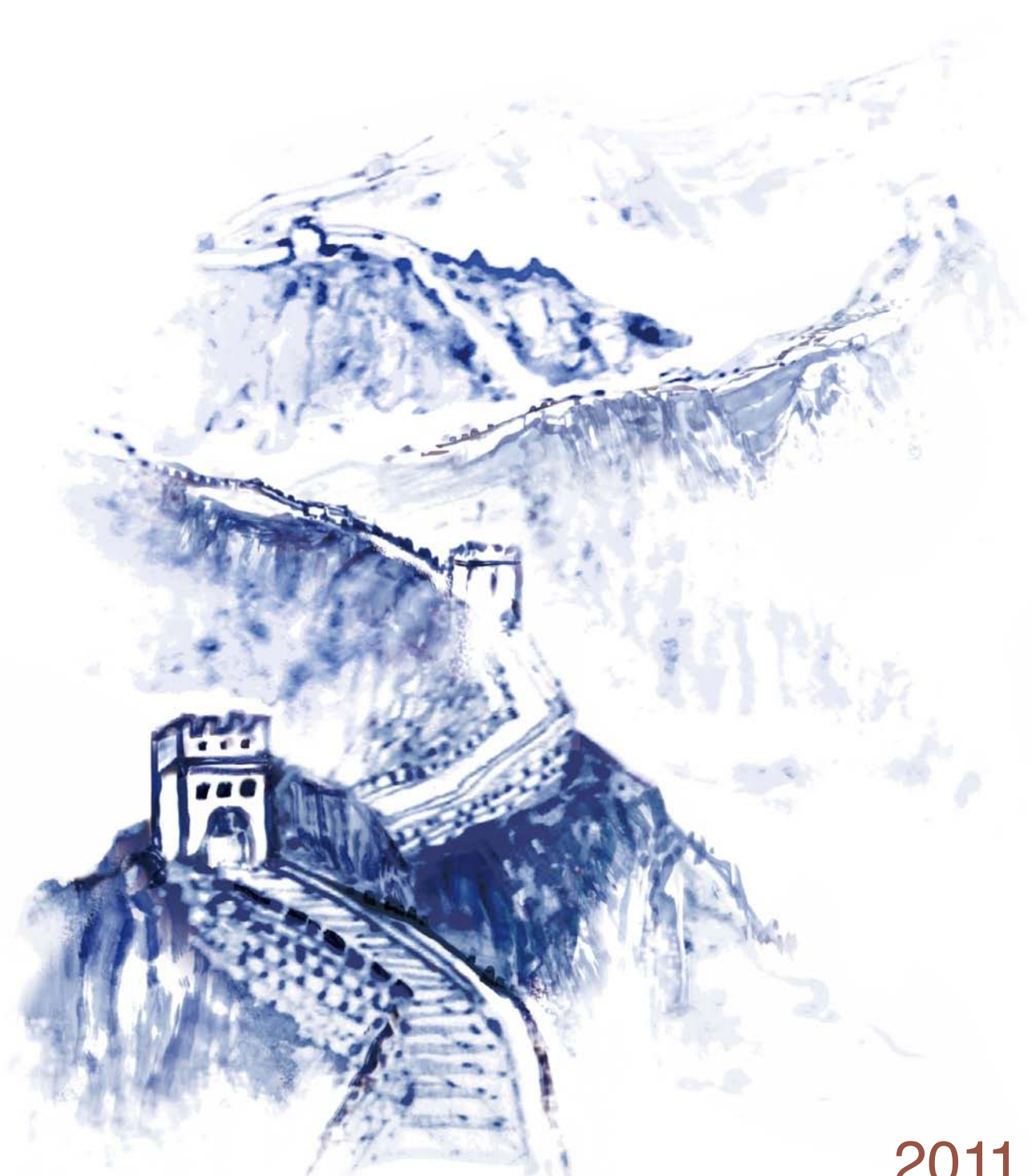


国家开发银行社会责任报告

China Development Bank
Social Responsibility Report



2011

报告说明

Notes to this Report

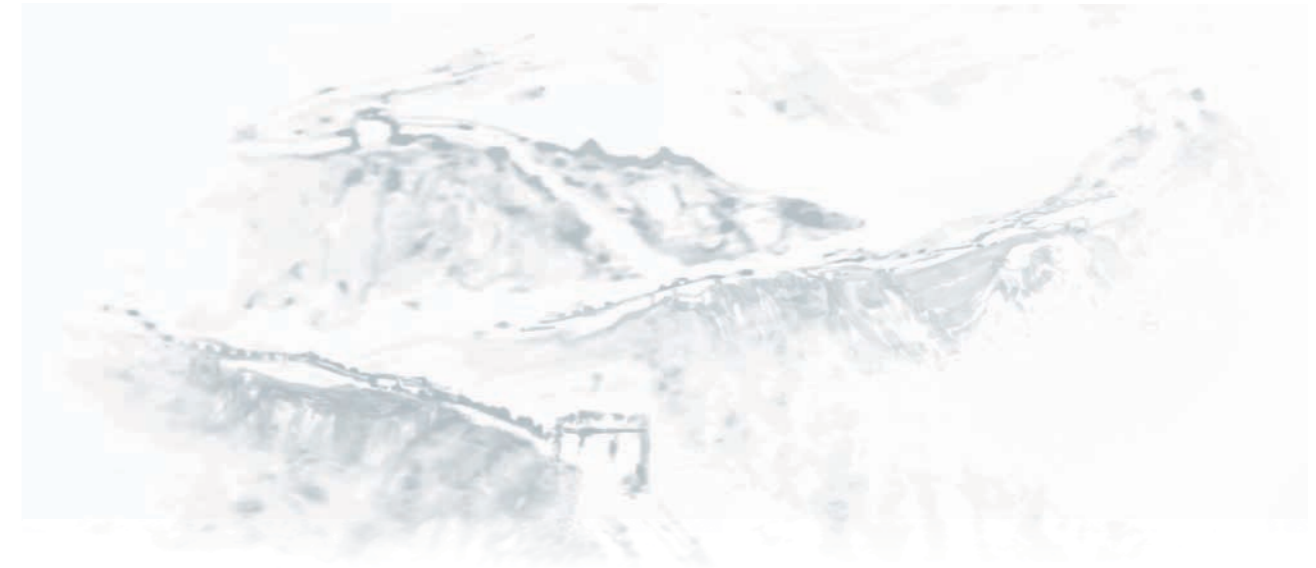
本报告是国家开发银行股份有限公司致力可持续发展的真实反映。

- 报告时间范围：2011 年 1 月 1 日至 12 月 31 日，部分内容超出上述范围。
- 报告发布周期：年度报告。
- 报告组织范围：覆盖国家开发银行股份有限公司总部、38 家分行和 2 家代表处。在报告的表述中分别使用“国家开发银行”、“国开行”、“我行”。
- 报告编制参考：《组织社会责任指南（ISO26000）》（<http://www.iso.org>）；《可持续发展报告指南（2006）》及金融服务行业补充指南（<http://www.globalreporting.org>）；《AA1000》系列标准（<http://www.accountability21.net>）；中国银监会、中国银行业协会提出的相关意见和指引等。
- 报告保证方法：为了保证报告的真实性和可靠性，本报告由普华永道中天会计师事务所有限公司按照《国际鉴证业务准则第 3000 号：历史财务信息审计或审阅以外的鉴证业务》对报告中披露的选定关键数据执行有限鉴证业务，并出具独立鉴证报告。
- 报告获取：本报告的电子版请访问：<http://www.cdb.com.cn/csr>。为节约用纸，本报告中凡标注“www”，表示更多内容在电子版中披露。
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This report truly reflects China Development Bank Corporation's commitment in pursuing sustainable development.

- **Reporting Period:** From January 1 to December 31, 2011, with some contents exceeding the above-mentioned period.
- **Publication cycle:** This report is an annual publication.
- **Organizational coverage:** This report covers the Headquarters of China Development Bank Corporation, its thirty eight branches and two representative offices. For convenience of expression, they are referred to as “China Development Bank”, “CDB” or “our bank”.
- **Reporting guidelines:** Guidance on Social Responsibility ISO26000 (<http://www.iso.org>); Guidelines for Sustainable Development Report (2006) and the supplementary guidelines for financial services sector (<http://www.globalreporting.org>); the AA1000 standards (<http://www.accountability21.net>); and the relevant opinions and guidelines of the China Banking Regulatory Commission (CBRC) and the China Banking Association.
- **Report guarantee:** For the purpose of ensuring its authenticity and credibility, PricewaterhouseCoopers Zhong Tian CPAs Limited Company has been engaged to perform limited assurance engagement on the selected key data in the report in accordance with the International Standards on Assurance Engagement 3000 “Assurance Engagement Other Than Audits or Review of Historical Financial Information” and has issued an independent assurance report.
- **Availability of this report:** For the electronic version of this report, please visit: <http://www.cdb.com.cn/csr>. To save paper, we use the mark “www” in this report to indicate more detailed information is available in the electronic version.
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董事长致辞

金融是经济社会的重要组成部分。解决全球可持续发展面临的各种严峻挑战，金融机构理应有所承担，并且能够大有作为。

国家开发银行自 1994 年成立以来，一直致力于实现金融和经济社会的共同发展。经过 18 年的实践历程，国开行已经探索走出了一条开发性金融促进可持续发展的独特道路。实践证明，开发性金融是实现可持续发展的重要力量。

我们坚持科学发展的主题，鼎力支持经济社会薄弱领域的发展。我们主动把金融工作融入经济社会发展全局，积极关注、深入理解可持续发展的各项主要议题及面临的挑战，并将其纳入规划和议程。

我们坚持开发性金融的原理和方法，以市场化方式服务实体经济、社会发展和环境保护。我们发挥中长期

投融资的优势，推动市场建设、信用建设和制度建设，把瓶颈领域逐步培育成商业可持续的领域，培育成可持续发展的推动力和增长极。

我们不断提升金融服务的能力，扩大金融服务的覆盖面。作为领先的开发性金融机构，国开行已经在基础设施、资源能源、城市化、农业、扶贫、住房、教育、就业、环保等诸多关键领域，发挥不可替代的作用。

《国家开发银行 2011 年社会责任报告》讲述了我们在 2011 年可持续性发展议程方面所取得的进展。对此，我深感骄傲。但我们还有很多地方需要努力。我们呼吁我们的利益相关方，继续携手合作，共同担责，解决经济社会发展中的难点和热点问题。

全球性挑战需要共同参与。2011 年，我本人很荣幸地受邀成为联合国秘书长“人人享有可持续能源”倡议

的高级别小组成员。我和我的同事们承诺，将为实现这一目标，以及更多的可持续发展目标，付出我们不懈的努力。

2012 年 6 月，联合国可持续发展大会（里约 +20）将在巴西里约热内卢召开。这必将为全球可持续发展进程注入新的活力。作为一家领先的开发性金融机构，国开行将继续与利益相关方携手合作，共同为我们的人民和地球创造一个繁荣、安全和可持续发展的未来。



陈元 董事长
Chen Yuan
Chairman of the Board of Directors

Message from the Chairman

Finance is a significant part of the economy and society. Financial institutions are obliged to pull their weight and can make more of a difference in tackling the myriad of severe challenges facing the world's sustainable development.

China Development Bank has dedicated itself to facilitating the common prosperity of the financial industry, the economy and society since its establishment in 1994. Over the past 18 years, the bank has embarked on the road of boosting the world's sustainability through development finance. Our practice has proved that development finance is a momentous driving force toward sustainable development.

We have been sticking to the goal of scientific development and giving forceful support to the vulnerable sectors of the economy and society. We have taken the initiative to integrate our financial work into the national development blueprints, thoroughly surveyed the challenges and thorny issues facing sustainable development and incorporated them into our bank's development plans and agenda.

We have been adhering to the principle and methodology of development finance and relying upon the market forces to support the real economy,

social development and environmental protection. By utilizing our advantages in medium- and long-term investment and financing, we have facilitated the development of financial markets, boosted commercial credits and institutional building, and cultivated social and economic bottlenecks through constant efforts into sustainable businesses or even new growth engines.

We have committed ourselves to unceasingly perfecting and broadening our financial services. As the leading institution engaged in development finance, our bank has played an irreplaceable role in infrastructure, energy and resources, urbanization, agriculture, poverty-alleviation, housing, education, employment, environmental protection and other key sectors.

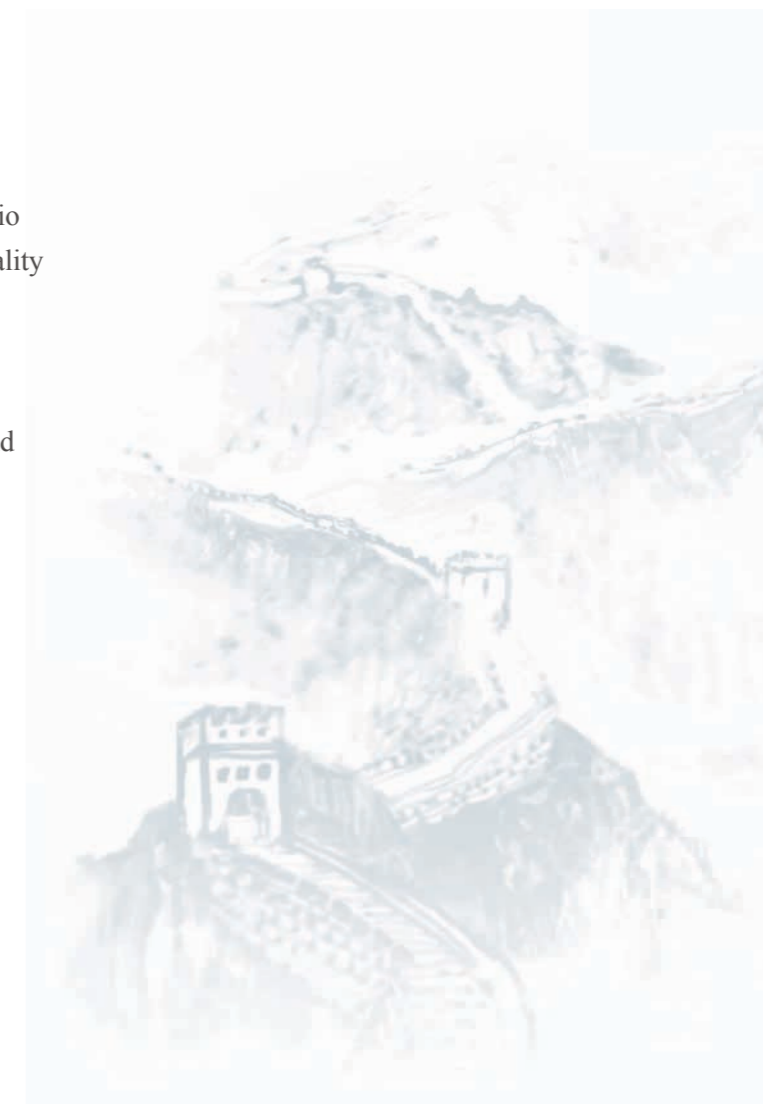
China Development Bank Social Responsibility Report 2011 tells of the progresses our bank made in boosting sustainable development, of which I feel deeply proud. But still there is much to be done. We call on all our stakeholders to team up and share in our responsibilities to tackle those hot and thorny issues plaguing social and economic development.

Global challenges require global participation. In 2011, I was honored to be invited to become a

member of the High-level Group on Sustainable Energy for All initiated by the Secretary-General of the United Nations. My colleagues and I promise that we will make consistent efforts to achieve this objective as well as other goals regarding to sustainable development.

In June 2012, the United Nations Conference on Sustainable Development (Rio+20) will open at Rio de Janeiro, Brazil, which will surely bring new vitality to the global agenda of sustainable development. As a leading institution engaged in development finance, our bank will continue to partner with our stakeholders to jointly create a prosperous, safe and sustainable future for the peoples and the world.

Chen Yuan





姚中民 监事长
Yao Zhongmin
Chairman of the Board of Supervisors

公司治理

Corporate Governance

完善的公司治理是保障利益相关方利益、实现可持续发展的基石。2011 年，我行继续按照建立现代金融企业制度的要求，加强公司治理能力建设，完善科学决策机制和科学管理程序，进一步完善国有全资银行的公司治理架构。“三会一层”各司其职，通力协作，股东给予有力指导，董事会科学审慎决策，监事会恪尽监督职责，高级管理层克难奋进，带领全行员工积极进取，共同推动本行发展。

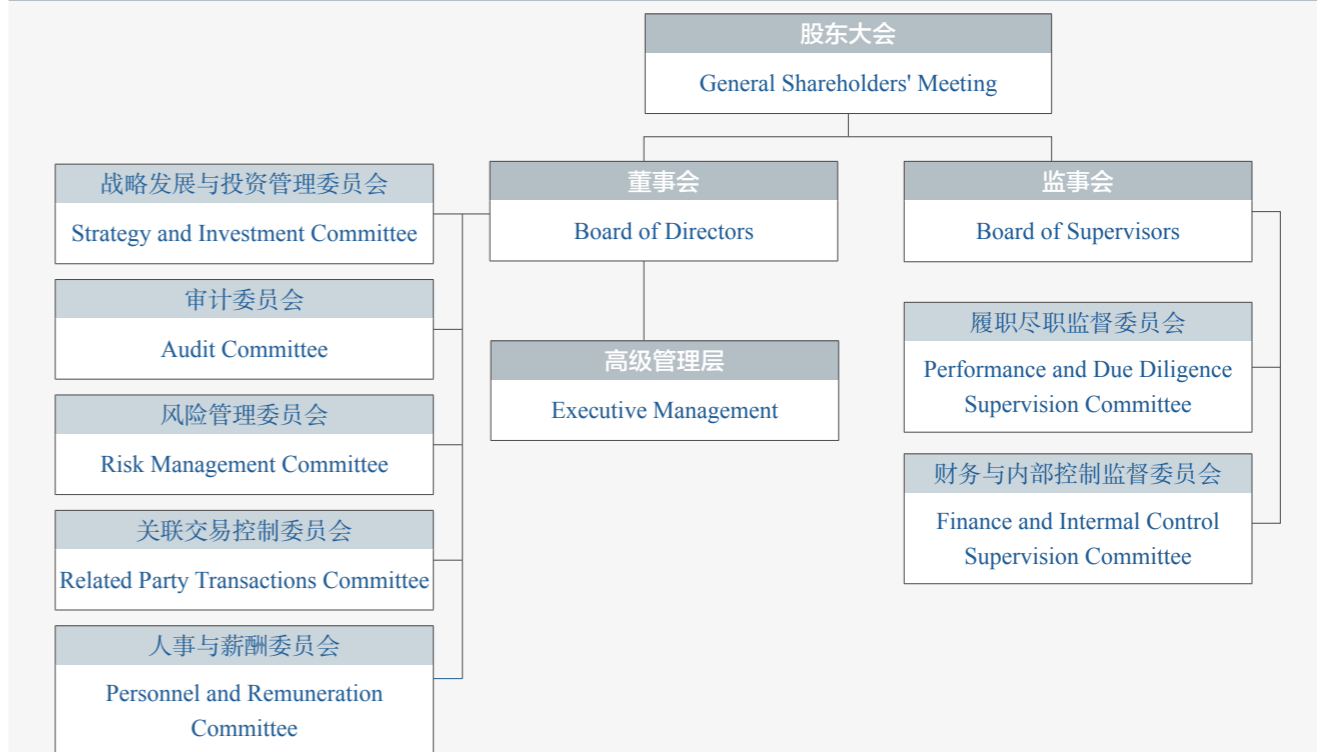
2011 年，我行成功引入战略投资者，完成社保基金 100 亿元入股。

Sound corporate governance is the precondition to secure stakeholders' interests and achieve sustainable development. In 2011, CDB continued to enhance capacity building for corporate governance in line with the requirements of establishing a modern

financial enterprise system, made its decision-making mechanism and management procedures more scientific and further optimized its governance framework as a fully state-owned bank. The shareholders' meeting, the Board of Directors, the Board of Supervisors, and the executive management carried out their respective responsibilities while cooperating with one another. Under the monitoring of the Board of Supervisors and with the valuable input from shareholders, the Board of Directors made rational decisions with due diligence while the executive management led the bank to forge ahead through all difficulties and aimed for new achievements.

In 2011, the National Council for Social Security Fund has become a strategic shareholder of the CDB with an investment of 10 billion yuan.

国开行公司治理结构 Corporate Governance Structure of CDB






2011 年公司治理主要工作 Main Work in Corporate Governance

| 股东大会 General Shareholders' Meeting | 董事会 Board of Directors | 监事会 Board of Supervisors |
|--|---|--|
| <p>召开 1 次股东年会和 3 次临时股东大会，审议通过财务预决算、发债计划、利润分配、聘任会计师事务所、社保基金入股、选举董事监事等 18 项议案。</p> <p>Convened one general shareholders' meeting and three extraordinary general shareholders' meetings; and considered and passed eighteen motions on financial budget and statements, debt issuance, profit distribution, appointment of accounting firms, introducing investment from social security funds, and the elections of directors and supervisors.</p> <p>注：公司治理详细内容请参见《2011 年国家开发银行年度报告》。 Note: For more information on corporate governance, please see the Annual Report of China Development Bank 2011.</p> | <p>召开董事会会议 6 次，董事会专门委员会会议 7 次，审议通过财务预决算、利润分配、社保基金入股、发行次级债、聘用会计师事务所、提名董事候选人等 20 项议案。</p> <p>Convened six Board meetings and seven special committee meetings; and considered and passed twenty motions on financial budget and statements, profit distribution, introducing investment from social security funds, subordinated debt issuance, appointment of accounting firms, and the nomination of board director candidates.</p> | <p>召开监事会会议 4 次、监事会临时会议 1 次，监事会专门委员会会议 9 次，审议通过本行董事会和高级管理层及其成员 2010 年履职尽职评价意见、年度财务报告审核工作报告、财务预决算、利润分配、提名股东代表监事等 27 项议案。</p> <p>Convened four Board meetings, one extraordinary Board meeting and nine special committees meetings; and considered and passed twenty-seven motions involving the due-diligence appraisal reports of 2010 for the Board of Directors, the executive management and their members, work report on the examination of annual financial statements, financial budget and statements, profit distribution and the nomination of supervisor on behalf of the shareholders.</p> |

绩效 2011

Performance in 2011

| 2010 年承诺 Commitments | 2011 年亮点举措 Highlights |
|--|---|
| 完善社会责任管理 Improve social responsibility management |  <p>陈元董事长应邀担任联合国“人人享有可持续能源”高级别小组成员；我行应邀成为联合国全球契约领导力平台和联合国环境规划署金融行动计划成员。</p> <p>Chen Yuan, Chairman of CDB, became a member of the UN High-Level Group on Sustainable Energy for All; CDB joined the UN Global Compact LEAD and UNEP Financial Initiative.</p> |
| 贯彻宏观政策 Implement the macroeconomic policies |  <p>文化产业新增贷款 220 亿元，发债 20 亿元；铁路行业贷款余额 3,489 亿元，发债 750 亿元。</p> <p>Issued new loans of 22 billion yuan and bonds of 2 billion yuan to the cultural industry; the outstanding railway loans reached 348.9 billion yuan, debt issuance amounted to 75 billion yuan.</p> |
| 着力改善民生 Strive to improve people's livelihood |  <p>发放保障房贷款 1,302 亿元，余额新增 1,095 亿元，同业占比 63%；发放助学贷款 104 亿元，市场份额 80%；水利贷款余额 1,472 亿元。</p> <p>Issued new loans of 130.2 billion yuan to social housing construction, adding 109.5 billion yuan to the outstanding loans in this regard, about 61 percent of the total industrial volume; issued student loans of 10.4 billion yuan, about 80 percent of the total student loans in China; and the outstanding loans for water conservancy reached 147.2 billion yuan.</p> |

| 2010 年承诺 Commitments | 2011 年亮点举措 Highlights |
|---|---|
| 开拓国际业务 Advance international cooperation |  <p>外汇贷款余额 1,873 亿美元，保持中国最大的对外投融资合作银行地位。</p> <p>The outstanding foreign currency loans reached 187.3 billion U.S. dollars, consolidating industrial leadership as China's largest bank engaged in overseas investment and financing.</p> |
| 应对气候变化 Tackle climate change |  <p>节能减排和环保贷款余额 6,583 亿元，同比增长 33%。</p> <p>The outstanding loans for energy conservation and emission reduction as well as environmental protection hit 658.3 billion yuan, up 33 percent from a year earlier.</p> |
| 加强与利益相关方的沟通合作 Strengthen communication and cooperation with stakeholders |  <p>客户满意度 93%，员工满意度 87%。</p> <p>Achieved 93 percent of customer satisfaction, and 87 percent of employee satisfaction.</p> |

关键数据

Key Data

| 经济类指标 | Economic Indicators | 2011 | 2010 | 2009 |
|---------------------|---|---------|---------|---------|
| 总资产 | Total assets | 6,252.3 | 5,112.3 | 4,541.1 |
| 贷款余额 | Outstanding loans | 5,525.9 | 4,509.7 | 3,708.4 |
| 不良贷款率 (%) | Non-performing loan ratio(%) | 0.40% | 0.68% | 0.94% |
| 贷款减值准备 / 不良贷款比率 (%) | Loan Depreciation Reserve / Non-performing loans(%) | 552.26% | 307.04% | 215.08% |
| 发行债券余额 | Bond balance | 4,476.4 | 3,727.5 | 3,268.0 |
| 资本充足率 (%) | Capital adequacy ratio(%) | 10.78% | 10.87% | 11.83% |
| 净利润 | Net profit | 45.6 | 37.1 | 31.9 |
| 股东权益 | Shareholders' equity | 445.3 | 402.5 | 379.9 |
| 平均资产收益率 (%) | ROA(%) | 0.80% | 0.77% | 0.76% |
| 平均股东权益收益率 (%) | ROE(%) | 10.76% | 9.49% | 8.76% |
| “两基一支”贷款发放额 (人民币贷款) | RMB loans to “two basic and one pillar” industries | 1,393 | 1,381.6 | 1,328.9 |
| 中西部贷款发放额 (人民币贷款) | RMB loans to central and western areas | 668.4 | 692.8 | 701.3 |
| 外汇贷款余额 (亿美元) | Outstanding foreign currency loans (USD 100 million) | 1,873 | 1,346 | 974 |
| 外汇贷款不良率 (%) | Ratio of bad foreign currency loans (%) | 0.33% | 0.26% | 0 |
| 新农村贷款发放额 | Loans to New Rural China construction | 143.2 | 182.4 | 201.4 |
| 中低收入家庭住房贷款发放额 | Loans to social housing for low- and middle-income households | 145.8 | 131.5 | 85.3 |
| 助学贷款发放额 | Student loans | 10.4 | 8.0 | 5.3 |
| 医疗卫生贷款发放额 | Medical care and public health loans | 4.3 | 8.1 | 8.4 |
| 应急贷款发放额 | Emergency loans | 3.61 | 2.41 | 0.79 |

| 经济类指标 | Economic Indicators | 2011 | 2010 | 2009 |
|-----------------------------|--|-------|---------|-------|
| 贷款项目环评率 (%) | Loan projects under environmental impact assessment (%) | 100 | 100 | 100 |
| 环保及节能减排贷款发放额 | Loans for environmental protection, energy saving and emission reduction | 228.1 | 232.0 | 139.0 |
| 其中：流域、城市环境综合治理 | Of which: Loans for watershed, urban environmental treatment | 72.0 | 87.8 | 53.8 |
| 工业污染治理和循环经济 | Loans for industrial pollution treatment and recycling economy | 34.8 | 50.4 | 26.6 |
| 清洁能源和十大节能工程 | Loans for clean energy and ten major energy-saving projects | 121.3 | 93.8 | 58.6 |
| 人均用电 (度 / 人) ¹ | Electricity consumption per capita (kwh/person) ¹ | 8,098 | 6,936.2 | 3,308 |
| 人均用纸 (千克 / 人) ¹ | Paper consumption per capita (kg/person) ¹ | 27.46 | 25.2 | 22.05 |
| 人均用水 (立方米 / 人) ¹ | Water consumption per capita (cubic meter/person) ¹ | 33.7 | 40.6 | 43.0 |

| 社会类指标 | Social Indicators | 2011 | 2010 | 2009 |
|--------------------|--|-------|-------|-------|
| 保障性住房建设贷款惠及人数 (万人) | Beneficiaries of loans for social housing construction (10,000 people) | 1,700 | 1,581 | 953 |
| 助学贷款覆盖人数 (万人) | Beneficiaries of student loans (10,000 people) | 187 | 146 | 100 |
| 员工总人数 (人) | Total employees (person) | 7,626 | 7,210 | 6,711 |
| 女性员工比例 (%) | Proportion of female employees (%) | 38.9 | 38.3 | 38.4 |
| 员工满意度 (%) | Employee satisfaction rate (%) | 87 | 88 | 85 |
| 客户满意度 (%) | Customer satisfaction rate (%) | 93 | 93 | 89 |
| 公益捐赠 (万元) | Charitable donations (10,000 yuan) | 3,550 | 4,168 | 2,995 |

除特别说明外，单位为人民币 10 亿元 Unit: One billion yuan unless otherwise specified

注 1：人均用电、用纸、用水数据均为总行员工人均用量，不包含物业、文秘等外包人员。
The per capita consumptions of electricity, paper and water involve only employees of the headquarters, excluding outsourcing personnel in real estate management, secretarial services and etc.

加强责任治理
Strengthen Responsibility
Management



理念与政策 Concepts and Policies

- 全球化视野，中国式责任 借鉴国际经验，参与共同行动；立足中国国情，传播中国文化。
- 加强沟通，推动融合 加强利益相关方沟通，将社会责任融入企业战略与运营，助力可持续发展。
- **Have global perspective, be responsible in the Chinese way:** Exploit international experiences and participate in joint actions; and spread the Chinese culture based on the Chinese realities.
- **Strengthen communication, promote integration:** Strengthen communication with stakeholders and promote the integration of social responsibility with corporate strategies and business operation to facilitate sustainable development.

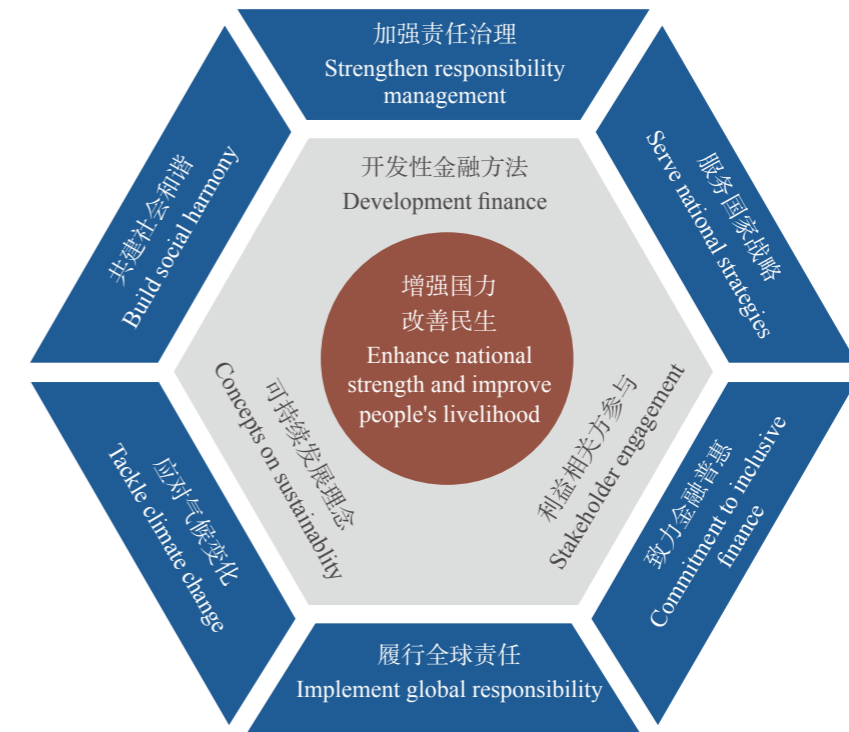
责任理念 Responsibility Concept

我行围绕“增强国力，改善民生”的使命，发挥开发性金融的优势和作用，与利益相关方携手合作，推动六大领域的责任实践，致力于实现金融和经济社会的共同发展。

With the mission of enhancing national strength and improving people's livelihood, China Development Bank exploited its advantages in development finance to jointly implement responsibilities with its stakeholders in six aspects and dedicated itself for the common development of the financial industry, economy and society.



国开行社会责任模型 Social Responsibility Model of CDB



利益相关方参与 Stakeholders Engagement

我行高度重视企业与利益相关方之间的相互影响，运用社会化方法把政府、市场、企业、社会各方力量聚合起来，充分发挥各方的资源和专长，共同关注和参与投融资活动，以创新与合作应对共同挑战。

CDB attached great importance to the interactions between enterprises and stakeholders, cemented governments, markets, enterprises and society with socialized means to bring into full play the resources and expertise of all relevant parties, and tackled common challenges through innovative and collaborative investment and financing activities.

国开行利益相关方构成及期望 Composition and Expectations of CDB Stakeholders

| | | |
|--------------------------------|---------------------------|---|
| 监管机构 Regulatory authorities | 依法合规经营，按照监管要求促进稳健运行和风险防范； | Lawfully conduct business in compliance with the stipulations of regulatory authorities to secure stable operation and proper risk control; |
| 政府 Government | 服务实体经济，加大对重点领域与薄弱环节的支持力度； | Serve the real economy, and strengthen support to key but vulnerable sectors; |

| 国开行利益相关方构成及期望 (续) Composition and Expectations of CDB Stakeholders (Continued) | | |
|---|----------------------------------|--|
| 股东 Shareholders | 完善公司治理, 及时准确全面的信息披露, 确保国有资产保值增值; | Improve corporate governance; provide timely, accurate and complete information disclosure; preserve and increase the value of state-owned assets; |
| 投资人 Investors | 健全公司治理, 及时准确全面的信息披露, 合理、稳定的投资收益; | Improve corporate governance; provide timely, accurate and complete information disclosure; and secure reasonable and stable investment returns; |
| 合作伙伴 Partners | 坚持诚信、互利、平等协商原则, 形成长期良好合作关系; | Stick to the principles of good faith, mutual benefit and equal consultation; and establish long-term and good-will partnership; |
| 客户 Customers | 完善服务机制, 创新服务产品, 保障客户权益, 提升满意度水平; | Optimize service mechanism, innovate on products and services, protect customers' rights and interests, and elevate customer satisfaction rate; |
| 员工 Employees | 保障合法权益, 搭建良好的发展平台, 实现共同成长; | Guarantee their lawful rights and interests, establish sound career advancement platform, and realize common development; |
| 公众 The public | 提高金融服务可获得性与质量水平, 维护公众利益; | Increase the accessibility and quality of financial services and protect public interests; |
| 环境 Environment | 推动绿色金融, 践行绿色运营, 促进环境友好; | Advance green finance and green operation; boost environmental-friendliness; |
| 社区 Communities | 构建和谐社区关系, 促进当地社区可持续发展。 | Foster harmonious communities and promote sustainable development locally. |

推进责任管理

Responsibility Management

责任报告

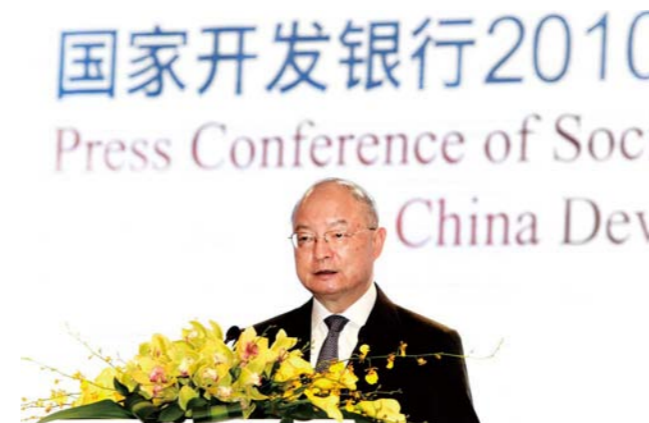
2007 年以来, 我行已连续 4 年发布年度社会责任报告, 社会责任报告编制发布机制日趋完善, 成为加强沟通、完善管理的重要工具。其中, 《国家开发银行 2010 年社会责任报告》于 2011 年 6 月成功发布, 客观披露我行社会责任理念与绩效, 赢得社会广泛认可。

The Responsibility Report

CDB has published its annual SR report for the fourth consecutive year since 2007. With its reporting mechanism getting sounder, the bank has taken the report as a significant means to strengthen communication and optimize management. The SR Report 2010 released in June 2011 which thoroughly and authentically disclosed CDB's philosophy and performances in the sphere of SR has won wide acclaims.

国开行社会责任报告工作机制

CDB's Working Mechanism for Social Responsibility Reporting



陈元董事长在发布会
Chairman Chen Yuan at the releasing press conference

在《国家开发银行 2010 年社会责任报告》编写发布的过程中, 300 多名员工参与访谈; 两次公开征求意见和建议; 连续第 4 年进行第三方独立鉴证; 同步发布中英文、俄文等多种语言版本及电子报告; 全行员工和 200 余名外部利益相关方代表共同参加报告发布会。

In the process of compiling the CDB Social Responsibility Report 2010, the report team



2010 年国开行社会责任报告中英文、俄文报告
CDB Social Responsibility Report 2010 in Chinese, English and Russian respectively

interviewed more than 300 employees, openly solicited opinions and advices twice, invited a third-party to conduct independent assurance for four consecutive years and simultaneously published the report in Chinese, English and Russian, as well as in the electronic version. More than 200 employees and the representatives of external stakeholders attended the releasing press conference.

能力建设

目前，我行在总行设有社会责任专职部门，在各部门和分支机构分别设有社会责任联络人。2011 年，我行继续加强员工可持续发展理念与技能培训，并首次将社会责任管理纳入全行绩效考核体系，可持续发展理念与机构战略、日常运营进一步融合。



德国法兰克福大学社会责任培训
Social responsibility workshop at Germany's Frankfurt University.

2011 年 11 月，我行在德国法兰克福大学举办第二期“社会责任与可持续金融”培训班，总分行 26 名中高层管理人员与 20 多家全球领先机构开展了环境与社会责任风险管理等领域的学习交流，提升了对社会责任

交流分享

我行积极参与国际领域社会责任倡议与行动，在学习先进理念的同时，贡献中国企业的智慧和力量。2011 年，董事长陈元先生应邀成为联合国秘书长“人人享有可持续能源”高级别小组成员；我行应邀成为联合国全球契约领导力平台 54 家初始成员之一，推动实施《企业可持续领导力蓝图》；主动参与联合国环境规划署金融机构行动。全年共参与全球可持续金融峰会等 15 个国内外重要论坛及活动。

Capacity Building

CDB has installed a special department in charge of social responsibility in its headquarters and appointed a social responsibility liaison officer in every department and branch bank. In 2011, we continued to strengthen staff training on sustainable development concepts and skills, and incorporated social responsibility management into our in-house performance evaluation system for the first time, making the sustainable development philosophy better integrated with institutional strategy and daily operation.

和可持续金融关键议题的认识。参训学员成为我行积极倡导和推动社会责任的关键力量。

In November 2011, CDB held the second Social Responsibility and Sustainable Finance Workshop in Germany's Frankfurt University. Twenty-six people from the middle and executive management of the CDB headquarters and branches exchanged views with the experts from more than 20 globally leading institutions on the management of environmental and social risks, and obtained an in-depth understanding of social responsibility and sustainable finance. All trainees of this workshop have become the backbone of CDB to promote and strengthen social responsibility.

www

Exchanges and Sharing

We have actively participated in the international social responsibility initiatives and actions, borrowed advanced concepts from abroad and contributed our wisdom and strength as a Chinese enterprise in return. In 2011, Chairman Chen Yuan was invited to become a member of the High-level Group on Sustainable Energy for All initiated by the Secretary-General of the United Nations. CDB became one

of the 54 founding members of the UNGC LEAD to promote the implementation of the Blueprint for Corporate Sustainability Leadership, and took the initiative to join UNEP Financial Initiative.



李吉平副行长参加中国银行业社会责任圆桌会议
Deputy-governor Li Jiping at the Social Responsibility Roundtable Conference of China's banking industry



主办上合银联体成员社会责任研讨会
CDB hosted the social responsibility symposium for the Interbank Consortium of the Shanghai Cooperation Organization

In 2011, CDB participated in 15 forums and actions with domestic and global influence on sustainable development, including the Sustainable Finance Summit 2011.



参加华盛顿可持续金融峰会
CDB representative at the Sustainable Financial Summit in Washington D.C



参加韩国全球社会责任峰会
CDB representatives attended the Global Corporate Social Responsibility Conference 2011 in South Korea

www

社会评价

Public Recognition

| | |
|---|--|
|  <p>“特别感谢中国国家开发银行的领导，他们深刻理解企业社会责任的哲学思想，长期努力发展完善，并且向全世界推广自己的经验。” ——俄外经银行人力资源部总经理 马克西姆·彼得洛夫</p> <p>“We are especially grateful to the leaders of the CDB. With a thorough understanding of the philosophical thought of corporate social responsibility, they've made consistent efforts in this regard and shared in their experiences with others.” ——Mr. Petrov, Manager of the Human Resources Department of Russia's Vnesheconombank</p> |  <p>“过去 30 年，国际开发性金融机构作用正在弱化，但是国开行的成功实践为开发性金融机构树立了榜样。” ——联合国经济和社会事务助理秘书长 乔莫·桑达拉姆</p> <p>“Although the roles of international institutions engaged in development finance have declined across the world over the past 30 years, CDB has set up an example for such institutions with its successful practices.” ——Mr. Jomo Sundaram, UN Assistant Secretary-General at the Department of Economic and Social Affairs</p> |
|  <p>“金融危机前，国际上有否认开发性金融机构的思潮。事实证明，开发性金融的理念和做法，是经济社会发展中不可或缺的手段。” ——亚洲开发银行区域可持续发展部首席专家 迈克·林德菲尔德</p> <p>“Before the financial crisis, there was a global sentiment to deny the functions of development finance. However, it has been proved that the concepts and practices of development finance are indispensable means in economic and social development.” ——Mr. Mike Lindfield, Lead Specialist, Regional Sustainable Development Bureau, Asia Development Bank</p> |  <p>“用独特的金融服务助推经济和社会可持续发展，在开发性金融的世界版图上书写‘中国样本’。” ——中国新闻社</p> <p>“(CDB) promotes sustainable economic and social development with its unique financial services, leaving a Chinese footprint in the world map for development finance.” —— China News Service</p> |



| 荣誉和奖励 Honors and Awards | 颁奖机构 Awarder |
|---|---|
| 2011 年人民社会责任奖 People's Social Responsibility Award 2011 |  |
| 2011 最具责任感企业 Most Responsible Enterprise in 2011 |  |
| 2011 中国中小企业金融服务十佳机构奖 Listed among the 2011 Ten Best Financial Institutions for Small and Medium-sized Enterprises in China |  |
| 银行业金融机构中小企业金融服务特色产品 Distinguished Financial Product Award of the Banking Industry for Small and Medium-sized Enterprises |  |
| 年度最佳保障房建设贡献银行 Bank with the Most Contributions to Social Housing Construction 2011 |  |
| 2011 年全球契约中国企业社会责任典范报告·杰出成就奖 Global Compact's Outstanding Achievement Award 2011; Notable Social Responsibility Report of Chinese Enterprises Award |  |
| 优秀中小企业金融服务机构奖 优秀中小企业金融服务产品奖 Outstanding Financial Institution for Small and Medium-sized Enterprises Award; Outstanding Financial Product Award for Small and Medium-sized Enterprises |  |
| 2011 全球 50 家最安全银行奖 2011 新兴市场 50 家最安全银行奖第一名 2011 最佳基础设施信贷银行奖 World's 50 Safest Banks 2011; Top of the 50 Safest Emerging Market Banks 2011; 2011 Best infrastructure bank |  |

2011 年国开行外部债信评级情况

在欧美债务危机持续影响的背景下，我行继续保持领先行业的良好外部债信评级，高出国内大型商业行两档，领先国际同业。

CDB External Credit Ratings in 2011

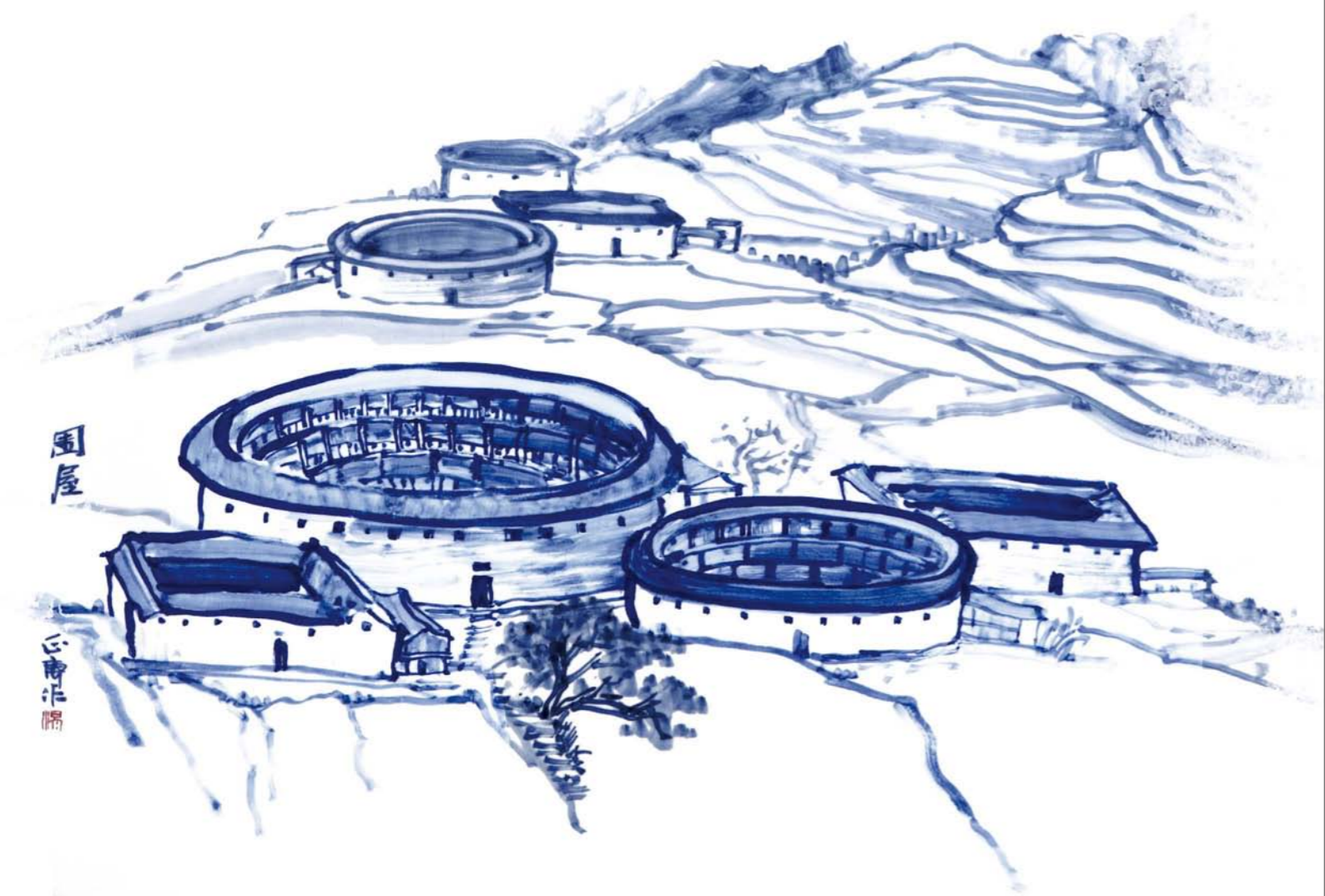
Against the backdrop of American and European debt crises, CDB continued to lead the industry with its external credit ratings two notches higher than those for large domestic banks, and much higher than those for international peers.

| 2011 年国开行外部债信评级情况 CDB External Credit Rating in 2011 | | | | |
|---|---|-------------------------------------|---|-------------------------------------|
| |  | |  | |
|  | Aa3 | 评级展望：正面 Rating outlook: Positive | Aa3 | 评级展望：正面 Rating outlook: Positive |
|  | AA- | 评级展望：稳定 Rating outlook: Stable | AA- | 评级展望：稳定 Rating outlook: Stable |
|  | A+ | 评级展望：稳定 Rating outlook: Stable | A+ | 评级展望：稳定 Rating outlook: Stable |



服务国家战略

Serve National Strategies



理念与政策 Concepts and Policies

- **服务国家战略** 把国家战略与开行发展紧密联系，实现国家利益、风险防范与股东回报的内在统一。
- **中长期投融资** 在支持基础设施、基础产业、支柱产业等重点领域和重大项目建设上发挥中长期投融资主力银行的不可替代作用。
- **Serve national strategies:** Closely combine the task of serving national strategies with CDB development, and achieve a unity among national interests, risk control and shareholder returns.
- **Medium-and long-term investment financing:** Play the indispensable role of a pillar bank in medium- and long-term investment and financing for key projects in the key areas such as infrastructure, basic and pillar industries.

规划引领发展

Planning Leads Development

规划先行是实现科学发展的重要前提，在加快我国城市化、推进工业化、国际化进程中发挥了重要作用。2011 年，我行着力提升国内规划合作的深度与层次，全面推进国际规划工作（参见“国际规划合作”），全力服务国家发展战略。

Prior planning is an important precondition for the realization of scientific development, and has played a vital role in accelerating China's urbanization, industrialization and internationalization. In 2011, CDB dedicated itself to deepening and broadening its domestic cooperation on development plans and went full speed ahead in the international front (see the section of international cooperation on development plans) to spare no efforts in serving national development strategies.



北部湾港口建设
Port Construction in Beibu Bay

我行以规划先行和融资支持，全面推进广西北部湾经济区开发建设。

该区域土地面积达 4.25 万平方公里，人口 1,250 多万，处于中国—东盟自贸区、大湄公河次区域等多个区域合作的交汇点。2006 年 5 月，陈元董事长提出，“开行帮助广西把北部湾经济区规划做得更长远、更好”。在我行的支持下，2008 年国家批准实施《广西北部湾经济区发展规划》，广西北部湾开放开发上升为国家战略。我行《开发性金融支持广西北部湾经济区发展规划》等规划成果被当地政府采纳。

截至 2011 年末，我行累计投放贷款 2,000 多亿元，支持了北海银滩区域生态治理、南宁凤岭片区及五象新区基础设施建设等项目。

Thanks to CDB's prior planning and financial support, the Beibu Bay Economic Zone in Guangxi Zhuang Autonomous Region has pushed forward its construction and development in an all-round way.

Covering a land area of 42,500 km² and with a population of more than 12.5 million, the Beibu Bay Economic Zone enjoys a geographic advantage in staging regional cooperation within the China-ASEAN Free Trade Area and the Greater Mekong



北海银滩
Silvery Beach of Beihai

Sub-region. In May, 2006, Chairman Chen Yuan promised that CDB would “help Guangxi make longer-term and better development plans for the Beibu Bay Economic Development Zone.” With the support of CDB, the Development Plan on Beibu Bay Economic Zone of Guangxi Autonomous Region was approved for implementation by the central government in 2008, while the opening-up and development of Beibu Bay has been elevated into a national strategy. CDB's research proposal on using development finance to support the development plan of Beibu Bay Economic Zone was adopted by the local government.

By the end of 2011, CDB has extended more than 200 billion yuan of loans to several projects in Guangxi, including the ecological treatment of Silvery Beach District in Beihai, the infrastructure construction in Fengling and Wuxiang Districts of Nanning.

| 2011 年国内规划合作重要进展 | CDB Major Domestic Planning Programs in 2011 |
|--|---|
| 参与推进全国老工业基地调整改造规划等 11 项国家重大规划和首都经济圈等 14 个专项规划研究； | Participated in 11 key national planning programs including the adjustment and transformation of China's old industrial bases, and 14 special planning programs including the planning research on the Capital Economic Circle; |
| 推动浙江海洋经济发展示范区等 18 项规划上升为国家战略； | Had 18 regional plans upgraded into national strategies, including the development plan of Zhejiang Marine Economic Zone; |
| 主导编制 21 项重点区域系统性融资规划及 30 余项省级系统性融资规划； | Headed the formulation of systematic financing plans for 21 key areas and more than 30 provincial programs; |
| 村镇建设规划覆盖率达 94%； | Contributed to the development plans of 94 percent of China's townships and villages; |
| 与中石化等客户合作完成 121 项战略客户规划。 | Completed 121 development plans together with strategic clients such as Sinopec. |

优化资源配置

Optimize Resource Allocation

国开行肩负着筹集和引导社会资金，缓解经济发展瓶颈制约的调控使命，通过发行金融债券，并在重点建设领域进行市场化运用，在我国经济社会资源配置中发挥了不可替代的作用。

Aware of its mission of fund-raising and guiding the society to channel the capital to where they are mostly needed, CDB has played an irreplaceable role in the allocation of economic and social resources through bond issuance and market-oriented operation.

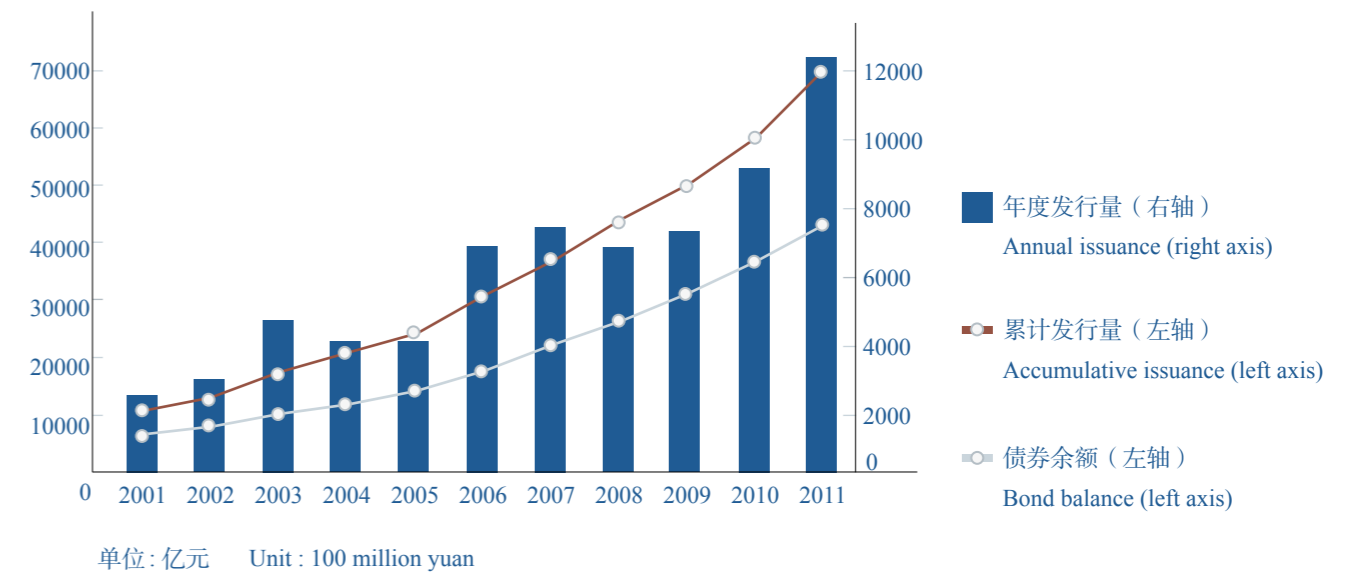
高效筹集资金

我行积极构建债券筹资为主、其他资金来源为辅的格局，成为批发融资、高效运营的典范。截至 2011 年末，累计发行债券 7.3 万亿元，债券余额 4.7 万亿元。

Highly Efficient Fund-raising

With bond financing as the main source of its capital, CDB has set up a good example in wholesale financing and efficient operation. By the end of 2011, CDB has accumulatively issued loans of 7.3 trillion yuan, posting 4.7 trillion yuan in bond balance.

历年债券发行情况 Historial Data on RMB-dominated Bond Issurance



提高转化效率

通过债券融资模式，发挥配置功能，把零散、小额、短期储蓄转化为集中、大额、长期资金，提高储蓄向投资转化的效率。同时，运用信贷融资和资本市场工具，带动其他资金投入国家重点领域和薄弱环节，引导社会资源服务国家战略。

Turn More Deposits into Investment

Through bond financing, CDB has turned scattered, small-amount and short-term deposits into long-term capital in large amount that can be used for investment. Meanwhile, the bank also used credit financing and capital market instruments to drive more capital into the vulnerable but significant sectors to mobilize the social resources for the achievement of national strategies.

丰富中国金融生态

2011 年，我行发行金融债券 1.16 万亿元，主承销债券 2,644 亿元，债券交易量达 19 万亿元，成为具备债券发行、承销、投资、交易等功能的市場影响力最大的债券银行，形成了与储蓄类银行分工合作、优势互补、共同支持发展的良好局面。

Enrich China's Financial Ecology

In 2011, CDB issued financial bonds of 1.16 trillion yuan, underwrote another 264.4-billion-yuan of bonds as the lead manager and posted a trade volume of 19 trillion yuan. CDB has become the largest bank specialized in bond services, complete with the functions of bond issuance, underwriting, investment and trading. The bank also established fairly good partnership with savings bank to complement each other's advantages and commonly shore up the economy.

助力经济转型

Support Economic Transformation

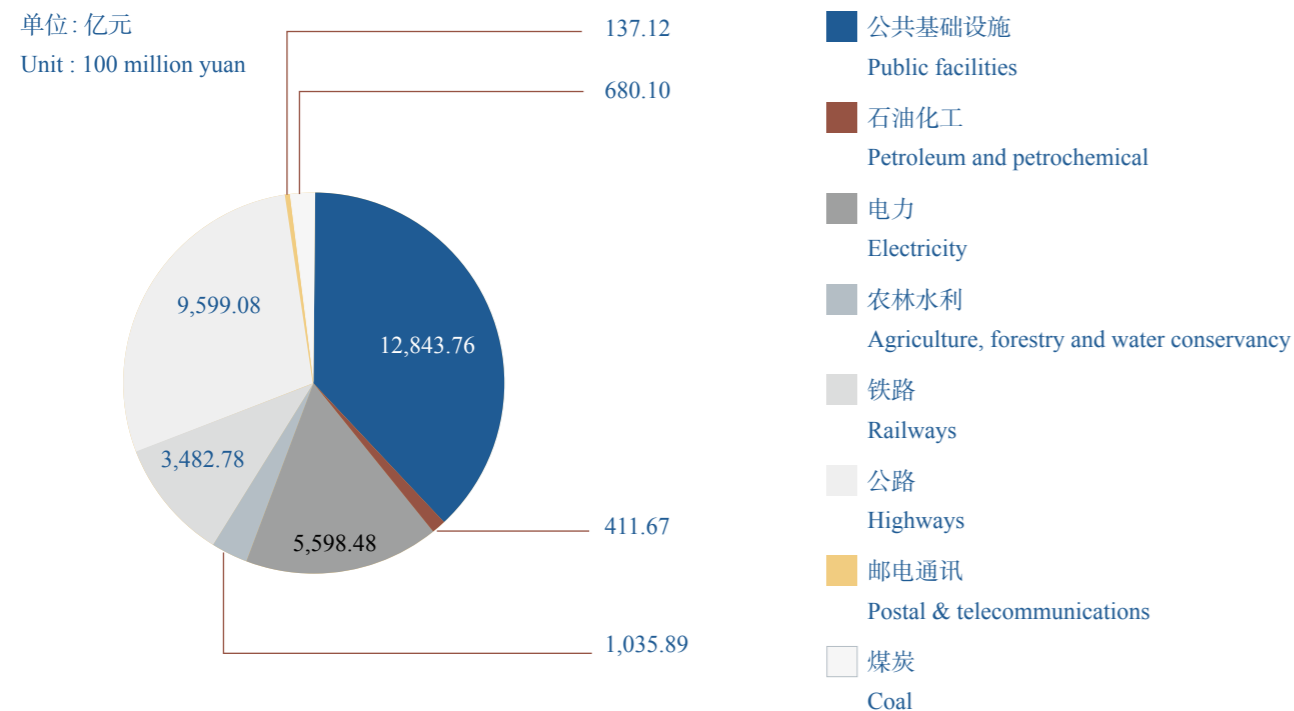
支持“两基一支”

“两基一支”领域是国民经济发展的基础，是我行支持的重点。2011 年，我行向八大重点行业发放贷款 8,585 亿元，新增煤电油运、农林水等领域贷款 4,294 亿元，支持了一批铁路、电力、公路、煤炭在建续建项目。

Support Infrastructure, Two Basic and One Pillar Industries

Infrastructure and the basic and pillar industries are the foundation of national economic development and where CDB gives priority support to. In 2011, CDB extended 858.5 billion yuan of loans to eight key industries, issued new loans of 429.4 billion yuan to the coal, power, oil, transportation, agriculture, forestry and water industries and supported a number of railway, power, highway and coal projects.

2011 年末八大重点行业贷款余额情况
Outstanding Loans to Eight key Industries in the End of 2011



水利

创新融资模式，破解制度瓶颈，化解资金难题，推动水利事业实现跨越式发展。2011 年，我行发放水利贷款 307 亿元，占全国金融机构发放额的 30%，贷款余额 1,472 亿元，成为水利融资主力银行。

Water Conservancy

CDB has broken down the institutional obstacles by using innovative financing services to dissolve financial difficulties and pushed forward a leapfrog development in domestic water works. In 2011, CDB issued water conservancy loans of 30.7 billion yuan, about 30 percent of its kind issued by domestic financial institutions, and registered an outstanding loan of 147.2 billion yuan, further consolidating its leading position in water conservancy financing.



大伙房水库
Dahuofang Reservoir



输水管道安装
Installation of water pipeline

辽宁省大伙房水库输水工程，是以城市生活和工业用水为主的大型跨流域引水项目，对辽宁老工业基地经济社会可持续发展具有重要意义。自 2003 年工程启动以来，我行针对项目投资量大、建设期限长的特点设计融资方案。截至年末，我行已累计为该项目发放贷款 43.63 亿元。

and industrial uses in cities and of great significance to the sustainable development of the old industrial base. CDB has formulated a tailor-made financing plan for the costly program with a long construction period. Since the commencement of the project in 2003, CDB has accumulatively made loans of 4.363 billion yuan.

2011 年，输水工程全线实现通水，彻底改变了辽宁中南部七座城市水资源短缺的状况，受益人口 1,000 多万，为“十二五”期间辽宁省水利建设做出积极贡献。

When it was put to formal use in 2011, seven cities in central and southern Liaoning with an aggregate population of 10 million were no longer plagued by water shortfall. This is a commendable contribution of CDB to local water conservancy construction during the 12th Five-Year Period.

The water delivery project in Dahuofang Reservoir of Liaoning Province is a large cross-regional program designed to provide water for both domestic

电力

2011 年，我国最大电力缺口高达 4,000 万千瓦，拉闸限电大大影响了人民生活和经济发展。我行主动加大贷款力度，支持电力行业融资，当年新增电力贷款 1,234 亿元，电站项目贷款发放量占全国电源建设投资的 37.8%，积极推进水电、风电、太阳能发电、核电、负荷中心地区火电、煤电联营等项目建设。

Electricity

In 2011, China registered a maximum power deficit of 40 million kilowatts. People's life and economic activities were seriously disrupted by power outage. To remedy the situation, CDB took the initiative to help finance the power generation industry by issuing new loans of 123.4 billion yuan. About 37.8 percent of China's power generation investment relies on CDB loans which has so far financed a variety of generating plants involving hydropower, wind power, solar energy, nuclear power, thermal power in where there is a heavy load demand, and coal-electricity joint management projects.



阳江核电施工现场 Construction site of the Yangjiang Nuclear Power Plant

广东阳江核电工程项目规划建设六台百万千瓦级压水堆核电机组，为我国目前一次性开工规模最大的核电站。项目总投资 696 亿元人民币，我行作为银团贷款第一牵头行，已发放人民币贷款 47 亿元，外币贷款 4,186 万欧元。项目于 2008 年 12 月 16 日正式开工建设，首台机组计划 2013 年建成投产。

The Yangjiang Nuclear Power Plant in Guangdong to be installed with six one-million-kilowatt pressurized water reactor generators is the largest of its kind under construction in China, involving a total investment of 69.6 billion yuan. As the leading bank of the project's consortium loans, CDB has issued 4.7 billion yuan of RMB loans and foreign currency loans of 41.86 million euros. The project broke ground on 16 December in 2008, with the first generator designed to be put to use in 2013.

公路

2011 年，我行加大公路建设贷款力度，新增贷款 1,174 亿元，同业占比 36%，重点支持了西部综合交通枢纽工程等国家高速公路网建设项目。

Highways

In 2011, CDB increased its support to highway construction by issuing new loans of 117.4 billion yuan, which took up 36 percent of all relevant loans made by Chinese banks and mainly went to the national highway networks including the comprehensive transportation hub in the western areas.



黑龙江省鹤哈高速公路 The Hegang-Harbin Expressway in Heilongjiang

3 年前，黑龙江省高速公路仅有 1,044 公里，今天已突破 4,000 公里，二级以上公路增加至 14,151 公里，提高 42%。3 年来，黑龙江省公路建设项目直接拉动全省 GDP 增长 1,260 亿元，直接贡献率 3.37%，累计拉动产出 4,140 亿元，直接间接创造就业岗位 400 余万个。

我行牵头组建了黑龙江省历史上最大的基本建设银团贷款，累计为该省公路建设投放 314 亿元，支持建设高速、一级、二级及农村公路共计 7 万公里。

Three years ago, the expressway mileage in Heilongjiang Province was only 1,044 kms. Now the figure has exceeded 4,000 kms. Moreover, its highway mileage was extended to 14,151 kms, up 42 percent over the same period of time. Highway and expressway construction have directly pushed up the province's GDP by 126 billion yuan in the past three years, posting a direct contribution rate of 3.37 percent, indirectly generated an aggregate output of 414 billion yuan and created more than four million jobs both directly and indirectly.

CDB led the largest infrastructure consortium loan in Heilongjiang and provided a total of 31.4 billion yuan of loans to support the construction of expressways, highways and rural roads with a total mileage of 70,000 kms.

铁路

铁路建设是我行 2011 年重点支持的领域。截至年末，铁路行业贷款余额 3,489 亿元，为上年的 3.8 倍，重点支持了“四纵四横”高铁、煤运通道、中西部资源开发通道等项目。

Railways

CDB gave priority support to railway construction in 2011. In the end of the year, the bank's outstanding railway loans reached 348.9 billion yuan, which was 3.8 times as much as that in the previous year. These loans have been mainly extended to support high-speed trunk railroads construction, coal transportation railways and large communication facilities for resources development in central and western China.

铁路是国家重要基础设施和公共交通工具，关系到国家的经济发展和人民群众的出行。2011 年下半年，受“7·23 温州动车追尾事件”等多种不利因素影响，大量铁路在建项目面临资金链断裂风险。

second half of 2011, after the high-speed rail crash in Wenzhou on July 23, a raft of railway developers were faced with the capital chain disruptions.

为此，我行以极短的时间完成了 1,000 亿元铁路专项融资和 100 亿元铁道部贷款的发放，占全部铁路应急贷款的一半，确保了铁路建设资金偿付、重点项目推进及配套项目实施。

Against this backdrop, CDB raised a special railway fund of 100 billion yuan in a very short period of time and extended another 10 billion yuan of loans to the Ministry of Railway, which took up half of the contingency loans made to the railway sector. CDB's efforts helped sustain the capital flow in railway construction and facilitated the implementation and advancement of key and auxiliary projects.

Railways are significant infrastructure, which have a direct bearing on a nation's economic and social development and public transportation. In the



高速铁路 High-speed railway

轨道交通

2011 年，我行支持 28 个城市的轨道交通建设。截至 2011 年末，累计发放贷款 758 亿元。

Rail transit

In 2011, CDB supported the rail transit construction in 28 cities and accumulatively issued 75.8 billion yuan of loans at the end of the year.



西安地铁站 Metro station of Xi'an



西安是全国重要的交通和通讯枢纽中心。我行作为牵头行和代理行，支持了西安市轨道交通项目建设。截至 2011 年末，累计发放银团贷款 89 亿元，其中我行贷款余额 35 亿元。

Xi'an is a key transportation and communication hub in China. By the end of 2011, Xi'an's rail transit construction has received 8.9 billion yuan accumulatively from the consortium loan led by CDB which doubled as the project's correspondent bank and posted a loan balance of 3.5 billion yuan.

2011 年 9 月 16 日，西安市地铁二号线正式通车试运营，当天累计发送乘客突破 30 万人。全部建成后，西安地铁服务范围将覆盖全市 52 个主要客流集散点，客运量占居民出行总量的 25%。

Xi'an metro line 2 started trial operation on 16 September in 2011, with the first-day passenger reaching 300,000 people. Upon its completion, the city's metro services will cover 52 major passenger transport hubs, handling 25 percent of the daily transportation demand of local residents.

物流

物流、流通业是事关群众生活及经济社会发展的重要基础产业之一。截至 2011 年末，我行物流、流通行业贷款余额人民币 441 亿元。

Logistics

Logistics and distribution are fundamental industries that concern people's life and the economic and social development. CDB's outstanding loans for logistics and distribution have reached 44.1 billion yuan by the end of 2011.

2011 年，我行支持的广西海吉星农产品国际物流中心项目，是面向全国、对接东盟十国的物流业重点项目。该项目对于促进我国农业产业化，提升农产品流动效率，拓宽农户的销售渠道，稳定菜篮子供应等具有重大意义。

The Haijixing International Farm Produce Distribution Center bankrolled by CDB in Guangxi is a key national project aimed to facilitate the cooperation of ASEAN countries. The project is also of significant value to China's agricultural industrialization, quicker distribution of farm produce, broadening the distribution channels of rural households and the stability of vegetable supply.



广西海吉星农产品国际物流中心 Haijixing International Farm Produce Distribution Center of Guangxi

促进区域协调发展

2011 年，我行继续推动区域协调发展，全年新增中西部地区人民币贷款 3,605 亿元，新增东北老工业基地人民币贷款 728 亿元；新增西藏和四省藏区贷款 248 亿元，居金融机构首位；新增新疆贷款 352 亿元，推动了新疆富民安居兴牧工程、农村公路等重大项目。

Promote Concerted Regional Development

CDB continued to promote concerted regional development in 2011. The central and western areas

received new loans of 360.5 billion yuan from CDB while northeastern old industrial base got 72.8 billion yuan. The bank's new loans to Tibet and the Tibetan-inhabited Gansu, Qinghai, Yunnan and Sichuan totaled 24.8 billion yuan, the highest among all domestic financial institutions. With 35.2 billion yuan of new loans from CDB, Xinjiang has been fiscally capable to advance large and significant projects such as housing, animal husbandry and village road construction.



定居兴牧 - 游牧民新家 Settling down-the new home of herders



设施农业 - 蟠桃丰收 Facility farming-harvesting flat peaches

2010 年 10 月，新疆哈密市西三乡木拉提一家四口搬进了二堡乡一座两室一厅的房子，还有了自家的蔬菜大棚。和木拉提一样，原来许多居无定所的牧民，纷纷搬到山下定居。

In October 2010, Murat and his family from the Xisan Township, Hami City of Xinjiang, settled down in a two bed-room apartment in Erbao Township and built their own vegetable greenhouse. Following his steps, many nomadic herders moved out from mountains and settled down in their new apartments.

我行自 2005 年开始支持新疆哈密地区农业发展，至今已连续 7 年向哈密市上万农牧民提供了 3.1 亿元贷款，用于节能型日光温室建设。在我行的支持下，哈密市设施农业实现产业升级，设施果蔬也由最初单一的芹菜等叶菜发展到现在的桑葚、蟠桃等 40 余种，年产值达 2 亿元以上，占全市农业经济总收入的 10%，使农牧民年人均增收 925 元。

Since 2005, CDB has provided an aggregate loan of 310 million yuan to support the construction of solar greenhouses and the development of local agricultural industry. With the support of CDB, the facility agriculture of Hami has been upgraded. Its greenhouse vegetable and fruit planting have been expanded from the monotonous celery to more

than 40 kinds, including mulberry and flat peach, generating more than 200 million yuan in annual output value, about 10 percent of the city's total agricultural

output, and adding some 925 yuan to the per capita annual average income of local farmers and herders.



哈达湾老工业区 Hadawan Old Industrial Base

我行“融智 + 融资”支持哈达湾老工业区异地搬迁改造项目，推动东北老工业基地振兴。该项目总投资 104 亿元，目前贷款余额 6 亿元。将原有的铁路改造成便捷的城市公共轨道交通，将城市污水变为住宅供暖的热源，将固体废物转化成电厂的发电燃料，让哈达湾实现了从老工业区到低碳生态城的华丽转身。

昨天，哈达湾老工业区的辉煌仍历历在目；今日，哈达湾正实现自己的完美蜕变；明天，哈达湾将是一个低碳宜居的生活新天地。

To help renovate the Hadawan old industrial base and boost the development of northeastern rust belt, CDB pooled both capital and wisdom. The Hadawan project cost 10.4 billion yuan in total. Currently CDB posted some 600 million yuan in outstanding loans. In this project, railways were renovated for urban rail transit while urban sewage and solid wastes were respectively turned into the source of heat supply for residential purpose and power-generation fuels.

After this perfect facelift, Hadawan no longer settled for its past glory as the industrial base but marched forward toward a low-carbon and more livable future.

促进产业结构调整优化

2011 年，我行积极推动钢铁、煤炭、水泥等产业布局调整、技术改造，支持了宁波万华技术改造等重点项目；建立战略性成长型企业识别培育和授信评审机制，全年发放战略性新兴产业贷款 2,825 亿元，支持了清华同方 LED、广州生物岛等项目。

Promote Industrial Restructuring

In 2011, CDB vigorously promoted the adjustment of industrial layout and technical renovation concerning

the iron and steel, coal and cement industries, supported a number of key projects including the technical renovation project of Ningbo Wanhua Polyurethanes Co. LTD. CDB has put into place a mechanism to identify, foster and review the credit of small and medium-sized enterprises with strategic potential. In 2011, it issued aggregate loans of 282.5 billion yuan to emerging but strategic industries, including the LED project of Tsinghua Tongfang Company and the Bio-island project of Guangzhou.



位于南通的 LED 生产车间 The LED manufacturing plant in Nantong

高亮度发光二极管（LED）被称为第四代照明光源，具有节能环保、微型耐用等特点。发展 LED 产业不仅节省能源，对带动我国工业产业升级改造也具有重要意义。

2011 年我行融资支持清华同方子公司 LED 项目，有效填补了国内半导体照明市场急需的国产高端产品的空白，为振兴民族品牌、实施国家半导体照明工程提供关键材料保障。

Light-Emitting-Diode or LED for short is regarded as the fourth-generation lighting source that is

energy-efficient, environment-friendly, small in size and durable. Developing LED not only conserves energy but also is conducive to China's industrial upgrading.

In 2011, CDB financed the LED project of a subsidiary of Tsinghua Tongfang Co. which effectively filled the market vacuum in high-end domestically-made semiconductor lighting products, promoted national brands and secured the supply of key raw materials for China's national semiconductor lighting project.



寺河煤矿储煤场 Sihe Coal Mine

国开行支持煤炭产业转变发展方式、调整产业结构、实现稳定健康发展。完成了《煤炭行业系统性融资规划》等十余项规划研究，组建了全国大型煤炭基地项目工作组，支持优势企业开展跨地区、跨行业、跨所有制、跨国兼并重组。

2011 年以来，已成功支持煤矿企业兼并重组和资源整合类项目 75 个，累计发放贷款 71.8 亿元，位居同业首位，共整合产能 8,325 万吨/年，整合资源量 142.5 亿吨；向 8 省市 17 家煤矿企业发放 41 亿元瓦斯防治专项贷款；开创矿业权出让转让贷款等新模式，累计完成陕煤化、国电等 16 个项目；设计中长期贷款、中短期流动资金贷款等方案，为企业提供全方位金融服务。

CDB supported the colliery industry to transform their production mode and adjust industrial structure to achieve steady and healthy development. The bank has completed a dozen development plans including the Systematic Financing Plan for Colliery Industry, established a special work team for the

construction of large national coal mining bases and supported competitive enterprises to stage cross-industrial, cross-regional or even international mergers and acquisitions regardless of their ownerships.

Since 2011, CDB has financed 75 merger-and-acquisition as well as resource integration projects of the colliery industry by accumulatively extending loans of 7.18 billion yuan. The production capacity and sources integrated reached 83.25 million tonnes a year and 14.25 billion tonnes respectively. The bank has issued special loans of 4.1 billion yuan to 17 collieries in eight provinces and cities for coal gas disaster prevention. It also innovatively used the transferrable mining rights as the collateral and successfully financed 16 projects involving the Shaanxi Coal and Chemical Industry Group and the China Guodian Corporation. Through medium-and long-term loans and liquidity loans, CDB has provided all-round financial services to enterprises.

大力支持文化产业发展

加快发展文化产业，是调整经济结构和转变经济发展方式的重要内容。2011 年，我行继续深化与文化部等部委及北京等 10 省市的合作，大力促进金融资本与文化产业对接。截至年末，文化产业贷款新增 220 亿元，贷款余额 1,204 亿元，成为支持文化产业的主力银行。

Vigorously Support the Development of Cultural Industry

Speeding up the development of cultural industry is significant to China's economic restructuring and industrial upgrading. In 2011, CDB continued to deepen cooperation with the Ministry of Culture and ten provincial-level regions including Beijing to fuse the capital market with the cultural industry. The bank posted 120.4 billion yuan in outstanding cultural loans in the end of 2011 and issued relevant new loans of 22 billion yuan last year, making itself a main force in shoring up the cultural industry.



成都首届国际街头音乐节现场
First International Street Music Festival at Chengdu

夜色中，数万平方米广场上彩色喷泉交织出一副火树银花不夜天的壮丽美景，优美跳动的音符更是奏响了绚烂华丽的乐章。

作为目前我国唯一的音乐互动体验和数字音乐产业集聚园区——四川成都市成华区音乐公园，在我行“融资+融智”综合金融服务的支持下，于 2011 年 9 月顺利建成开园，短短 10 天就吸引了 200 余家文化企业入园，接待游客达 120 万人次，在为市民和游客带来音乐与文化视听体验同时，有力带动了西部地区文化产业的大发展。



英国摇滚乐队表演
Performance of a british rock band.

The Musical Park of Chenghua District in Chengdu, Sichuan Province, is China's first industrial park specialized in interactive and digital music.

It is gorgeous at dusk when a colorful musical fountain was operated. The park was open to the public in September 2011. During the first ten days, it has received 1.2 million tourists and attracted more than 200 cultural companies.

强化综合金融服务

Strengthen Comprehensive Financial Services

我行形成了包括国开金融、中非发展基金、村镇银行、国银租赁及国开证券在内的投资、贷款、债券、租赁、证券的综合金融服务架构，努力通过提供一站式综合金融产品和服务满足中长期投融资领域客户的多元化金融需求。

CDB has established a comprehensive financial service framework consisting of the CDB Capital, China Africa Development Fund, village banks, CDB Leasing and CDB Securities, and strived to provide one-stop financial services ranging from investment, loans, bonds, leasing to securities to satisfy the diversified financial demands of clients in the sphere of medium- and long-term investment and financing.

债券承销

作为国内最早探索债券承销业务的银行，国开行积极利用债券资本市场支持实体经济。2011 年，我行为 90 多家企业主承销债券 2,644 亿元，推动企业直接融资；支持上海、浙江、广东、深圳等省市构建市场化发债模式，筹集引导各类资金投资于保障房、农业、水利、中小企业等瓶颈领域。

Bond Underwriting

A spearhead in the domestic bond underwriting market, CDB vigorously supported the real economy through the debt capital market. In 2011, CDB underwrote bonds worth 264.4 billion yuan accumulatively for 90-strong enterprises and inspired enterprises to make use of direct financing. The bank also helped the authorities of Shanghai, Zhejiang, Guangdong and Shenzhen to establish a market-oriented bond issuance mechanism to raise and channel funds into the bottleneck sectors such as social housing construction, agriculture, water conservancy and small and medium-sized enterprises.

“新华集团已经进入资本市场，债券市场门槛高，效益也高。通过发行中期票据，在 3 个月内募得 10 亿，融资效率大大提高。事实上，我们获得的最大收获不是资金，而是开拓了一种新的融资渠道。”新华发行集团常务副总经理刘建伟说。

“Xinhua Distribution Group has ventured into the debt capital market where access requirements are strict and the yields are high. By issuing medium-term notes, we have efficiently raised one billion yuan within three months. But the greatest gain of us is actually not the capital but a new tool in access to finance,” said Liu Jianwei, Executive Deputy General Manager of the Xinhua National Distribution Group.

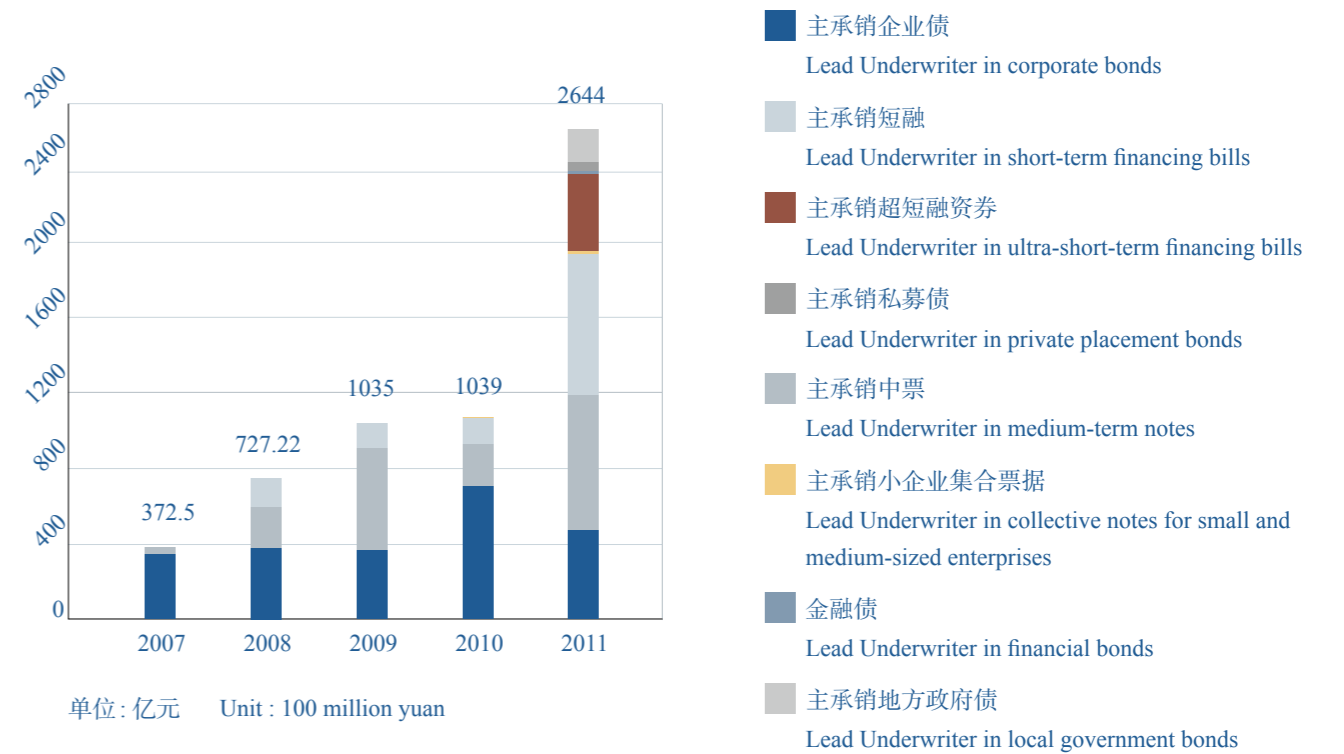
我行坚持规划先行，通过贷款、债券承销等多种形式支持安徽省文化产业集团。2011 年，我行创造性地通过债券承销业务为安徽新华发行集团募集资金 10 亿元，该集团也成为全国发行行业首家成功发行中期票据的文化产业企业。

By adhering to the practice of prior planning, CDB

has supported the Cultural Industry Group of Anhui Province by various means, including loans and bond underwriting. In 2011, the bank creatively raised one billion yuan for Xinhua Distribution

Group of Anhui through bond underwriting. The deal also turned the distribution group into China's first cultural enterprise to have successfully issued medium-term notes.

主承销债券量情况图 Bond Volume as the Lead Underwriter



国开金融

2011 年，国开金融有限责任公司积极推进城镇开发、产业投资和海外业务，设立了国开城镇发展基金、装备制造产业基金、国开国际控股有限公司等。其中，国开国际控股有限公司的设立，标志着我行以香港国际金融中心为起点的海外投资平台正式登陆全球资本市场。

CDB Capital

CDB Capital dedicated itself to facilitating urban and township development, industrial investment and overseas business in 2011, and launched the Urban Development Fund, Equipment Manufacturing Fund and the CDB International Holdings Ltd.. The establishment of the International Holdings marked the bank's formal debut in the global capital markets with the international finance center of Hong Kong as its starting point.



龙泉驿农民摆设坝坝宴 Farmers of Longquanyi having a housewarming feast

“这里的农民将告别山区缺水、交通不便、住房简陋的日子，他们将免费获得一套人均 35 平米的住房和 10 平米的商铺，还有社保和就业机会。他们将彻底告别农民的身份，过上安居乐业的市民生活。”成都市市长助理陈争鸣指出。

国开四川（龙泉驿）城乡统筹发展基金，是由国开金融与成都市龙泉驿区政府共同出资设立的全国第一支城乡统筹发展基金。它将在未来 5-10 年内解决龙泉驿全区 20 万农民的合理安置，实现“农田不减少、农民变市民，城市新社区、城乡共融合”的城乡一体化高级形态与区域可持续发展。

目前，龙泉基金已启动首个农民安置项目，33 万平米高品质农民安置房已开工建设，我行承诺贷款 17 亿元。

“Farmers here will say good-bye to the days of perennial water shortage, traffic inconvenience and poor housing. They will each get a free housing of 35 square meters and a business premise of 10 square meters, as well as social insurance and a new job. They will no longer identify themselves as a farmer but an urban dweller,” said Chen Zhengming, the Assistant Mayor of Chengdu.

The CDB-Sichuan (Longquanyi) Urban-Rural Coordinated Development Fund was the first of its kind jointly established by the CDB Capital and the Longquanyi District Government. In the next 5-10 years, some 200,000 rural residents would be properly relocated into a sustainable new community

complete with urban facilities, making no sacrifice of local tillable land.

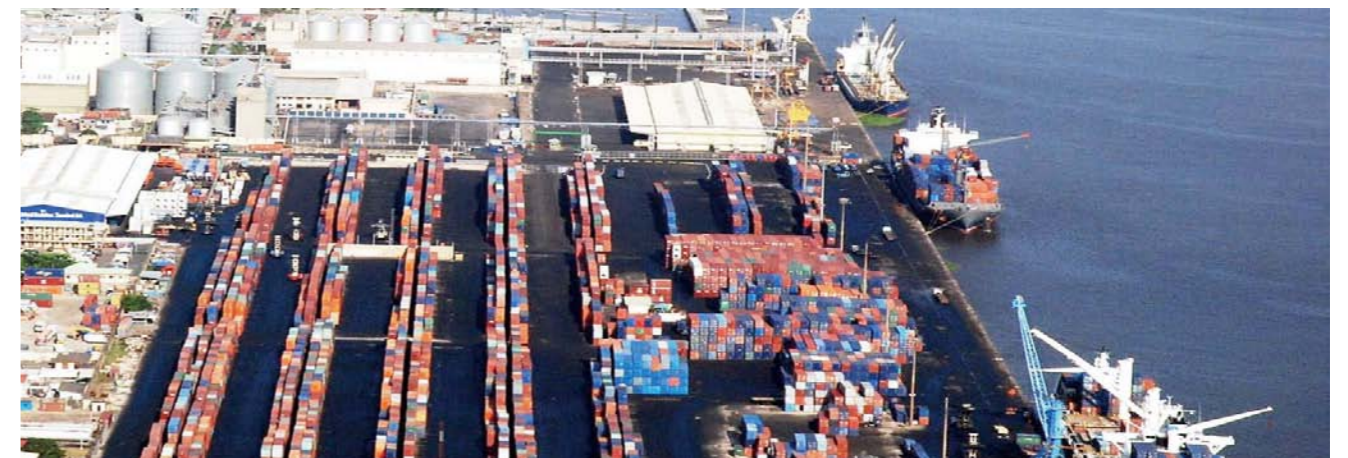
The first relocation program financed by CDB's Longquan Fund and involving housing placement of 330,000 square meters was started. CDB has promised to loan some 1.7 billion yuan.

中非基金

我行于 2007 年设立了国内唯一一支对非股权投资基金——中非发展基金。2011 年，中非基金继续主动发挥中国企业“走出去”对非投资的主力平台作用，当年新增对非投资承诺 7.92 亿美元，实际出资 6.9 亿美元，均创历年新高。截至年末，累计出资达 11 亿美元，全面完成一期 10 亿美元投资。

China-Africa Development Fund

CDB launched China's only equity fund for Africa, the China-Africa Development Fund, in 2007. Through this key platform for China's African investment, CDB channeled 690 million U.S. dollars to Africa in 2011, with the contract investment reaching 792 million U.S. dollars, both having registered a new record high. By the end of 2011, CDB had accumulatively invested 1.1 billion U.S. dollars through the fund, overshooting its first-phase investment target of one billion U.S. dollars.



Tin Can 港俯瞰图 A bird's eye view of Tin Can Island Port

尼日利亚是西非第一大国和主要石油出产国，现有港口基础设施已难以满足其经济快速发展的需要。

2010 年底中非发展基金与招商局集团合作总投资 1.5 亿美元，成功收购了尼日利亚 Tin Can 港（该国和西非地区第一大港拉各斯港的三大港区之一）集装箱码

头 47.5% 的股份。

中方主导港口运营管理后，积极推动基础设施建设，改善通关效率，提高货物吞吐量，直接带动 400 多人就业，每年为当地创造税收 1,000 多万美元。

Nigeria is West Africa's biggest economy and major oil producer. The country's rapidly expanding economy has outgrown local port facilities. In cooperation with the China-Africa Development Fund, China Merchants Group acquired a 47.5 percent stake in a container terminal of Tin Can Island, one of the three sections of Nigeria and West Africa's biggest port Lagos, at 150 million U.S. dollars in 2010.

Upon taking over the terminal's operation, the Chinese side has been promoting infrastructure construction, providing more efficient custom-clearing services and expanding cargo handling capacity. These efforts have created 400 more jobs and generated tax revenue of more than 10 million U.S. dollars for local government.

国开证券

2011 年，国开证券有限责任公司在企业发展规划、重组顾问、债券承销等方面，充分发挥专业协同能力。截至年末，完成发行企业债 11 支，市场份额达 4.61%；以专业平台服务政府热点，全年开发并获批保障房项目金额总计 165.7 亿元。

CDB Securities

CDB Securities fully tapped its collaborative advantages in corporate development planning, reorganization consultation and bond underwriting in 2011. By the end of last year, the bank had issued 11 corporate bonds, securing a market share of 4.61 percent. Depending on its professional services, CDB also developed, with government endorsement, social housing projects involving an aggregate investment of 16.57 billion yuan.



宜昌临江溪污水处理厂
Linjiangxi Sewage Plant at Yichang, Hubei Province

宜昌是湖北长江经济带中心城市之一，又被誉为三峡明珠和世界水电之都。

2011 年，受宏观经济政策影响，投资者纷纷抛售城投债。国开证券发挥国开行“债贷结合”优势，逆市成功发行宜昌城投债 10 亿元。该债券是国开证券独家主承销的第一只债券，其成功发行创下了省内报批同类项目中审批最快、发行最快的“宜昌速度”。所筹集资金主要用于支持市政工程、公租房、污水处理厂等项目建设，对实现湖北省发展战略和推动宜昌城市建设具有重要意义。

Situated in the Yangtze River Economic Belt, Yichang is dubbed as the Pearl of Three Gorges and a hydro-power city of the world.

Affected by the macroeconomic policies, investors dumped urban construction investment bonds in 2011. Despite the adverse market sentiment, CDB Securities successfully issued urban construction investment fund of one billion yuan for Yichang. It was the first bond exclusively underwritten by CDB Securities and created the so-called “Yichang Speed” for having taken the shortest time to complete the full bond-issuing procedures in Sichuan. The capital raised was mainly used to support municipal works, public rental housing and sewage plant construction and other projects of great significance to the development strategies of Hubei Province and the urban construction of Yichang.

国银租赁

2011 年，国银金融租赁有限公司创新保障性住房售后回租模式，重点支持了重庆市黔江廉租房售后回租等项目；积极探索中小企业租赁批量化运作模式，业务同比增长 60%，协同业务占比 87%。年末资产规模、租赁资产余额和当年新增租赁业务量均居银行系金融租赁公司之首。

CDB Leasing

Through sale-leaseback financing, CDB Leasing innovatively supported the public rental house construction in Qianjiang of Chongqing Municipality in 2011. It also vigorously explored the collective lease for small and medium-sized enterprises, increasing its business volume by 60 percent year-on-year, with collaborative business taking up 87%. The leasing arm of CDB has been industrial leading domestically in asset size, balance on leased assets and new leasing business volume in the end of 2011.

国银租赁 2011 年协同分行资金到位项目数量
Projects Co-financed by CDB Leasing and CDB Branches in 2011



着力防范金融风险

Manage Financial Risks

我行以服务国家战略为出发点，坚持“在金融服务中防控风险，在促进发展中取得收益”的独特风险观，探索形成了防控中长期风险的有效方法。2011 年，继续加强全面风险管理工作，实施经济资本管理，优化开发性金融的系统风险防范，促进了金融生态环境的健康有序发展。

Serving national strategies as the starting point of its daily operation, CDB has found the solution to ward off and curb medium- and long-term risks from its exceptional risk perception: To prevent and contain risks in financial services and to pursue yields in development. In 2011, it continued to consolidate its overall risk management, implemented economic capital management, strengthened risk prevention in development finance, and promoted the healthy and orderly development of financial ecology.



2011 年国开行强化风险防范工作情况 CDB's Major Risk Prevention Efforts in 2011

深化全面风险管理。从风险管理规划入手，定期监测和评估主要风险，对新业务、新产品和新机构实现风险管理全覆盖；

Consolidating all-round risk management. Starting risk management from planning, regularly monitoring and appraising major risks, and putting all new businesses, new products and new institutions under risk control;

推进融资平台规范发展。完善平台建设方案，巩固分类成果，全年新增平台贷款全部投向符合政策要求的在建续建项目，不良率为 0.2%，低于全行平均水平；

Facilitating the standardization of financing and investment platforms. Optimizing financing platform development plans, consolidating existing achievements, channeling all platform lending to the ongoing and extended projects in line with the government policies, posting a bad loan ratio of 0.2 percent, below the bank's overall average;

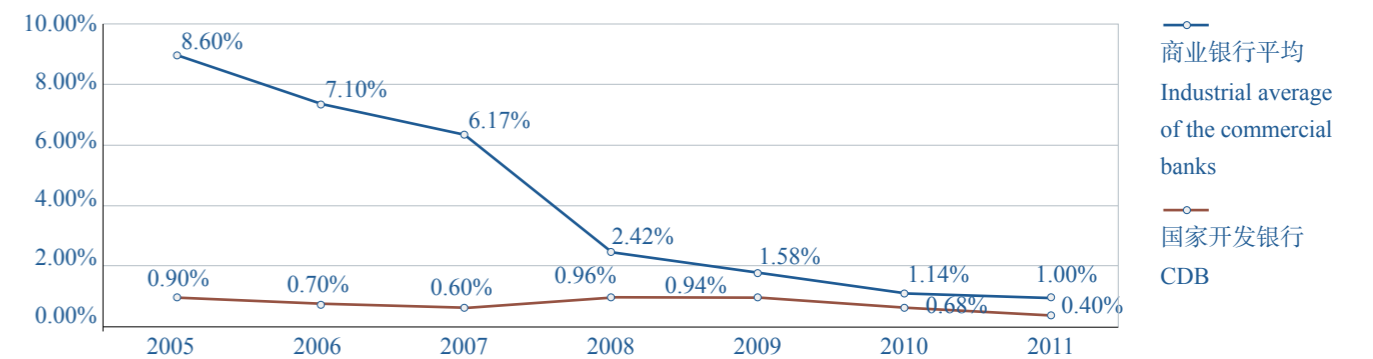
提高法律风险管理能力。开展“服务一线法律巡讲”，跟踪国际业务热点难点问题，创新国际业务法律支持体系，促进业务发展；

Increase legal risk management ability. Staging lecture tour on laws for employees on the forefront of financial services, following the hot and thorny issues in international businesses, innovating on the legal support for international business, boosting business expansion;

加强对重点领域、重点行业及重大项目的审计监督与检查。启动对全行的内控评价工作，促进完善内部控制与管理。通过公开受理社会公众举报，维护国家及我行资产安全，努力打造“阳光工程”和“廉政工程”。

Strengthening audit supervision on key sectors and key projects. Starting internal evaluation within the bank, facilitating internal control and management, and accepting public reports to maintain asset security for the bank and the country at large and striving to implement “sunlight projects” and “honest projects”.

国家开发银行不良贷款率同业比较图 Horizontal Comparison on Bad Loan Ratio

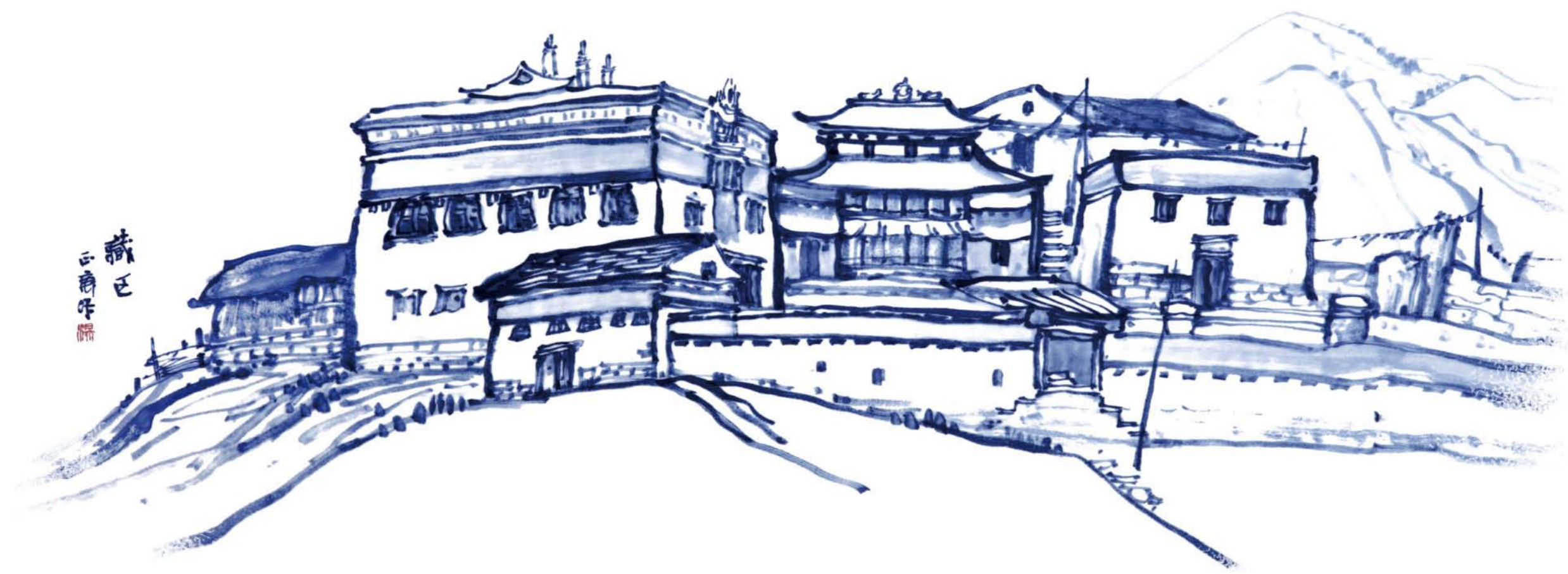


注：商业银行平均数据来自于中国银行业监督管理委员会官方网站 <http://www.cbrc.gov.cn>。

Note: The industrial average of commercial banks is from the official web site of the China Banking Regulatory Commission: <http://www.cbrc.gov.cn>

致力金融普惠

Commitment to Inclusive
Financing



理念与政策 Concepts and Policies

- **建设人人享有平等融资权的融资体系** 坚持金融服务社会发展，以金融普惠、促进社会建设为己任。
 - **创新民生金融服务** 以开发性方法弥补市场空白和缺失，实现业务发展的组织化、社会化、专业化和标准化。
- **Build a financing system equally available to every one:** Sticking to the approach of serving social development and the commitment of promoting inclusive finance and social development.
 - **Innovate on financial services to improve people's livelihood:** Filling the market vacuum and correcting the market distortions through development finance, and striving to achieve organized, socialized, specialized and standardized business development.

支持保障房建设

Support Social Housing Construction

我行积极创新保障性住房建设融资模式，破解保障性安居工程建设资金难题，助力中低收入家庭安居乐业。

2011 年，我行发放保障性安居工程贷款 1,302 亿元，余额新增 1,095 亿元，同比增长 155%，占全国同业份额 63%，累计支持了 855 个项目，惠及 1,700 多万中低收入人群，成为保障房建设融资主力银行，为 2011 年全国 1,000 万套保障房决策的实施提供了强有力支撑。

CDB vigorously explored innovative financing methods to ease the capital constraint in social housing construction and help to improve the living conditions of middle- and low-income households.

In 2011, CDB channeled some 130.2 billion yuan in loans to social housing projects, adding 109.5 billion yuan to the relevant outstanding loans, up 155 percent from a year earlier. With a market share of 63 percent, CDB has accumulatively supported 855 projects and benefited more than 17 million middle- and low-income people. It has become a leading bank financing social housing construction and given solid support to the national plan of building 10 million units of social housing in 2011.



2011 年支持保障性安居工程的重大举措 Major Efforts in Support of Social Housing Constructions in 2011

与住建部签订合作协议。就投融资机制创新、资金筹措等开展全面合作；

Striking cooperation agreement with MOHURD. Staging all-round cooperation in the innovation of financing and investment mechanisms and fund raising;

推进住房保障机制和体系建设。在江西等 9 个省区、长春等 5 个省会城市打造统一融资平台；

Accelerating the institutional building for social housing construction. Installing standardized financing and investment platforms in nine provinces and autonomous regions such as Jiangxi, and five capital cities including Changchun;

完善投融资管理。下发各类文件 28 份，明确开发评审要求，强化贷款投向管理；

Perfecting financing and investment management: Formulating 28 regulatory documents to clarify the requirements for project development and examination, and strengthen the management of loan flows;

“投贷债租证”综合服务。引入社保基金、保险资金、信托资金和融资租赁等方式，多渠道筹措资金，解决重庆、湖北、云南等地保障房建设资金缺口。

Integrating the services of investment, lending, bond, leasing and securities into one service. Filling in the funding gap of Chongqing, Hubei and Yunnan in social housing construction by a variety of means including the use of social security funds, insurance funds, trust funds and finance lease.



江西省城市棚户区改造项目 Shanty town renovation in Jiangxi

“外面下大雨，屋里下小雨”，“冬天冰窟窿，夏天火炉子”——这是城市棚户区的真实写照。棚户区的现状，是历史沉积的难题，由于地方财力有限，江西省多数市县棚户区改造进度缓慢。2011 年，我行牵头组建银团，贷款 130 亿元，以创新的方式支持江西省完成 1,494 万平方米城市棚户区改造，解决 14.6 万户、61.6 万低收入人群住房难问题，有效推动了城市功能的完善，促进当地经济社会发展。

“Battling water leakage when it rains” and “Feeling freezingly cold in winter and scorching hot in summer”—This is the life of those who live in the shanty town. Due to financial constraints, however, little progress had been made in the shanty town renovation, a problem left over by history in many cities of Jiangxi Province.

CDB led a bank consortium in 2011 to have innovatively provided 13 billion yuan of loans in support of the shanty town renovation in Jiangxi Province. With these loans, the province renovated 14.94 million square meters of shanty

town areas, solving the housing problems for 146,000 households or 616,000 low-income people, effectively accelerated the improvement of local urban facilities, and promoted the coordinated development in the economy and society.

2011 年底，已有 7,000 多户家庭、2 万余人住进了民心佳园公租房新居。优质的工程质量，完善的商业、生活配套，专业的物业管理和便捷的交通服务，公租房的品质和周边的商业房小区相差无几。

民心佳园公租房项目是我行重庆分行 2011 年贷款支持的 15 个保障房项目之一。2011 年，重庆分行共向保障房项目发放贷款 58 亿元，引入社保资金 45 亿元，惠及 19.63 万户困难家庭，解决了 45.42 万人的住房问题。

More than 7,000 households or 20,000-strong people have moved into the Minxin Jiayuan Public Rental Housing neighborhood in the end of 2011. With professional real estate management and sound living facilities, the well-constructed public rental housing community on an easily accessible location does not have much difference with peripheral commercial housing.

Minxin Jiayuan is one of the 15 public rental housing projects financed by CDB's Chongqing Branch in 2011. The branch accumulatively extended loans of 5.8 billion

yuan and introduced in social security fund of 4.5 billion yuan to these projects in 2011, improving the housing conditions for 196,300 households or 454,200 people.



民心佳园公租房小区
Minxin Jiayuan Public Rental Housing Community

截至 2011 年末，我行累计发放中低收入家庭住房（保障性安居工程、城市危旧房改造、农民安置房等）贷款 4,600 亿元，支持项目 1,191 个，总建筑面积约 3.8 亿平方米，惠及 607 万户、1,995 万中低收入人群。

By the end of 2011, CDB has accumulatively channeled 460 billion yuan in loans to 1,191 housing projects for the middle- and low-income households with an aggregate construction area of 380 million square meters, including social housing, shanty town renovation and rural housing placement, benefiting 6.07 million households or 19.95 million middle- and low-income people.

关注教育医疗

Contribute to Education and Medical Care

教育是民生之基础，医疗是民生之保障。2011 年，我行助学贷款发放突破 100 亿元，市场份额达 80%；中小学基础教育、高等教育、职业教育等教育贷款余额（不含助学贷款）1,114 亿元；医疗卫生贷款余额 223 亿元，累计支持 598 个医疗卫生项目建设。

Education and medical care are the foundation and guarantee of the wellbeing of the people. In 2011, CDB's student loans exceeded 10 billion yuan, taking up 80 percent of the market share. Its outstanding education loans to primary and secondary schools, institutions of higher education and vocational schools reached 111.4 billion yuan (excluding student loans), while its outstanding loans to 598 medical care and public health projects totaled 22.3 billion yuan.

推进助学贷款

截至 2011 年末，我行助学贷款业务体系覆盖全国 25 个省（区、市）、1,695 个县（区）和 2,546 所高校，服务网络覆盖全国广大城乡县域乃至乡镇，学生上大学前在家乡就可以获得贷款，包括新疆和西藏在内的中西部 18 个省份均实现了业务全覆盖。

Advancing Student Loans

In the end of 2011, CDB's student loans covered 25 provincial regions, 1,695 counties or districts and 2,564 institutes of higher learning in China. In most counties or even townships, including those in the 18 central and western interior provinces such as Xinjiang and Tibet, students can obtain loans in their hometowns before they enter universities.

2011 年，我行重点加强助学贷款管理信贷系统建设，各地资助管理中心建设进展明显，有效提高了助学贷款的管理能力和水平。全年新增合同 187 万余份，累计签订贷款合同 560 余万份，惠及贫困学生 340 余万人。

In 2011, CDB strengthened the student-loan credit system construction in all local education financing centers and further improved its student loan services. With 1.87 million new contracts inked last year, the bank has accumulatively signed 5.6 million student loan contracts, benefiting 3.4 million needy students.

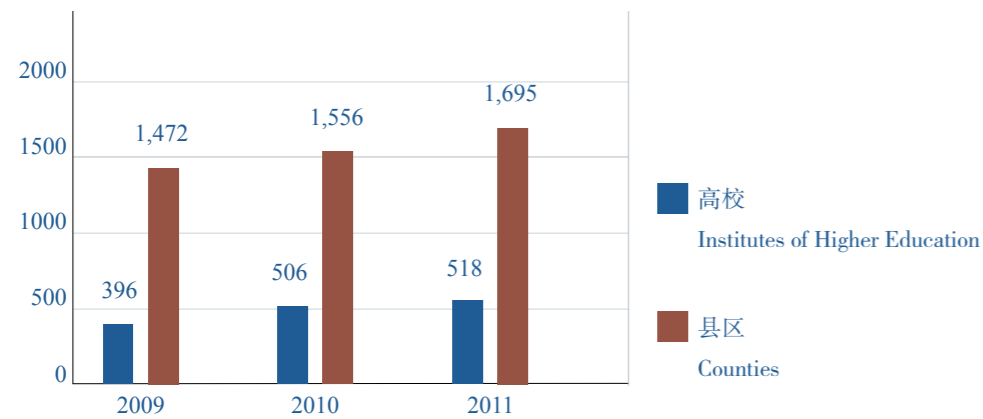
我行以各省教育资助管理中心为管理平台，对助学贷款业务进行组织协调、管理和指导，以各县区（高校）学生资助管理中心为操作平台，负责生源地和高校学生贷款的受理、贷款信息管理及学生诚信教育等具体事宜，形成“开行—省资助中心—县区（高校）资助中心—学生”的特色助学贷款管理模式。

通过这一模式，大大提高助学贷款办理效率，加强风险防控能力，实现了政府、银行、学生、高校的共赢。

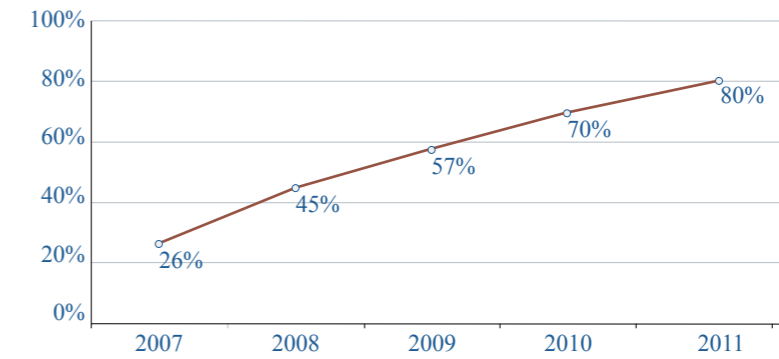
With the provincial education financing centers as its management platforms and the student service centers at counties or universities and colleges as its operating platforms responsible for receiving student loan applications, collecting individual credit information and providing credibility training, CDB has put into place a unique student loan management platform which features top-down management from CDB, provincial financing centers, county (college) student service centers to individual students.

Through this approach, CDB significantly increased the student loan extending efficiency, enhanced risk prevention capability, and achieved win-win results among the governments, the bank, the students and the colleges.

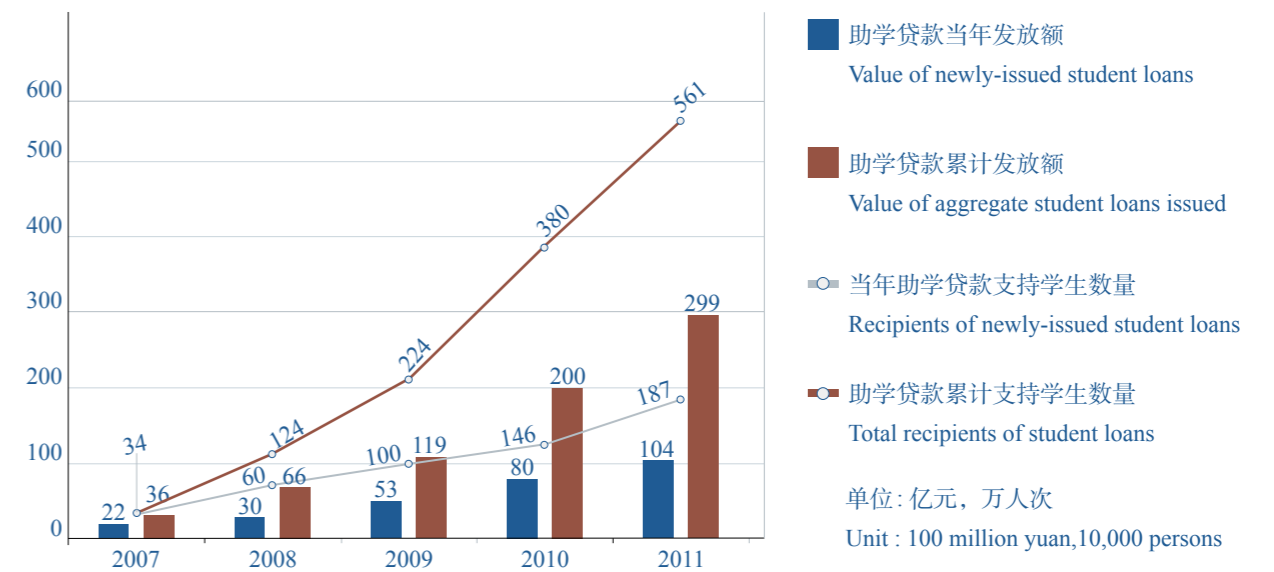
与我行签订助学贷款合作协议的高校和县区数量 The Number of Institutes of Higher Education and Counties or Districts in Collaboration with CDB on Student Loans



2007-2011 年国开行助学贷款份额 Proportion of Student Loans Made by CDB



2007-2011 年国开行助学贷款情况 CDB Student Loans between 2007 and 2011



发放教育贷款

“全国中小学校舍安全工程”是改善民生的重要举措。截至 2011 年末，我行“校安工程”建设项目贷款余额 219.13 亿元，支持了青海、山西、内蒙古等省份的 16 个项目。

Education Loan Issuance

The project of Having Safe School Building for all Primary and Secondary Schools is an important measure taken by the Chinese government to improve the wellbeing of the people. In the end of 2011, CDB posted 21.913 billion yuan in the outstanding loans for school building safety project and supported 16 projects in Qinghai, Shanxi, and Inner-Mongolia.



青海省贵德县民族学校学生餐厅 Student canteen of the Minzu School in Guide County of Qinghai

“我们的孩子以后再也不用在危房里面上课了。”家长们欣慰地说。

“Our children will never have to attend class in ramshackle classrooms,” parents said happily.

在中国西部的青海省，分布在地震烈度 7 度及以上地区的中小学和中等职业学校共有学生 34.55 万人，占全省总学生数的 36.94%。近年来，我行支持了青海西宁、海南等 6 个州、地市 416.6 万平方米的校舍改造工程，累计发放贷款 17.87 亿元，为青海各民族学生创造安全的读书环境。

In western Qinghai Province, a total of 345,500 pupils, high school and vocational school students live in where the seismic intensity is at 7 degrees or above, accounting for 36.94 percent of the province's total number of students. In recent years, CDB supported the school building renovation projects in six prefectures and cities including Xining and Hainan with a combined loan of 1.787 billion yuan, involving an aggregate floor area of 4.166 million square meters. Students of all ethnic groups in Qinghai now enjoy a better and safer study environment.

支持医疗卫生事业

2011 年，我行重点支持县、乡、村医疗卫生体系和药械采购体系建设，促进基层医疗卫生事业发展。

Support Medical Care and Public Health

In 2011, CDB facilitated grass-root medical care and public health services by giving priority support to the building of medical care systems as well as drug and medical equipment procurement systems at county, township and village levels.



北京怀柔区第一医院
The No. 1 Hospital of Huairou District of Beijing

为满足北京郊区群众对医疗保健条件日益增长的需求，我行支持了集医疗、教学、科研、预防于一体的北京怀柔区第一医院建设项目。

地医疗设施水平，为区县群众提供了更优质、便捷的就医保健环境。

To satisfy the increasing demand of people living in the suburbs of Beijing for medical care services, CDB supported the construction of the No. 1 Hospital of Huairou District in Beijing, which has multiple functions from medical treatment, teaching, research to disease prevention.

我行创新融资模式，为该院建设直接提供授信 2.6 亿元，有力地推进了区内医疗卫生资源整合，提升了当

CDB directly extended a line of credit of 260 million yuan to the hospital, giving a forceful support to the integration of local medical resources, the improvement of medical facilities and the development of a better and more convenient medical treatment environment.

2007-2011 年医疗卫生贷款当年发放额
CDB's New Loans to Medical Care and Public Health



扶持中小企业

Support Small and Medium-Sized Enterprises

支持中小企业是保持经济社会稳定发展的战略举措。截至 2011 年末，我行中小企业贷款余额 1.55 万亿。累计支持中小企业、个体经营户 180 万户，创造就业岗位超过 460 万个，融资支持了小型微型企业、个体工商户、创业青年、城市下岗职工及农村劳动妇女等融资瓶颈客户和社会弱势群体。

Supporting small and medium-sized enterprises (SMEs) is a strategic measure to maintain social



郝洪福在其新建厂房中指导生产
Hao Hongfu coaches production in newly-built factory plant

郝洪福是吉林省德惠市信达塑钢商店的个体小老板，经营几年后陷入了“资金少、人员少”的困境。在一筹莫展之时，我行的“万民创业小额贷款”为他提供了 50 万元贷款。“好比一场及时雨啊，有了国开行这笔钱，原材料购入、增加设备，都不愁了。”郝洪福的事业突破了瓶颈制约。

“万民创业小额贷款”实行“融资平台、协会、园区三级风险分担机制 + 贴息激励机制 + 止损机制”的运作模式。截至 2011 年末，我行吉林分行累计发放该类贷款 10.21 亿元，惠及 2.3 万户个体和微小企业，成功解决了 12.2 万人的就业问题。

stability and economic development. CDB posted 1.55 trillion yuan in outstanding SME loans in the end of 2011, accumulatively benefiting 1.8 million SMEs and self-employed individuals and generating 4.6 million jobs. The loans mainly targeted those who either had difficulty to obtain loans or were socially disadvantaged, including small and micro-enterprises, self-employed individuals, young entrepreneurs, urban laid-off workers and rural working women.

Hao Hongfu is the owner of a small business – Xinda PVC Products Shop in Dehui City of Jilin Province. After several years of operation, his business ran into difficulty due to the lack of capital and laborers. Just when he was at his wit's end, CDB came to his rescue with a petty loan of 500,000 yuan. “This is like a timely rain. With the money from CDB, I no longer have to worry about the purchasing of raw materials and new equipment.” Hao Hongfu has thus tided over his toughest days in business.

The “Business Startup Petty Loan for 10,000 People” adopted an operation model which consisted of a three-party risk-sharing mechanism, namely the financing platform, industrial associations and parks, an incentive mechanism based upon discount interest and a mechanism to timely limit losses. In the end of 2011, CDB accumulatively issued petty loans of 1.021 billion yuan, benefited 23,000 self-employed individuals and micro-enterprises and successfully created jobs for 122,000 people.



西乡县创业妇女采摘茶叶
Women running their tea farms in Xixiang

国开行通过“四台一会”联合“专业协会”服务“特定人群”的统贷模式，支持西乡县农村妇女微贷款项目，帮助社会最弱势的农村妇女享有平等融资权，走上发展生产、增加收入、改善生活的和谐幸福之路。

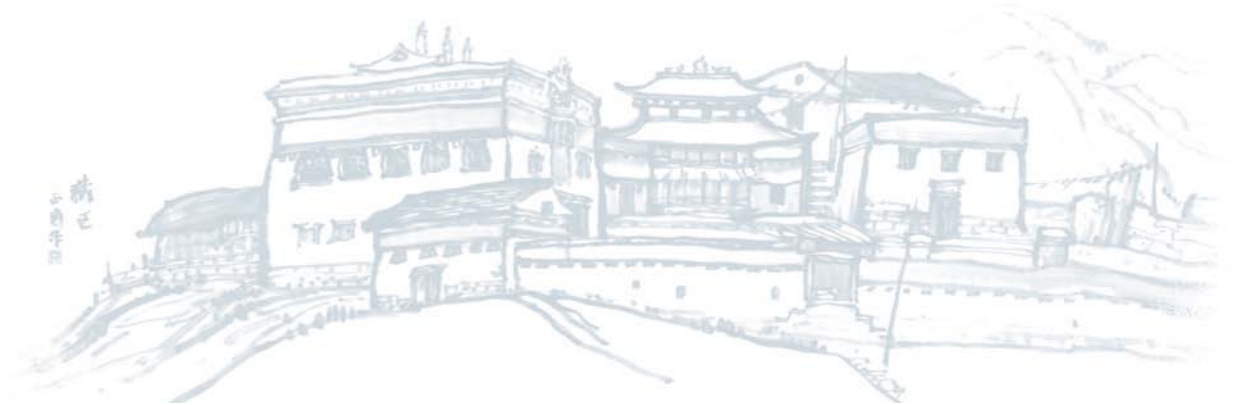
自 2008 年至今，我行已在陕西省汉中市西乡县实施了两批创业促就业小额贷款项目。第一批为席静等 19 名城镇下岗女职工提供了 44 万元小额贷款，帮助其再就业；第二批为王恩秀等 113 名农村妇女提供了 50 万元贷款，帮助其开展具有当地特色的农副产业，使她们增收致富，实现自强自立自主。

2012 年 3 月 7 日，我行支持的陕西西乡妇女发展协会荣获英国驻华使馆发起的“社会企业家技能项目资助计划”设立的“增爱社会企业创投奖”。

By integrating the platforms of loan management, loan providing, loan guarantee and loan publicity with professional associations, CDB has provided unified loans to the targeted groups, for instance providing petty loans to rural women in Xixiang County of Shaanxi. Such efforts have made financing accessible by the most vulnerable rural women and helped them start up business and embark on the road toward a more prosperous and sustainable future.

From 2008 to now, our bank has made two batches of petty loans in Xixiang County of Hanzhong City. The first batch of 440,000 yuan helped Xi Jing and 18 other laid-off women get re-employed while the second batch of half a million yuan allowed Wang Enxiu and 112 other rural women to independently start small business on agricultural and sideline products with local speciality.

On March 7, 2012, CDB-financed Women's Development Association of Xixiang County, Shaanxi Province, won the Love-Enhancing Entrepreneurship Award for Social Enterprises sponsored by the Skills for Social Entrepreneurs, a global project initiated by the British Council.



| 2011 年推进中小企业发展的重要举措 CDB's Major Efforts to Boost SMEs in 2011 | |
|---|--|
| 印发小贷公司、担保机构、银行类金融机构合作指导意见，推动风险共担的社会化融资体系建设； | Issue cooperation guidelines for micro loan companies, guarantee agencies and banking financial institutions; and facilitate the construction of socialized, risk-sharing financing mechanism; |
| 完善制度建设，创新中小企业贷款合同标准文本体系，建立中小企业战略客户培养发展体系； | Improve institutional building, innovate on the standardized contracts for SME loans, and set up the strategic-client incubating system targeting SMEs with potential; |
| 推进队伍建设，全行 1,455 人取得中小企业贷款从业资格； | Enhance professionalism, a total of 1,455 employees have become qualified to deal with SME loans; |
| 试运行中小企业贷款管理系统，带动业务操作标准化、规范化； | Put the SME loan management system on trial run to facilitate standardized business operation; |
| 创新“区域集优”中小企业集合票据。 | Innovatively finance small but outstanding enterprises of a certain region by collectively issuing financing bills. |

助力“三农”发展

Support “San Nong”

农村发展是国家现代化进程重要内容，同步推进新农村建设、工业化与城镇化，是保持国民经济平稳较快发展的持久动力。2011 年，我行大力支持发展现代农业，持续加大强农惠农支持力度，夯实农业农村发展基础，努力提高农民生活水平。

Rural development is a significant part of China's modernization drive. Simultaneously advancing the construction of New Rural China, industrialization and urbanization can help sustain China's economic expansion. In 2011, CDB vigorously supported modern farming, consolidated the foundation for agricultural development and strived to enrich the farmers.



北京三元食品工业园项目 Beijing Sunyuan Foodstuff Industrial Park

如何让百姓吃得安心、放心和舒心，一直是社会各界关注的热点。首农集团作为北京市最大的涉农企业集团，发挥着首都“菜篮子”“米袋子”“奶瓶子”的作用。

Food safety has long been the concern of the Chinese society. As Beijing's largest enterprise engaged in agriculture, Sunlon Group supplies most of the vegetables, grain crops and dairy products consumed by the Chinese capital.

2011 年 9 月，我行与北京首农集团签署了总额达 300 亿元的《支持首都“菜篮子”三保障体系建设合作协议》，并助其在资本市场开拓融资渠道，发行 10 亿元中期票据，为保障城市食品安全、物价稳定和市场供给进行了有益的尝试。

In September 2011, CDB signed with Sunlon a cooperation agreement involving a total volume of 30 billion yuan and helped it broaden financing channel by issuing medium-term bills of one billion yuan, which marked a valuable effort in term of securing food safety, maintaining price stability and stabilizing market supply.

2011 年，我行着力加大对“三农”发展薄弱环节和重点领域的支持力度，发放新农村贷款 1,432 亿元，贷款余额 6,076 亿元，支持农村公路、电网等基础设施建设及粮食生产、农业龙头企业产业化发展。

In 2011, CDB supported the sectors either vulnerable for or significant to China's San Nong development. With 143.2 billion yuan of new loans issued, the bank posted 607.6-billion-yuan outstanding San Nong loans which had been used to finance rural infrastructure construction, grain production and leading agricultural enterprises.



山东诸城城乡供水一体化水利项目
Integrated urban-rural water conservancy project in Zhucheng City of Shandong

为加快解决山东省诸城中西部近 400 个村庄人畜吃水的卫生安全隐患，2011 年，我行与山东省诸城市合作实施了城乡供水一体化水利项目。

项目建成后，可年供水 7,300 万立方米，受益人口 30 万，将大大提高诸城市中西部镇村饮水质量，同时也为市区工业生活用水提供后备水源，加快推进城乡供水一体化步伐。

To remove the potential hazards jeopardizing the public health of nearly 400 villages in Zhucheng City of Shandong Province, CDB and the city government jointly implemented a water conservancy project in 2011.

Upon its completion, the urban-rural integrated water conservancy project can supply 73 million cubic meters of water with better quality and benefit 300,000 people. The project also serves as the city's alternate water source for both domestic and industrial uses and speed up the integration of local urban-rural water supply.

www

2011 年我行新农村贷款发放额构成情况
Composition of Loans to New Rural China Construction in 2011

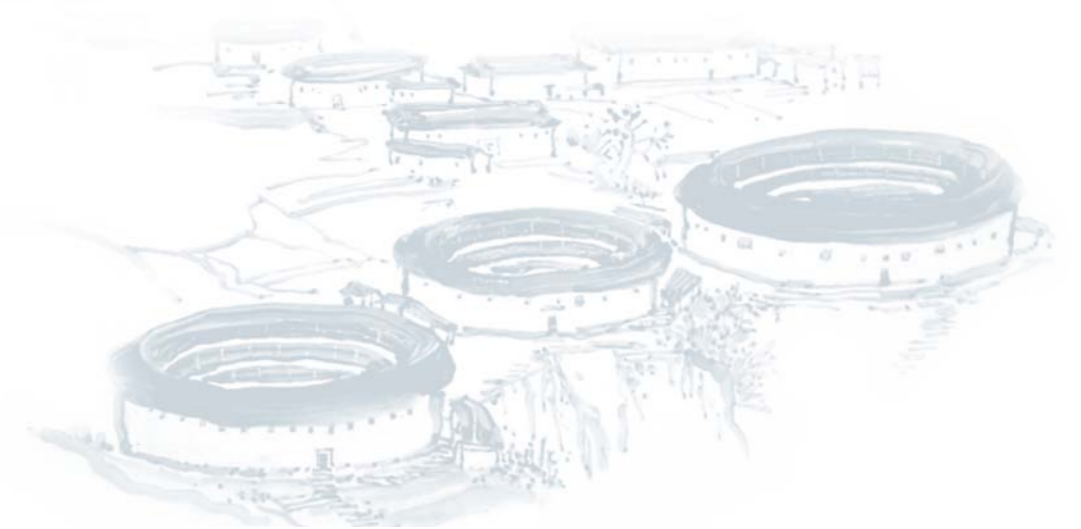
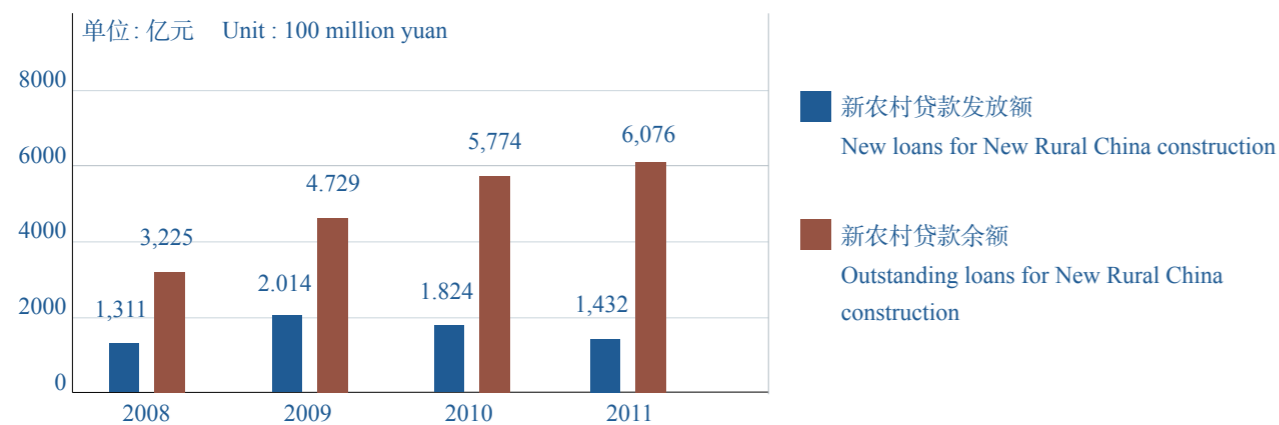


单位：亿元
Unit : 100 million yuan

我行大力推进村镇银行建设，优先支持小规模农业生产、粮食生产和农业结构调整，实现村镇银行与农村经济的共同发展。截至 2011 年末，共成立村镇银行 15 家，总资产 57.2 亿元，存款总额 34.5 亿元，贷款总额 24.5 亿元。

CDB has pushed forward its village bank business to boost agricultural economy by giving priority support to small-scale agricultural production, grain crops cultivation and agricultural restructuring. By the end of 2011, CDB had established 15 village banks with a total asset of 5.72 billion yuan, posting 3.45 billion yuan in aggregate deposits and 2.45 billion yuan in aggregate loans.

2008-2011 年新农村贷款情况 Loans for New Rural China Construction



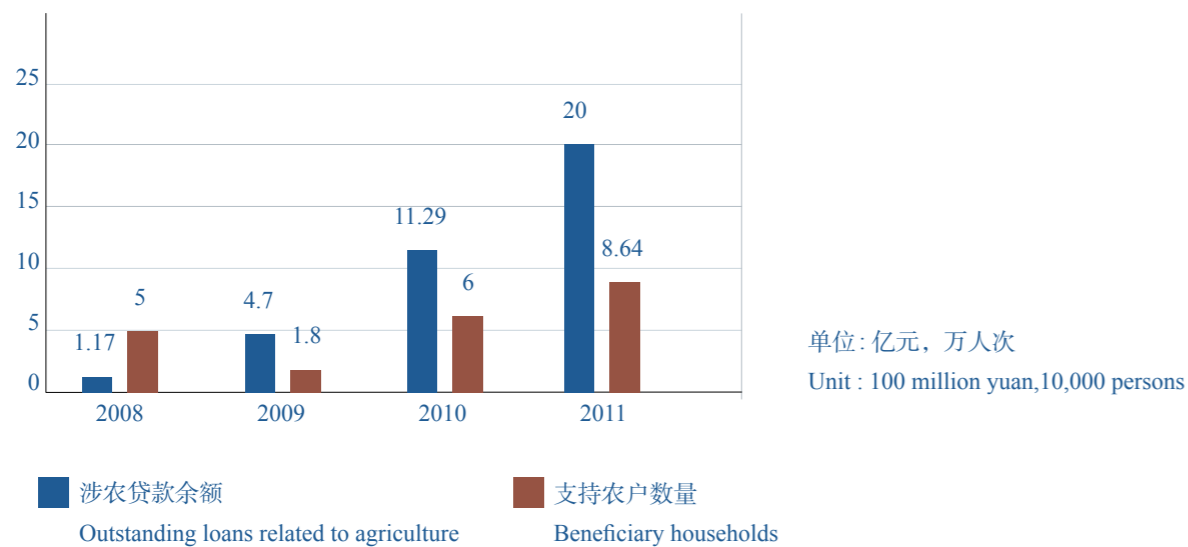


村镇银行工作人员正在办理小额贷款业务
Village bank employees are working on micro-loan business

甘肃省泾川县是国家级新农村建设的示范县。2007 年，我行发起设立了全国第一家国有银行控股的村镇银行——泾川汇通村镇银行，5 年来累计发放了 3.1 亿元。该行的客户王德良开办的陇新牧业公司现有员工 36 人，年纯收入 100 万元左右。他担任理事长的养殖协会，汇集了 156 名村民会员，户均年纯收入达 5 万元。

Jingchuan is an exemplary county in China's New Rural Construction drive. In 2007, Jingchuan Huitong Village Bank, the first of its kind controlled by a state-owned bank in China, was established. Over the past five years, the bank had issued 310 million yuan of loans accumulatively. A customer of this bank, Wang Deliang started the Longxin Animal Husbandry Company which now employs 36 people and rakes in some one million yuan a year in net income. He doubles as the director-general of an animal husbandry association which has 156 members. The net household income of each member reached 50,000 yuan on average.

2008-2011 年我行村镇银行业务开展情况 CDB's Village Bank Business



应急与扶贫贷款

Provide Emergency and Poverty Alleviation Loans

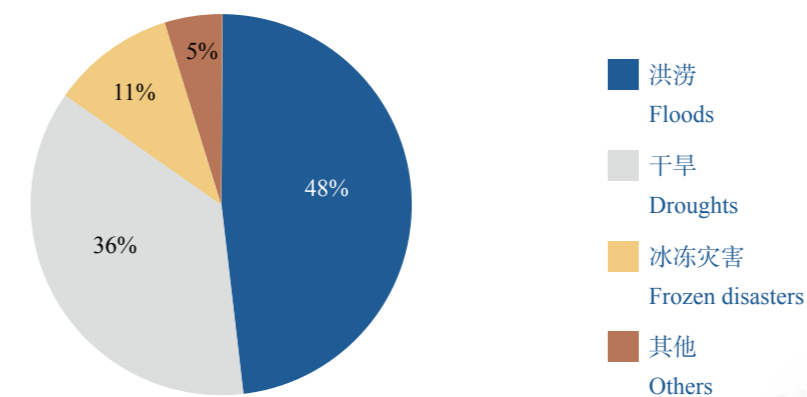
应急贷款

截至 2011 年末，我行累计发放应急贷款 163.1 亿元，贷款余额 24.9 亿元。其中，2011 年发放应急贷款 36.1 亿元，包括向江苏、江西等地发放抗洪应急贷款 17.2 亿元、向河北、江苏、河南等地发放抗旱应急贷款 12.9 亿元等，为抗击自然灾害、应对突发事件提供了快捷、高效的金融支持。

Emergency Loans

In the end of 2011, CDB accumulatively issued emergency loans of 163.1 billion yuan and posted 2.49 billion yuan in the outstanding emergency loans. The newly issued emergency loans amounted to 3.61 billion yuan in 2011, including some 1.72 billion yuan in support of the flood combats in Jiangsu and Jiangxi and 1.29 billion yuan for drought prevention in Hebei, Jiangsu and Henan. These loans have provided fast and efficient financial support in case of emergencies.

2011 年我行新增应急贷款主要投向 Utilization of CDB's Emergency Loans in 2011





周口市农田节水喷灌系统 Water-efficient irrigation facilities in Zhoukou City

2011 年，持续干旱使河南受旱小麦面积多达 2,700 多万亩，对粮食增产丰收造成严重威胁。我行迅速启动应急预案，向郑州、新乡等 11 个受灾严重地市派出工作组，发放抗旱应急贷款 5.6 亿元，支持受灾地区打井取水、管渠修缮以及灌溉机械购置等，惠及农田 1,300 余万亩，有力支持了抗旱保丰收。

Lingering drought damaged 27 million mu of wheat in Henan and posed a severe challenge to local grain crop production in 2011. On hearing the news, CDB rapidly activated its emergency plans, dispatched 11 work teams to the worst hit regions including Zhengzhou and Xinxiang and issued emergency loans of 560 million yuan in support of well digging, water pipe repairs and the purchase of irrigation equipment. More than 13 million mu of farmland has been saved.

定点扶贫

消除贫困是联合国千年发展目标的重要内容。2011 年，我行继续加大扶贫工作力度，以信贷投入为主、捐赠投入为辅，安排信贷资金 1.67 亿元，扶贫捐赠资金 500 万元，支持了安徽舒城、裕安等 7 个定点县的扶贫工作，增强了贫困地区的自我发展能力。

Poverty Alleviation in Designated Areas

Poverty elimination is a key task of the Millennium Development Goals of the United Nations. In 2011, CDB continued to use lending as its main tool to support poverty alleviation and donation as a supplement. Last year, the bank arranged credit capital of 167 million yuan and donated another 5 million yuan to support seven designated poverty-stricken counties, including Shucheng and Yu'an of the Anhui Province, to build up their capacity for independent development.

贵州毕节试验区是 1988 年经国务院批准建立的“开发扶贫、生态建设”试验区。我行自 2007 年开始以开发性金融支持该区的发展，以体制建设促“输血”式扶贫向“造血”式扶贫转变。主要措施包括：

规划引领，以生态建设促扶贫开发。为毕节试验区石漠化治理工程、移民搬迁工程、威宁草海自然保护区“退耕还海”工程提供规划咨询，并提供融资方案；

创新模式，以机制建设促扶贫开发。以市场化方式支持政府公益项目建设的新模式，2011 年向毕节试验区发放城建项目贷款 3.68 亿元、产业项目贷款 2.81 亿元、廉租房建设等项目 7,300 万元。支持了毕节市旅游文化、马铃薯等特色优势农业产业、医疗设备采购等项目。

With the endorsement of the State Council, Bijie Experimental Zone (BEZ) was established in 1988 to explore poverty alleviation through development and ecological construction. CDB started to support BEZ through development finance in 2007 and has

been focusing on institutional building since then to reduce the zone's dependency on external help so that it could get rid of poverty by itself. The major measures we've taken are as follows.

Eliminating poverty through ecological construction based on sound development plans. CDB has provided planning consulting, complete with financing plans, on desertification control, resident relocation and the return of farmland for lake in Weining Caohai Wetland Reserve.

Innovating on institutional building to facilitate poverty alleviation and support governmental projects by market-oriented means. In 2011, CDB extended loans of 368 million yuan for urban construction, industrial loans of 281 million yuan and public rental housing loans of 73 million yuan. The bank also supported Bijie City to boost its tourism industry, specialty farming such as potato cultivation and medical equipment procurement.



威宁县廉租房项目
Public rental housing project in Bijie



毕节力帆技术改造项目
Technical innovation project of Guizhou Lifan Shijun Zhenxing Group in Bijie

履行全球责任

Implement Global
Responsibilities



理念与政策 Concepts and Policies

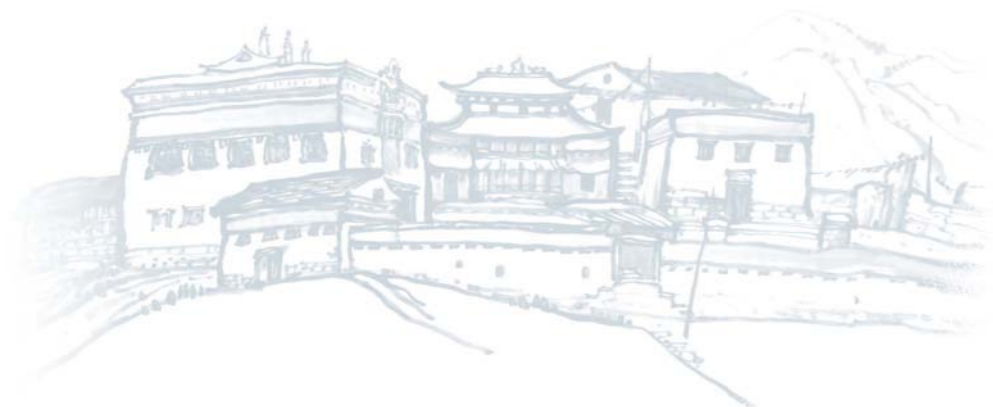
- **互利共赢、共同发展** 推动经济全球化向着普惠、均衡、共赢的方向发展，建设共同繁荣的和谐世界。
- **负责任投资** 遵循全球可持续发展原则，遵守所在国法律和国际通行的商业习惯，促进所在国经济社会发展。
- **Mutual benefits, win-win results and joint development:** Advancing economic globalization in the direction of inclusiveness, equilibrium and win-win, and promoting a harmonious world with common prosperity.
- **Responsible investment:** Abiding by the global principles of sustainable development, observing the laws of host countries and internationally accepted business customs, and promoting the economic and social development of host countries.

国际规划合作

International Cooperation on Development Plans

国开行在全球运营中积极践行开发性金融理论和方法，创新国际规划合作模式，与众多发展中国家和发达国家开展基础设施、农业、环保等领域规划合作，以规划先行促进合作国发展。2011 年，共完成 10 多个国家的规划咨询合作项目。

A staunch practitioner of the development finance theories and methods, CDB innovatively staged international planning cooperation with a raft of developing and developed countries on infrastructure facilities, agriculture and environmental protection to facilitate the development of partner countries through prior planning. In 2011, CDB completed planning consulting for a dozen countries.



双方签订《规划合作协议》 CDB and Invest Sweden sign cooperation agreement

瑞典拥有丰富的木材、铁矿和水力资源，是一个外贸依存度高的工业国家。

2011 年 3 月，我行与瑞典政府投资促进署签订《规划合作协议》，合作完成瑞典国家规划咨询报告，引导并支持一批关系中瑞经贸合作长远发展的重点项目。与瑞典政府投资促进署、中国节能环保集团签订《融资框架协议》，与瑞典国家工业基金签订《合作意向协议》，支持瑞典清洁能源及中小企业发展。

Sweden, rich in timber, iron ore and water resources, is an industrialized country highly dependent on foreign trade.

In March 2011, CDB and Invest Sweden, the official investment promotion agency of Sweden, signed an agreement to jointly complete a consulting report on Sweden's national development plans and to guide and support a number of programs conducive to the long-term Sino-Swedish economic and trade cooperation. The bank also signed a framework financing agreement with Invest Sweden and China Energy Conservation and Environmental Protection Group, as well as an agreement of intent with Industrifonden, the national industrial fund of Sweden, to promote and finance the development of clean energy projects of Swedish small and medium-sized enterprises.

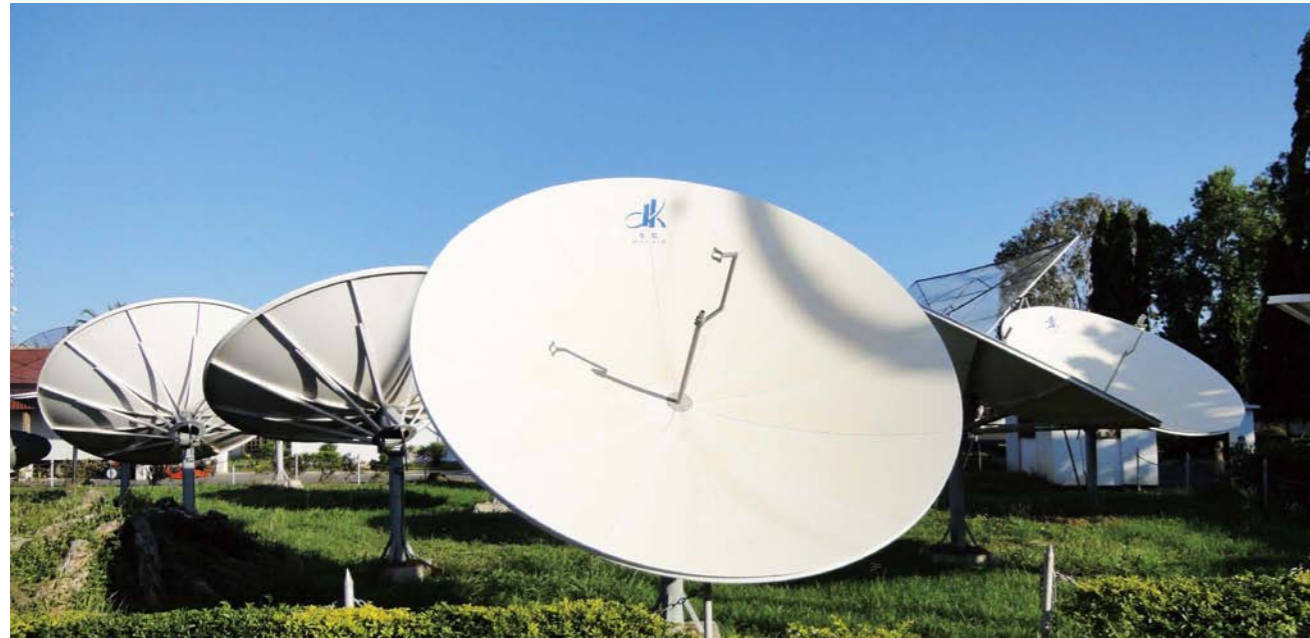
多元金融服务

Diversified Financial Services

作为中国最大的对外投融资合作银行，国开行充分发挥“投、贷、债、租、证”的协同优势，向客户提供“多产品、一站式”的综合金融服务。2011 年，在国家领导人的见证下，我行签订合作协议 59 项，合作金额 275 亿美元，遍及全球 43 个国家和地区。截至年末，外汇贷款余额 1,873 亿美元，外汇贷款不良率为 0.33%。

As China's largest bank engaged in overseas investment, financing and cooperation, CDB strives to exploit the collaborative advantages from its diversified business, including investment, loans, bonds, leasing and securities, to provide customers “one-stop financial service for multiple products”. In 2011, in the presence of relevant government leaders, CDB inked

59 financial cooperation agreements with 43 countries and regions involving a total value of 27.5 billion U.S. dollars. In the end of 2011, the bank's outstanding foreign currency loans amounted to 187.3 billion U.S. dollars and its bad loan ratio stood at 0.33 percent.



四达非洲数字电视项目 - 卫星接收站 StarTimes digital TV program in Africa-Satellite Receiving Station

“不知多少次因为资金紧张，举步维艰。正是有了国开行和中非基金的支持，目前我们已在非洲近 10 个国家取得相关运营资质。”四达时代董事长庞新星说。

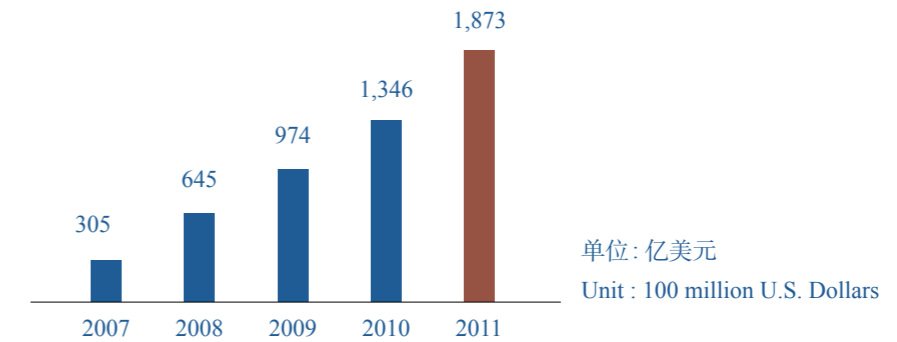
operation qualifications in nearly 10 African countries,” said Pang Xinxing, chairman of the StarTimes Communication Network Technology.

2011 年 12 月，国开行和中非基金与四达时代通讯网络技术有限公司开展合作，联手在非洲共同投资建设地面无线数字电视网络。目前，四达时代已在非洲当地开通 60 余个频道，拥有 90 万用户，预计未来五年用户数达 700 万户，信号覆盖非洲 6 亿人口，将有效促进中非文化交流，丰富当地人民的文化生活。

In December 2011, CDB, the China-Africa Development Fund and StarTimes agreed to jointly establish wireless digital TV platforms in Africa. StarTimes has so far opened more than 60 channels for 900,000 subscribers. In next five years, its subscribers are expected to reach 7 million while its TV signals may cover 600 million African people. Such cooperation will not only promote Sino-African cultural exchanges but also enrich the cultural life of local residents.

“We have been financially strapped for many times. But with the support of CDB and the China-Africa Development Fund, we have obtained relevant

2007-2011 年国开行外汇贷款余额增长图
CDB Outstanding Foreign Currency Loan Growth Chart



2011 年国开行境外金融服务的最新进展 CDB on the Move in Overseas Financial Services

| | |
|--------------------------------|---|
| 业务区域 Business area | 全球 195 个国家和地区； 195 countries and regions; |
| 业务领域 Business scope | 涉及基础设施、农业、中小企业等； Infrastructure, agriculture, SMEs and etc.; |
| 业务发展 Business development | <p>国开金融有限责任公司成立国开国际控股有限公司，登陆全球资本市场； CDB International Holdings under the CDB Capital debuted the global capital market;</p> <p>中非发展基金有限公司推动四达非洲数字电视、奇瑞汽车非洲投资平台、赞比亚棉花等合作项目； China-Africa Development Fund invested StarTimes digital TV program, Chery Auto's venture capital arm in Africa and Zambia's cotton project;</p> <p>国开证券有限责任公司推动意大利因基波海水淡化等合作项目； CDB Securities promoted the seawater desalination project of Italy's Impregilo;</p> |
| 机构建设 Institutional building | <p>设立中非发展基金加纳代表处和赞比亚代表处； China-Africa Development Fund launched representative offices in Ghana and Zambia;</p> |
| 信息系统 Information System | <p>加强跨境支付信息系统（CPIS）推广应用，境外用户已涵盖亚洲、非洲和南美洲的 9 个国家，推动了跨境人民币结算； Promote the use of cross-border payment information system in nine countries of Asia, Africa and South America to boost cross-border RMB settlement;</p> <p>实现海外机构信息报送和管理的全球同步和有效共享。 Realize synchronous data transmission and management among overseas establishments for more efficient communication across the world .</p> |

我行注重把国际业务发展与风险防范相结合。通过国情调研和规划先行，建立科学的评审管理体系和贷款审批制度，完善贯穿贷前、贷中、贷后全过程的风险防控机制，实施审慎的风险拨备制度，有效防范国际业务风险。2011 年，被国家外汇管理局评为 5 家外汇管理考核 A 类银行之一。

CDB stays alert to the potential risks while exploring the overseas market. Based on country-specific surveys and prior planning, the bank has established

a sound loan assessment and authorization system, maintained risk control during the full lending cycle from loan origination to loan recovery, set aside risk provisions prudently, and effectively controlled international business risks. In 2011, CDB was one of the five domestic banks having scored “A” grades for their sound performance in foreign currency management from China's State Administration of Foreign Exchange.

推动国际合作

Promote International Cooperation

我行充分发挥金融在国际合作中的“铺路搭桥”作用，以金融合作推动建立双边多边合作机制、支持企业“走出去”、促进经贸合作和人文交流，为各国互利合作、共同繁荣创造良好的外部环境。截至 2011 年末，国际合作业务贷款余额 1,517 亿美元，覆盖 116 个国家和地区。

双边多边合作

2011 年，我行密切与上合银联体成员行关系；签署《金砖国家银行合作机制金融合作框架协议》并推动“金砖国家”本币授信合作；落实中国 - 东盟银联体合作成果；促成了中葡合作发展基金的设立，为促进有关国家间的经贸合作与交流做出了贡献。

CDB actively wielded its financial leverages to facilitate bilateral and multilateral cooperation, support domestic enterprises to invest abroad, boost economic, trade as well as cultural exchanges, and improve the external environment for different countries to cooperate for mutual benefit and common prosperity. In the end of 2011, the bank's outstanding loans for international cooperation amounted to 151.7 billion U.S. dollars, covering 116 countries and regions.

Bilateral and Multilateral Cooperation

In 2011, CDB cooperated with the Interbank Consortium of Shanghai Cooperation Organization more closely, signed the BRIC National Bank Financial Cooperation Framework Agreement on Cooperation Mechanism to facilitate the grant of credit in local currencies, advanced the achievements made by the China-ASEAN Interbank Association, facilitated the set-up of the China-Portugal cooperation development fund and served as a bridge to facilitate inter-country economic and trade cooperation.



第二届中澳 CEO 圆桌会议

The Second China-Australia CEO Roundtable meeting

2011 年 4 月 26 日，由国开行承办的第二届中澳 CEO 圆桌研讨会在北京召开，来自中澳能源、金融等领域的 25 名企业家代表进行了富有成效的对话交流。2012 年 1 月，我行受商务部邀请长期担任圆桌会主席单位，并由陈元董事长担任圆桌会中方主席，形成长期机制，建立起中澳企业交流合作的主要平台，促进两国政府和企业间的沟通交流。

“中国国家开发银行承办的本次圆桌会议，能邀请到这么多重量级的 CEO 参加讨论，有利于中澳双方增进了解。”

——澳大利亚总理吉拉德

On April 26, 2011, the second China-Australia CEO Roundtable meeting sponsored by CDB opened in Beijing, where 25 Chinese and Australia business leaders from the areas of energy, finance and others engaged in substantial dialogues. At the request of China's Ministry of Commerce in January 2012, CDB has become a long-term chair member of the roundtable while CDB Chairman Chen Yuan will be the co-chairman on the Chinese side so as to institutionalize the dialogue aimed at facilitating the cooperation between Chinese and Australian governments and business leaders.

“This roundtable meeting sponsored by China Development Bank has managed to invite so many heavy-weight CEOs to participate in the discussions, which is conducive to enhancing the communication between China and Australia.”

——Julia Gillard
Australian Prime Minister

服务企业“走出去”

我行积极服务国家“走出去”战略，支持中国企业开拓国际市场，促进产能、技术和劳动力的有序转移。2011 年，支持金风科技、首汽等企业“走出去”，遍及美洲、欧洲等多个国家和地区。



三一重工德国基地
Sany manufacturing base in Germany

截至 2011 年末，我对工程机械行业龙头企业三一重工、下属子公司及终端客户授信总额达 196 亿元（含 7.77 亿美元），向企业提供包括境内外中长期贷款、流动资金贷款、融资租赁、融资规划等多种金融产品和服务，有力地支持了企业的技术升级和国际化进程。

目前，由我行支持的三一美国和德国基地已建成投产，产品品质得到国际社会的好评，增强了三一产品在欧洲和美洲市场的竞争力，为当地创造了就业机会。

Support Enterprises to "Go Global"

In response to the government's call for enterprises to "go global", CDB supported competitive Chinese enterprises to tap the global market and outsource their production and transfer their technologies and laborers in an orderly manner. In 2011, CDB financed many enterprises including power company Goldwind and auto service provider Shou Qi Group to explore the American and European markets.

By the end of 2011, CDB has extended a line of credit of 19.6 billion yuan (including 777 million U.S. dollars) in total to the leading engineering machinery maker Sany Heavy Industry as well as its subsidiaries and lend customers through medium- and long-term loans, working capital loans and finance lease. Apart from capital support, the bank also provided Sany consulting services on financing plans to facilitate the company's industrial upgrading and improve international competitiveness.

With the support of CDB, Sany has put its American and German manufacturing bases into production. As the quality of these products is widely recognized, Sany has further elevated its competitiveness in European and American markets and created much-needed jobs.

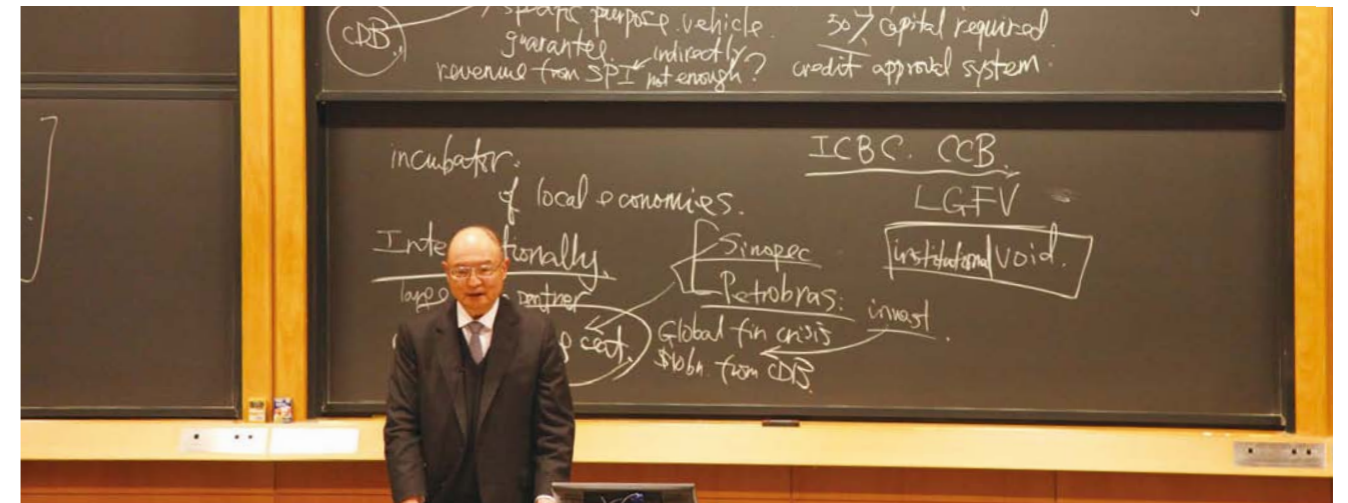


加强对外交流培训

“建立互信、分享经验、相互学习、共同发展”，是我行推进国际合作的重要理念。2011 年，我行通过设立奖学金、举办研讨会和培训班等方式，邀请亚非拉发展中国家的政府官员、金融机构及企业高管来华交流培训，全年累计培训 2,500 多人次。

Strengthen External Exchange and Training

CDB advances international cooperation to build mutual trust, share in experiences, learn from one another and seek common development. In 2011, more than 2,500 government officials and corporate executives from the financial and other industries in Asia, Africa and Latin American countries benefited from the CDB-sponsored scholarships, training courses and exchange activities.



陈元董事长在哈佛商学院授课
Chairman Chen Yuan lecturing at Harvard Business School

静静流淌的查尔斯河见证了哈佛商学院的百年岁月。2011 年 11 月 17 日，陈元董事长应邀亲临哈佛大学讲授“开发性金融战略”案例，第一次通过案例教学形式与世界顶尖学府的师生互动，获得了巨大成功。

Yuan elaborated on “the strategy of development finance” through case study and interactive teaching at the world-renowned institution of higher learning for the first time.

课程上，老师和同学围绕“国开行与四大商业银行相比有何优势？地方投融资平台贷款项目的双重担保是什么？国开行在中石化与巴西石油公司的交易中究竟扮演了何种角色？”等问题进行了深入的沟通与讨论。

During the lecture, Chairman Chen Yuan and his students got into in-depth discussions around the questions such as what advantages CDB enjoyed compared to China's “Big Four” commercial banks, how the double guarantees for the loans made through local financing and investment platforms worked and what roles CDB had played in the transaction between China's Sinopec and Brazilian state-run oil company Petrobras.

The Charles River has quietly witnessed the changes in the Harvard Business School over the past century. On 17 November in 2011, Chairman Chen

促进当地发展

Facilitate Local Development

国开行坚持包容性发展宗旨，积极支持合作国基础设施、农业和中小企业等领域的发展，帮助合作国家和地区解决热点难点问题，探索更有效的合作共赢方式，增强合作国家和地区自主发展和可持续发展的能力。

CDB sticks to its business aim of promoting inclusive development by supporting its partner countries to develop infrastructure facilities, agriculture and smaller enterprises, helping tackle the hot and thorny issues facing the partner countries or regions, exploring more effective approaches to cooperation and enhancing the capacity of partner countries or regions for independent and sustainable development.

“对外投资不是零和游戏，必须坚持互利共赢、共同发展的原则。……尤其是在广大发展中国家开展投资，要关注当地基础设施、民生、农业、就业、环保等领域的发展，增强投资所在国的自主发展和可持续发展能力。”

——国家开发银行董事长陈元

“Overseas investment is not a zero-sum game; it is important to stick to the principles of mutual benefit, win-win results and joint development. ... When we make investments in developing countries, it is especially important to pay close attention to local infrastructure, people's livelihood, agriculture, employment, environmental protection, and in particular the capacity building for the host country to achieve an independent and sustainable future.”

——Chen Yuan, Chairman, China Development Bank



支持基础设施建设

2011年，推动了“中国-匈牙利10亿欧元专项贷款安排”等5个专项贷款，支持坦桑尼亚达累斯萨拉姆港等项目，帮助东道国加强基础设施建设，助力当地经济社会发展。

Support Infrastructure Construction

In 2011, CDB made five special loans including the one-billion-euro China-Hungary special loan to support the host countries to strengthen infrastructure construction such as the Dares Salaam Port in Tanzania and facilitate local economic and social development.



电厂的动力岛（燃机组）外景
Exterior of the power island (generator units)



中控室运营情景
Central Control Room

“电厂开始发电后，我们停电的次数少了。”加纳的居民高兴地说。加纳电厂是中非基金与深圳能源投资股份有限公司于2007年共同投资建设的，2011年10月电厂投产，业务运营及财务指标均表现良好。

电厂位于加纳大阿克拉省特马市，项目一期规划总容量为200MW，相当于加纳全国供电量的近1/6。电厂的投产对缓解加纳乃至整个西非电力供应紧张的局面起着至关重要的作用，为当地社区提供大量的就业机会，并为加纳经济发展提供了强有力保障。

“After the power plant began operation, we had fewer power outages,” Ghana people said happily. The Ghana Power Plant was jointly established

by the China-Africa Development Fund and the Shenzhen Energy Group Company in 2007. After starting operation in October 2011, the plant had been doing well by all business and financial indicators.

The plant, situated in Tema City of the Greater Accra Region of Ghana, has a designed generation capacity of 200 MW for the first-phase construction, equivalent to nearly one-sixth of the country's total power supply, and plays a vital role in easing the power shortage of Ghana and the West Africa at large. It also created a raft of jobs for local community and solidly supported Ghana's economy.

支持农业发展

加快农业产业的健康发展是许多国家经济发展和稳定的迫切需要。2011 年，我行合作完成了俄罗斯、乌克兰等 6 国农业资源开发规划，累计完成了覆盖非洲、南美 25 个国家的农业专项规划，与数十家农业龙头企业建立了战略合作关系，支持当地农业发展。截至 2011 年底，共贷款支持 58 个农业国际合作项目，累计贷款承诺额约 53 亿美元、发放额约 21 亿美元，支持了包括埃塞俄比亚肯色（Kesem）糖厂建设项目、阿根廷大豆生产等多个项目。



中方技术人员指导赞比亚棉农
A Chinese agro-technician coaches Zambian cotton growers

赞比亚盛产棉花，全境棉花种植面积 12 万公顷，但是一直以来由于技术落后、棉种退化等限制，棉业发展缓慢，棉农收入受到影响。

国开行与旗下中非发展基金投贷结合协同支持，组建了中非棉业赞比亚分公司，集棉花种植、加工、销售以及棉油提炼为一体，拥有 2 个棉花加工厂，年生产加工能力 57,000 吨，所加工的棉花质量已达国际先进水平。该公司的成立，带动了赞比亚棉花产业的发展，为当地直接创造 2,000 多个就业机会，间接带动 35,000 户农民收益，为促进非洲农业发展做出了重要贡献。

Facilitate Agricultural Development

Building a healthy and booming agricultural industry is a pressing task of many countries hoping to secure social stability and boost economy. CDB completed agricultural resources development plans for six countries including Russia and Ukraine in 2011 and has so far finished agricultural plans for 25 African and South African countries. By the end of 2011, CDB had promised to extend loans of 5.3 billion U.S. dollars to 58 international agricultural projects. The loans had amounted to 2.1 billion U.S. dollars and benefited a number of projects including Ethiopia's Kesem Sugar Plant and the soybean production in Argentina.

With 120,000 hectares of cotton fields, Zambia has been the world's major cotton producer. Due to backward technology and seed deterioration, however, Zambian cotton industry has been growing sluggishly and thus caused not much improvement in cotton growers' income.

Relying upon CDB loans and the investment of CDB affiliate China-Africa Development Fund, China-Africa Cotton Development Limited set up a subsidiary in Zambia to engage in cotton cultivation, processing, distribution and cottonseed oil extraction. The subsidiary's two factories have a combined annual processing capacity of 57,000 tonnes, and the quality of processed cotton is among the world's best. More than 2,000 jobs have been created locally and 35,000 rural households benefited from the new subsidiary.

中德中小企业发展专项贷款

2011 年 6 月 28 日，《中华人民共和国与德意志联邦共和国首轮中德政府磋商联合新闻公报》宣布，“由中国国家开发银行提供总额 20 亿欧元的专项贷款，为两国中小企业的合作提供资金支持”。

我行通过设立 20 亿欧元中德中小企业发展专项贷款，推进两国中小企业合作，助力解决就业，促进中小企业结构调整和产业升级。2011 年，我行发放中德中小企业贷款 2.09 亿美元，有力支持了我国企业在精密机床、汽车零配件等行业的跨国并购。



我行员工在萨固密集团开展尽职调查
CDB stages due diligence surveys in SaarGummi Group

我行为重庆轻纺控股（集团）公司提供并购贷款 3,440 万欧元，帮助其成功并购德国萨固密集团。这是中国企业首次成功并购德国汽车零部件供应企业，既解决了萨固密集团 4,300 多名员工的就业问题，也促进了中德经济技术合作。

Special Loan for Chinese and German SMEs

China and Germany issued a joint press communique following their first-round inter-governmental consultation on June 28, 2011, announcing that China Development Bank would extend a 2-billion-euro special loan for small and medium-sized enterprises of both countries.

By setting up the special loan, CDB dedicates itself to facilitating the cooperation between the Chinese and German SMEs, boosting employment and promoting the restructuring and upgrading of SMEs in both countries. In 2011, the bank issued 209 million U.S. dollars of SME loans to finance the cross-border merger and acquisition by Chinese enterprises in the sectors of precision machine tools and auto spare parts.

Chongqing Light Industry and Textile Holding Group took over Germany's SaarGummi Group with the support of a CDB loan of 34.4 million euros, becoming the first Chinese enterprise to have successfully acquired a German automobile part supplier. The transaction helped SaarGummi's 4,300-strong employees retain their jobs and boosted the Sino-German economic and technological collaboration.



非洲中小企业发展专项贷款

2011 年，我行继续推进非洲中小企业发展专项贷款，截至 2011 年末累计承诺金额 7.74 亿美元，贷款余额 2.62 亿美元，覆盖 29 个非洲国家；创造就业机会 1.02 万个，间接使 39 万农户、养殖户受益，带动中非经贸额 3.11 亿美元，为惠及非洲草根阶层，稳定非洲国家就业，繁荣市场和经济发挥重要作用。



埃及旺奇照明厂
Wonder Lighting Company in Egypt

旺奇照明（埃及）有限公司主要从事制造、生产和销售各种规格的灯泡、日光灯、节能灯等电光源产品。

Special Loan for African SMEs

In the end of 2011, the bank has promised to grant 774 million U.S. dollars of aggregate loans to the SMEs in 29 African countries and posted an outstanding loan of 262 million U.S. dollars. The arrangement has so far created 10,200 jobs, indirectly benefited 390,000 farm and herding families and generated Sino-African trade volume of 311 million U.S. dollars. The special loan has evolved into a significant means to benefit African people at the grass-roots level, stabilize African employment and bolster African market and economy.

我行为其提供额度为 100 万美元的流动资金贷款，用于支持借款人日常生产经营及原材料采购，同时带动当地就业 216 人。

Egypt Wonder Lighting Company specializes in the manufacturing and distribution of electric lighting products including bulbs, fluorescent lamps and energy-saving lamps. CDB extended a working capital loan of 1 million U.S. dollars to support the company's daily operation and raw material procurement. The company has 216 local employees.

www

带动中国企业对非投资

截至 2011 年末，我行中非发展基金累计决策投资 16.91 亿美元，当年带动中国其他投资主体对项目实际投入资金 8.94 亿美元，涉及基础设施、农业、制造业等多个领域，为促进非洲国家的经济社会发展和民生改善发挥了积极作用。

Drive up China's African Investment

By the end of 2011, China-Africa Development Fund under CDB had made investment decisions involving 1.691 billion U.S. dollars, which steered an actual investment of 894 million U.S. dollars from the public last year to the sectors of infrastructure facilities, agriculture and manufacturing, and played an active role in facilitating local economic and social development for the good of the African people.

加强能力建设

国开行着力加强对非洲国家知识分享和能力建设。2011 年，与中欧商学院签署合作协议，启动对非 EMBA 经济、金融高端人才培养项目，使当地的企业家有机会获得高端的工商管理培训，帮助非洲企业提升管理水平。

Strengthen Capacity Building

CDB makes consistent efforts to boost knowledge sharing with African countries and emphasizes capacity building in Africa. In cooperation with the China Europe International Business School, CDB sponsored an EMBA program in 2011 for African business and financial professionals so as to elevate the corporate governance of African enterprises.



对非 EMBA 经济、金融高端人才培养项目 EMBA program for African business and financial professionals

2011 年 11 月，中欧北京校园，经济学家、教育学家及社会各界嘉宾济济一堂，共同见证国开行向中欧国际工商学院非洲项目捐赠 150 万美元，支持非洲高级人才培养和经济发展。

“希望在国开行等知名机构鼎力支持下，使中欧非洲项目发展得更好。”

——中欧国际工商学院院长朱晓明

In November 2011, CDB donated 1.5 million U.S. dollars to an African program of the China Europe International Business School to support the training of people with expertise for Africa at the school's Beijing Campus in the presence of distinguished guests from all walks of life.

“With the support of the well-known institutions such as the China Development Bank, we hope our African program will be better in the future.”
Zhu Xiaoming, president of the China Europe International Business School

应对气候变化

Tackle Climate Change



理念与政策 Concepts and Policies

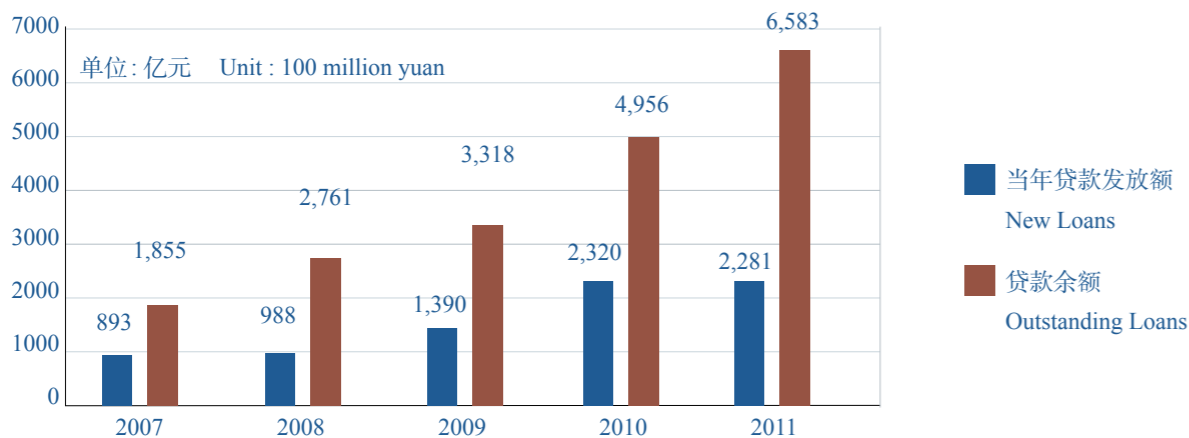
- **关注气候变化，参与全球行动** 以生态环境建设为核心，以发展促减排，积极应对气候变化。
- **开展绿色信贷，探索低碳金融** 发挥市场配置资源的作用，创新低碳金融，加大对环境保护和节能减排的支持力度，提升可持续发展能力。
- **Pay attention to climate change, and participate in global actions:** Focusing on improving ecological environment, promoting emissions reduction through development, and actively tackling climate change.
- **Promote green credit and explore low-carbon finance:** Making full use of market forces in resources allocation; innovating on low-carbon financial services; supporting environment-protecting, energy-conserving and emission-reducing efforts; and enhancing sustainable development ability.

国开行积极参与银监会《绿色信贷指引》等环保政策制定，出台《国家开发银行 2011 年环保及节能减排贷款工作方案》、《环保项目环境效益指标体系》等文件，实行环境影响评价一票否决制，保持贷款项目环评合格率 100%，共发放节能减排和环保贷款 2,281 亿元，支持建设一个能抵御气候变化的人人共享的未来。

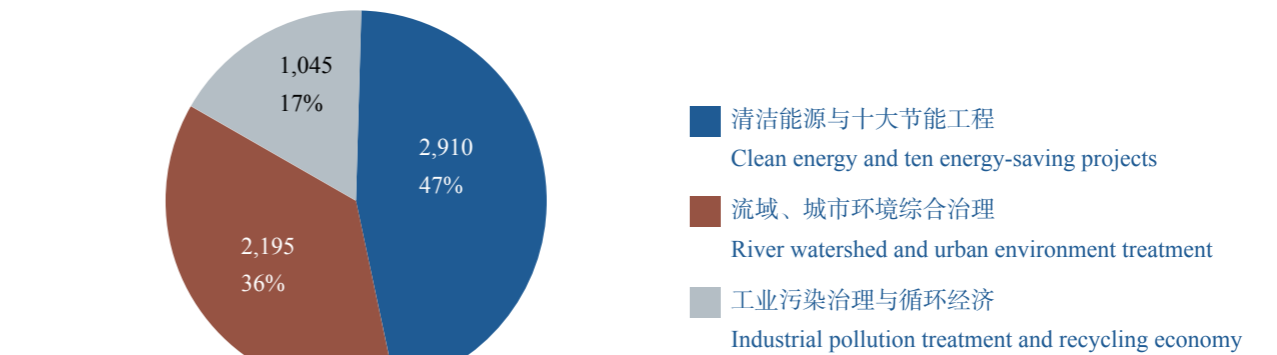
CDB participated in the formulation of the Green Credit Policy promulgated by CBRC, mapped out its 2011 working plan on loans for environmental protection, energy conservation and emission

reduction, released the document specifying the indicators for environmental impact assessment for loans, introduced the environmental veto power into its credit and lending decisions and ensured all loan projects having passed the environmental impact assessments. The bank has issued loans of 228.1 billion yuan in support of energy-conservation, emission-reduction and environment-protection, and made concrete efforts to increase the world's resilience against climate change for the good of the people.

2007-2011 年环保及节能减排贷款 Loans for Environmental Protection, Energy Conservation and Emission Reduction



2011 年环保及节能减排贷款余额结构 Composition of the Outstanding Loans for Environmental Protection, Energy Conservation and Emission Reduction



单位：亿元
Unit: 100 million yuan

发展可持续能源

Develop Sustainable Energy

能源是连接经济社会发展和环境保护的一条“金线”。国开行坚持以金融资源配置引导能源结构优化调整，为新能源产业提供全方位金融产品和服务，并重点支持可持续能源发展、促进碳排放降低。

2011 年，我行严格控制向高能耗、高污染项目提供贷款，重点支持水电、风电、太阳能发电等清洁能源项目和赛维 LDK、英利集团等可持续能源龙头企业。截至 2011 年末，累计发放水电贷款 3,759 亿元，约占全部水电投资的 25%，覆盖全部大型水电项目；累计发放风电、太阳能发电、生物质能发电行业贷款 1,149 亿元，支持项目装机容量 1,500 多万千瓦，占比三分之一以上。

Economy and environment are the two sides of the energy coin. CDB continues to improve energy structure through the allocation of financial resources, provides all-round financial products and services to

the new energy industry and gives priority support to the development of sustainable energy to curb carbon emission.

In 2011, CDB put strict restrictions on loans for energy-consuming and heavily polluting projects, favored clean and renewable hydro power, wind power and solar energy, and gave priority to the financing demand of leading sustainable energy enterprises including LDK Solar and Yingli Green Energy. By the end of 2011, it had issued loans of 375.9 billion yuan accumulatively for hydropower projects, which took up 25 percent of China's total hydropower investment and covered all large projects. The bank also supported more than one third of China's investment in wind, solar and biomass power generation with an aggregate industrial loan of 114.9 million yuan, involving a combined installed capacity of 15 million kilowatts.



光伏电站 Photovoltaic power station

中国广东核电集团有限公司是我国清洁能源的重要供应商。我行积极支持其发展太阳能、风电等可再生能源，累计为其太阳能项目承诺贷款 15 亿元，发放贷款逾 12 亿元。在我行融资支持下，该公司已投运 11 万千瓦光伏电站项目，并积极开发海外太阳能及生物质能发电项目。

我行还是中国一次性建设规模最大的风电项目——中广核内蒙古宏基 30 万千瓦风电项目的贷款牵头行，按火电每千瓦时电量消耗 380 克标准煤计算，该项目每年可节约标准煤 276,439 吨，减少烟尘 2,520 吨、CO₂ 208,960 吨、SO₂ 5,760 吨、废渣 36,000 吨。

Guangdong Nuclear Power Group is China's leading clean energy supplier. CDB vigorously supported the company to develop renewable solar and wind power. It promised to lend 1.5 billion yuan for its



瑰丽的风电场 Beautiful wind farm

solar power project, of which more than 1.2 billion yuan had been made. With the financial support from CDB, the company has put an 110,000-kilowatt photovoltaic power station into operation, and actively tapped overseas solar and bio-mass power generation projects.

CDB led the consortium loan to the group's HongJi Wind Farm in Inner Mongolia, China's biggest single investment in term of wind power generation with an installed capacity of 300,000 kilowatts. Compared to thermal power plant which normally consumes 380 grams of coal equivalent to generate one kilowatt hour of electricity, the wind farm can save 276,439 tonnes of coal equivalent, avoid emitting 2,520 tonnes of dust, 208,960 tonnes of carbon dioxide, 5,760 tonnes of sulfur dioxide and 36,000 tonnes of solid wastes every year.



黄河龙口水利枢纽项目 Longkou Water Conservancy Project on the Yellow River

黄河龙口水利枢纽项目，位于黄河中游北干流托克托至龙口河段末端，是万家寨水利枢纽的配套工程，水库总库容 1.96 亿立方米，电站总装机容量为 42 万千瓦，年均发电 13.02 亿千瓦时。

2007 年 7 月 18 日，我行与新华水利水电投资公司就该工程项目签订人民币中长期贷款合同，合同金额 27,000 万元。截止 2011 年 10 月底，贷款余额为 25,800 万元。

Longkou Water Conservancy Project across the northern main stream linking Togtoh with Longkou in the middle reaches of the Yellow River is a supporting project of the Wanjiashai Water Conservancy Project, with a water storage capacity of 196 million cubic meters, an installed power generation capacity of 420,000 kilowatts, and a yearly average electricity production of 1.302 billion kilowatt hour.

On July 18, 2007, CDB agreed to extend 270 million yuan of medium- and long-term loans to Xinhua Hydropower investment. In the end of October 2011, CDB posted 258 million yuan in relevant outstanding loans.

支持节能减排

Support Energy Conservation and Emission Reduction

国开行积极支持企业节能改造工程。2011 年，重点支持了锅炉改造、建筑节能等一系列节能改造工程，如新疆乌鲁木齐市燃煤锅炉拆并工程、燃煤电厂综合升级改造和安吉节能环保设备租赁项目等，全年发放节能重点工程贷款 204 亿元。

CDB supported the energy conservation transformation of enterprises with an aggregate loan of 20.4 billion yuan in 2011, involving a number of projects including the removal of coal-fired boilers in Urumqi City of Xinjiang, technical upgrading for coal-fired thermal power plants and the leasing of energy-efficient equipment by Anji Leasing.



燃气电厂 Natural gas power plant

天然气是低碳、高效、安全的清洁能源，具有经济、环保、热效率高的特点。我行信贷支持了江苏苏北首个天然气发电项目——国信淮安 2 × 180MW 级燃机热电联产工程。该项目总投资 14 亿元，我行贷款承诺 11.4 亿元。

Natural gas is a clean energy safe and efficient to use. CDB has promised to finance the first natural gas power plant in northern Jiangsu Province, the Guoxin Huai'an 2 × 180MW combined heat and power project with a loan of 1.14 billion yuan. The project's total investment is 1.4 billion yuan.

工程投产后，将淘汰供热范围内近 60 台小锅炉，满足淮安楚州城区工业、商业、民用采暖需求，对改善区域环境、深化节能减排、优化电网结构、缓解电网和天然气管网调峰压力具有积极的意义，对淮安市实施新能源和清洁能源建设将起到良好的示范作用。

Upon its completion, the gas-fueled plant will replace nearly 60 small boilers to supply heating to the Chuzhou District of Huai'an for industrial, commercial and domestic uses. It is exemplary in the use of clean energy, conducive to improving local environment and boosting energy conservation, and allows an integrated use of the power grid and gas pipeline network to ease rush-hour demands.

治理工业污染

Industrial Pollution Treatment

我行以“减量化、再利用、再循环”为目标，大力支持工业企业污染治理和资源循环利用项目。2011 年，重点支持了青海、甘肃等国家级循环经济示范区的建设和发展。

Sticking to the goal of “reduction, reutilization and recycle”, CDB vigorously supports industrial pollution treatment and the recycling of energy and resources. In 2011, Qinghai and Gansu established state-level recycling economic zones with the financial support of CDB.

重庆钢铁集团是具有百年历史的大型钢铁企业，同时也是重庆主城区重要污染源之一。

Chongqing Iron and Steel Group is a 100 year-old large steel enterprise and a major source of urban pollution at the municipality's downtown area.

2007 年启动的重钢环保搬迁，是继首钢之后中国钢铁工业第二家实施环保搬迁的大型企业。我行于 2009 年向重钢授信 111.5 亿元用于项目实施，环保搬迁后，重钢集团吨钢能耗由搬迁前 676 公斤标准煤下降到 611 公斤标准煤，降幅 10%；污染排放大幅降低，新区 SO₂ 排放平均值为 0.043mg/m³N，只有原厂的 40%。

It is also China's second large iron and steel enterprise after the Shougang Group to have started relocation for environmental protection. CDB provided a loan of 11.15 billion yuan to Chongqing Iron and Steel in 2009 to facilitate its relocation started in 2007. After the relocation, the company consumes 611 kilograms of coal equivalent to produce one tonne of steel, down 10 percent from the previous 676 kilograms of coal equivalent. Its sulfur dioxide discharge now averages 0.043mg/m³N, only 40 percent of the previous discharge.



重钢长寿新区全景 A panoramic view of the Chongqing Changshou District



国内首台在线固熔炉 China's first in-line solution heat treatment furnace

东北特钢集团大连基地环保搬迁项目是国家振兴东北老工业基地的项目之一。项目建成后，将成为当今世界最先进水平、最具竞争力、品种最全、精度最高、质量最优的精品特殊钢材生产基地。截至目前，我行为该项目累计综合授信 75 亿元，累计实现发放贷款 60 亿元和滚动发行短期融资券 14 亿元。

该项目用于环境治理、节能措施的投入达 10 多亿元，实现烟气排放浓度低于 50mg/m³ 以下，达到欧洲国家先进标准；水的重复利用实现“零排放”目标；年可节约用煤 30 万吨以上，成为优质、低耗、高效、清洁的现代化特殊钢企业。

Relocating Dalian manufacturing base of Dongbei Special Steel Group is one of the national projects aimed to rejuvenate China's northeast old industrial base. The newly established plant is a world-leading special steel production base capable of producing a variety of most competitive products of the finest quality. CDB has extended a comprehensive line of credit of 7.5 billion yuan accumulatively to the project, including an aggregate loan of 6 billion yuan and a short-term financial bill rollover to the tune of 1.4 billion yuan. Dongbei Special Steel Group has invested more than 1 billion yuan in environmental treatment and energy conservation. The dust concentration of its flue gas now falls below 50 mg/m³, up to the world-leading European standards. Discharging no wastewater and sparing more than 300,000 tonnes of coal a year, the plant has turned into a clean, highly efficient, energy-saving modern special steel maker.

www

推进环境综合治理

Promote Comprehensive Environmental Treatment

国开行通过支持流域、城市环境综合治理，促进水资源的保护、存续和使用，使经济社会发展与水资源相协调。截至 2011 年末，流域、城市环境综合治理贷款余额 2,195 亿元。

CDB has applied itself to supporting watershed and urban environmental treatment and boosting water resources protection. In the end of 2011, CDB's outstanding loans for comprehensive environmental treatment amounted to 219.5 billion yuan.

支持重点流域治理

2011 年，我行重点支持了长江中下游、太湖、滇池等重点流域水污染防治项目，与环保部、发改委等五部委联合下发《关于印发〈长江中下游流域水污染防治规划（2011-2015）〉的通知》，推动解决长江中下游流域水环境、饮用水水源和生态安全问题。

Support Key Watershed Treatment

It also joined five ministerial departments including the Ministry of Environmental Protection and NDRC to release the Water Pollution Prevention and Treatment Plan for the Middle- and Lower-reaches of Yangtze River (2011-2015) in an effort to improve local water environment, protect drinking water sources and strengthen ecological security.



治理前东太湖
The Taihu Lake before treatment

近 10 年来，位于苏州的吴江东太湖水产养殖面积成倍增长、水生生物大幅减少、湖泊淤积日趋严重，水环境质量急剧恶化。

国开行以防洪与生态共利、流域与地方共赢为出发点，



治理后东太湖
The Taihu Lake after treatment

融资支持吴江东太湖综合整治工程。截至 2011 年末，累计发放贷款 9.73 亿元，当年发放 4.95 亿元，贷款余额 5.22 亿元，为东太湖的整治做出了重要贡献。至此，太湖水环境质量、泄洪功能得到了极大的改善，这颗江南明珠又重现烟波浩淼的秀丽美景。

The sprawling aquaculture farms have been cutting into the aquatic life on the eastern waters of Taihu Lake in Wujiang City of Jiangsu Province for nearly a decade. They also caused an increasingly serious siltation problem and damaged local water environment.

CDB financed a comprehensive environment treatment project in this watershed with an aim

of stimulating economy, improving ecology and strengthening flood-preventing facilities. By the end of 2011, CDB has accumulatively provided 973 million yuan of loans to the project, with 495 million yuan granted last year, and posted an outstanding loan of 522 million yuan. Thanks to the support of CDB, the environment and flood-preventing capacity of the Taihu Lake have both improved. People say the pearl to the south of Yangtze River shines again.

支持城市环境综合治理

2011 年，我行支持了江西、广西、深圳等地的污水处理设施项目建设；推动了苏州工业园、无锡太湖新城中心区等低碳生态城市建设。

Support Comprehensive Treatment of Urban Environment

In 2011, CDB helped a number of regions including Jiangxi, Guangxi and Shenzhen to improve their sewage disposal facilities and supported the low-carbon development of Suzhou Industrial Park and the Taihu New District of Wuxi City.



琅东污水处理厂 Langdong Sewage Disposal Plant

2007 年广西壮族自治区仅有 10 个污水处理厂、13 座生活垃圾无害化处理设施。我行创新投融资模式，承诺 70 亿元专项贷款集中支持广西全区城镇污水生活垃圾处理设施建设。

截至 2011 年末，累计发放 44.77 亿元贷款，支持了覆盖全区所有市县的 103 个污水垃圾处理设施建设项目，支持广西成为西部地区第二个县县建成污水处理厂的省区，城镇平均污水集中处理率、垃圾无害化处理率均超过 60%，为广西打造秀水青山新环境做出了突出贡献。

Guangxi Zhuang Autonomous Region had only 10 sewage-processing plants and 13 pollution-free domestic waste disposal facilities in 2007. CDB used innovative financing methods to grant the region a special loan of 7 billion yuan, helping it renovate domestic waste and sewage disposal facilities.

By the end of 2011, the bank had issued an aggregate loan of 4.477 billion yuan to finance the

region's 103 relevant projects. Guangxi thus has become the second western provincial region to have had sewage treatment facilities available in all its counties. Currently, more than 60 percent of the region's urban sewage has been put to concentrated disposals while the proportion of its urban domestic wastes subject to pollution-free treatment also exceeded 60 percent.

www

坚持绿色运营

Adhere to Green Operation

国开行大力推行绿色运营，将环保节约理念融入日常运营的全过程。从纸、电、水的节约使用，到建设绿色数据中心，推行视频会议减少公务旅行，全面减少碳排放，降低自身运营的环境影响。

CDB vigorously promotes green operation, and has incorporated the concepts of environmental protection

and energy conservation into the entire process of its day-to-day operation. The bank strives to reduce its environmental footprints by saving paper, power and water, establishing a green data center, facilitating video conferences to avoid unnecessary business travels and curbing carbon emission by all possible means.

推广绿色办公

2011 年，我行正式成立由行领导任组长的国家开发银行节能节约工作领导小组，定期发布《“节能节约”工作简报》，全面推广绿色办公。

Boost Green Office

In 2011, CDB installed a management panel headed by the bank leader to supervise in-house energy conservation and emission-reduction, and regularly released briefings on the latest developments of this work to boost green office.





厦门分行办公楼远景图
A panoramic view of the office building of CDB Xiamen Branch

LEED 金级预认证证书
LEED Gold Pre-certification

国开行厦门分行办公楼，在建设中高度重视环保、节能，项目按照绿色建筑标准设置了低碳、节能、节水、节材、环保的设计及技术，并于 2010 年获得了 LEED-CS 金级预认证。

项目采用抗震性能极佳的全钢结构，降低了施工对周边环境的污染及能源的消耗；采用安装精度高，抗震性能好的全单元式玻璃幕墙系统，能阻挡 65% 以上的辐射热及 99% 以上的紫外线；设置雨水、空调冷凝水回收及中水处理系统，采用节水洁具实现一般性日常用水减少 30%，利用喷灌技术实现景观用水减少 50%；采用纳米光子除臭装置，设置专用回收品集散地，用来分类、收集和储存各类无危险物质。

CDB Xiamen Branch's office building has obtained the 2010 pre-certification at the Gold level for Leadership in Energy and Environmental Design for Core and Shell (LEED-CS), an internationally recognized benchmark for green building, for having attached great importance to environmental protection and energy conservation during the construction and for having adopted environment-friendly designs and technologies to save energy, water and raw materials.

Adopting earthquake-proof full-steel structure for its office building, the bank has managed to minimize the energy use during the construction as well as the impacts of its construction debris to peripheral environment. The building's full earthquake-proof glass curtain wall can absorb 65 percent of radiant heat and more than 99 percent of ultraviolet lights. Its daily water consumption falls by 30 percent because of the use of water-efficient toilets and a water-recovery and reclaimed-water processing system that can recycle rainwater and air conditioner condensation. The use of sprinkling irrigation technology has resulted in a 50-percent decline in water consumption for greening and landscaping. A nanophotonic deodorization device and special recycling stations have been installed for the collection, classification and storage of non-hazardous solid wastes.

2011 年国开行推行绿色办公的最新进展 Latest Development in CDB Green Office in 2011

| | |
|----------------------------|--|
| 加快后勤管理信息系统建设， 加强能耗统计分析； | Accelerating the development of logistics management system and strengthening energy consumption statistical analysis; |
| 加强办公用品管理， 杜绝铺张浪费； | Tightening office supplies management and banning extravagance and waste; |
| 选用可再生环保型硒鼓； | Using renewable environmental-friendly toner cartridges for printers; |
| 推广应用节能产品技术； | Promoting the application of energy-saving products and technologies; |
| 对办公用房进行节能改造。 | Making energy-efficient office retrofits. |



网真视频会议现场 A video conference in progress

推广视频会议

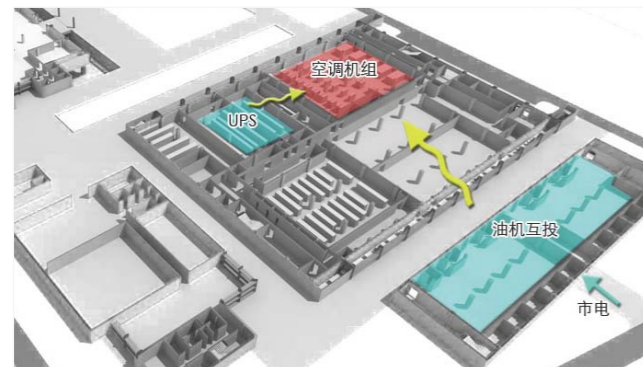
我行高清视频会议系统已覆盖国内所有分支机构，并开通至开罗、莫斯科等海外分支机构。2011 年，全行共召开视频会议 424 场，共计节约差旅出行约 13 万人次，估算减少飞行里程约 2.6 亿公里，减少碳排放约 2.37 万吨。

Facilitate the Use of Video Conference

CDB's high definition video conferencing systems have covered all its domestic affiliates and the overseas branches in Cairo and Moscow. In 2011, the bank convened 424 video conferences, approximately avoiding 130,000 business trips involving an aggregate flight mileage of 260 million kilometers, which otherwise would produce 23,700 more tonnes of carbon emissions.

建设绿色数据中心

作为银行经营跳动的核心，数据中心的能源消耗较大。在新数据中心的建设中，我行积极采用绿色的理念和技术，保证数据中心既安全高效，又绿色节能。在采取节能减排措施后，新数据中心的 PUE 值（数据中心的输入电能与 IT 设备消耗电能之间的比值）将从现有数据机房的 2 降低至 1.82，接近世界一流数据中心的水平。



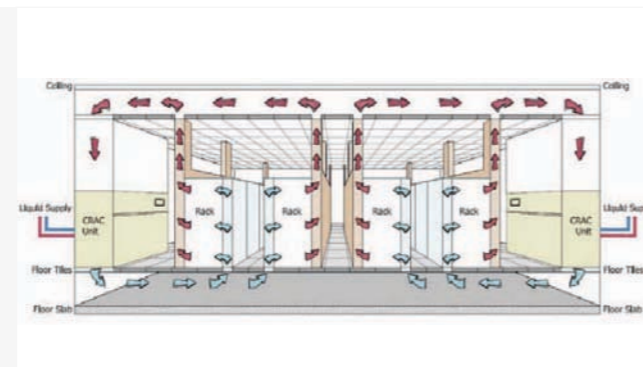
采用高频 UPS 与高压柴油机组提高供电效率
High frequency UPS and high pressure diesel generators improve power supply efficiency

在供电系统设计方面，采用了 10KV 高压柴油机组、高频 UPS 设备（功率因数达到 0.99）等先进技术，供电过程中的损失降低约 20%；

For power supply, a 10 KV high-pressure diesel generator and high-frequency uninterruptible power supply (UPS) equipments with a high input power factor of 0.99 were installed, which would cut the power losses in transmission by 20 percent.

Build Green Data Center

Being the central nerve system of a bank, data center is energy consuming. CDB therefore adopted green technology to guarantee the safe, efficient and environment-friendly construction and operation of the new center. It's estimated that the new center's power usage effectiveness, the ratio of total amount of power used by a computer data center facility to the power delivered to computing equipment, will drop from the present 2 to 1.82, close to the world-leading level.



合理的空间布局与送风方式提高制冷效率
Spatial layout and air supply arrangement raise cooling efficiency

在空调系统设计方面，采用了冰冻水型空调机组（COP 值接近 6）、Free Cooling 技术等，数据中心空调系统的制冷效率提高约 30% ~ 40%。

The center also adopted the advanced chilled water air conditioning units (Coefficient of Performance close to 6) and the free cooling technology, which were expected to raise cooling efficiency by 30 percent to 40 percent.



共建社会和谐
Build Social Harmony



理念与政策 Concepts and Policies

- **金融社会化、社会金融化** 既要用社会建设的目标和方法来加强发展金融，又要以金融发展的成果为社会发展提供强大的内生动力。
- **公众参与、公众受益** 推动政府、市场、公众以及各利益相关方建立共识、形成合力，实现各方利益的平衡发展。
- **Socializing finance and financing society:** Financial development is aimed to provide strong inner drive for social prosperity; the targets and methods for social development are to be employed to beef up the muscles of financial industry.
- **Public participation and benefiting the public:** Efforts are to be made to promote consensus among the government, markets, the general public and all stakeholders, so as to make concerted efforts and achieve balanced development in the interest of all relevant parties.

员工发展

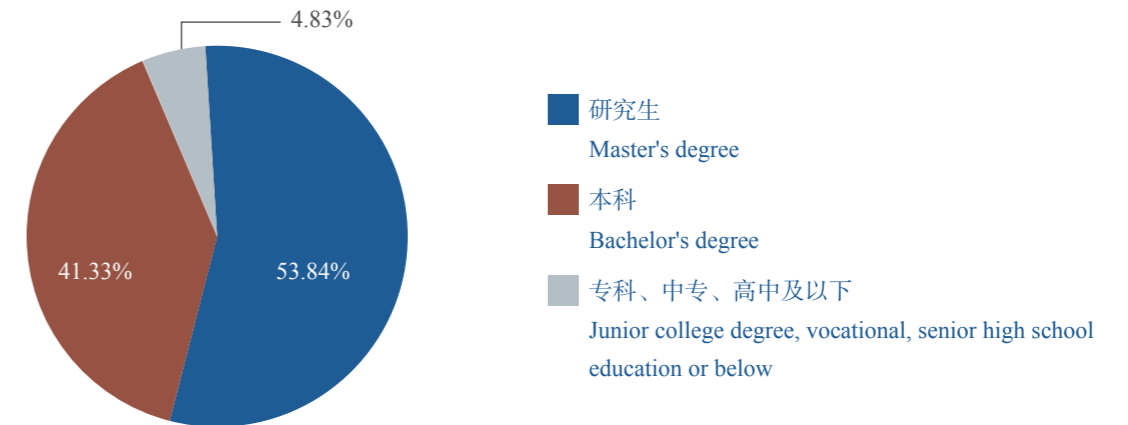
Staff Development

国开行视员工为最宝贵的财富，努力为员工提供良好的发展机会和广阔的发展空间，实现员工与企业共同成长。在实践中，全体员工也高度认同并践行国开行的价值观和责任理念。

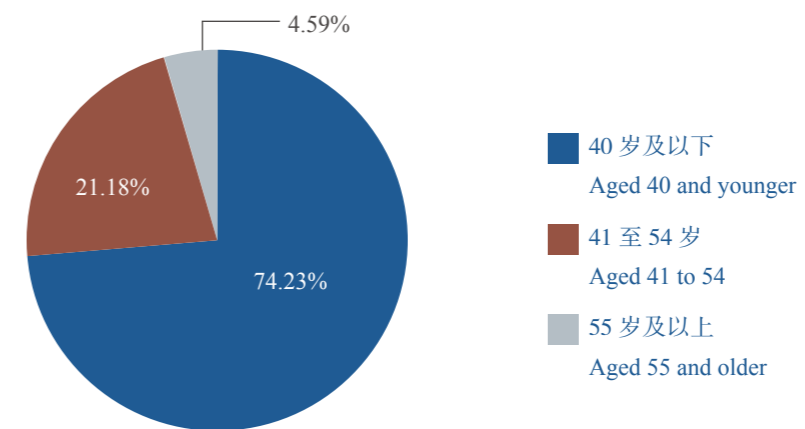
CDB regards its employees as the most valuable assets and strives to bring each and every one of them a good opportunity to grow with others for a brighter future. The CDB employees have recognized and spread the bank's values and responsibility philosophy through down-to-earth practice.

| 2009-2011 年员工概况 | Employee Data | 2011 | 2010 | 2009 |
|-----------------|---|--------|--------|--------|
| 员工总数 | Total number of employees | 7,626 | 7,210 | 6,711 |
| 男女员工比例 | Gender ratio of employees (Man vs. Woman) | 1.57:1 | 1.61:1 | 1.60:1 |
| 中高层管理人员的男女比例 | Gender ratio in middle and executive management (Man vs. Woman) | 1.83:1 | 1.87:1 | 1.88:1 |
| 员工流失率 | Employee turnover rate | 1.24% | 0.73% | 0.61% |
| 少数民族员工比例 | Proportion of employees of ethnic minorities | 5.68% | 5.45% | 5.23% |

2011 年员工学历结构 Employee Composition by Education



2011 年员工年龄结构 Employee Composition by Age



员工招聘

我行重视员工招聘与人才引进，积极拓宽招聘渠道，搭建了毕业生统一招聘平台，提高了招聘工作的规范化、科学化水平。2011 年，共引进各类人才 592 人。

Staff Recruitment

CDB attaches great importance to staff recruitment, vigorously expands recruitment channels and puts into place a unified recruitment platform to make recruitment management more standardized and scientific. In 2011, the bank employed 592 people with different expertise.



国开行暑期实习宣讲会

CDB stages career talks in summer break.

国开行着力吸引海外人才，开辟国际化招聘渠道。2011 年，共招聘具有海外留学背景人才 155 名。同时，启动了海外实习生项目，有来自哈佛大学与麻省理工

学院的 30 余名学生入选，最终有 7 名毕业生加入我行。该项目未来将进一步扩大招聘范围至国内外一流院校。

CDB has doubled its efforts to recruit overseas. Its 2011 new hires include 155 people with overseas study background. The bank also started an overseas internship program participated by more than 30 students from the Harvard University and MIT. Seven of the interns have joined in CDB after their graduation. In the future, the program will be further expanded to more first-class institutes of higher learning in China and abroad.

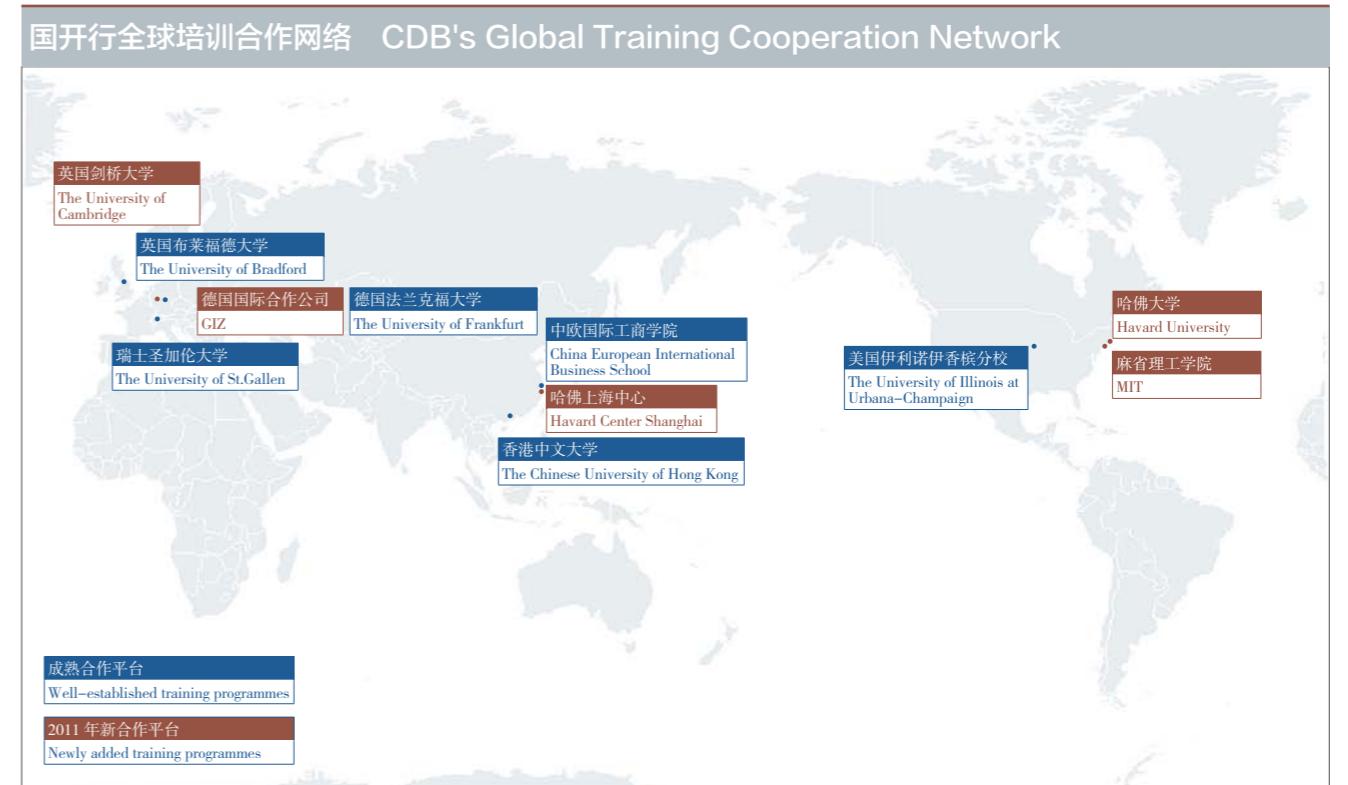
员工培训

我行建立了全员培训体系，坚持面授培训与网络培训相结合，努力提升培训的专业性和覆盖面。2011 年全行共开展面授培训 4,850 人次，网络培训 17,718 人天。

Staff Training

CDB has set up an all-staff training mechanism and strives to help all its employees access professional and increasingly diversified training courses. In 2011, a total of 4,850 people attended in-person training and 17,718 people participated in distance learning.

国开行分层次、全方面的员工培训体系 CDB's Multiple-level and Full-dimensional Staff Training Mechanism



我行员工参加巴克莱银行为贫困儿童捐款举办的年度夜走活动
Secoedees from CDB participated in Barclays Take One Small Step into the Night in London, raising money for needy children

自 2007 年，我行开始与英国巴克莱银行在全面战略合作框架下开展培训合作，通过境外交流实习、境内面授培训与专题研讨等形式，在产品开发、风险管理等重点业务领域，学习借鉴其先进理念与经验，培养骨干员工，促进企业的国际化进程。2011 年，我行共有 70 名骨干员工赴巴克莱伦敦、新加坡与香港交流

实习，1,078 人次员工参加巴克莱相关领域专家授课的境内面授培训及专题研讨。

Under the strategic cooperation framework linked with Barclays in 2007, CDB has been enhancing training collaboration with the British bank by organizing in-person training, internship programs and symposiums both at home and abroad to strengthen exchanges on key business such as product development and risk management, learn from advanced overseas experiences, train more outstanding employees and facilitate CDB's internationalization. In 2011, CDB sent 70 outstanding employees to London, Singapore and Hong Kong to exchange with their peers in Barclays. Another 1,078 employees participated in the in-person training lectured by the experts of Barclays Bank and symposiums with different focal themes.



员工培养

我行注重营造良好的发展环境，帮助员工全面提升职业素质和能力，建立多元化的职业发展通道，创造公平的竞争环境，努力提高干部选拔的科学性。2011 年，重点加强年轻干部的培养教育并落实导师制，完善海外员工管理制度。2011 年，开展了 15 个业务线的建功立业岗位竞赛活动，共评选出岗位能手 436 名，金融服务先进集体 15 个，金融服务标兵 32 名。

Staff Development

CDB believes in that a sound career development environment emphasizing fair competition and providing multi-directional career paths will help its employees be more professional and competitive. In 2011, it organized 15 skills contests in which 436 employees stood out for their excellent performances and 15 teams and 32 individuals won prizes for the best financial services they had provided.

员工职业发展通道 Employees' Career Advancement Path



河北分行青年员工与农户共同劳作
Employees of CDB Hebei Branch work together with farmers.

为强化青年员工开发性金融理念，了解国情、民情，提高基层金融工作能力。2011 年，我行组织开展了“青年农村金融服务行动”。发动青年员工深入田间地头，围绕农村水利基本建设、农村饮水工程、农村危房改造、中小企业融资等一系列社会热点和我行业务发展重点，成立课题研究小组和青年突击队，全年参与调研 1,465 人次，与当地农民同吃同住同劳动 914 人次。

To promote an in-depth understanding of the development finance concept among the young employees, CDB launched the campaign of Youth

我行建立了员工创新成果评选制度和积分管理系统，鼓励员工积极创新金融服务和金融产品。2011 年，全行 350 名员工获得了重大项目积分奖励，1,268 名员工获得了创新积分。



宁夏分行青年员工在临时搭建的简易教室里为孩子们辅导功课
Employees of CDB Ningxia Branch teach children in a makeshift classroom.

on the Move for Rural Financial Services in 2011, mobilizing young employees to go to the rural to conduct field surveys on a range of hot social issues and CDB's priority agenda, such as rural water conservancy construction, rural drinking water supply, renovation of dilapidated rural houses and SME financing. In 2011, a total of 1,465 employees participated in grass-roots surveys. Of the total, 914 had stayed in the rural, dining and working together with farmers.

By establishing an innovation evaluation and credit accumulation mechanism, CDB keeps motivating its employees to innovate on financial services and products. In 2011, the bank's 350 employees won credits for having contributed to key projects while another 1,268 employees accumulated credits for having made significant innovations.

员工关爱

我行积极为员工营造“关爱他人，关爱自己”的工作氛围，关心员工健康，丰富员工的业余文化生活，促进员工工作与生活的平衡。

2011 年，继续开展“四个全员”（全员休假、全员培训、全员健身和全员保健）活动，全员体能测试率、全员健身处方覆盖率、落实全员健身计划覆盖率均达到 100%，员工体检率达 99%；开展“送温暖”员工帮扶活动，为困难员工排忧解难；关注离退休员工的生活，制订《离退休干部工作规划纲要（2011 年-2015 年）》，建设了 3 个社区老干部活动站。2011 年，员工满意度为 87%。

Care for the Employees

CDB offers an engaging and amiable work environment that inspires employees to care for one another, work healthily, live a rich spare life and achieve a work-life balance.

In 2011, the bank continued to implement the plans of having all its employees access vacation, professional training, physical exercises and health care services. Last year, all CDB employees went through physical fitness tests, received tailor-made fitness exercise prescriptions and took up physical training. 99 percent of employees received physical check-ups. The bank also took care of the employees with special difficulties in their life, mapped out the 2011-2015 work plan on the care and management of retired employees and set up three community recreation centers for the retired. The employee satisfaction rate of CDB was 87 percent in 2011.

为完善员工的中长期激励和保障机制，更好的维护员工权益，2011 年，我行积极推动企业年金方案的制定和获批实施，企业年金计划获得财政部批复，并在人力资源与社会保障部备案。

To offer employees medium- and long-term incentives and better protect the legitimate rights and interests of the employees, CDB formulated its corporate annuity plan in 2011, which has been approved by the Ministry of Finance and was put on file with the Ministry of Human Resources and Social Security.

国开行员工丰富多彩的业余生活
CDB employees' spare life



www

客户服务

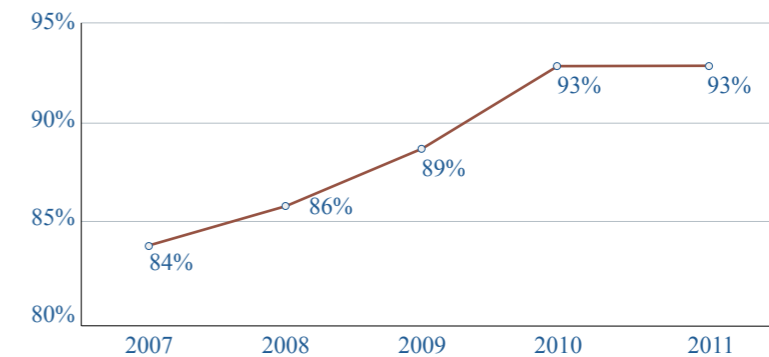
Customer Services

我行高度重视客户需求的满足，努力为客户提供多元化多渠道的专业金融服务。2011 年，成立了客户服务管理中心，建立客户关系管理信息系统，提升客户服务能力，实现由以项目为中心向以客户为中心的转变。电子银行业务实现快速发展，网银系统覆盖除西藏外各省区，新增注册企业客户 1,367 个。

CDB attached great importance to customer demands and strived to satisfy customers through a variety of

professional financial services. With the establishment of the Customer Service Management Center and the customer relations management information system in 2011, the bank further enhanced its customer-service capability and shifted from being project-oriented to staying customer-oriented. CDB's e-banking business grew rapidly, with the online banking services available everywhere in China except for Tibet. The newly registered corporate users reached 1,367.

2007-2011 年国开行的客户满意度 CDB's Customer Satisfaction Rate



京珠高速公路
Section of the Beijing-Zhuhai Expressway

2011 年，银行信贷规模减少，广东省交通集团有限公司的高速公路建设因资金问题而影响了进度。我行针对交通集团专门成立了公路行业客户组，进行项目开发和客户服务等信贷管理工作，实现了双方高层定期拜访机制，缩短了决策时间，提高了决策质量，促成了与交通集团在贷款发放、债券承销等多领域的合作，有效缓解了交通集团高速公路建设迫切的资金需求。

“开发银行雪中送炭，解决了我们急需的建设资金，今后在债券承销、财务顾问等领域优先与开行合作，并希望开行在‘十二五’期间作为主力银行支持全省高速公路项目建设，并优先考虑由开行担任重大项目银团牵头行。”

——交通集团评价

Because of the credit curb in 2011, Guangdong Communication Group was hit by capital constraint and could not advance its expressway construction as scheduled. In response, CDB set up a special work team to serve clients of the highway industry, engaging in project development and credit management. Through regular exchange of visits

between high-level management of both sides, CDB and Guangdong Communication Group efficiently and effectively collaborated in loan issuance and bond underwriting, and timely eased the latter's pressing demand for construction fund.

“CDB came to our rescue as if someone offering us fuel in a snowy weather. Its help timely eased our capital constraint. We will regard CDB as our priority partner in term of bond underwriting and financial consultancy. We particularly hope CDB can be the pillar bank to support Guangdong's expressway construction and lead consortium loans for future key significant projects.”

—— Remarks made by the Guangdong Communication Group

责任采购

Responsible Procurement

国开行积极推动责任采购和绿色采购。建立了较为完善的采购管理体系，全面推行电子化采购管理流程，在采购文件中列明对产品的环保和节能要求，以及对供应商注重员工权利待遇、安全生产环境等方面要求。2011 年，完成采购项目受理审批 316 个，合同签订 396 个，节约金额 0.92 亿元，节约率 9%，绿色采购比率达到 100%。

CDB commits itself to responsible and environment-friendly procurement. The bank has brought into full play its electronic procurement management system, specified environment-protecting and energy-conserving requirements in the procurement contracts and set clear standards for suppliers on employee right protection and safety production. In 2011, a total of 316 procurement projects were considered and examined while 396 contracts were signed. Some 92 million yuan were saved, taking up 9 percent of the bank's total procurement expenditure. All procurements made were environment-friendly.

2008 年，郑州信源信息技术股份有限公司通过采购招标，成为我行采购管理系统开发商。2009 年以来，采购系统各功能模块陆续投入应用，获得了行内外使用者的普遍好评，我行和信源公司先后接待中国银行、中国人寿等金融保险同行的参观学习、观摩。同时，信源公司通过与我行的密切合作，拓展了业务在金融领域的应用，开拓了北京市场，参与了人民银行领导下的“金采网”的组建和技术支持。我行与信源公司的合作充分体现了与供应商的共同成长，互利共赢。

Zhengzhou Xinyuan Information Technology won tender in 2008 to become the developer of CDB's procurement management system. With its functions gradually brought to use since 2009, the system has been widely acclaimed by the users within or without the banking industry. The Bank of China and China Life Insurance both visited CDB and Xinyuan to observe the system's operation. The close cooperation between CDB and Xinyuan raised the latter's visibility in the financial industry and helped the latter open up the Beijing market. Xinyuan later provided technical support for the construction of the cfcpn.com, a collective procurement web site for the financial industry under the People's Bank of China. This case epitomizes CDB's will and efforts to grow with its suppliers for win-win results.

伙伴合作

Partnership

我行不断拓展合作领域，创新合作方式，促进企业与合作伙伴的互利共赢。继续通过开展培训、签订战略合作协议等形式与政府开展合作，以开发性金融支持地方发展。重视同业合作，大力支持基层中小金融机构的发展。截至 2011 年末，与我行合作并签订合作协议的合作机构 1,934 个，较上年度增加 503 家，其中担保类 608 家、投融资类 625 家、银行类 89 家、龙头企业类 22 家、小额信贷类 548 家、金融租赁类 5 家、其他类 37 家。

CDB aims to realize an amicable relationship of mutual prosperity with its partners and constantly innovates on collaborative approaches to deepen cooperation in a broader area. Our bank continued to support local development by the way of development finance, provided training to and signed strategic partnership agreements with local governments. It also emphasized the cooperation with industrial peers, and vigorously supported the development of small and medium-sized grass-roots financial institutions. By the end of 2011, there were 1,934 institutions having signed cooperation agreements with CDB, an increase of 503 from the previous year. Of the total, there were 608 guarantee agencies, 625 investment and financing companies, 89 banking institutions, 22 leading enterprises, 548 micro-credit institutions, five financial leasing firms, and 37 other kind of partners.

| 2011 年我行开展利益相关方合作的部分情况 CDB's Key Cooperation with Stakeholders | | |
|--|---|--|
| 合作领域 Cooperation areas | 合作伙伴 | Partners |
| 科学规划 Scientific planning | 国家发改委、工信部、住建部等部委；各级地方政府；清华大学、麻省理工大学、香港中文大学等机构； | The National Development and Reform Commission, the Ministry of Industry and Information Technology and the Ministry of Housing and Urban-Rural Development; local governments at various levels; Tsinghua University, Massachusetts Institute of Technology and the Chinese University of Hong Kong; |
| 国际合作业务 International cooperation | 世界银行、上合银联体合作银行、巴克莱银行等 98 个区域、次区域金融机构以及合作国金融机构； | 98 regional and sub-regional financial institutions as well as financial institutions of the partner countries including the World Bank, the member banks of SCO Interbank Consortium and Barclays Bank; |
| 文化产业 Cultural industry | 新闻出版总署、文化部、上海、安徽、青海等省市； | General Administration of Press and Publication; the Ministry of Culture; Shanghai Municipal Government and the provincial governments of Anhui and Qinghai; |
| 环境保护 Environmental protection | 环保部、工信部、住建部、林业部等部委；各级地方政府； | The Ministry of Environmental Protection, the Ministry of Industry and Information Technology, the Ministry of Housing and Urban-Rural Development, and the Ministry of Forestry; and local governments at various levels; |
| 民生金融业务 Financing for People's livelihood | 工信部、住建部、教育部、财政部、水利部等部委；扶贫协会、信用协会等社会组织；各级地方政府；保障性安居工程承建企业；社保基金、信托公司等；各级学生资助中心；各类市场化机构； | The Ministry of Industry and Information Technology, the Ministry of Housing and Urban-Rural Development, the Ministry of Education, the Ministry of Finance, and the Ministry of Water Conservancy; social organizations such as poverty alleviation societies and credit associations; various levels of local governments; enterprises engaged in social housing construction; social security funds and trust companies; student assistance centers at various levels; and various market-oriented institutions; |
| 员工发展 Staff training | 哈佛大学；巴克莱银行；布拉德福德大学、德国法兰克福大学、世界银行培训学院等海内外培训机构。 | Harvard University, Barclays Bank, and overseas training institutions, including University of Bradford, Frankfurt University of Germany and the World Bank Institute. |



加大融智支持力度，帮助地方干部扩充金融知识、提升管理能力。近几年，我行与地方政府开展培训合作，特别是加大沿边地方干部培训力度，2009 至 2011 年累计培训地方干部 369 人。

CDB dedicates itself to helping local government officials increase their financial savvy and management abilities. Over the past few years, CDB had strengthened training cooperation with local governments, especially those in the border areas. A total of 369 local officials had been trained from 2009 to 2011.

热心公益

Commitment to Public Welfare

我行始终坚持服务社会、回报社会，积极参与慈善公益事业，与公众和社区分享企业的发展成果。2011 年各类捐款达 3,550 万元。积极参与灾后重建工作，对灾区供水、供电、防洪、教育等基础设施和灾民安置房建设予以大力支持。积极投入法律公益事业，近年来捐助金额累计达 300 万元，主要用于西部地区办理法律援助案例、开展外部普法和法律宣传、解答法律咨询、支持法律志愿者行动等。

To serve the public and reciprocate the society, CDB actively participates in public welfare undertakings

to share in its development achievements with the public and the communities. In 2011, the bank donated 35.5 million yuan in total for charities and participated in post-disaster reconstruction by mainly supporting infrastructure such as water and power supply, flood prevention and education as well as housing placement construction for the victims. CDB also donated 3 million yuan to the western interior in the past few years to enhance local legal aid services, spread legal knowledge, provide legal consultancy and support volunteer actions.



第二民族中学学生 Students of the No. 2 Middle School

我行捐献 1,000 万元在青海玉树县灾区建设第二民族中学，是一所设施先进的示范学校。2012 年 3 月 11 日，举行了入住新校园开学典礼，现已开展正常的教育和教学工作。

The No. 2 Middle School for Students of Ethnic Minorities built with CDB's donation of 10 million yuan is a well-equipped school. With its opening ceremony held on March 11, 2012, the school has gone into normal operation.



炎陵基金老师教学现场
Teacher subsidized by the Yanling Education Fund is giving a class

炎陵县地处湖南东南部山区，属于革命老区，经济欠发达，教育水平落后。2011 年 1 月，国开行筹款 103 万元成立了“‘春晖’炎陵助学基金”。9 月 7 日，在“国家开发银行‘春晖’炎陵助学基金”2011 年教师节的奖助仪式上，向 20 名长期扎根山区的优秀贫困教师，30 名家庭困难的优秀学生进行了奖助。

Yanling County in southeastern Hunan Province is the former revolutionary base and less-developed in both economy and education. CDB raised 1.03 million yuan and launched the “Chuihui” or “Sunlight in Spring” Education Trust for Yanling in January 2011. Twenty excellent teachers and 30 outstanding students whose families have financial difficulty received grants from the CDB education trust on Sept. 7, three days before the National Teacher's Day.



普法图书站
CDB book center on laws

我行积极探索行外普法新模式，购买农村基本法律制度、农民工权益保护、婚姻家庭等方面 7,700 册法律图书，分赴四川彭山县和宁夏红寺堡区开展行外普法，在两地的部分乡村文化站创建“国家开发银行普法图书站”，与我行基层金融业务相结合，有效推动了当地的信用建设和法治建设。

CDB has taken solid measures to raise public legal awareness. It has purchased 7,700 titles of books on China's basic legal system in the rural areas, the protection of migrant workers' rights and interests as well as marriages and domestic life, and set up CDB book centers on laws in Pengshan County of Sichuan and Hongsibao District of Ningxia respectively. Such efforts combined with CDB's rural financial services have effectively promoted local people's credit and legal awareness.



中加友谊小学爱心捐赠活动 The donation ceremony at China-Ghana Friendship School

“我亲爱的孩子们，向上帝许诺，将来你们也会无私的帮助其他人，因为曾经有人无私的帮助你们。”
“是的，我会的。”

“My dear children, please promise to God that you will help other people selflessly because you have been helped selflessly.”
“Yes, I do.”

“我亲爱的孩子们，向上帝许诺，你们会记得中非基金的朋友们，并永远感谢他们曾经给过你们的支持。”
“是的，我会的。”

“My dear children, promise to God that you will remember the friends from the China-Africa Development Fund and always be grateful for the help they gave to you.”
“Yes, I do.”

2011 年 11 月 15 日，中国援建加纳的中加友谊小学，孩子们正在虔诚地随着牧师祈祷，这是中非发展基金员工自发组织的爱心捐赠活动，是该基金境外社会活动的尝试，也是基金人对非事业情感积淀的体现。

On Nov. 15, 2011, students of the China-Ghana Friendship School built with the support of China reverently prayed with their priest after receiving donations made by the employees of the China-Africa Development Fund.



湖北分行青年员工为农民工子女辅导学业
Volunteers from CDB Hubei Branch tutoring children of migrant rural workers

我行积极组织青年员工参与志愿服务。在“3·5”志愿服务周开展了关爱农民工子女志愿活动。全行 19 家分支机构 542 人次青年员工参加志愿活动，累计服务时数 1,989 小时，服务农民工子女 1,996 人次。

CDB inspired its young employees to engage themselves in voluntary services. On March 5, the Chinese Volunteer Service Day, the bank launched a week-long drive to help the children of rural migrant workers. Some 542 young employees from 19 branches contributed a total of 1,989 volunteer hours for 1,996 children of migrant farm workers.



“感谢叔叔阿姨对我们的关爱，我们一定会珍惜这份关爱和帮助，努力学习，用优异的成绩回报这些好心人，回报社会。”

——山西太原市北格镇东蒲小学学生高玉

“Many thanks for the love and assistance you have given to us. We will bear them in mind and study hard to reciprocate you kind people and the society with our excellent grades.”

—— Gao Yu, a student of Dongpu Primary School of Beige Township, Taiyuan City, Shanxi Province

反金融犯罪

Combat Financial Crimes

国开行坚决反对各类金融犯罪，严格依法合规经营，杜绝商业贿赂。完善相关制度规定，加强宣传与教育，保障银行的资金安全与健康发展。

CBD solemnly opposes financial crimes in all forms, strengthens compliance management and bans commercial bribery by improving relevant regulations, raising employees' awareness and securing the capital safety and healthy development of the bank.

反腐倡廉

我行紧紧围绕构建惩治和预防腐败体系，深入推进反腐败工作。落实员工廉洁从业承诺制，深化反腐倡廉教育，加强对重点领域和关键环节的监督检查，推进风险岗位监控，严肃查处违法违纪案件。全年受理信访举报件 19 件（含上年接转 1 件），办结率为 89%。查处违法违纪案件 3 起，对 3 人进行了党政纪处理。

Combat Corruption and Uphold Integrity

CDB advanced its anti-corruption combat by strengthening institutional building to offer deterrence and prevent corruptions. All CDB employees have received integrity training and committed themselves to clean and honest operation while the bank tightened its control by monitoring the corruption-prone posts and business, and imposing serious penalties to the perpetrators. In 2011, the bank received 19 complaints (including one from the previous year), and closed 89 percent of them. Three employees were punished for violating the Party and administrative disciplines.

联合监督

联合监督机制是我行“金融社会化”的一个重要探索，通过加强与地方纪检监察机关的联合、协作以形成监督合力，共同防范我行贷款项目的廉政风险与道德风险。

Joint Supervision

Joint supervision is an important innovation of CDB in advancing socialized financing services. By collaborating with local disciplinary and supervisory departments, CDB has been able to prevent corruption and moral hazards more effectively.

2011 年，在保证联合监督机制对贷款项目全覆盖的基础上，实地抽查项目 959 个，检查发现问题 137 个，涉及金额 260 亿元；整改问题 136 个，整改金额 260 亿元，整改率达 99.1%。

In 2011, apart from putting all its loan projects under such joint supervision, CDB conducted random onsite audits over 959 projects, ferreted out 137 problematic cases involving an aggregate value of 26 billion yuan. About 99.1 percent of them or 136 projects have been rectified.

| 2011 年联合监督的开展情况 Joint Supervision in 2011 | | | |
|---|---------------|------------------|----------------|
| | 检查情况 Examined | 问题情况 Problematic | 整改情况 Rectified |
| 项目数量 (个) Number of projects | 959 | 137 | 136 |
| 项目金额 (亿元) Funds involved (100 million yuan) | 4,950 | 260 | 230 |

反洗钱

我行认真履行反洗钱义务，积极协助反洗钱调查，开展反洗钱交易监控，提高反洗钱能力。2011 年，累计向中国反洗钱监测分析中心报送可疑交易 3 笔。全行共开展反洗钱专项培训 93 次，涉及员工 4,916 人次。

我行组织开展“12·4 反洗钱法律法规宣传日”活动，通过多种形式向员工和客户宣传、介绍防范洗钱风险工作的相关知识和内容，增强了员工及客户的反洗钱意识，提高了我行反洗钱工作的影响力。我行风险管理局、辽宁分行风险管理处、四川分行风险管理处被中国人民银行授予全国反洗钱工作先进集体称号，刘萱等六位同志被授予全国反洗钱工作先进个人称号。

Prevent Money Laundering

CDB seriously implements its anti-money laundering responsibilities by actively assisting money-laundering investigation, monitoring suspicious transactions and enhancing anti-money laundering abilities. In 2011, the bank reported three suspicious transactions to the China Anti-Money Laundering Monitoring and Analysis Center and organized 93 anti-money laundering training courses for 4,916 participants.

On December 4th, the National Day for the Publicity of Legal System, CDB organized a special campaign to spread the legal knowledge of anti-money laundering among both employees and its clients to raise anti-money laundering awareness and build up anti-money laundering capacity. CDB's Sichuan Risk Management Bureau and the Risk Management Divisions of Liaoning and Sichuan Branches were awarded the national title of Excellent Anti-Money Laundering Groups by the People's Bank of China; and six employees, including Liu Xuan, won the prize of Excellent Anti-Money Laundering Individual in China.



未来展望

Future Prospect

2012 年是联合国“人人享有可持续能源国际年”。我们将以科学发展为主题，以加快转变经济增长方式为主线，发挥开发性金融和中长期投融资优势，加大金融服务实体经济的力度，促进经济社会健康发展。

The United Nation General Assembly has designated 2012 as the International Year of Sustainable Energy

for All. In 2012, we will stick to the principle of scientific development, facilitate the transformation of economic growth mode, exploit our advantages in development finance as well as medium- and long-term investment and financing and gives more solid support to the real economy to facilitate the healthier development of society and economy.

| 责任领域 Areas | 2012 年关键目标 Key Targets for 2012 | |
|--|---|---|
| 加强责任治理 Strengthen responsibility management | 参与联合国可持续发展大会等国际社会共同行动； 制订规划和办法，完善社会责任管理机制； | Participate in the UN Conference on Sustainable Development and other international initiatives; Improve social responsibility management mechanism by formulating relevant plans and methods; |
| 服务国家战略 Serve national strategies | 贯彻落实宏观经济政策； 实现支持发展与防范风险的统一； | Implement macro-economic policies; Facilitate economic development and keep risks under control; |
| 致力金融普惠 Advance inclusive finance | 推进民生业务，促进社会建设； | Advance business relevant to people's livelihood and boost social development; |
| 履行全球责任 Implement global responsibilities | 开拓国际合作业务，促进当地经济社会可持续发展； | Expand international cooperation, and promote the sustainable economic and social development of host countries; |
| 应对气候变化 Tackle climate change | 推行绿色信贷，发展可持续能源； 2012 年节电、节水等指标要实现人均同比降低； | Promote green credit, support sustainable energy development; Reduce per capita energy and water consumption from the 2011 levels; |
| 共建社会和谐 Build social harmony | 加强与利益相关方的沟通合作，积极回馈社会。 | Strengthen communication and cooperation with stakeholders, and reciprocate the society. |



独立鉴证报告

致国家开发银行股份有限公司董事会：

我们接受国家开发银行股份有限公司(以下简称“贵行”)董事会聘用，对贵行 2011 年度社会责任报告(以下简称“社会责任报告”)中选定的 2011 年度关键数据进行有限的鉴证。

我们还接受聘用以理解贵行对《AA1000 原则标准(2008)》中包容性、实质性和回应性原则(“原则”)的应用。

董事会的责任

对关键数据按照社会责任报告中的报告编制原则，报告附件“术语解释”及报告关键数据表下附注中的编报基础(“编报基础”)进行编制和列报是贵行董事会的责任。这些责任包括设计、实施和维护与编制和列报关键数据相关的内部控制，并作出合理估计。

此外，董事会还对《AA1000 原则标准(2008)》及其原则的遵循情况负责。

鉴证服务提供方的责任

我们的责任是基于我们的工作，对选定的社会责任报告中披露的关键数据出具鉴证结论。根据我们与贵行达成的业务约定条款，本报告仅为贵行董事会出具，而无其他目的。我们不会对除贵行董事会以外的任何第三方承担任何责任。

我们按照《国际鉴证业务准则第 3000 号：历史财务信息审计或审阅以外的鉴证业务》的要求对选定的关键数据实施鉴证工作。这一准则要求我们遵守职业道德

规范、计划并实施鉴证工作以做出是否存在任何重大事项使我们确信选定的贵行社会责任报告中的 2011 年度关键数据，在所有重大方面没有按照编报基础要求编制的有限保证结论。

本报告就以下选定的 2011 年度贵行社会责任报告关键数据实施了鉴证工作程序：

经济类指标

- 中西部贷款发放额
- 中低收入家庭住房贷款发放额
- 助学贷款发放额
- 应急贷款发放额

环境类指标

- 贷款项目环评率
 - 环保及节能减排贷款发放额
- 其中包括：
- 流域、城市环境综合治理
 - 工业污染治理和循环经济
 - 清洁能源和十大节能工程

- 人均用电
- 人均用水

社会类指标

- 员工总人数
- 女性员工比例
- 公益捐赠

作为有限保证服务，我们的证据收集程序较合理保证有限，因此保证程度低于合理保证。选择的鉴证工作程序基于鉴证人员的判断，包括评估所选定的关键数

据准备与编报基础有重大不符风险的评估。

工作方法，局限性和工作范围

我们在贵行总行以及下述分行开展工作：

- 安徽省分行
- 江西省分行
- 四川省分行
- 重庆市分行

工作范围包括：

1. 与贵行总行参与提供社会责任报告中所选定的关键数据的相关部门，包括董事会办公室、监事会办公室、办公厅、研究院(金融研究发展中心)、政策研究室、规划局/规划院、业务发展局、市场与投资局、法律事务局、财会局、资金局、风险管理局、评审管理局、评审一局、评审二局、评审三局、信贷管理局、国际金融局、国际合作业务局、企业局、信息科技局、营运管理局、稽核评价局、人事局、监察局、教育培训局、行工会工作委员会、行团委、直属机关党委、行政事务管理局、离退休干部局、专家委员会、客户服务中心等进行访谈；

2. 在总行层面，抽样测试选定的社会责任报告中关键数据的支持证据；

3. 在选定的分行层面，与分行参与提供社会责任报告中所选定的关键数据的相关部门管理层进行访谈，并且抽样测试选定的社会责任报告中关键数据的支持证据。

我们的鉴证工作仅限于选定的社会责任报告中所载

2011 年度关键数据，社会责任报告中所披露的其他数据、2010 年及以前年度数据均不在我们的工作范围内。此外，我们工作的目的不是就贵行内部控制的有效性发表意见。

结论

基于我们实施的有限保证鉴证工作，我们没有注意到任何事项使我们相信选定的 2011 年度关键数据的编制，在所有重大方面未能符合列示于报告中的编报基础。

其他观察所得

我们也通过与贵行总行及选定的分行不同部门的管理人员就贵行对包容性、实质性和回应性原则的应用进行询问和访谈，获得了贵行在编制社会责任报告过程中对《AA1000 原则标准(2008)》原则应用的理解。我们的工作仅限于获取对贵行应用《AA1000 原则标准(2008)》的原则的理解，因而我们不就贵行是否遵循《AA1000 原则标准(2008)》发表鉴证意见。

我们观察到以下情况：

包容性

贵行建立了以“增强国力、改善民生”为核心理念的社会责任架构体系，发挥开发性金融的优势在六大责任领域(加强责任治理、服务国家战略、致力金融普惠、履行全球责任、应对气候变化、共建社会和谐)履行企业社会责任，进一步将企业社会责任理念融入到日常业务及发展战略中。贵行各个部门包括本年度走访的四家分行围绕各自的业务领域，通过各自的流程识别了主要的利益相关方，并建立了与内部及外部利益相关方的沟通渠道和机制以识别利益相关方的需求。

此外，贵行开发性金融机构的特性使其在确定发展战略、研发新产品和制定业务政策时，能够同时考虑社会和环境效益、利益相关方的需求和对利益相关方的影响。

我们建议贵行充分发挥利益相关方沟通机制的作用，进一步系统的识别和分析利益相关方期望和需求，持续推进贵行的社会责任工作。

实质性

贵行从 2011 年度起将核心社会责任指标纳入到贵行绩效考核体系中，在全行范围通过鼓励性考核手段推动社会责任工作，逐步将社会责任融入到经营管理中。对于在社会责任报告中披露的信息，贵行从政府的政策导向以及三重底线的角度综合考虑了经济影响，社会及环境等因素，并以此为基础进行有关问题的实质性评估。贵行通过组织社会责任系列培训推进员工可持续发展和社会责任的能力建设，进一步提升了贵行分析和回应实质性社会责任问题的能力。

我们建议贵行可考虑进一步运用社会责任指标体系中采集的量化信息，更好地指导贵行的社会责任工作和识别、评估、报告与社会责任相关的对贵行和利益相关方重要的事项。

回应性

2011 年，贵行通过发挥“规划先行”的优势和作用，在贵行的业务规划中响应利益相关方的需求，推行贵行的社会责任理念，在“六大责任领域”优先回应利益相关方最为关注的重点需求。

贵行 2011 年积极参与国内及国际可持续发展和社会责任领域的倡议、高级别会谈和合作，贡献来自中国的声音并和国内及国际同行一起推动社会责任领域的发展。


普华永道中天会计师事务所有限公司
中国·上海
2012 年 5 月 21 日



Independent Assurance Report

To the Directors of China Development Bank Corporation

We have been engaged by the Directors of China Development Bank Corporation (the “Bank”) to perform a limited assurance engagement on the selected key data as at 31 December 2011 and for the year then ended as defined below in the 2011 Social Responsibility Report (the “SR Report”).

We have also been engaged to gain an understanding of the Bank's application of the AA1000 AccountAbility Principles Standard (AA1000APS (2008)) of inclusivity, materiality and responsiveness (“the AccountAbility Principles”) with respect to stakeholder dialogue.

Directors' responsibilities

The Directors are responsible for the preparation and presentation of the selected key data in accordance with the basis as set out in the Reporting Guidelines, the definitions of key data in the Appendix of Glossary and the note to the table of key data of the SR Report (the “basis of reporting”). This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the selected key data; and making estimates that are reasonable in the circumstances.

In addition, the Directors take responsibility for the Bank's adherence to the AccountAbility Principles.

Practitioner's responsibilities

Our responsibility is to express a conclusion on the selected key data in the SR Report based on our work performed. We report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

We conducted our work on the selected key data in accordance with the International Standard on Assurance Engagements 3000 “Assurance Engagements Other Than Audits or Reviews of Historical Financial Information”. This Standard requires that we comply with ethical requirements and plan and perform the assurance engagement to obtain limited assurance as to whether any matters have come to our attention that causes us to believe that the selected key data as at 31 December 2011 and for the year then ended in the SR Report is not prepared in all material respects in accordance with the basis of reporting.

The selected key data of the Bank within the 2011 SR Report that is covered by this report is as follows:

Economic Indicators

- RMB loans to central and western areas
- Loans to social housing for low and middle-income households

- Students loans
- Emergency loans

Environmental indicators

- Loan projects under Environmental Impact Assessment
- Loans for environmental protection, energy saving and emissions reduction

Including:

Loans for watershed, urban environmental treatment

Loans for industrial pollution treatment and recycling economy

Loans for clean energy and 10 major energy-saving projects

- Electricity consumption per capita
- Water consumption per capita

Social Indicators

- Total employees
- Proportion of female employees
- Charitable donations

In a limited assurance engagement the evidence-gathering procedures are more limited than for a reasonable assurance engagement, and therefore less assurance is obtained than in a reasonable assurance engagement. The procedures selected depend on the practitioner's judgment, including the assessment of the risks of material non-compliance of the selected key data prepared in accordance with the basis of reporting.

Approach, limitation and scope of work

Our work was performed at the Head Office of the Bank and the following branches:

- Anhui Branch
- Jiangxi Branch
- Sichuan Branch
- Chongqing Branch

And the scope of our work comprised:

1. At Head Office of the Bank, interviews with management and personnel in the Broad of Directors Office, Supervisory Board Office, General Office, Finance Research & Development Center, Policy Research Department, Planning Department, Business Development Department, Market Development & Equity Investment Department, Legal Department, Finance & Accounting Department, Treasury & Finance Markets Department, Risk Management Department, Project Appraisal Administration Department, Project Appraisal Department I, Project Appraisal Department II, Project Appraisal Department III, Loan Management Department, International Finance Department, Global Cooperation Department, Large Corporate Client Department, Internal Auditing Department, Information Technology Department, Operational Management Department, Human Resources Department, Compliance Department, Education and Training Department, Trade Union, Youth League

Committee, Party Committee, Administration Management Department, Retired Staff Department, Experts Committee, Client Service Management Center that are involved in providing information for inclusion in the SR Report in relation to the selected key data;

2. At Head Office of the Bank, examination, on a test basis, of documentary evidence relating to the key data on which we report; and

3. At visited Branches, interviews with management and personnel involved in providing information for inclusion in the SR Report in relation to the selected key data, and examination, on a test basis, of documentary evidence relating to the key data on which we report.

Our work was limited to the selected key data as of 31 December 2011 and for the year then ended in the SR Report. We have not performed any procedures over other data included in the SR Report for 2011, nor have we performed any procedures on other data or data prior to 2010. In addition, our work performed was not for the purpose of expressing an opinion on the effectiveness of the Bank's internal controls.

Conclusion

Based on the limited assurance work which we have performed, nothing has come to our attention that

causes us to believe that the selected key data as at 31 December 2011 and for the year the ended has not been prepared, in all material respects, in accordance with the basis of reporting.

Supplementary observations

We have also gained an understanding of the Bank's application of the AccountAbility Principles with respect to stakeholder dialogue by making inquiries and holding interviews with management representing the different functions in the Bank in respect of the Bank's application of the principles of inclusivity, materiality and responsiveness in the preparation of the SR report. Our work was restricted to gaining an understanding of the Bank's application of the AccountAbility principles and hence we do not express any assurance opinion as to whether the Bank has adhered to the AccountAbility Principles.

We have the following observations:

Inclusivity

The Bank has established its social responsibility management system focused on "Enhancing national strength and improving people's livelihood", and has compartmentalised its social responsibility commitments into six areas: (strengthening responsibility management; serving national strategies; commitment to inclusive finance; implementing global responsibilities; tackling climate change; and building social harmony) through its

development finance activities. The Bank has also been integrating social responsibility into its business operations and corporate strategies. Departments of the Bank, including those departments of the four branches we visited this year, have developed processes to identify key stakeholders most relevant to their operations, and have established stakeholder engagement channels and mechanisms to collect expectations from internal and external stakeholders.

In addition, the development finance nature of the Bank has enabled the Bank to consider both social and environmental benefits as well as stakeholder expectations and impact while defining corporate strategy, developing new products and company policies.

We suggest the Bank to more fully utilize the stakeholder engagement mechanisms which the Bank has established to further identify and analyse stakeholder expectations and to further promote the Bank's social responsibility activities.

Materiality

During 2011, the Bank introduced key social responsibility performance indicators into its performance appraisal system to provide incentives to staff to promote social responsibility and to further integrate social responsibility into the Bank's

operational management systems. With regard to the information disclosed in the SR Report, the Bank has considered economic, social and environmental impacts collectively according to government policy guidelines and the principles of the Triple Bottom Line, and has assessed the materiality of relevant information. The Bank has organised a series of training and capacity building activities around sustainable development and social responsibility to further improve the Bank's capability to identify and assess the materiality of social responsibility issues.

We suggest the Bank to use the quantitative information collected by the social responsibility indicator systems to guide the identification, evaluation and reporting of key social responsibility issues with regard to the Bank and its key stakeholders.

Responsiveness

In 2011, the Bank has actively responded to the key stakeholder expectations within its “six key responsibility areas” and promoted its social responsibility philosophy through its “prior planning” strategy.

In addition, during 2011, the Bank has collaborated on domestic and international initiatives, high-level conferences and international symposiums around

sustainability and social responsibility to provide perspectives and reflections from China and to push the social responsibility agenda forward together with its domestic and international peers.



PricewaterhouseCoopers Zhong Tian CPAs Limited
Company Shanghai, China
21 May 2012

全球契约十项原则对照表

Compliance with the Ten Principles of The Global Compact

| 全球契约十项原则 The Ten Principles of the Global Compact | | 2011 年行动绩效 Actions | |
|--|---|---|---|
| 人权 Human rights | | | |
| 原则 1: 企业应该尊重和维护国际公认的各项人权; | Principle 1: Business should support and respect the protection of internationally proclaimed human rights; | 强化合规管理, 遵守国家和经营所在地区的法律法规, 确保依法运营和规范运作, 劳动合同签订率 100%; 加强职工民主管理和民主监督, 维护职工合法权益; | Strengthened compliance management, observed the laws and stipulations of China and relevant regions, guaranteed lawful and standardized operation, and signed labor contracts with all employees; strengthened staff democratic management and democratic supervision, and protected employees' lawful rights and interests; |
| 原则 2: 绝不参与任何漠视与践踏人权的行。 | Principle 2: make sure that they are not complicit in human rights abuses. | 遵守中国政府签署或承认的国际公约、国际惯例, 尊重《世界人权宣言》、《联合国公民权利与政治权利国际公约》、《联合国经济、社会与文化权利国际公约》等公约和宣言。 | Observed the international conventions and international practices signed or recognized by the Chinese government; and respected the Universal Declaration of Human Rights, United Nations International Covenant on Civil and Political Rights, International Covenant on Economic, Social and Cultural Rights and other conventions and declarations; |
| 劳工标准 Labor | | | |
| 原则 3: 企业应该维护结社自由, 承认劳资集体谈判的权利; | Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining; | 建立健全职工代表大会制度, 工会组建率 100%, 职工入会率 100%; | Established and improved the employee representatives' meeting, and established labor unions in all branches with 100-percent employee participation; |
| 原则 4: 彻底消除各种形式的强制性劳动。 | Principle 4: Business should uphold the elimination of all forms of forced and compulsory labor. | 杜绝各种形式的强迫劳动。 | Banned all forms of forced labor; |

| 全球契约十项原则 The Ten Principles of the Global Compact | | 2011 年行动绩效 Actions | |
|--|--|---|---|
| 劳工标准 Labor | | | |
| 原则 5: 消除童工; | Principle 5: Business should uphold the effective abolition of child labor; | 杜绝使用童工; | Banned the use of child labor; |
| 原则 6: 杜绝任何在用工与行业方面的歧视行为。 | Principle 6: Business should uphold the elimination of discrimination in respect of employment and occupation. | 建立公开、平等、竞争、择优的人才使用选拔机制; 杜绝因种族、性别、婚姻状况、国别、年龄、残疾、宗教、文化背景、语言等对员工歧视的现象。 | Established a career advancement system emphasizing open, fair competition on equal-footings, banned staff discrimination based on ethnics, gender, marital status, nationality, age, physical disability, religion, cultural background and language. |
| 环境 Environment | | | |
| 原则 7: 企业应对环境挑战未雨绸缪; | Principle 7: Business should support a precautionary approach to environmental challenges; | 坚持科学发展规划先行, 促进地方实现科学发展和跨越式发展, 在制定各类规划时将生态环境保护作为重要内容予以统筹考虑, 降低经济活动对环境的不利影响; | Continued to pursue development through prior planning, helped local economies achieve scientific development, incorporated environmental protection into all decision-making, and reduced the negative impact of economic activities on the environment; |
| 原则 8: 主动增加对环保所承担的责任。 | Principle 8: Business should undertake initiative to promote greater environmental responsibility. | 主动增加对环保所承担的责任, 严格执行绿色信贷政策, 控制贷款投向; 支持产业、能源结构调整, 推动流域、城市环境综合治理; 以创新的金融产品和服务, 促进节能减排。 | Took more environmental responsibility; strictly implemented the green credit policy, supported industrial and energy restructuring; promoted comprehensive watershed and urban environment treatment; and promoted energy conservation and emission reduction with innovative financial products and services. |

| 全球契约十项原则 The Ten Principles of the Global Compact | | 2011 年行动绩效 Actions | |
|---|--|---|--|
| 环境 Environment | | | |
| <p>原则 9: 鼓励无害环境技术的发展与推广。</p> <p>Principle 9: Business should encourage the development and diffusion of environmentally friendly technologies.</p> | <p>致力于提高能源使用效率, 为可持续能源和重点节能工程, 工业污染治理和循环经济, 流域、城市环境综合治理等领域提供信贷支持, 全行环保及节能减排领域贷款年末余额同比增长 33%。</p> | <p>Strived to increase energy utilization efficiency; provided credit support to sustainable energy and major energy-saving projects, industrial pollution treatment, recycling economy, watershed and urban environment treatment. The bank's outstanding loans for energy conservation and emission reduction went up 33 percent from a year earlier.</p> | |
| 反腐败 Anti-corruption | | | |
| <p>原则 10: 企业应反对各种形式的贪污, 包括敲诈、勒索和行贿受贿。</p> <p>Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.</p> | <p>坚持标本兼治、综合治理、惩防并举、注重预防的原则, 积极构建和完善教育、制度、监督并重的反腐倡廉体系, 完善内控机制, 推进联合监督, 依法查处违纪行为。2011 年, 受理信访举报件 19 件(含上年接转 1 件), 办结率为 89%。查处违法违纪案件 3 起, 对 3 人进行了党政纪处理。</p> | <p>Adhered to the principle of addressing both the problems and their causes, carrying out comprehensive management, and combining punishment with prevention. Established and improved the anti-corruption system emphasizing education, regulation and supervision; strengthened internal control; and advanced external joint supervision. In 2011, the bank received 19 complaints (including one from the previous year), and closed 89 percent of them. Three employees were punished for violating the Party and administrative disciplines.</p> | |

GRI 指标应用说明

Explanations for GRI Indicators Application

本报告参照全球报告倡议组织《可持续发展报告指南 2006 版》及金融服务行业补充指南编写。共采用指标 136 个, 其中全部采用 83 个, 部分采用 16 个, 拟在未来采用的指标 11 个, 有 26 个指标不适用或不涉及。

This report has been compiled in reference to the Sustainable Development Reporting Guideline 2006 of the Global Reporting Initiatives (GRI) and the supplementary guidelines for the financial service sector. Altogether 136 indicators have been used, of which 83 were fully applied and 16 were partially applied. Another 11 indicators will be applied in future. There are 26 indicators not applicable to this bank or irrelevant to this report.

| GRI3.0 对照表 Index of GRI (Global Reporting Initiative)3.0 Indicators | | | | |
|--|-----------|-------------------------|---|------------------------------|
| | 序号 GRI | 指标内容 G3 Standards | | 采用情况 Index |
| 1. 战略与分析 Strategy and Analysis | 1.1 | 机构决策者就可持续发展与机构及其战略关系的声明 | Statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and its strategy. | 005 |
| | 1.2 | 重大影响, 风险和机遇的描述 | Description of key impacts, risks, and opportunities. | 005 |
| 2. 公司概况 Organizational Profile | 2.1 | 组织机构名称 | Name of the organization. | 报告说明 Notes to this Report |
| | 2.2 | 主要品牌、产品及服务 | Primary brands, products, and/or services. | 026-122 |
| | 2.3 | 组织的经营结构 | Operational structure of the organization. | 008-009 |
| | 2.4 | 组织的总部所在地 | Location of organization's headquarters. | 报告说明 Notes to this Report |

| GRI3.0 对照表 Index of GRI (Global Reporting Initiative)3.0 Indicators | | | |
|--|------------------------------|--|--|
| | 序号 GRI | 指标内容 G3 Standards | 采用情况 Index |
| 2. 公司概况 Organizational Profile | 2.5 | 组织有业务的国家数量，有重要经营活动或报告中提到的与可持续发展问题直接相关的国家名称 Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report. | 072-087 |
| | 2.6 | 所有权的性质及法律形式 Nature of ownership and legal form. | 005 |
| | 2.7 | 参与的市场 Markets served. | 026-122 |
| | 2.8 | 组织的规模 Scale of reporting organization. | 012-013 |
| | 2.9 | 组织的规模，结构或所有制情况在报告期限内所发生的重大变化 Significant changes during the reporting period regarding size, structure, or ownership. | 008-009 |
| | 2.10 | 报告期限内所获奖项 Awards received in the reporting period. | 023 |
| | 3. 报告参数 Report Parameters | 3.1 | 所提供信息的报告期限（例如，财政年度 / 日历年度） Reporting period (e.g., fiscal/ calendar year) for information provided. |
| 3.2 | | 上一年报告日期 Date of most recent previous report. | 018-019 |
| 3.3 | | 报告周期 Reporting cycle. | 报告说明 Notes to this Report |
| 3.4 | | 解答报告及其内容问题的联络人 Contact person for questions regarding the report or its contents. | 报告说明 Notes to this Report |
| 3.5 | | 界定报告的内容 Process for defining report content. | 报告说明 Notes to this Report |

| GRI3.0 对照表 Index of GRI (Global Reporting Initiative)3.0 Indicators | | | |
|--|-----------|--|------------------------------|
| | 序号 GRI | 指标内容 G3 Standards | 采用情况 Index |
| 3. 报告参数 Report Parameters | 3.6 | 报告界限 Boundary of the report. | 报告说明 Notes to this Report |
| | 3.7 | 指出任何有关报告范围及界限的限制 State any specific limitations on the scope or boundary of the report. | 报告说明 Notes to this Report |
| | 3.8 | 对合资企业、拥有部分股权的子公司、租赁设施、外包业务以及其他可能深远影响不同期间和 / 或跨机构比较的实体作出报告依据 Basis for disclosing information on partners, subsidiaries, leased facilities, outsourced operations, and other entities with remarkable influence. | 044-050 |
| | 3.9 | 数据量度技巧及计算基准 Data measurement techniques and the bases of calculations. | 报告说明 Notes to this Report |
| | 3.10 | 对以前报告中信息进行调整和更改的说明 Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement. | 013 |
| | 3.11 | 报告范围、界限、计算方法与以往报告重大区别 Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report. | 报告说明 Notes to this Report |
| | 3.12 | 列表各类标准披露在报告中位置 Table identifying the location of the Standard Disclosures in the report. | 132-134 |
| 4. 公司治理 Governance, Commitments, and Engagement | 3.13 | 寻求外部认证的政策及现行措施 Policy and current practice with regard to seeking external assurance for the report. | 报告说明 Notes to this Report |
| | 4.1 | 机构治理架构 Governance structure of the organization. | 008-009 |

| GRI3.0 对照表 Index of GRI (Global Reporting Initiative)3.0 Indicators | | | |
|--|----------------------|--|---------------------|
| 序号 GRI | 指标内容 G3 Standards | | 采用情况 Index |
| 4. 公司治理 Governance, Commitments, and Engagement | 4.2 | 指明最高治理机构的主席是否同时也是执行官员 Indicate whether the Chair of the highest governance body is also an executive officer. | 008-009 |
| | 4.3 | 对于拥有单一董事会模式的组织,要指出最高治理机构中独立成员和 / 或非行政成员各自的数量 For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members. | 008-009 |
| | 4.4 | 股东及雇员向最高管治机关提出建议或经营方向的机制 Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body. | 106-112 |
| | 4.5 | 最高治理机构的成员、高级管理人员和主管人员 (包括安排离职) 的报酬与组织绩效 (包括社会和环境绩效) 间的联系 Linkage between compensation for members of the highest governance body, senior managers, and executives. | 未涉及 Inapplicable |
| | 4.6 | 避免治理机构出现利益冲突的程序 Processes in place for the highest governance body to ensure conflicts of interest are avoided. | 008-009 |
| | 4.7 | 如何决定最高治理机关成员应具备的资格及经验及其他 Process for determining the qualifications and expertise of the members of the highest governance body. | 008-009 |
| | 4.8 | 内部形成使命、价值观、行为准则与经济、环境和社会绩效相关的原则及其实施情况 Internally developed statements of mission or values, codes of conduct, and principles. | 016-122 |
| | 4.9 | 最高治理机构监督组织监察和管理经济、环境和社会绩效的程序 Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance. | 020 |

| GRI3.0 对照表 Index of GRI (Global Reporting Initiative)3.0 Indicators | | | |
|--|----------------------|---|-------------------------------|
| 序号 GRI | 指标内容 G3 Standards | | 采用情况 Index |
| 4. 公司治理 Governance, Commitments, and Engagement | 4.10 | 评估最高治理机构绩效的程序, 尤其和经济、环境及社会绩效相关的程序 Processes for evaluating the highest governance body's own performance. | 未来采用 Applied in the future |
| | 4.11 | 解释组织是否或者如何采用的预防性措施或原则 Explanation of whether and how the precautionary approach or principle is addressed by the organization. | 050-051 |
| | 4.12 | 机构对外界发起的经济、环境及社会约章、原则或其它倡议的参与或支持 Externally developed economic, environmental, and social charters, principles, or other initiatives which the organization subscribes to or endorses. | 020-022 |
| | 4.13 | 机构加入的行业协会和国家 / 国际倡议组织 Memberships in associations and/or national/international advocacy organizations which the organization holds. | 020 |
| | 4.14 | 公司利益相关方列表 List of stakeholder groups engaged by the organization. | 017-018 |
| | 4.15 | 确定和选择主要利益相关方的依据 Basis for identification and selection of stakeholders with whom to engage. | 016-017 |
| | 4.16 | 利益相关方的协商途径, 就参与的频率按类型和利益相关方群体来分类 Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group. | 017-018 |
| | 4.17 | 利益相关方参与中提出的主要议题和关注, 以及组织的回应 Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns. | 017-018 |

| GRI3.0 对照表 Index of GRI (Global Reporting Initiative)3.0 Indicators | | | | |
|--|-----------|---|--|-------------------------------|
| | 序号 GRI | 指标内容 G3 Standards | | 采用情况 Index |
| 5. 经济绩效指标 Economic Performance Indicators | EC1 | 产生与转移的直接经济价值 | Direct economic value generated and distributed. | 026-122 |
| | EC2 | 宏观经济环境变化对组织活动的财务影响及其他风险和机遇 | Financial implications and other risks and opportunities for the organization's activities due to changes in the macroeconomic environment. | 026-103 |
| | EC3 | 养老金的固定受益计划的责任范围 | Coverage of the organization's defined benefit plan obligations. | 112 |
| | EC4 | 政府给予机构的重大财务援助 | Significant financial assistance received from government. | 未涉及 Inapplicable |
| | EC5 | 机构在各主要营运地点工资标准起薪点与当地最低工资比例 | Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation. | 082-087 |
| | EC6 | 机构在各主要营运点对当地供应商的政策、措施及支出比例 | Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation. | 114-115 |
| | EC7 | 重点运营地当地的招聘流程与高层管理人员本地化比例 | Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation. | 未来采用 Applied in the future |
| | EC8 | 机构通过商业活动、实物捐赠或免费专业服务，主要为大众利益而提供的基建投资及服务的发展及影响 | Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement. | 028-038 |
| | EC9 | 机构了解并说明其重大的间接经济影响，包括影响程度（如，带动地方经济发展） | Understanding and describing significant indirect economic impacts, including the extent of impacts (e.g. driving local economic development). | 039-040 |

| GRI3.0 对照表 Index of GRI (Global Reporting Initiative)3.0 Indicators | | | | |
|--|-----------|---|--|---------------------|
| | 序号 GRI | 指标内容 G3 Standards | | 采用情况 Index |
| 6. 环境绩效指标 Environmental Performance Indicators | EN1 | 所用物料的重量或体积 | Materials used by weight or volume. | 不适用 Inapplicable |
| | EN2 | 所用物料中可循环利用的原材料的比例 | Percentage of materials used that are recycled input materials. | 不适用 Inapplicable |
| | EN3 | 初级能源的直接消耗量 | Direct energy consumption by primary energy source. | 099-102 |
| | EN4 | 初级能源的间接消耗量 | Indirect energy consumption by primary source. | 099-102 |
| | EN5 | 通过节能和提高利用效率而节约的能源 | Energy saved due to conservation and efficiency improvements. | 099-102 |
| | EN6 | 在产品和服务基础上提供高能效或可再生资源的措施，因此减少的能源需求 | Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives. | 090-096 |
| | EN7 | 减少间接能源耗量的计划，以及计划的成效 | Initiatives to reduce indirect energy consumption and reductions achieved. | 099-102 |
| | EN8 | 按源头划分的总耗水量 | Total water drawn by source. | 013 |
| | EN9 | 受取水明显影响的水源 | Water sources significantly affected by draw of water. | 097-099 |
| | EN10 | 再循环和再利用水的比例和总量 | Percentage and total volume of water recycled and reused. | 096,100 |
| | EN11 | 自有、租赁、管理或毗邻生物多样性保护区或保护区外生物多样性保护价值高的土地的位置和面积 | Location and size of land owned, leased, or managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas. | 不适用 Inapplicable |

| GRI3.0 对照表 Index of GRI (Global Reporting Initiative)3.0 Indicators | | | | |
|--|----------------------|---|---|-------------------------------|
| 序号 GRI | 指标内容 G3 Standards | | 采用情况 Index | |
| 6. 环境绩效指标 Environmental Performance Indicators | EN12 | 保护区内或保护区外生物多样性保护价值高的地区内的生物多样性活动、产品和服务所产生的重大影响 | Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas. | 不适用 Inapplicable |
| | EN13 | 受保护或经修复的栖息地 | Habitats protected or restored. | 不适用 Inapplicable |
| | EN14 | 管理生物多样性影响的策略、当前措施和今后的计划 | Strategies, current actions, and future plans for managing impacts on biodiversity. | 未来采用 Applied in the future |
| | EN15 | 世界自然保护联盟 (IUCN) 红色名录和国家保护名录中受企业经营影响、濒临灭绝的物种数量 | Number of International Union for Conservation of Nature (IUCN) Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk. | 不适用 Inapplicable |
| | EN16 | 按重量划分的直接与间接温室气体总排放量 | Total direct and indirect greenhouse gas emissions by weight. | 092,095 |
| | EN17 | 按重量划分的其它相关间接温室气体排放量 | Other relevant indirect greenhouse gas emissions by weight. | 092,095 |
| | EN18 | 减少温室气体排放的创新举措和取得的成效 | Initiatives to reduce greenhouse gas emissions and reductions achieved. | 100-102 |
| | EN19 | 按重量划分的臭氧消耗性物质的排放量 | Emissions of ozone-depleting substances by weight. | 未涉及 Inapplicable |
| | EN20 | 一氧化氮 (NO)、一氧化硫 (SO) 及其它主要气体排放的种类和重量 | Nitric oxide (NO), sulfur oxide (SO), and other significant air emissions by type and weight. | 未涉及 Inapplicable |

| GRI3.0 对照表 Index of GRI (Global Reporting Initiative)3.0 Indicators | | | | |
|--|----------------------|---|---|---------------------|
| 序号 GRI | 指标内容 G3 Standards | | 采用情况 Index | |
| 6. 环境绩效指标 Environmental Performance Indicators | EN21 | 按照水质和排放地计算的总水量 | Total water discharge by quality and destination. | 013 |
| | EN22 | 根据种类和处理方式计算的废弃物总量 | Total weight of waste by type and disposal method. | 013 |
| | EN23 | 主要的杂碎物质的数量和体积 | Total number and volume of significant spills. | 未涉及 Inapplicable |
| | EN24 | 《巴塞尔公约》附录一、二、三、八条款认定为危险废弃物的运输、进口、出口或处理总量以及在国际间运输的比例 | Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annexes I, II, III, and VIII, and percentage of transported waste shipped internationally. | 不适用 Inapplicable |
| | EN25 | 报告组织排水或径流对水体及相关动植物栖息地产生影响的确定、面积和生物多样性价值 | Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff. | 097 |
| | EN26 | 减轻产品和服务对环境影响的措施, 以及减轻的程度 | Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation. | 088-102 |
| | EN27 | 分类回收的售出产品及其包装材料的比例 | Percentage of products sold and their packaging materials that are reclaimed by category. | 不适用 Inapplicable |
| | EN28 | 违反环境法律法规发生的重大罚金价值和货币制裁总数 | Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations. | 090 |

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| 6. 环境绩效指标 Environmental Performance Indicators | EN29 | 用于企业运营的产品、其它货物和原材料以及劳动力运输对环境产生的重大影响 Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce. | 未来采用 Applied in the future |
| | EN30 | 分类的环保总费用和总投资 Total environmental protection expenditures and investments by type. | 090-102 |
| 7. 劳工措施及合理工作 绩效指标 Labor Practices and Decent Work Performance Indicators | LA1 | 按就业类型、雇用合同及就业地区的劳动力总量 Total workforce by employment type, employment contract, and region. | 106-107 |
| | LA2 | 按年龄段、性别和地区流失的雇员总量和比例 Total number and rate of employee turnover by age group, gender, and region. | 106 |
| | LA3 | 按重点营业地，排除临时或兼职职工而只提供给全职职工的利益 Benefits provided to full-time employees | 未涉及 Inapplicable |
| | LA4 | 集体谈判协议覆盖的雇员的比例 Percentage of employees covered by collective bargaining agreements. | 未涉及 Inapplicable |
| | LA5 | 生产变化的最短通知期，包括是否在集体协议上详细说明 Minimum notice period(s) regarding operational changes. | 107 |
| | LA6 | 帮助监管和为健康与安全项目提供建议的正式机构，管理人员 - 工人联合健康与安全委员会代表全体劳动力的比例 Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs. | 未来采用 Applied in the future |

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| 7. 劳工措施及合理工作 绩效指标 Labor Practices and Decent Work Performance Indicators | LA7 | 各地区工伤、职业病、请假天数、旷工的比例和与工作相关的事故数量 Rates of injury, occupational diseases, lost days, and absenteeism, and number of work related fatalities by region. | 112 |
| | LA8 | 帮助劳工以及家庭，或社区成员面对严重灾害的教育、培训、咨询、保护和风险控制项目 Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases. | 108-109 |
| | LA9 | 与工会的正式协议中涉及的健康与安全议题 Health and safety topics covered in formal agreements with trade unions. | 107 |
| | LA10 | 根据工种每位员工每年平均培训时间 Average hours of training per year per employee by employee category. | 108 |
| | LA11 | 维持雇员持续雇佣能力，以及帮助他们管理职业生涯的管理和终生学习计划 Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career outcomes. | 108-111 |
| | LA12 | 雇员接受常规绩效和职业发展审查的比例 Percentage of employees receiving regular performance and career development reviews. | 111 |
| | LA13 | 根据性别、年龄和其他多样性指标，说明管理层的构成和员工按工种的构成 Composition of governance bodies and breakdown of employees by category according to gender, age group and other indicators of diversity. | 106-107 |
| | LA14 | 男女职工按工种的基本工资比例 Ratio of basic salary of men to women by job category. | 107 |

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| 8. 人权绩效指标 Human Rights Performance Indicators | HR1 | 包括人权条款或经过人权审查的重大投资协议的比例和总数 Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening. | 未来采用 Applied in the future |
| | HR2 | 经过人权审查和采取行动的主要供应商和承包商的比例 Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken. | 114 |
| | HR3 | 雇员接受与运营有关的人权方面政策和程序培训的总时间，包括受培训的雇员比例 Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained. | 未来采用 Applied in the future |
| | HR4 | 发生歧视事件的总数和采取的措施 Total number of incidents of discrimination and actions taken. | 133 |
| | HR5 | 确定对自由结社和集体谈判产生重大风险的运营活动，以及为确保上述权利所采取的行动 Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights. | 未涉及 Inapplicable |
| | HR6 | 确定存在使用童工重大风险的运营活动，以及为了禁止使用童工采取的措施（核心） Operations identified as having significant risk for incidents of child labor, and (core) measures taken to contribute to the elimination of child labor. | 133 |

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| 8. 人权绩效指标 Human Rights Performance Indicators | HR7 | 确定存在发生强迫或强制劳动重大风险的运营活动，以及为了消除强迫或强制劳动采取的措施（核心） Operations identified as having significant risk for incidents of forced or compulsory labor, and (core) measures to contribute to the elimination of forced or compulsory labor. | 未涉及 Inapplicable |
| | HR8 | 安保人员接受工作中人权方面的组织政策或程序培训的比例 Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations. | 未来采用 Applied in the future |
| | HR9 | 侵害原住民权利事件和采取措施的总数量 Total number of incidents of violations involving rights of indigenous people and actions taken. | 不适用 Inapplicable |
| 9. 社会绩效指标 Society Performance Indicators | SO1 | 评估和管理运营对社区产生影响的项目和做法的性质、范围和效力，包括准入、经营和退出 Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including their entry, operation and exit. | 未来采用 Applied in the future |
| | SO2 | 经分析有腐败风险的业务部门比例和总数 Percentage and total number of business units analyzed for risks related to corruption. | 121-122 |
| | SO3 | 接受组织反腐败政策和程序培训的雇员比例 Percentage of employees trained in organization's anti-corruption policies and procedures. | 121-122 |
| | SO4 | 为应对腐败事件采取的行动 Actions taken in response to incidents of corruption. | 121-122 |

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| 9. 社会绩效指标 Society Performance Indicators | SO5 | 公共政策的立场以及参与公共政策的发展和游说 Public policy positions and participation in public policy development and lobbying. | 106 |
| | SO6 | 根据国别对政党、政治家和相关机构资金和实物捐助的总价值 Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country. | 不适用 Inapplicable |
| | SO7 | 反竞争行为、反托拉斯和垄断的诉讼总数及其结果 Total number of legal actions for anticompetitive behavior, anti-trust, and monopoly practices and their outcomes. | 不适用 Inapplicable |
| | SO8 | 由于没有遵守法律和法规而遭受到的重大罚款的金额和非货币制裁的总数 Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations. | 121 |
| 10. 产品服务责任 绩效指标 Product /Service Responsibility Performance Indicators | PR1 | 生命周期阶段中改进产品和服务对健康和安全的评估, 采用这些程序的主要产品和服务类别的比例。 Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures. | 不适用 Inapplicable |
| | PR2 | 按结果划分, 违反法规产品及服务在其生命周期影响健康与安全的法规及自愿守则的次数 Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes. | 不适用 Inapplicable |

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| 10. 产品服务责任 绩效指标 Product /Service Responsibility Performance Indicators | PR3 | 程序要求的产品和服务的信息类别, 受这些信息要求的主要产品和服务比例 Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements. | 不适用 Inapplicable |
| | PR4 | 根据结果类型, 违反产品和服务信息及标签相关规则和自愿守则的事故总数 Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes. | 不适用 Inapplicable |
| | PR5 | 有关客户满意度的实践, 包括测评客户满意度的调查结果 Practices related to customer satisfaction, including results of surveys measuring customer satisfaction. | 113 |
| | PR6 | 与营销沟通有关的法律、标准和自愿守则相关联的项目, 包括广告、促销和赞助 Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship. | 未来采用 Applied in the future |
| | PR7 | 根据结果类型, 在广告、促销、赞助方面, 违反与营销沟通有关的规则和自愿守则的事故总数 Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes. | 不适用 Inapplicable |
| | PR8 | 已证实的侵犯客户隐私和丢失客户数据的事故总数 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data. | 113 |

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| 10. 产品服务责任 绩效指标 Product /Service Responsibility Performance Indicators | PR9 | 针对不遵守产品和服务供应及使用的法律法规而进行罚款的货币价值 Monetary value of significant fines for noncompliance with laws and regulations concerning the provision and use of products and services. | 不适用 Inapplicable |
| G3. 金融行业补充指南 Financial Services Sector Supplement | FS1 | 适用于商业活动的,关于特定环境和社会成员的政策 Policies with specific environmental and social components applied to business lines. | 090,106 |
| | FS2 | 商业活动中评估和审查环境和社会风险的程序 Procedures for assessing and screening environmental and social risks in business lines. | 090 |
| | FS3 | 监控客户在协议或交易中,执行和适应环境和社会需要的程序 Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions. | 090 |
| | FS4 | 用于商业活动的,提高员工技能以实施环境和社会政策或程序的方法 Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines. | 108 |
| | FS5 | 面对环境和社会风险和机遇问题上,客户、投资者、商业伙伴相互磋商 Interactions with clients/investees/business partners regarding environmental and social risks and opportunities. | 017-018 |
| | FS6 | 特定地区、企业规模(小型/中小型/大型)、行业所占的此类商业活动项目的比例 Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector. | 012-013 |
| | FS7 | 在按意图分类的各项商业活动中,能够产生特定社会收益的产品和服务的货币价值 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose. | 052-071 |

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| G3. 金融行业补充指南 Financial Services Sector Supplement | FS8 | 按商业活动分类的特定环境产品和服务的总货币价值 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose. | 088-102 |
| | FS9 | 审计的范围和频度以评估环境和社会政策的执行情况,以及风险评估程序 Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures. | 124-131 |
| | FS10 | 报告组织的投资组合中涉及与环境和社会相联系事务的公司比例和数量 Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues. | 未来采用 Applied in the future |
| | FS11 | 用于正面或负面的环境或社会审查的资产比例 Percentage of assets subject to positive and negative environmental or social screening. | 124-131 |
| | FS12 | 适用于环境和社会事件的投票政策,通过参与政策制定活动拥有参与权或投票建议权 Voting polic(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting. | 090 |
| | FS13 | 针对人烟稀少或经济贫困地区的进入 Access points in low-populated or economically disadvantaged areas by type. | 070-071,083-087 |
| | FS14 | 提倡改善弱势群体享受金融服务的环境 Initiatives to improve access to financial services for disadvantaged people. | 052-071 |
| | FS15 | 公平设计和销售金融产品和服务的政策 Policies for the fair design and sale of financial products and services. | 052-071 |

术语解释

全球领导力项目：联合国全球契约办公室发起设立的，由全球契约可持续发展先锋成员企业参加的可持续领导力高端平台。

两基一支：“两基”指基础设施、基础产业，“一支”指国家支柱产业。

战略性新兴产业：2010 年，中国政府确定节能环保、新一代信息技术、生物、高端装备制造、新能源、新材料和新能源汽车七个产业为战略性新兴产业。

中小企业：指符合《关于印发中小企业划型标准规定的通知》(工信部联企业[2011]300号)口径的中小企业。

三农：即农民、农村、农业。这三个问题的统称即为“三农问题”。

助学贷款：我行助学贷款包括生源地贷款和高校助学贷款两种。生源地贷款指我行向符合条件的家庭经济困难的高校新生和在读学生发放的、在学生入学前户籍所在地办理的国家助学贷款。高校助学贷款指我行向符合条件的家庭经济困难的高校新生和在读学生发放的、在学生就读地办理的国家助学贷款。

应急贷款：应急贷款属于我行短期贷款，指在编制应急预案的基础上，当发生突发事件后，帮助各地政府及重点企事业单位应对突发事件，在财政救灾资金到位前或受灾企事业单位恢复正常生产经营前，在我行业务范围内快速决策和发放的一年期以内(含)的贷款。

两高一剩：指高污染、高能耗、资源性企业。

十大节能工程：指节约和替代石油、燃煤工业锅炉改造、区域热电联产、余热余压利用、电机系统节能、能量系统优化、建筑节能、绿色照明、政府机构节能、节能监测和技术服务体系建设。

中西部贷款：即贷款项目所在地在我国中西部的贷款。我行参考国家相关文件规定，把中西部地区的范围划分为山西省、吉林省、黑龙江省、安徽省、江西省、河南省、湖北省、湖南省、内蒙古自治区、广西壮族自治区、重庆市、四川省、贵州省、云南省、西藏自治区、陕西省、甘肃省、青海省、宁夏回族自治区、新疆维吾尔自治区。

中低收入家庭住房贷款：中低收入家庭住房是指由政府统一组织，或利用社会力量参与开发建设，以解决中低收入家庭住房困难为目的，面向中低收入家庭分配、销售或租赁，供中低收入家庭居住使用的住房。我行中低收入家庭住房贷款指，用于上述中低收入家庭住房及其配套设施的开发建设，以及符合国家相关规定且地方政府有明确政策的中低收入家庭住房房源购买的贷款；并包括对项目区进行拆迁、土地整理的贷款。

贷款项目环评：即依据《环境影响评价法》、《建设项目环境影响评价文件分级审批规定》(环境保护部令第5号)、《建设项目环境影响评价分类管理名录》(环境保护部令第2号)等建设项目环评有关的法律法规，贷款项目完成环评相关的行政许可事项。

环保及节能减排贷款：即以下三类项目贷款。

流域、城市环境综合治理：包括区域环境综合整治、引排水通道建设、面源污染治理、截污管网、城镇污水处理及回用、城镇生活垃圾资源化利用和无害化处置、危险废物和医疗废物处置、城市大气环境保护、城市生态环境修复和园林绿化等。

工业污染治理和循环经济：包括工业企业污染治理、清洁生产、燃煤电厂及钢铁行业烧结机烟气脱硫、资源循环利用等。

清洁能源和十大节能工程：主要包括区域热电联产、余热余压利用、电机系统节能、建筑节能、核电、风电、太阳能利用等。

企业年金：是指企业及其职工在依法参加基本养老保险的基础上，自愿建立的补充养老保险制度。

公益捐款：根据中华人民共和国公益事业捐赠法的有关规定，我行公益捐赠可归纳为，以国家开发银行名义，自愿无偿向依法成立的公益性社会团体和公益性非营利的事业单位捐赠的用于公益事业的财产。

The Glossary

Global Compact LEAD: a high-level corporate sustainability leadership platform launched by the United Nations Global Compact and participated by leading member enterprises of the Global Compact seeking sustainable development.

Two basics and one pillar: “two basics” refer to the infrastructure and the basic industries, while “one pillar” refers to the country's pillar industry.

Strategic emerging industries: In 2010, the Chinese Government identified seven strategic emerging industries, namely energy-saving and environment-friendly industries, new-generation information technologies, bio-technology, high-end equipment manufacturing, new energies, new-materials and new-energy vehicles.

Small- and medium-sized enterprises: as defined by the Ministry of Industry and Information Technology in a classification standard issued in 2011.

San Nong: namely farmers, rural areas and agriculture. In Chinese, these three issues are generally referred to the San Nong issues.

Student loans: CDB's student loans include loans granted at students' hometowns and loans granted in the colleges where the students study. Both of them target financially-strapped students pursuing higher education who may apply for loans either at their home towns or after entering colleges.

Emergency loans: referring to short-term loans due in no more than one year granted by CDB in emergency response to help local governments, key enterprises or governmental departments to cope with contingencies before the arrival of government's disaster relief funds or the affected institutions or enterprises resumed their normal operation.

Two highs and one surplus enterprise: “Two highs” refers to high-pollution and high energy-consuming enterprises, and “one surplus” refers to resource-intensive enterprise.

Ten major energy-saving projects: refers to the projects with regarding to energy conservation and oil replacements, renovation of coal-fired industrial boilers, regional combined heat and power generation, surplus heat and pressure utilization, energy conservation of motor system, power systems optimization, environment-friendly building, green lighting, energy conservation in governmental departments, energy-saving monitoring and technical services.

Loans to Central and Western Areas: refers to loan projects situated at the central and western China. In line with the relevant governmental regulations, the central and western areas include Shanxi, Jilin, Heilongjiang, Anhui, Jiangxi, Henan, Hubei, Hunan, Inner Mongolia, Guangxi, Chongqing, Sichuan, Guizhou, Yunnan, Tibet, Shannxi, Gansu, Qinghai, Ningxia and Xinjiang.

Loans to social housing for low-and middle-income households: Housing for low-and middle-income households are organized by the Chinese government or constructed with the input of social forces, with an aim to ease the housing difficulty facing low-and middle-income households. Such housing is available for purchase or lease. CDB's housing loans to low-and middle-income households refer to lending for the development and construction of such housing and their supporting facilities, home purchase by local governments according to relevant regulations for low-and middle-income households and the resettlement and land consolidation in the program areas.

Environmental impact assessment for loans: To secure administrative approval for a loan, every project must be evaluated in line with China's Environmental Impact Law and No. 5 and No. 2 Decrees of the Ministry of Environmental Protection which specify the approving procedures and management methods respectively.

Loans for environmental protection, energy conservation and emission reduction: refers to loans for projects in the following three categories:

Watershed and urban environmental treatment: which include comprehensive regional environmental treatment, water pipe construction, non-point source pollution control, urban sewage disposal and recycling, recycling and pollution-free treatment of urban domestic wastes, disposal of hazardous and

medical wastes, urban atmospheric environmental protection, urban ecological environmental restoration and greening.

Industrial pollution treatment and recycling economy: which include industrial pollution treatment, clean production, flue gas desulfurization of coal-fired power plants and iron steel plants and the utilization of recycled resources.

Clean Energy and the ten major energy-saving projects: which mainly include regional combined heat and power generation, surplus heat and pressure utilization; energy conservation of motor systems; environment-friendly building, utilization of nuclear, wind and solar energies.

Corporate annuity: an endowment insurance established by an enterprise and its employees in line with laws on a voluntary basis as the supplement to the basic old-age pension.

Charity donations: According to the stipulation of China's Law on Donations for Public Welfare Undertakings, CDB's charity donations refer to the properties gratis and voluntarily donated in the name of CDB to legally-established philanthropic organizations and non-profit public institutions for public welfare undertakings



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