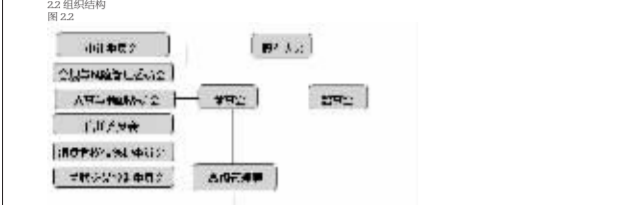


杭州工商信托股份有限公司 2020年年度报告摘要

1.重要提示
1.1本年度报告中所有涉及财务数据及重要事项的披露均不存在任何虚假记载、误导性陈述或者重大遗漏，并对其内容的真实性、准确性和完整性承担个别及连带法律责任。

2.公司简介
2.1公司中文名称：杭州工商信托股份有限公司
2.2公司英文名称：Hangzhou Industrial & Commercial Trust Co., Ltd.
2.3注册地址：浙江省杭州市下城区钱江新城10幢1101室



3.1公司的主要业务
3.2公司的主要客户
3.3公司的主要资产

4.1经营目标、方针、战略
4.1.1经营目标
4.1.2经营方针
4.1.3经营战略

4.2风险管理
4.2.1信用风险
4.2.2流动性风险
4.2.3操作风险

4.3关联交易
4.3.1关联方
4.3.2关联交易

4.4内部控制
4.4.1内部控制环境
4.4.2内部控制制度
4.4.3内部控制实施

4.5社会责任
4.5.1社会责任
4.5.2社会责任

4.6其他重要事项
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4.24.1其他重要事项
4.24.2其他重要事项

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6.4.2 信托资产减值准备
6.4.2.1 信托资产减值准备计提政策

Table with 4 columns: Item, Amount, Unit, and Percentage. Contains financial data for 2020.

6.4.2.1.1 信托资产减值准备的计提政策
6.4.2.1.2 信托资产减值准备的计提方法

Table with 4 columns: Item, Amount, Unit, and Percentage. Contains financial data for 2020.

6.4.2.2 信托资产减值准备的计提政策
6.4.2.2.1 信托资产减值准备的计提政策

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6.4.2.2.2 信托资产减值准备的计提方法

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6.4.2.3 信托资产减值准备的计提政策
6.4.2.3.1 信托资产减值准备的计提政策

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6.4.2.3.1 信托资产减值准备的计提政策
6.4.2.3.2 信托资产减值准备的计提方法

Table with 4 columns: Item, Amount, Unit, and Percentage. Contains financial data for 2020.

6.4.2.4 信托资产减值准备的计提政策
6.4.2.4.1 信托资产减值准备的计提政策

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6.4.2.4.1 信托资产减值准备的计提政策
6.4.2.4.2 信托资产减值准备的计提方法

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6.4.2.5 信托资产减值准备的计提政策
6.4.2.5.1 信托资产减值准备的计提政策

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6.4.2.5.1 信托资产减值准备的计提政策
6.4.2.5.2 信托资产减值准备的计提方法

Table with 4 columns: Item, Amount, Unit, and Percentage. Contains financial data for 2020.

6.4.2.6 信托资产减值准备的计提政策
6.4.2.6.1 信托资产减值准备的计提政策

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6.4.2.6.1 信托资产减值准备的计提政策
6.4.2.6.2 信托资产减值准备的计提方法

Table with 4 columns: Item, Amount, Unit, and Percentage. Contains financial data for 2020.

6.4.2.7 信托资产减值准备的计提政策
6.4.2.7.1 信托资产减值准备的计提政策

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6.4.2.7.1 信托资产减值准备的计提政策
6.4.2.7.2 信托资产减值准备的计提方法

Table with 4 columns: Item, Amount, Unit, and Percentage. Contains financial data for 2020.

6.4.2.8 信托资产减值准备的计提政策
6.4.2.8.1 信托资产减值准备的计提政策

Table with 4 columns: Item, Amount, Unit, and Percentage. Contains financial data for 2020.