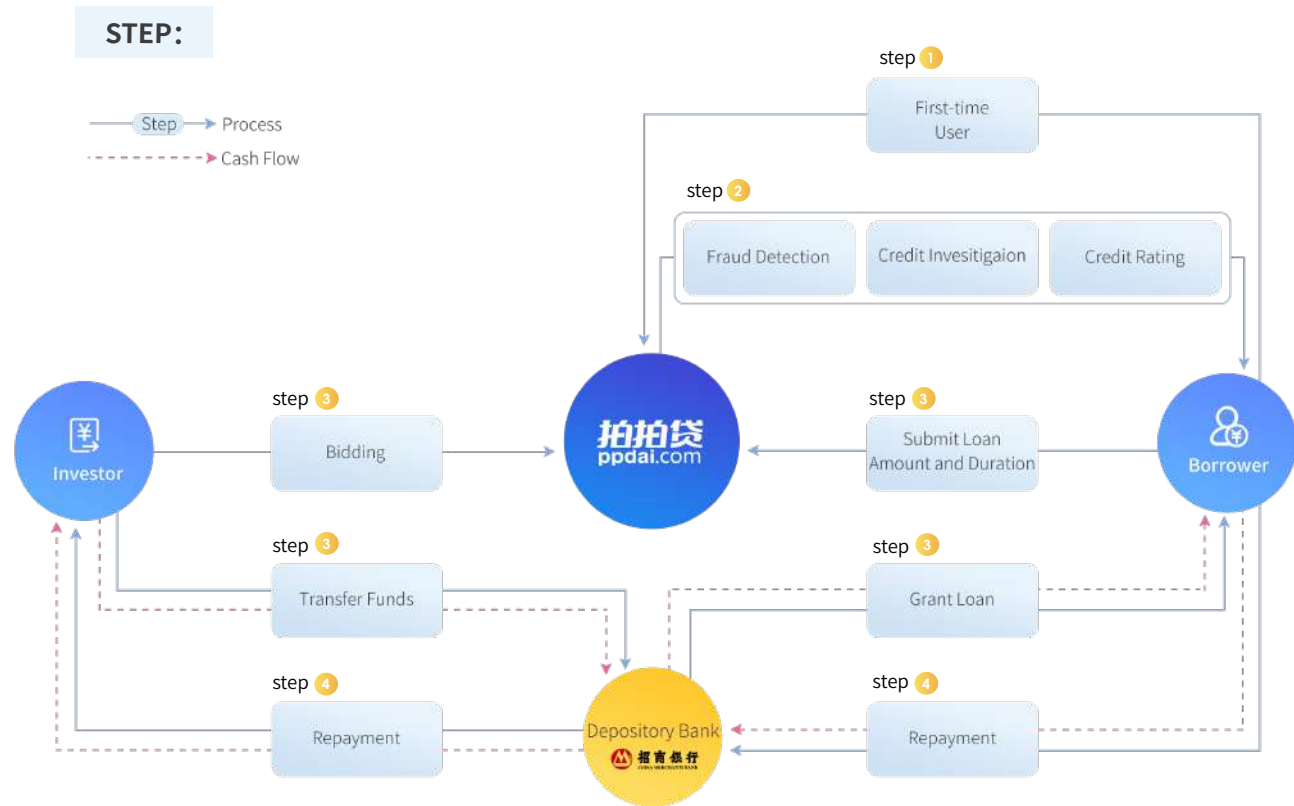
PPDAI remains true to financial inclusion, leveraging fintech to explore new models of "beneficial to all economy", integrate the advancement of fintech into the development of inclusive finance, continue to optimize financial service scenarios and protect the legitimate rights and interests of customers. Our commitment is to enable more people to experience the changes brought by smart finance while providing better products and services.

| High-quality Products and Services

| Protect Customer Rights and Interests

High-quality products and services >>>

PPDAI upgraded private lending to internet finance by virtue of IT technologies. We provide a safe, efficient and reliable online lending platform for individuals with financing and lending needs. We aim to deploy advanced risk control measures to provide users with diversified and high-quality inclusive products and services while satisfying the needs of the underserved. We provide lenders with attractive returns, reaching out to more groups with financing needs. PPDAI functions in the following way.



How PPDAI Works²

² The diagram presents the transaction process of our standard loan products facilitated on our online lending information intermediary platform between borrowers and individual investors.

Products and Services for Borrowers >>>

We offer a diverse range of products for different borrowers and enhance user's experience through continuous technological input. Moreover, we actively optimize the online capital and asset matching system, simplify loan application documents based on risk control measures. We perform data-based operation to provide borrowers with more consistent and smoother borrowing experience.



• Inclusive Financial Products

Unsecured credit loan: Higher loan limits for customers with housing provident funds and credit cards;

Credit card-like products: Meet the consumption demands of customers;

Apply AI-centric technologies to all aspects of credit review, risk control, and targeted marketing to attract new customers online and complete 98.4% of credit review automatically. While improving operational efficiency, we also aims to reduce borrowing costs for our borrowers.



Unsecured credit loan



Core Intelligence

• Convenient & Efficient Services

Continuously optimize the capital and asset matching system so that borrowers can quickly complete loan applications and reduce financial stress in a timely manner. During the Reporting Period, 77.5% of loans were funded within 2 hours; almost 100% of loans were funded within 24 hours;

We draw on data-based operation, reach and serve customers in a more appropriate and timely manner, assist customers to complete loan applications, and provide customers with more options and flexible loan limit adjustments.



Enhancing User Experience



Fast Borrowing

77.5%

of the loans were funded
within 2 hours

100%

of the loans were funded
within 24 hours

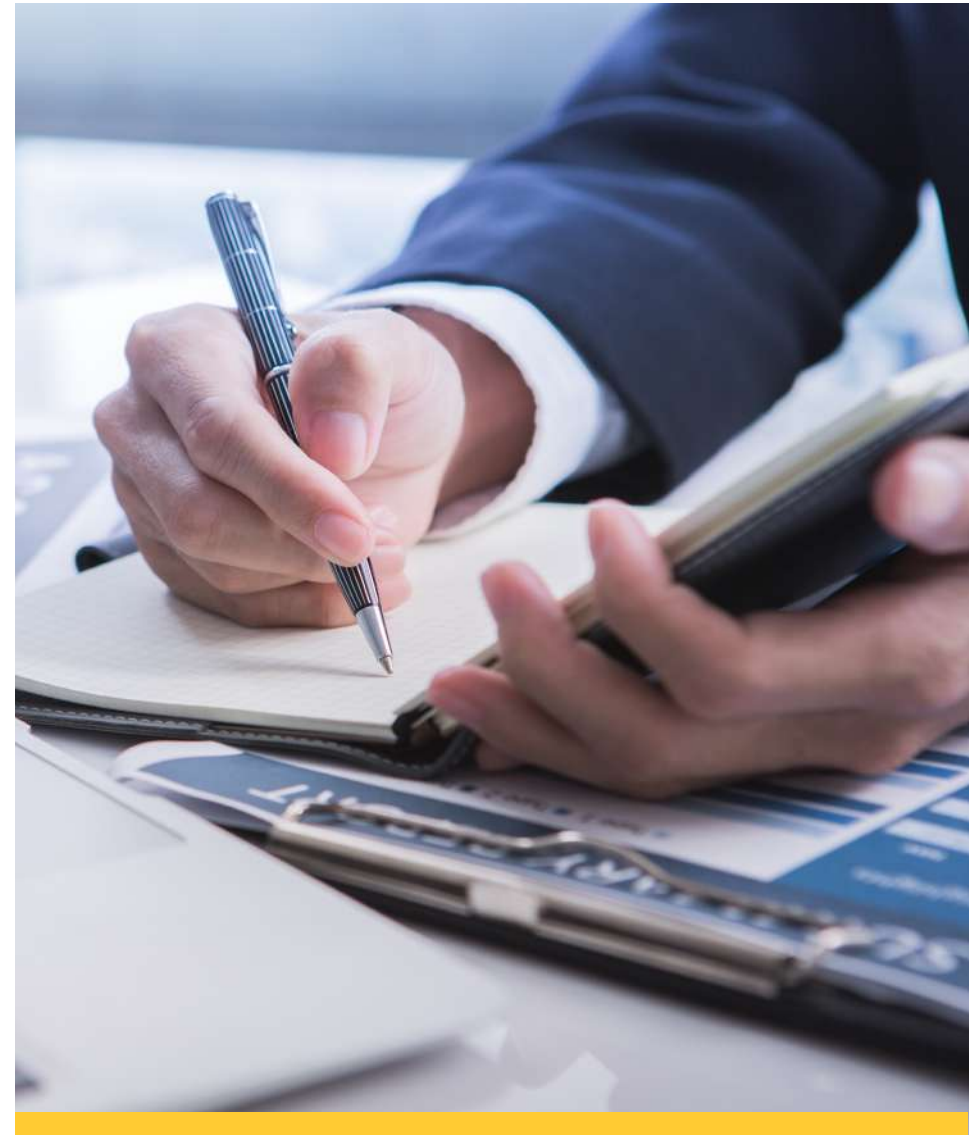
We reduce the risks of investors with comprehensive risk protection services.

Investors must complete a Risk Tolerance Assessment Form prior to any lending. Bids and bidding strategies that are available to an investor is determined by his/her risk tolerance level.

In terms of manual bidding, there is a limit on the amount of single investment to reduce risks.

If a single bid exceeds 10% of a user's total assets on the platform, the system will send a warning and ask the user to confirm once again before making the bid.

Our independently developed M Mirror Fraud Detection System identifies fraud rings to reduce the loss for investors and protect the interests of investors.





Protect Customer Rights and Interests

Protecting the rights and interests of internet finance consumers is of great importance to PPDAI. We make active efforts to carry out risk reminder, information disclosure, and lender education. Furthermore, we treat customers fairly, enhance customer service management, actively respond to customer complaints, improve customer privacy protection, and continuously upgrade service quality.

• Education for our Lenders

We continuously spread the knowledge of internet lending and proactively assume the responsibility to educate consumers to improve the public's risk identification and self-protection capabilities.

How We Educate Lenders

1

Launched modules such as "Investor's Classroom" and "Guide for Newbies" on our app for new investors.

2

Launched an "Investors' Tips" module on our official forum where seasoned investors share their insights.

3

Publish lender education contents on platforms such as our WeChat public account.

4

Arrange customer service agents to introduce the platform, our products, and the importance of diversified investment to new investors.



• Improving Customer Satisfaction

We believe that solving a problem is only the first step, and the ultimate goal is customer satisfaction. We aim to provide users with quality services to enhance their borrowing experiences. We developed strict service quality standards and rely on systematic and comprehensive service assurance to improve service capabilities and customer satisfaction.

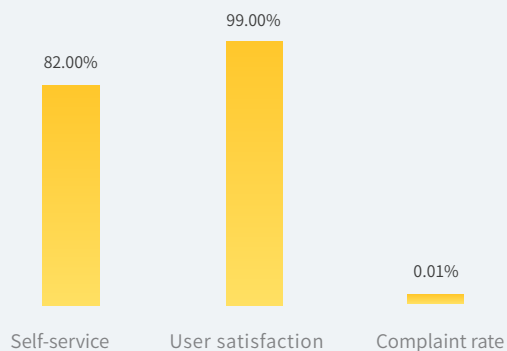
• **Strict Service Standards**

We benchmark against leading players in the industry and impose stringent requirements on ourselves. We measure customer service satisfaction objectively to enhance our service level. In 2018, we handled 592,111 online queries, answered 3,663,189 calls from customers and achieved a complaint handling rate of 100%

• **Service Quality Standards**

- Self-service ≥ **80.0** %
- User satisfaction ≥ **98.5** %
- Complaint rate ≤ **0.02** %

PPDAI Attainment of Service Quality Standards



• **Systematic Service Assurance**

Intelligent Service Enhancement

- Introduce intelligent systems to classify customer inquiries. Guide customers to solve problems by themselves while offering customer education.

Software and Hardware Service Enhancement

- Continuously optimize the call system. Purchase a customer management (CRM) system that suits the habits of users;
- Deploy professional communication equipment, update knowledge graph architecture, and upgrade hardware and software to provide convenient smart services and personalized services.

Assurance of Communication Channels

- Establish a platform to support users that contact us via different channels (including 400 hotline, online customer service, web, app, WeChat, Weibo, forum, community, H5, email, SMS, etc.) in a more flexible way;
- Conduct return visits to different categories of customers on a regular basis. Listen to the needs of customers and optimize our products and services accordingly to improve customer experience.



• Sustainable Loan Collection

Once a loan is granted, the most important thing will be the prevention of credit risk, where the key is loan collection. We constantly adjust our collection strategies and aim to use data and intelligent tools to establish a sustainable collection system and improve our collection performance. During the reporting period, we improved our collection system in two aspects: team building and technologies upgrade.

Technologies Upgrade

- Deploy more intelligent robots for loan collection to save manpower and improve collection efficiency.
- Increase loan collection rate by combining different collection methods (phone, text ,letter, litigation, arbitration, etc.) .

Team Training

- Update loan collection procedures and provide training on a monthly basis. Consolidate what employees have learned through exams and improve their collection skills.
- Share effective recordings, successful cases, and experience in regard to debt recovery each month to improve the collection skills of employees.

Sustainable Loan Collection Training



● Responsible Complaint Handling

We continuously improve customer complaint management, establish complaint handling procedures, and aim to resolve every complaint in a professional, patient and responsible manner.



- 1 Accept customer complaints through different channels
- 2 Customer Service agent to reassure the customer, verify the problem, and help to solve it
- 3 If a customer is not satisfied with the result, he/she can appeal to a Senior Complaint Officer to handle the problem

63,333

As of December 31, 2018
PPDAI received 63,333 customer complaints



customer complaints, of which 100%
were responded



● Protection of Customer Data and Privacy

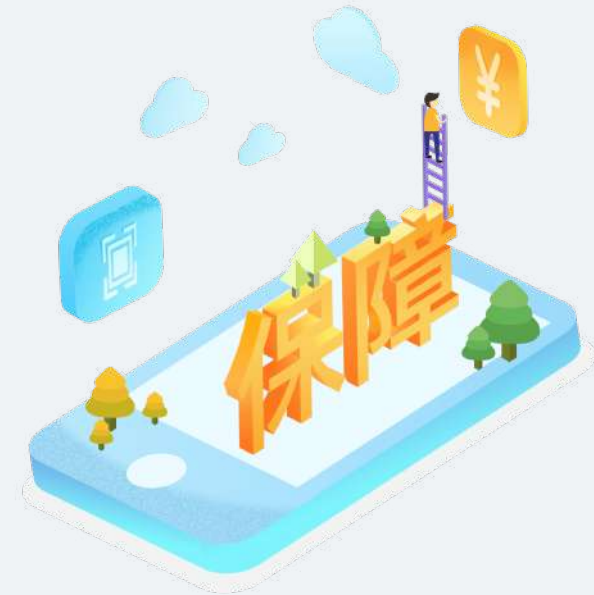
We attach great importance to the privacy of our users. Therefore, in strict accordance with Provisions on Protecting the Personal Information of Telecommunications and Internet Users, we formulated regulations on information security including *Regulations on the Management of Information Systems Accounts and Rights*, *Measures for the Management of User Information Security*, *Regulations on Data Classification and Division*, *Detailed Rules for the Protection of Information System Sensitive Information and Privacy Policy* protecting user's privacy with both internal and external measures.

Internal Protection

- We employ the cutting-edge MD5³ encryption technology to protect data transmission. All personal information of users is encrypted. Moreover, PPDAI protects the information of all registered users in strict accordance with the Privacy Policy. Different employees are given different level of authority, which prevents internal information leakage.
- Provide training on enhancing information security in various ways, such as information security training and education, regular information security exams, regular information security newsletters, and posters.

External Protection

- Require third-party organizations to comply with the confidentiality agreement and related agreements to protect user privacy from infringement.



³ The diagram presents the transaction process of our standard loan products facilitated on our online lending information intermediary platform between borrowers and individual investors.



05 People-Oriented, Growth with “Rice Seeds”

An enterprise develops with the support and contribution of its employees. PPDAl regards employees as family members and affectionately calls employees "rice seeds".

We adhere to people-oriented operation, protect the basic rights and interests of employees, pay attention to employee communication and development, and provide a systematic training system and transparent and fair promotion channels for employees to grow together with the Company.

- Fair Employment Opportunity
- Desirable Employee Benefits
- Talent Development
- Promoting Communication

Fair Employment Opportunity



➤ **In strict accordance with laws and regulations including *Labor Law of the People's Republic of China, and Labor Contract Law of the People's Republic of China***

we perform open recruitment and do not discriminate job seekers based on their gender, region, age, marital status, etc. In light of our core values and job requirements, we evaluate the professional competencies, skills, experience, personality, and professionalism of applicants and employ on the basis of competitive selection. As of December 31, 2018, PPDAI had five employees with disabilities.

➤ **We encourage internal recommendation**

and appreciate it if employees could recommend capable candidates to the Human Resources Department. If the candidate satisfies the requirements of the position, we would reward the recommender for productive staff development. To relieve the employment difficulties experienced by people with disabilities, we provide suitable opportunities for them.

➤ **PPDAI respects and protects employees' personal information and privacy**

and bans all possible employment violations such as child labor and forced labor. During the Reporting Period, there was no forced labor or child labor at PPDAI.

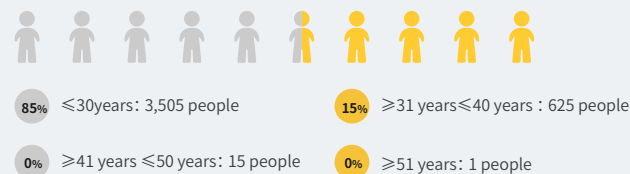
• **Employee structure**

As of December 31, 2018, PPDAI had 4,146 employees. Employee structure was as follows.

➤ **Employees by Gender**



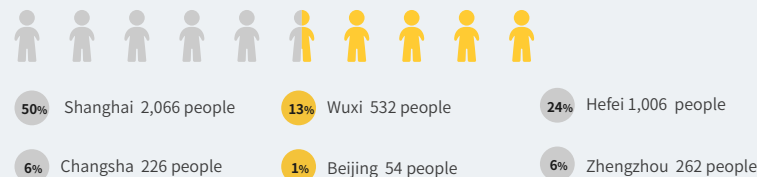
➤ **Employees by Age Group**



➤ **Employees by Function**



➤ **Employees by Region**



Desirable Employee Benefits



Employee Benefits

In accordance with laws and regulations including Labor Law of the People's Republic of China, Social Insurance Law of the People's Republic of China and Regulations on the Management of Housing Provident Funds, we provide retirement insurance, medical insurance, unemployment insurance, work injury insurance, maternity insurance, and Housing Provident Fund for employees.

Additional Benefits

In addition to statutory benefits, we provide lunch allowances based on employee attendance and provide additional benefits based on employee conditions, department conditions, and holiday arrangements. To express our respect and care for female employees, we also provide female employees with benefits such as “Women’s Day” gifts and lactation rooms.

Festival: Outward bound, festival gifts on Women's Day, Children's Day, Mid-Autumn Festival, etc.



Regular events: Tea break on a monthly basis, birthday party, outward bound

Travel: Commuter shuttle

Health: Health insurance and annual physical examination



Desirable Employee Benefits



Support for Employees

We care about the physical and mental health as well as safety of our employees, and organize physical examinations every year. We continuously improve the support mechanism for employees and assist employees with difficulties through supporting activities such as donation and more.

Established "Care for Rice Seeds" Internal Charity Foundation

When we established the "Care for Rice Seeds" an internal charity foundation, the management initiated by donating RMB100,000 to help employees with financial difficulties. According to the rules of the foundation, each employee with difficulties can receive up to RMB100,000.

380,000RMB

Organized four fundraising activities and raised more than RMB 380,000

75,000RMB

Donated RMB 75,000 to employees

4 employees

Helped four employees

As of December 31, 2018



Talent Development



► Training System

To help employees fit in and unleash their maximum potential, we continuously improve our training system. We provide a multi-level training system that consists of online and offline learning channels for all employees from entry to management level.

► Training Sharing Mechanism

We set up training and sharing mechanisms for employees, such as onboarding training, open courses, specialized training, and expatriate training. We help our employees improve their professional skills from the very moment they join the company. Each department can provide a list of required skills and knowledge to Human Resources department to tailor a new training program, so that customized training schedules can be provided for different departments.



► Online

"Rice Seeds University"

To help employees study anytime, anywhere, we developed our own learning platform "Rice Seeds University On-line" to help employees learn new things using their spare time and also serve as an internal knowledge library. Furthermore, we encourage employees to learn at their own pace according to their interests.

► Offline

"Training for Young Rice Seeds"

To help new employees quickly fit in, we created "Training for Young Rice Seeds" to help new employees to see what we do, experience what we offer, and understand our corporate values. In 2018, 518 employees participated in "Training for Green Rice" with 6,216 training hours in total.

Specialized Colleges

We actively promote performance growth and build up employee capabilities through professional training. We set up four colleges at the PPDAI Enterprise University, namely, College of Business Analysis, College of Technology, College of Product, and College of Big Data, to provide business support for managerial and professional staff. In 2018, the four colleges offered 29 courses and had an enrollment of 1,509 employees.

Leadership College

We pay close attention to the leadership development of our managerial staff. Therefore, we set up a Leadership College at the PPDAI Enterprise University and tailored training programs for senior managers, middle managers, junior managers, and strategic managers, such as "Canola Flower Project" for junior managers and the "Corn Project" for middle managers.

PPDAI's Training System

> **PPDAI's Training Performance**

Employee training performance as of December 31, 2018 are as follows.

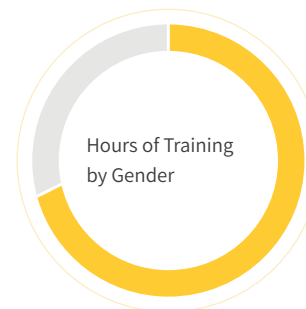
1,734 employees received

8,314hr

hours of training

4.79hr

Average hours of training per person



Promoting Communication



Employee Communication

We attach great importance to the practice and dissemination of values. We respect the right of employees to speak out at work and life and encourage employees to make suggestions for the improvement of the Company. To ensure the fairness of labor relations, we encourage employees to express their opinions or suggestions on work, labor adjustment, employee relations, and other aspects in a timely manner. We state channels of communication and complaint in the Employee Handbook to ensure that employees can speak out in the right way. Moreover, we established a senior management mailbox (CEO mailbox) and organized face-to-face symposiums for employees and senior managers (Face to Face with CEO) to make it easier for employees to communicate with senior management through online and offline channels and promote the positive development of the Company.



CEO Mailbox

CEO Mailbox

The CEO mailbox allows employees to send their views and suggestions to the CEO at any time. In terms of the employee feedback, the person in charge of the mechanism will request appropriate senior managers to respond to the feedback and make improvements to the issues. The response and improvement result will be disclosed once a month. To encourage employees to speak out, each year, we reward the employee that provided the most valuable feedback. As of 2018, the CEO mailbox received feedback from employees on talent development, employee benefits, etc., helping us to improve the company from the perspective of employees.

Face to Face with Senior Management

PPDAI provides opportunities for employees to meet with senior managers in person each month. Employees can sign up for the two activities, namely "Face to Face with CEO" and "What Have Senior Management Read." To ensure efficient communication, the meetings consist of Q&A sessions. Results of the meetings will be disclosed in writing.

- In 2018, PPDAI organized 12 "Face to Face with CEO" activities, engaging with more than 500 employees.
- In 2018, PPDAI organized 11 "What Have Senior Managers Read" activities, engaging around 1,000 employees.



What Have Senior Managers Read



Face to Face with CEO

EAP Counseling Station



We pay great attention to the mental well-being of our employees. To relieve the mental stress of front-line employees, we set up an EAP (Employee Assistance Program), a counseling station, an exit interview mechanism, a rage relief room for collection staff, and an employee suggestion system to communicate with and support employees.

► EAP Counseling Station

To help employees effectively address their problems in work or life and improve their mental well-being, we set up a counseling station program for our employees and their immediate family members (parents, spouses, and children), to seek counseling services on site or by phone or WeChat. The counseling station spreads knowledge of physical and mental health and provides differentiated support to relieve employees and their loved ones.

As of December 31, 2018, 112 employees/immediate relatives of employees used the psychological counseling service. 32% of the issues were workplace related.



Psychology of Workplace Happiness – Changsha Lecture



EAP Counseling Station

Offer lectures on stress management, newsletters, etc. on a regular basis. Operate a 24/7 counseling hotline.



Resignation Interview

One-on-one exit interview with supervisor. Advise employees on workplace issues.



Rage-relief Room for Debt Recovery Staff

Relaxing interiors for collection staff to take a break and punching bags for stress relief.



Popcorn Platform

Employees can make suggestions about their departments on the Popcorn platform. A special team reviews the suggestions on a regular basis. Valuable suggestions will be rewarded.

➤ **Employee Satisfaction Survey**

To create an open communication atmosphere, optimize internal service processes and improve employee experience, we surveyed employee satisfaction and acknowledgment of corporate values through a questionnaire called "sound of Rice Seeds."

Upon analysis of survey results, we proposed different measures for improving employee satisfaction and acknowledgment of corporate values for different departments.

Employee Satisfaction Survey



• **Inquiry Questionnaires**

In 2018, we distributed 3,742 questionnaires, of which 3,277 were answered. The overall response rate was 87.57%.

3,742
Questionnaires

87.57%
The overall response rate was





06 Concerted Efforts, Fulfill Social Responsibility

PPDAI actively undertakes social and environmental responsibilities. We promote the concept of sustainable development and realize our value by participating in charitable activities, facilitating industry development, and performing low-carbon practice and environmental protection. As for the implementation of corporate values, a bottom-up approach is followed to spread our sense of social responsibility where executives take the initiatives, “The Knights” take the lead as corporate culture ambassadors who are in charge of publicity where all employees are engaged.

Contribution to Public Welfare

Contribution to Industry Development

Supplier's Evaluation and Selection Process

Green Office Environment Management

Contribution to Public Welfare



Committed to the ideology of "finance at fingertips, every little bit helps", we drew on internet technology to start a platform that is accessible to everyone and aim to help more people in a sustainable way. We also encourage employees to actively participate in charitable activities. We fulfilled corporate social responsibility with charitable programs such as "Dream Schoolbag Plan," "Rainbow Program" and "E.G.G WALKATHON," etc.

● "Warm Current Plan" and "Dream Schoolbag"

Concerned about children's education in poverty-stricken areas, PPDAI worked with the China Social Welfare Foundation to initiate the "Warm Current Plan," making donations to children in developing areas.

- In May 2018, PPDAI in collaboration with more than 20 companies, we packed a year's school supplies in "dream schoolbags" and gave them to children in Meigu County, Liangshan Yi Autonomous Prefecture, Sichuan Province. After the event, volunteers asked the children to write down their Children's Day wish list, hoping to fulfill their wishes in the future.
- In October 2018, we went to Bozhou, Anhui Province with the Warm Current Plan Charity Fund, sending sports equipment to impoverished students.



Won the Award of Outstanding Charity Partner 2018

● The Knights as the Symbol of PPDAI's Philanthropic Spirit

Since 2015, we have selected and assessed capable employees who have been working with us for more than one year to form "The Knights." "The Knights" will be the spokesperson for our corporate values, the Knights not only help and support their colleagues but also deliver our charity concept externally.

In 2018, the Knights worked with Xingle Home Autism Volunteers Association in Minhang District, Shanghai, to hold two public welfare activities. They held birthday parties for autistic children and organized DIY ukulele workshops to support them. In total, 50 autistic children and their parents participated in the activities.

In 2018, PPDAI was granted the Award of Outstanding Charity Partner 2018 by Autism Volunteers Association of Minhang District, Shanghai.



• Inclusive Finance for Targeted Poverty Alleviation

On September 28, 2018, PPDAI participated in the second Yangbi Old Walnut Trees Harvest Right Charity Auction and bought the harvest rights of three old walnut trees for RMB 91,000, contributing to the walnut industry and helping to lift local people out of poverty. Funds raised from the auction were used for targeted poverty alleviation and walnut industry upgrading in Guangming Village, Yangbi County, Dali Bai Autonomous Prefecture, Yunnan Province. We helped them to learn fishing rather than give them a fish. The charity auction also initiated the "old walnut tree harvest right auction model" which integrates "auction, promotion, charity, poverty reduction, and tourism" under the effort of government agencies, enterprises, auction house and farmers.

PPDAI was granted the 2018 Award for Poverty Relief through Consumption of Pudong New Area following years of inclusive finance practice.

In addition, we continuously work with social organizations to initiate and participate in public welfare activities and convey the concept of philanthropy to our affiliates, clients, and the public.

• Support Village Youth Together With Southern Weekly

PPDAI and Southern Weekly released the *Believe in Humble Changes: White Paper on China's Village Youth*, which focuses on the life, work, and future expectations of the village youth, that is, young people aged between 18 to 35 who were born in county-level cities, counties, townships, towns or villages and are living in hyper-cities or mega-cities or are still living in county-level cities, counties, townships, towns or villages. We surveyed these young people to understand their consumption concepts and values.

Results show that nearly 90% of these young people hope to take challenging jobs. More than 60% of them have thought of starting their own business. PPDAI also hopes that the survey can draw attention to the village youth and make sure that each borrowing can be an opportunity for them to change the status quo and realize their dreams.

90%

young people hope to take
challenging jobs

60%

young people have thought of
starting their own business



• Challenge Oneself: Walk for Charity



On May 12, 2018, in response to the "E.G.G WALKATHON" initiated by Shanghai United Foundation (SUF), we organized eight marathon teams to raise funds from their personal network by completing 50 kilometers within 12 hours. The purpose of the event was to help children aged under 18 with nutrition, education, safety, and social integration issues. **43** PPDAI employees participated in the event led by senior managers, raising RMB**120,211.67** in total.

Contribution to Industry Development



PPDAI actively responds to relevant national regulations and policies, actively participates in industry exchanges, and promotes industry self-discipline, continuously contributing value to China's financial inclusion and facilitating industry development.

• Promoting Financial Innovation

To facilitate the advancement of fintech, achieve win-win cooperation, promote smart and inclusive finance, in January 2018, we announced the establishment of the Smart Finance Institution and undertook to invest RMB1 billion within three years to set up four research centers for artificial intelligence, blockchain, financial cloud, and big data, respectively. In July 2018, the Smart Finance Institution of PPDAI joined hands with Zhejiang University to establish the "PPDAI-ZJU Artificial Intelligence R&D Center." The Center is committed to connecting technologies, talents, and efficient research and drawing on artificial intelligence technologies to achieve breakthroughs in financial applications in light of the current conditions and prospects of the fintech industry.



PPDAI Joins the Baihang Credit System

• Promoting Industry Self-discipline

On June 28, 2018, PPDAI was one of the first online lending information intermediaries to join the Baihang Credit Reference System. We aim to improve the risk management level of the industry, break down information isolation, and contribute to China's information reference system through concerted efforts.



PPDAI at CEIBS Insights 2018 The 4th Europe Forum

• Participate in Industry Forums

As a leading fintech company in China, PPDAI attended "CEIBS Insights 2018," the 4th Europe Forum on July 19, 2018. Fintech cases in China and the UK offered enterprises and investors from both countries a closer view of the trends in fintech programs, and facilitated further bilateral cooperation in this field. At the forum, representatives of PPDAI shared their views on the status quo, priorities and problems, and prospects of the fintech industry. They also presented to the audience of PPDAI's achievements in technology-enabled finance.

• Trade Associations that PPDAI Joined In

Trade Association	Membership Level
National Internet Finance Association of China	Director
Association of Shanghai Internet Financial Industry	Vice President
Shanghai Information Services Association	Vice President
Shanghai Finance Information Association	Vice President
Shanghai Social Credit Promotion Center	Director



Supplier's Evaluation and Selection Process



To ensure the quality of the products and services of our suppliers, PPDAI established a strict supplier development and evaluation system to regulate the screening and maintenance of suppliers. We also communicate with suppliers through meeting invitation, project proposal introduction, bid presentation, business negotiation, etc. We check on the production environment, product quality and other aspects of suppliers through irregular on-site visits and reviews to ensure the quality of the products and services of suppliers.

• PPDAI's Supplier Management System



• Create a Pre-qualified Suppliers List and maintain it.



• Once the List is created, the procurement department should work with finance, legal affairs, internal control, audit and other relevant departments to convene meetings and review all suppliers as needed (once a year).



• Mark each supplier and decide its rating after the meeting.



• In terms of procurement, all departments must select a supplier from the Pre-qualified suppliers list. If the selected supplier is not in the list, the procuring department must follow the vendor approval procedure to introduce the selected supplier and explain the reasons in the selection process.

Green Office Environment Management



PPDAI advocates green development and considers energy conservation as the focus of green office management. We strictly abide by environmental laws and regulations such as the *Environmental Protection Law of the People's Republic of China*. We include energy conservation and environmental protection rules in our Employee Handbook. To improve energy efficiency, we adopted a design that saves energy, reduces emissions as well as protects the environment. We encourage employees to save electricity, water, reduce greenhouse gas and waste emissions thus promoting the sustainable development of the company.

- Use energy-saving LED lights which saves 80% of electricity compared to incandescent lamps with the same wattage and brightness;
- Place green plants in the offices to raise environmental awareness among employees;
- Save energy by setting air conditioning standards for different seasons. In summer, turn on the cooling system only when the room temperature is above 28°C. In winter, turn on the heating system only when the room temperature is below 8°C.
- Strengthen energy management and control. Set up a security patrol mechanism, requiring security personnel to patrol once every two hours to check air conditioners and switches and ensuring there is no energy waste.



Our main office energy consumption in 2018 is as follows⁴:

Indicator	Unit	2018
Comprehensive energy consumption	Ton of standard coal equivalent	205.56
Electricity consumption	kWh	1,672,588
Category 2: Indirect greenhouse gas emissions	Ton of carbon dioxide equivalent	1,176.67
Greenhouse gas emissions per RMB 10,000 of revenue	Kilogram of carbon dioxide equivalent /RMB 10,000 of revenue	2.74
Total water consumption	Ton	9,123

⁴ The 2018 office energy consumption only included PPDAI's Shanghai establishment in Building G1, Hui Tian Di, Shanghai.

Appendix



▶ Key Performance Indicators in 2018

Business Performance

Indicator	Unit	2018
Operational revenue	RMB in thousands	4,287,565
Net profit	RMB in thousands	2,469,451
Accumulative registered users	10,000 people	8,893
Total taxes ⁵	RMB in million	337.19
Customer complaint response rate	%	100

⁵ The total amount of tax paid does not include individual income tax and tax return.

Appendix



➤ Key Performance Indicators in 2018

Employee Performance

Indicator	Unit	2018
Number of employees	Person	4,146
Number of male employees	Person	2,286
Number of female employees	Person	1,860
Total number of employees receiving training	Person	1,734
Total number of training hours	Hour	8,314
Number of training hours per person	Hour/person	4.79

Appendix



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Appendix



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