

**China Development Bank  
Social Responsibility Report 2007**

**国家开发银行2007年社会责任报告**



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## 报告说明

本报告是国家开发银行首份社会责任报告，是我们践行全球契约和社会责任、致力可持续发展的真实反映。



**报告时间范围：**2007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：**国家开发银行社会责任报告为年度报告。

**报告组织范围：**报告覆盖国家开发银行总行及其所有下属机构。

**报告编制参考：**本报告参照《全球报告倡议组织(GRI)可持续发展报告指南2006版》及金融服务业相关补充指引等标准要求编写，同时满足国务院国资委《中央企业社会责任指导意见》和中国银监会《关于加强银行业金融机构社会责任的意见》的要求。

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**报告数据说明：**报告中的财务数据来自2007年度财务报告，并经普华永道会计师事务所独立审计。其它数据以2007年为主，部分包括以前年度数据。

**报告保证方法：**为保证报告的真实性和可靠性，本报告提请联合国全球契约办公室认可的挪威船级社按照《可持续发展报告的审核程序》进行审核保证，提供独立的审核报告及声明。

**报告获取：**本报告网络版以及国家开发银行更多信息，请访问：<http://www.cdb.com.cn>。本报告同时提交联合国全球契约办公室网站：<http://www.unglobalcompact.org>。

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## Report explanations

This is the first sustainable development report of China Development Bank (CDB). It authentically reflects its commitments to honor the Global Compact and social responsibilities as well as its endeavor to achieve sustainable development.

**Reporting period:** From 1 January to 31 December 2007, with some sections exceeding the above mentioned period.

**Reporting cycle:** CDB's Sustainable Development Report is an annual report.

**Organizational range covered by the report:** This report covers CDB Headquarters and all its subordinate agencies.

**Report drafting guidance:** This report was compiled according to the standards and requirements of the Guidelines for Sustainable Development Report 2006 of the Global Reporting Initiative (GRI) and relevant supplementary guidelines for financial businesses. It also met the requirements of the Opinions on Strengthening Social Responsibilities of Banking Financial Institutions of the China Banking Regulatory Commission (CBRC).

For more information on management methods and indicators of the Guidelines for Sustainable Development Report of GRI, please visit: <http://www.globalreporting.org>.

**Report data:** Financial data used in this report came from the Financial Report 2007, which was independently audited by the accounting firm PricewaterhouseCoopers China Limited. Other data derived mainly from that of 2007, with some of it based on that of previous years.

**Report verification:** In order to guarantee the authenticity and credibility of this report, CDB requested Det Norske Veritas, a company indorsed by the Global Compact Office of the United Nations, to provide auditing opinion according to the Audit Procedures of Sustainable Development Report, and to provide independent auditing report and statement.

**Report availability:** For the online version of this report and more information on CDB, please visit: <http://www.cdb.com.cn>. This report was submitted simultaneously to the website of the Global Compact Office of the United Nations, <http://www.unglobalcompact.org>.

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国家开发银行作为中国和全球金融市场的参与者，使命感和责任感是引领我们持续探索和稳步发展的不竭动力。2007年是我行改革发展历史进程中的重要一年，我们坚持以“科学发展、社会和谐”为指导，以“增强国力，改善民生”为使命，立足全局，创新思维，主动实践，积极推动经济社会的可持续发展。

我们坚持开发性金融理念，努力缓解阻碍经济社会发展的瓶颈制约。在实践中，我们遵循科学发展的要求，立足国情，总结和改善了市场建设、规划先行、社会共建等开发性金融的理念和方法，并将战略发展重点从“两基一支”传统领域，拓展到民生金融和国际合作领域，把大量的开发性业务建设成商业性可持续业务，为实现国家发展战略和社会公众利益提供了强有力的融资支持。在这个过程中，我们提升了自身的经营业绩，增强了银行可持续发展和支持经济社会发展的能力。

我们把金融建设与社会建设相结合，最大限度地回馈社会、服务公众。我们提出“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。我们提出“公

众参与、公众受益”，重视利益相关方的诉求和参与，致力推动社会各方建立共识、互信、形成合力，共同建设和谐社会。我们提出“推动建设人人享有平等融资权的融资体系”，致力于把金融建设成为惠及全体人民的新的社会发展工具。我们注重从机构自身做起，积极投身社会公益事业，在扶贫救济、救灾救助、公益性捐赠、开发性金融志愿者等方面做出了积极贡献。

我们承诺遵守联合国全球契约各项原则。作为中国第一家加入联合国“全球契约”计划的国有银行，我们不断改进自身治理，逐步把社会责任的基本原理和要素融入发展战略、业务流程和企业文化中。我们大力推进全面风险管理，积极关注全球经济、社会、环境、气候变化等领域的重大问题，为提高可持续发展能力奠定坚实的业绩基础。我们积极推进企业社会责任工作，建立社会责任报告定期发布机制，增进与各利益相关方的沟通，以此激励和监督我们更好地履行社会责任。

展望未来，商业化改革将为我们履行社会责任增添新动力和新内容。我们将努力挖掘自身优势，与各利益相关方携手合作，为推进经济社会的和谐发展做出更大贡献。

## 行长致辞 · Governor's message

Being a player in the Chinese and the global financial market, CDB is constantly driven by its sense of mission and responsibility to continue its exploration and achieve steady development. 2007 is an important year for CDB for its reform and development. We observed the guidelines for achieving “scientific development and harmonious society”; continued to realize our mission to “increase national strength and improve people's life”; focused on the overall interest, innovation and active practice; and vigorously promoted sustainable economic and social development.

**Based on the concept of development finance, CDB worked hard to mitigate bottleneck constraints hindering economic and social development.** In practice, we have followed the principles of scientific development and taken the specific characteristics of the development stage of China; summarized and improved the concepts and methods of development finance, including developing the market, planning ahead and mobilizing all possible resources for development from the society; expanded our strategic development priority from the traditional areas of infrastructure project, basic industry and high-tech industries to the social projects and international cooperation; made large volume of development businesses commercially sustainable; and provided strong financial support to realize the development strategies of the country as well as social and public interests. In the mean time, we improved our own business performance, and strengthened our ability to achieve sustainable development of the Bank and support economic and social development at large.

**By integrating financial with social development, we delivered maximum returns to society and benefited the general public.** We initiated the concept of “socializing finance and finance socialization”, so as to reinforce development finance with the objectives and methods of social development on the one hand, and create a strong endogenous impetus for social development with the achievements of financial development on the other. We initiated the concept of “public participation and public sharing of benefits”, so as to pay attention to the needs and participation our stakeholders, and promote mutual understanding and mutual trust among all aspects of society to build a harmonious society. We proposed to “promote the construction of a financial system with equal financing rights for everybody”, so as to make finance a new social development tool benefiting all people. With our initiation, we actively participated in the development of social public goods, and made significant contribution to poverty alleviation, disaster relief, public welfare donation and development finance volunteer activities.

**We committed ourselves to observe all principles of the United Nations' Global Compact.** As the first state-owned bank in China to join the Plan of the United Nations' Global Compact, CDB continued to improve its own governance and gradually incorporated the basic principles and elements of social responsibility into its development strategies, business flows and corporate culture. We vigorously promoted the method of comprehensive risk management; actively focused our attention on major issues in global economic, social, environment and climate change areas; and built a strong basis to enhance our ability in sustainable development. We actively promoted corporate social responsibility, established regular publication mechanism for the Sustainable Development Report, and strengthened communication with all our stakeholders, so as to inspire and urge ourselves to better perform our social responsibilities.

**Looking forward, the commercialization reform will strengthen our motivation to fulfill and expand our social responsibilities.** We will work hard to discover our own advantages, join hands with various stakeholders, and make greater contribution to promote harmonious economic and social development.

国家开发银行 行长  
CHEN YUAN  
SIGNATURE OF GOVERNOR



## 关键数据

### 经济指标

单位:人民币10亿元或百分比	2007	2006	2005
总资产	2894.7	2314.3	1898.7
贷款余额	2272.0	2017.6	1731.8
不良资产比率	0.64%	0.75%	0.96%
贷款减值准备/不良贷款比率	251.1%	190.6%	177.1%
总负债	2545.3	2156.1	1768.2
发行债券余额	2307.6	1904.0	1541.5
所有者权益	349.4	158.2	130.5
资本充足率	12.77%	8.05%	9.15%
净利润	29.6	27.7	22.8
税收	22.42	18.4	14.95
平均资产收益率	1.2%	1.3%	1.3%
平均所有者权益收益率	16.3%	19.2%	19.2%

### 社会指标

	2007	2006	2005
民生富民业务			
新农村建设及县域贷款余额(亿元)	3106	1790	-
中小企业贷款余额(亿元)	343.1	232	152
微贷款项目累计贷款金额(亿元)	15	2.23	-
医疗卫生贷款余额(亿元)	57.9	32	23
教育贷款余额(亿元)	473.5	244.0	152.6
应急贷款发放额(亿元)	7	13	9.3
助学贷款覆盖人数(万人)	71	30	-
中小企业贷款创造就业岗位(万个)	127.8	59	-
微贷款项目数量(万笔)	2.27	0.4	-
中低收入住房建设贷款惠及人数(万人)	330	205	-
员工总人数(人)	5,311	4,338	3,553
女性员工比例(%)	37.6	38.5	37.5
员工满意度(%)	81	78	80
客户满意度(%)	84	89	88
员工人均培训时间(天)	14	12	12
开发性金融志愿者(人)	630	150	-
公益捐赠(万元)	2,647.1	2,372.84	3,094

### 环境指标

	2007	2006	2005
贷款项目环评率(%)	100	100	100
环保节能减排贷款发放总额(亿元)	371.3	281.6	204
其中			
城市环境基础设施贷款(亿元)	334.6	252.1	194.9
工业污染治理贷款(亿元)	29.0	26.5	5.6
生态环境保护贷款(亿元)	7.7	3	3.5
因召开视频会议带来的二氧化碳减排量(吨)	19975	-	-

★ 本报告使用的货币单位,除特殊标注外,均为人民币,报告数据依据开行现行统计系统和统计口径确定。

## Useful data<sup>1</sup>

### Economic Indicators

Unit: RMB 1 billion or percentage	2007	2006	2005
Total assets	2894.7	2314.3	1898.7
Loan outstanding	2272.0	2017.6	1731.8
NPL Ratio	0.64%	0.75%	0.96%
Reserve for loan losses/ratio of bad loans	251.1%	190.6%	177.1%
Total liabilities	2545.3	2156.1	1768.2
Bond outstanding	2307.6	1904.0	1541.5
Owners' equity	349.4	158.2	130.5
Capital adequacy ratio	12.77%	8.05%	9.15%
Net profits	29.6	27.7	22.8
Taxes	22.42	18.4	14.95
Return on average assets	1.2%	1.3%	1.3%
Return on average owners' equity	16.3%	19.2%	19.2%

### Social Indicators

	2007	2006	2005
Business related to people's life			
Loan outstanding for new rural area development and county-level lending (RMB100 million)	3106	1790	-
Loan outstanding for small- and medium-sized enterprises (RMB100 million)	343.1	232	152
Accumulative loans to micro-finance projects (RMB100 million)	15	2.23	-
Loan outstanding to medical and health projects (RMB100 million)	57.9	32	23
Loan outstanding to education (RMB100 million)	473.5	244.0	152.6
Emergency loans (RMB100 million)	7	13	9.3
Beneficiaries of student loans (10,000 people)	71	30	-
Job created by loans to small- and medium-sized enterprises (10,000)	127.8	59	-
Accumulative number of micro-finance projects (10,000)	2.27	0.4	-
Beneficiaries of housing construction loans to low- and middle-income households (10,000 people)	330	205	-
Total No. of staff	5,311	4,338	3,553
Proportion of female staff (%)	37.6	38.5	37.5
Staff satisfaction (%)	81	78	80
Customer satisfaction (%)	84	89	88
Average staff training time (day)	14	12	12
No. of volunteers for development finance activities	630	150	-
Donation (RMB10,000)	2,647.1	2,372.84	3,094

### Environmental indicators

	2007	2006	2005
Coverage of the projects for environmental appraisal (%)	100	100	100
Total lending to protect environment and reduce emission (RMB100 million)	371.3	281.6	204
of which			
Loans for urban environment infrastructure (RMB100 million)	334.6	252.1	194.9
Loans for treating industrial pollution (RMB100 million)	29.0	26.5	5.6
Loans to protect eco-environment (RMB100 million)	7.7	3	3.5
CO <sub>2</sub> emission reduced by holding video-conference (ton)	19975	-	-

★ All currency units used in this Report are in Renminbi, except specifically indicated otherwise.



## 概况

### 1 治理结构

国家开发银行于1994年成立，直属国务院领导。总行位于北京，目前全国设有34家分行和3家代表处。业务范围主要包括信贷业务、资金筹集、资金交易、投资银行业务、债券承销、财务顾问服务、股权投资、基金投资等。

国家开发银行章程由国务院制定，行长、副行长等高级管理人员由国务院任命，实行行长负责制，重大决策集体研究决定。业务接受中国人民银行、银监会、财政部等的指导和监督。

国家开发银行监事会，由国务院根据《国有重点金融机构监事会暂行条例》委任派出，对国务院负责，并依据该《条例》对国家开发银行的财务状况和经营管理情况实施监督。监事会设主席一名，专职监事和工作人员若干，同时聘请财政部、中国银行业监督管理委员会、国家开发银行和一家指定会计师事务所的各一名代表担任兼职理事。

为拓宽国际视野，加快向国际一流银行迈进，我行于1999年成立了国际顾问委员会。我行的国际顾问委员会由来自国际政界、商界和学术界的知名人士组成，每年秋季召开一次会议，主要是对我行的业绩表现进行评估，为我行的发展战略及经营管理提供指导。

2007年9月19日至21日，在北京举行了我行国际顾问委员会第九次会议，重点探讨以下议题：

- 当前全球经济形势
- 政策性金融机构改革的国际经验与开行改革

国际顾问委员会委员以及嘉宾们的真知灼见得到我行管理层的高度赞赏与认同。国际顾问委员会提供的指导已成为我行治理机制的重要组成部分。

此外，我行还设立了风险管理委员会、贷款委员会、资产负债委员会、科学发展规划委员会、行务委员会、审计委员会、保密委员会等内部专业机构。

### 2 社会责任理念

**目标：**坚持实现金融和经济社会的共同发展。不以商业利益为唯一目标，注重将金融发展目标与社会发展目标更好地结合起来，为社会进步提供强大的内生动力。

**方法：**坚持开发性金融的理念与实践。市场建设、规划先行，社会共建既是我们办好银行，实现自身可持续发展的有效方法，也是我们支持科学发展、化解风险的重要手段。

**愿景：**建设人人享有平等融资权的融资体系。积极推进金融体系建设，致力于把金融建设成为惠及全体人民，使人人享有平等融资权的新的社会发展工具，推进社会发展繁荣。

## Overview

### 1 The governance structure

China Development Bank (CDB) was established in 1994 as a solely state-owned bank under the leadership of the State Council. It is headquartered in Beijing, and currently has 34 sub-branches and three representative offices in China. Its major businesses include lending, fund-raising, treasury management and investment banking.

The Article of Incorporation of CDB was formulated by the State Council, who appoints the senior management personnel of the Bank, such as the governor and the deputy governors. CDB adopts the governor-responsibility system, with major policies made through collective decisions. It conducts businesses under the guidance and supervision of the People's Bank of China (PBC), the China Banking Regulatory Commission (CBRC) and the Ministry of Finance (MOF).

The Supervisory Board of CDB is appointed by the State Council according to the Provisional Regulations on the Board of Supervisors of Key State-owned Financial Institutions. The Supervisory Board reports to the State Council and supervises over the financial performance and operation management of CDB according to the Provisional Regulations mentioned above. The Supervisory Board has one Chairman, several full-time supervisors and staff. It also has one representative as part-time supervisor from each of the following organizations: MOF, CBRC, CDB and a designated accounting firm.

In order to broaden its international vision and enhance the pace of its progress toward its goal of becoming an internationally recognized first-class bank, CDB set up its International Advisory Council (the "Council") in 1999. The Council consists of distinguished members from political, financial and academic circles around the world. It meets once a year, in the fall, to review CDB's performance and provide strategic guidance to the Bank's management.

The Council met for the ninth time, in Beijing, on September 19-21, 2007. The Council members and invited guests focused their discussion on the following topics:

- Current global economic landscape;
- International experience in the reform of policy financial institutions and the reform of CDB.

The invaluable insights and recommendations provided by the Council members have been well received by the Bank's management. From the Bank's perspective, the guidance and counsel received from the Council have become an integral part of its corporate governance.

CDB has also set up some specialized internal organizations, such as the Risk Management Committee, the Loan Committee, the Asset and Liability Committee, the Planning Committee for Scientific Development, the Bank Affairs Committee, the Auditing Committee and the Committee for confidentiality.



监事会主席：朱元樑  
Chairman of the Supervisory Board,  
Mr. Zhu Yuanliang

### 2 The concept of social responsibility

**The objective: achieving financial development together with economic and social development.** CDB does not regard commercial interest as its sole objective. It works hard to better integrate financial development objectives with social development objectives, so as to strengthen the endogenous impetus for social progress.

**The method: adhering to the concept and practice of development finance.** Market development, planning ahead and joining forces for social development are effective ways to improve the operation of CDB and realize its own sustainable development, as well as important means to support scientific development and mitigate risks.

**The vision: establishing a financing system with equal financing rights for everyone.** CDB actively promotes the development of the financial system, works hard to make finance a social development tool that benefits all people and accredits them with equal financing rights, and promotes social development and prosperity.



### 3 全球契约与社会责任推进工作

2006年12月，我行成为中国加入联合国全球契约计划的第一家国有银行。我行致力于将全球契约及其各项原则融入企业战略、文化和日常业务中，全方位履行社会责任，在可持续发展方面做出应有的贡献。

2007年，我行在社会责任机构机制建设、员工社会责任理念提升、国际交流与对话、建立实施报告制度、筹划可持续发展指标和管理体系等方面，积极推进了各项工作，取得了可喜成效。

P1 姚中民副行长出席颁奖典礼 Governor Yao Zhongmin making presentation at the award ceremony.	P2 徐宜仁行长助理出席颁奖典礼 Assistant Governor Xu Yiren receiving award
P3 员工社会责任培训 Staff Training for Social Responsibility	

我们的努力赢得了国内外各界的广泛认可：

- 2006、2007年连续两年荣获人民网评选的“人民社会责任奖”，是获此奖项的唯一银行类金融机构。(P1)
- 荣获由中国扶贫基金会、中国财富杂志社共同评选的“2007扶贫中国行年度特别奖”。(P2)
- 入选2007年“胡润企业社会责任50强”排行榜。
- Universum组织评选的2007全球最佳雇主排名第27位。

### 4 利益相关方

国家开发银行十分重视利益相关方的期望与要求，充分考虑自身运营和管理对利益相关方的影响。我们不断完善沟通、交流、参与的方式和渠道，推动利益相关方参与我们的决策与管理，促进开发性金融业务的可持续发展。

### 3 The Global Compact and the promotion of social responsibility

In December 2006, CDB became the first state-owned bank in China to join the Plan of the United Nations' Global Compact. CDB is committed to incorporate all principles of the Global Compact into its corporate strategies, culture and day-to-day operation, fully implement its social responsibilities, and make due contributions for sustainable development.

In 2007, CDB actively achieved favorable results in accelerating the establishment of the social responsibility system, deepening staff understanding in the concept of social responsibility, conducting international exchanges and dialogue, setting up the implementation reporting system, and planning for the sustainable development indicators and their management system.

**Its endeavor won broad recognition by all circles in China and abroad:**

- The People's Responsibility Award from the People's Daily Online in 2006 and 2007, and it was the only banking institution that had ever won this award. (P1)
- The Special Annual Award of 2007 for Poverty Alleviation in China jointly awarded by China Foundation for Poverty Alleviation and the China Fortune magazine. (P2)
- It entered the list of Hurun's Top 50 Enterprises in terms of Social Responsibility in 2007.
- It ranked 27<sup>th</sup> among the global best employers rated by Universum in 2007.

### 4 The stakeholders

CDB attached great importance to the expectations and requirements of its stakeholders, and gave full consideration to shareholder impacts created by its own operations and management. It continuously improved the methods and channels of communication, exchange and participation; encouraged its shareholders to participate in its decision-making and management processes; and promoted the sustainable development of development finance.





利益相关方参与

利益相关方		对国家开发银行的期望	回应措施与成效
政府	出资人(财政部、中央汇金公司)	<ul style="list-style-type: none"> <li>• 国有资产保值增值</li> <li>• 持续支持经济社会发展能力</li> </ul>	<ul style="list-style-type: none"> <li>• 按照法律法规和政策要求开展业务</li> <li>• 逐步建立、健全公司治理</li> <li>• 多项财务指标处于国际先进水平</li> </ul>
	监管机构	<ul style="list-style-type: none"> <li>• 依法合规经营</li> </ul>	<ul style="list-style-type: none"> <li>• 依法诚信经营</li> <li>• 及时、准确的信息披露</li> <li>• 支持和配合监管</li> </ul>
	其他中央政府部门及各级地方政府	<ul style="list-style-type: none"> <li>• 服务政府战略发展目标</li> <li>• 协助制定或完善相关政策及规划等</li> </ul>	<ul style="list-style-type: none"> <li>• 认真贯彻宏观调控政策</li> <li>• 积极支持经济社会协调发展</li> <li>• 参与政策及规划的制定或完善</li> </ul>
市场	投资人(金融债券投资者)	<ul style="list-style-type: none"> <li>• 稳定的信用等级</li> <li>• 合理的收益回报</li> <li>• 流动性强</li> </ul>	<ul style="list-style-type: none"> <li>• 持续产品创新</li> <li>• 严格的风险控制</li> <li>• 保持良好的信用等级</li> </ul>
	战略合作方(签署战略合作协议的机构)	<ul style="list-style-type: none"> <li>• 诚信互惠</li> <li>• 资源共享</li> <li>• 合理的回报</li> </ul>	<ul style="list-style-type: none"> <li>• 坚持诚信、互利、平等协商的原则</li> <li>• 高层联席会议</li> <li>• 良好的合作关系</li> </ul>
	客户(直接接受金融服务的机构)	<ul style="list-style-type: none"> <li>• 贷款发放及时、利率优惠、期限灵活、服务配套</li> <li>• 长期合作</li> </ul>	<ul style="list-style-type: none"> <li>• 提供差异化服务</li> <li>• 提供规划、专业咨询与指导</li> <li>• 加强贷后管理,不良贷款率国内最低</li> <li>• 较高的客户满意度</li> </ul>
	商业伙伴(金融同业)	<ul style="list-style-type: none"> <li>• 优势互补</li> <li>• 互惠合作</li> <li>• 信息共享</li> </ul>	<ul style="list-style-type: none"> <li>• 合作领域和方式创新</li> <li>• 良好的合作关系</li> <li>• 高信誉度</li> </ul>
	供应商(为开行运营提供产品和服务的机构)	<ul style="list-style-type: none"> <li>• 公平采购、信息透明、诚信履约</li> <li>• 战略合作,实现双赢</li> </ul>	<ul style="list-style-type: none"> <li>• 实行集中采购和绿色采购</li> <li>• 坚持“三公”原则,严格履约</li> <li>• 较高的供应商满意度</li> <li>• 采购成本持续下降</li> </ul>

Stakeholders' participation

Stakeholder	Expectation on CDB	Response and outcome	
Government	Shareholders (the MOF, the Central Huijin Investment Corporation)	<ul style="list-style-type: none"> <li>• Maintain and increase the value of state-owned assets</li> <li>• Continuously support economic and social development</li> </ul>	<ul style="list-style-type: none"> <li>• Operate according to laws, regulations and policies</li> <li>• Gradually establish and improve corporate governance</li> <li>• Various financial indicators at advanced international level</li> </ul>
	The supervisory agency	<ul style="list-style-type: none"> <li>• Operate according to law</li> </ul>	<ul style="list-style-type: none"> <li>• Operate according to law with credibility</li> <li>• Timely and accurately disclose information</li> <li>• Support and cooperate with the supervisory agency</li> </ul>
	Other central government agencies and various local governments	<ul style="list-style-type: none"> <li>• Serve government strategic development goals</li> <li>• Help formulate or improve relevant policies and plans</li> </ul>	<ul style="list-style-type: none"> <li>• Earnestly implement the macro-regulation policy</li> <li>• Actively support concerted economic and social development</li> <li>• Participate in the formulation and perfection of policies and plans</li> </ul>
Market	Investors (financial bonds investors)	<ul style="list-style-type: none"> <li>• Stable credit rating</li> <li>• Reasonable returns</li> <li>• Strong liquidity</li> </ul>	<ul style="list-style-type: none"> <li>• Continuous product innovation</li> <li>• Strict risk control</li> <li>• Good credit rating</li> </ul>
	Strategic cooperators (institutions that signed strategic agreements with CDB)	<ul style="list-style-type: none"> <li>• Achieve mutual trust and mutual benefit</li> <li>• Share resources</li> <li>• Realize reasonable returns</li> </ul>	<ul style="list-style-type: none"> <li>• Adhere to the principles of good faith, mutual benefit and friendly negotiation</li> <li>• High-level joint conference</li> <li>• Good cooperation relationship</li> </ul>
	Customers (institutions receiving financial services directly from CDB)	<ul style="list-style-type: none"> <li>• Timely issuance of loans, preferential interest rates, flexible terms and related services</li> <li>• Long-term cooperation</li> </ul>	<ul style="list-style-type: none"> <li>• Provide differentiated services</li> <li>• Provide planning, specialized advises and guidance</li> <li>• Strengthen post-loan management, and realize minimum ratio of bad loans in China</li> <li>• High level of customer satisfaction</li> </ul>
	Business partners (financial sector)	<ul style="list-style-type: none"> <li>• Mutual complementation of advantages</li> <li>• Mutual benefit and cooperation</li> <li>• Share of information</li> </ul>	<ul style="list-style-type: none"> <li>• Innovation in cooperation areas and methods</li> <li>• Good cooperation relationship</li> <li>• High credibility</li> </ul>
	Suppliers (institutions supplying products and services to CDB)	<ul style="list-style-type: none"> <li>• Fair procurement, transparent information and faithful contract implementation</li> <li>• Strategic cooperation and win-win results</li> </ul>	<ul style="list-style-type: none"> <li>• Adopt centralized procurement and green procurement methods</li> <li>• Adhere to the principles of openness, fair and equality and strictly implement contracts</li> <li>• High supplier satisfaction</li> <li>• Continuous falling of procurement costs</li> </ul>







本报告编写得到中国企业联合会副理事长、联合国全球契约理事陈英女士及其团队的大力支持和技术指导。

**The Report 2007 has got strong support and technical guidance from Deputy Director General of China Enterprise Confederation, the UN Global Compact Board member Mrs. ChenYing and her team.**

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Electronic edition of China Development Bank Social Responsibility Report 2007 is attached with the printing materials



### 利益相关方参与

利益相关方		对国家开发银行的期望	回应措施与成效
员工	开行组织结构中的全体成员	<ul style="list-style-type: none"> <li>保障合法权益</li> <li>满意的薪酬激励</li> <li>良好的工作环境与职业发展空间</li> </ul>	<ul style="list-style-type: none"> <li>员工参与管理</li> <li>员工权益保障</li> <li>关注员工发展、改善薪酬激励</li> <li>2007全球最佳雇主排名第27位</li> <li>较高的员工满意度</li> <li>极低的员工流失率</li> </ul>
社会	公众	<ul style="list-style-type: none"> <li>关注社会发展</li> <li>共建和谐社区</li> </ul>	<ul style="list-style-type: none"> <li>社区文明共建</li> <li>公益捐赠2732万元</li> <li>开发性金融志愿者覆盖18个省、435个县</li> </ul>
	社会团体(行业协会、环保团体及其它民间组织)	<ul style="list-style-type: none"> <li>推进可持续发展</li> <li>积极参与行业标准、规范建设</li> <li>保护环境</li> </ul>	<ul style="list-style-type: none"> <li>加入联合国全球契约</li> <li>大力支持节能减排</li> <li>与社会团体保持良好关系</li> <li>中国银行业协会会员</li> </ul>
	媒体	<ul style="list-style-type: none"> <li>及时的信息披露</li> <li>良好的媒体关系</li> </ul>	<ul style="list-style-type: none"> <li>新闻发布</li> <li>为媒体提供相关信息</li> <li>与媒体保持沟通与合作</li> </ul>

### Stakeholders' participation

Stakeholder	Expectation on CDB	Response and outcome
Staff	All staff within the organizational framework of CDB	<ul style="list-style-type: none"> <li>Guarantee legal rights and interests</li> <li>Satisfactory remuneration incentives</li> <li>Good working environment and potential for professional development</li> </ul>
Society	The public	<ul style="list-style-type: none"> <li>Pay attention to social development</li> <li>Joint build harmonious communities</li> </ul>
	Social groups (industry associations, environmental protection groups and other social groups)	<ul style="list-style-type: none"> <li>Promote sustainable development</li> <li>Actively take part in creating industry standards and criterions</li> <li>Protect the environment</li> </ul>
	The media	<ul style="list-style-type: none"> <li>Timely disclosure of information</li> <li>Good relations with the media</li> </ul>





## 经济绩效报告 Economic Performance Report

保持经济持续快速协调健康发展，是构建社会主义和谐社会的物质基础。

我行以“增强国力、改善民生”为使命，筹集和引导社会资金，以融资推动市场建设和规划先行，促进经济发展，确保国家和地方重点项目的资金供应，努力缓解经济社会发展的瓶颈制约，取得了良好的经济绩效。

The continuous, rapid, concerted and healthy economic development is the physical foundation of a socialist harmonious society.

With its mission to increase national strength and improve people's life, CDB raised funds and guided the use of social capital, promoted market development and planning ahead through the means of financing, accelerated economic development, guaranteed capital supply for the national and local key projects, mitigated bottlenecks that constrained economic and social development, and achieved good economic results.





## 1 优异财务业绩

我们坚持以市场化方式实现国家的发展战略和政策，以国际先进的市场业绩为基础，更好地支持经济社会协调可持续发展。

2007年，尽管美国次贷危机影响了国际银行业，但中国经济和国家开发银行仍然保持良好的发展态势。从财务指标来看，截至2007年末，开行资产总额28,947亿元，比上年增长25.1%，实现净利润296亿元，不良贷款率仅为0.59%，可持续发展能力和支持经济社会发展的能力进一步增强。

开行是2001年以来财政部实行国有资产保值增值考核中，保值增值率连续保持优秀的惟一中央金融企业，实现了自身的健康发展。

### 财务业绩概要 / Overview of Financial Results

单位：人民币10亿元或百分比 (Unit: RMB1 billion or percentage)

	2007	2006
总资产 Total assets	2894.7	2314.3
贷款余额 Loan outstanding	2272.0	2017.6
不良资产比率 NPL Ratios	0.64%	0.75%
贷款减值准备比率 Ratio of reserve for loan losses	1.47%	1.36%
贷款减值准备/不良贷款比率 Reserve for loan losses / to bad loads ratio	251.1%	190.6%
总负债 Total liabilities	2545.3	2156.1
发行债券余额 Total bonds outstanding	2307.6	1904.0
所有者权益 Owners' equity	349.4	158.2
资本充足率 Capital adequacy ratio	12.77%	8.05%
净利润 Net profits	29.6	27.7
税收 Taxes	22.42	18.4
净利息收入 Net interest incomes	69.8	52.8
平均资产收益率 Return on average assets	1.2%	1.3%
平均所有者权益收益率 Return on average owners equity	16.3%	19.2%

## 2 贯彻国家宏观调控政策

只有把市场机制和宏观调控有机结合起来，才能保证整个经济充满活力，富有效率，持续健康协调发展。2007年，我们以科学发展观为指导，紧紧围绕国家经济社会发展战略目标，积极贯彻国家宏观调控政策。

一是严格执行央行下达的信贷计划和监管部门对贷款增速的要求。2007年全年本外币贷款增速低于全国金融机构平均水平4个百分点，在去年银行业突破计划的7300亿元贷款中，我行没占任何份额。

2007年本外币贷款余额增幅 / Growths in loans outstanding in domestic and foreign currencies in 2007



二是主动加强规模控制和均衡发放，人民币贷款余额实现按季均衡增长。

三是严格控制贷款投向，把有限贷款资源集中支持国家经济社会发展的重点领域和薄弱环节，切实做到“五个倾斜，一个严控”：向基础设施倾斜，向西部地区倾斜，向东北等老工业基地倾斜，向民生和县域经济倾斜，向节能减排倾斜，严格控制对“两高一剩”行业发放贷款。

## 1 Excellent financial results

By implementing the state development strategies and policies with market means and taking advantage of its internationally advanced market achievements, CDB further supported the harmonious and sustainable economic and social development.

In 2007, both the Chinese economy and CDB kept their sound development momentum in spite of the impacts of the US sub-prime crisis on the international banking sector. Based on the financial indicators, CDB further increased its ability to achieve sustainable development and support economic and social development. By the end of 2007, the total assets of CDB reached RMB2894.7 billion, which was 25.1% more than the previous year; the total net profits reached RMB29.6 billion; while the ratio of bad loans only stood at 0.59%.

CDB is the only central government financial enterprise that kept excellent results in the examination of state asset performance carried out by the MOF since 2001, and realized its own healthy development.

## 2 Implementing the state macroeconomic regulation policies

To integrate market mechanisms with macroeconomic regulation is the only way to revitalize the economy, raise its efficiency and guarantee its continuous, healthy and coordinated development. In 2007, CDB closely followed the state strategic goals of economic and social development, and actively implemented the state macroeconomic regulation policies under the guidance of the scientific development concept.

First, it strictly observed the central government credit plans and met the requirements of the supervisory agency on loan growth. In 2007, the growth of loans in domestic and foreign currencies of CDB was 4 percentage points below the average level of all financial institutions in China. Meanwhile, CDB had no share of the RMB730 billion of bank loans that exceeded the credit plan.

Second, CDB actively strengthened portfolio control and balanced issuance of loans, and achieved balanced quarterly increases in RMB loans.

2007年贷款发放进度 / Growth of loans in 2007



Third, it strictly controlled the direction of loans to concentrate limited lending resources in the key areas and weak linkages of the national economic and social development, and implemented the credit policy tilted towards the lending areas, namely the infrastructure sector, the western areas, the old industrial bases in the Northeast, the areas related to people's life and the county-level economy, and the energy saving and emission reduction efforts; except sectors with high energy consumption, high emission and surplus production capacity.



### 3 Supporting development of infrastructure and basic industries

One of the basic conditions of developing countries is that they suffer from relatively weak infrastructure, basic industries and basic products, which need long-term, comprehensive and sustainable financial support. Since its establishment, CDB has always focused its main business areas and lending support priorities around power, high ways, railway, petrochemical, coal, post and telecommunication, agriculture and irrigation, as well as public utilities. It has supported a series of state key projects that affects national economy and people's livelihood, including the Three Gorges Dam, the state oil reserve bases, the West-East power transmission project, South-North water transmission project, West-East natural gas transmission project, Beijing-Kowloon Railway, the state highway network, Beijing Olympic Facilities and Qinshan Nuclear Power Plant, hence contributed to the future potential of economic and social development.

In 2007, CDB issued RMB780.68 billion of loans to infrastructure, basic industry and high-tech projects. By the end of 2007, its total loans outstanding to such projects reached RMB2250.26 billion, representing an increase of 12.43% over the beginning of the year. (P1)

#### External comments

According to Dr. Li Yang, the Director of the Financial Research Institute of Chinese Academy of Social Sciences, CDB has established a set of risk management methods and financing mechanisms through its experience in financing infrastructure, basic industry and high-tech projects, which suited Chinese conditions and were worthy of learning from.

### 4 Supporting the development of new rural communities

The development of new rural communities is a project that will affect economic and social development in China and win the hearts and minds of 900 million rural farmers. It is also an important historical mission and task of CDB. Since 2005, CDB has earnestly implemented the strategic policy of the Central Party Committee, and started to provide systematic support to develop rural infrastructure, agricultural resources and rural public goods.



陈元行长在天津蓟县考察，提出“在县域经济发展中，基础设施、企业发展和富民相互协调”的发展思路。

Governor Chen Yuan visiting Jixian in Tianjin, where he proposed the concept of "coordinating infrastructure, enterprise development and income growth in county-level economic development".

### 3 支持基础设施、基础产业建设

发展中国家的一个基本国情就是基础设施、基础产业、基础产品相对薄弱，需要长期性、综合性、可持续的融资支持。我行自成立以来，始终把电力、公路、铁路、石油石化、煤炭、邮电通讯、农林水利、公共基础设施等作为主要业务领域和贷款支持重点，先后支持了长江三峡、国家石油储备基地、西电东送、南水北调、西气东输、京九铁路、国家高速公路网、北京奥运、秦山核电站等一大批关系国计民生的国家重点项目，为增强经济社会发展后劲贡献了力量。

2007年，我行向基础设施、基础产业、支柱产业（“两基一支”）领域发放贷款7806.75亿元。截至2007年底，“两基一支”贷款余额22502.62亿元，较年初增长12.43%。

#### 外部评价

中国社会科学院金融研究所所长李扬：开行在“两基一支”领域的融资实践，开创了一套适合中国国情的风险管理技术和融资机制，非常值得借鉴。



P1 北京八达岭高速公路 Beijing Badaling Expressway

### 4 支持新农村建设

推进新农村建设关系到我国经济社会发展的全局，是惠及9亿中国农民的民心工程，也是开发银行的重要历史使命和任务。自2005年起，我行认真贯彻落实党中央的战略决策，着手系统支持农村基础设施、农业资源开发和农村社会事业发展。



In 2007, CDB fully expanded its grassroots businesses, including those targeted at new rural community development, as reflected below:

First, the input from CDB increased. By the end of 2007, total loans outstanding of CDB to support the development of new rural communities and counties reached RMB310.6 billion; and loans issued reached RMB93.7 billion, taking up 12% of the total loans outstanding, and covered 2102 counties. CDB also optimized its lending areas and lending structure, which contributed to certain extent to equalize urban and rural infrastructure services, stabilize agricultural development, promote continuous income growth of farmers, and guarantee and improve people's livelihood in rural areas.

Second, CDB developed human resources to actively provide door-to-door financial services. It dispatched 962 city- and county-level working teams with 1828 full-time staff and over 630 volunteers to provide development finance services, and conducted business with 1038 city- and county-level agencies.

Third, it promoted the development of grassroots democratic financing mechanism and the establishment of disclosure and supervision mechanism. It issued RMB22.7 billion of loans through democratic financing mechanism at the grassroots level, built 1038 disclosure and supervision platforms, and publicized and disclosed every loan to the public. As a result, it established a multi-angle and multi-level social supervision mechanism, guaranteed the standard operation of county-level financing, and created a multi-player mechanism to mitigate risks.

Fourth, it strengthened system renovation and improved financial services. It organized and mobilized resources of the whole society to set up intermediate institutions in rural areas, jointly develop the factors of production in the rural market, establish marketed financing mechanisms and lending models, and promote the creation of a good financial environment and a healthy financial system in rural areas.

## 5 Supporting economic restructuring and changing of development models

Supporting independent technical renovation, accelerating optimization and upgrading of industrial structure and adapting growth models to the new conditions are important responsibilities of CDB.

### (1) Actively promoting independent innovation and the development of high and new technologies

By working closely with all relevant parties, CDB formulated new policies and created new methods to support the development of high-tech industries and technical innovation. In 2007, it issued RMB33.4 billion of loans to support technology development, representing an increase of RMB13.4 billion over the previous year and a growth of 67%.

It signed the Memorandum of Understanding on Jointly Supporting the Development of High-tech Industries with the National Development and Reform Commission, and committed itself to provide a total of RMB80 billion to support the development of high-tech industries in the next five years.

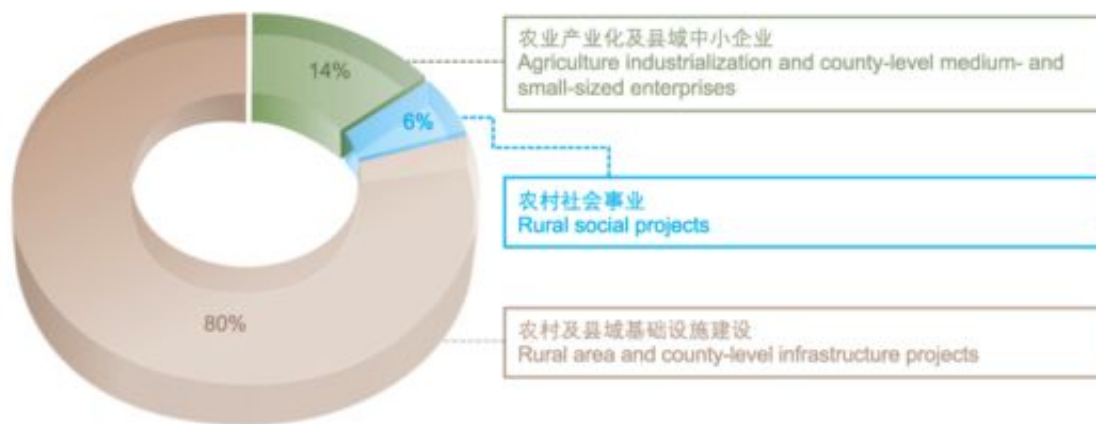
It issued two documents together with the Ministry of Science and Technology, namely the Detailed Implementation Rules for Soft Loans of CDB in High-tech Areas, and the Circular on Providing Priority Financing Support to Innovative and Piloting Enterprises, so as to provide comprehensive and complete financial products and services to support the development of state-level high-tech industries through cooperation with the government.

It cooperated with Shenzhen Stock Exchange and signed a minutes of meetings with it, so as to promote the connection between listed resources of Shenzhen Stock Exchange and various financial products provided by CDB.

2007年，我们统筹推进了新农村建设等基层业务，表现在以下几个方面。

一是加大投入。截至2007年末，我行新农村建设及县域贷款余额达3106亿元，发放贷款937亿元，占贷款余额的12%，覆盖2102个县。调整优化了信贷投向与结构，对促进城乡基本公共服务的均等化、农业稳定发展和农民持续增收、保障和改善农村民生起到积极作用。

截至2007年末新农村建设及县域贷款余额比例  
Proportions of loans outstanding for development of new rural communities and counties



二是充实人员力量，主动上门提供金融服务。全年派出市县工作组962个，到位专职人员1828名，开发性金融志愿者630多名，与1038个市县合作机构开展了业务。

三是推进基层民主融资机制建设，建立完善社会公示和监督举报机制。通过基层民主融资机制发放贷款227亿元，建设社会公示监督平台1038个，实现了每笔贷款都向社会公示，向公众披露，形成多角度、多层次的社会监督机制，保障县域贷款的规范运作，形成系统抗风险合力。

四是加强机制创新，改善金融服务。组织动员全社会资源，建设农村市场中介组织，共同培育农村市场要素，建立市场化的融资机制和贷款模式，推动创建良好的农村融资环境和健康的农村金融体系。

## 5 支持经济结构调整和发展方式转变

支持科技自主创新，推进产业结构优化升级和增长方式转变是开行的重要职责。

### (1) 积极推动自主创新和高新技术产业发展

我们与有关各方紧密合作，出台政策，创新方法，支持高新技术产业发展和科技创新。2007年，发放科技贷款334亿元，较上年增长了134亿元，增长比例达67%。

与国家发改委签订《支持高新技术产业发展合作谅解备忘录》，明确我行将在未来五年内提供总额为800亿元的资金支持高新技术产业发展。

与科技部联合下发《国家开发银行高新技术领域软贷款实施细则》和《关于对创新型试点企业进行重点融资支持的通知》，通过银政合作，以全方位、综合性的金融产品和服务，重点支持国家高新技术产业的发展。

与深交所开展合作并签署《会议纪要》，合作推动深交所上市资源与开行多种金融工具的对接。

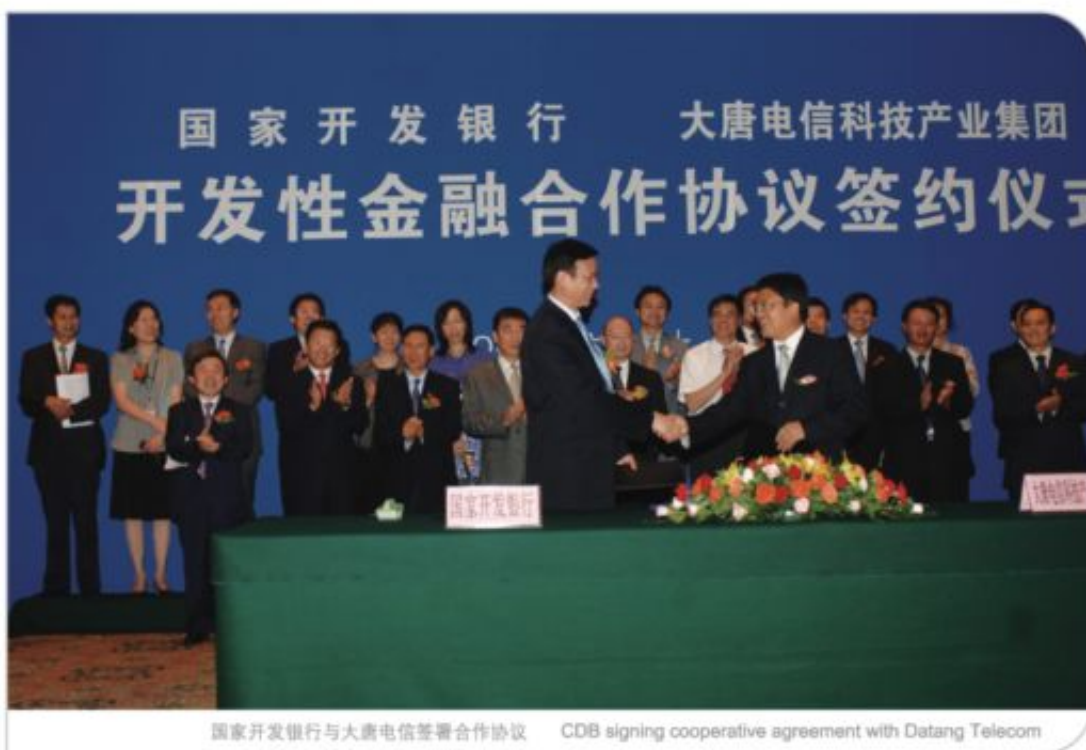


### (2) 积极推进国内产业整合

发挥集中大额长期融资优势和市场建设的独特作用，建立完善支撑产业发展的工作机制，确保涉及国家全局利益的关键产业资金需要。

2007年，完成重点产业整合方案16个，覆盖装备制造、现代物流业、TD-SCDMA、液晶等15个行业，推动大唐电信、西电集团、国机集团、五矿等企业实施产业整合。

我们还积极探索区域产业整合平台建设，完成沈阳铁西装备制造基地、辽宁营口、大连长兴岛等多个产业整合平台组建方案。



### (3) 促进区域经济协调发展

我行坚决贯彻国家区域发展总体战略，促进区域协调发展。

2007年，我们在制度、政策和资源投入方面采取一系列重大举措，进一步加大了支持西部地区发展的力度。如：适当放宽西部地区信用空间和评审条件；组织、引导社会资金更多地流向西部地区；加强西部地区人才培养等，收到了明显成效。截至2007年末，中西部贷款余额占全部贷款余额的48%，较年初增长4%。

2007年，向中西部地区发放贷款3560亿元，向东北老工业基地发放贷款756亿元，分别占贷款发放的45%和9.56%。



### (2) Actively promoting restructuring of domestic industries through innovative and flexible financing arrangements

It took the advantage of the large and long-term loans as well as the unique functions of the market, created and improved the working mechanism to support industrial development, and guaranteed sufficient funds to meeting the needs of key industries that affect the overall national interests.

In 2007, it completed 16 key industrial restructuring projects, which covered 15 sectors including equipment manufacturing, modern logistics, TD-SCDMA and LCD, and promoted industrial restructuring of enterprises, including Datang Telecom, Xidian Group, China National Machinery Industry Corporation and China Minmetals Corporation.

It also actively explored ways to set up regional industrial restructuring platforms, and completed various such platforms, such as Shenyang Tiexi Equipment Manufacturing Base, Liaoning Yingkou and Dalian Changxing Island.

### (3) Promoting concerted regional economic development

CDB firmly carried out the overall regional development strategy of the state and promoted concerted regional development.

In 2007, it implemented a series of important measures regarding institutional development, policy and resource allocation, and further increased its support to the development of the western region. For example, it duly relaxed restrictions on credit and qualifications for the western region, mobilized and channeled more social funds to flow into the western region, and strengthened human resources training in the western regions, which achieved significant results. By the end of 2007, the proportion of total loans outstanding to the western region reached 48%, representing an increase of 4% over the beginning of the year.

In 2007, it issued RMB356 billion of loans to the central and western regions and RMB75.6 billion to the old industrial bases in the Northeast, which took up 45% and 9.56% of total loans respectively.





## 6 推动中国债券市场发展

通过发行债券筹集资金，我们成功地将商业银行短期资金转化为长期大额资金，提高了储蓄向投资的转化效率。

作为中国债券资本市场最重要的力量，我们在完成自身筹资任务的同时，借鉴国际市场经验，在银行间债券市场不断推出创新产品，满足了不同投资者的需要，提高了债券市场流动性，为丰富产品、推动创新、建设理性健康市场做出了突出贡献。

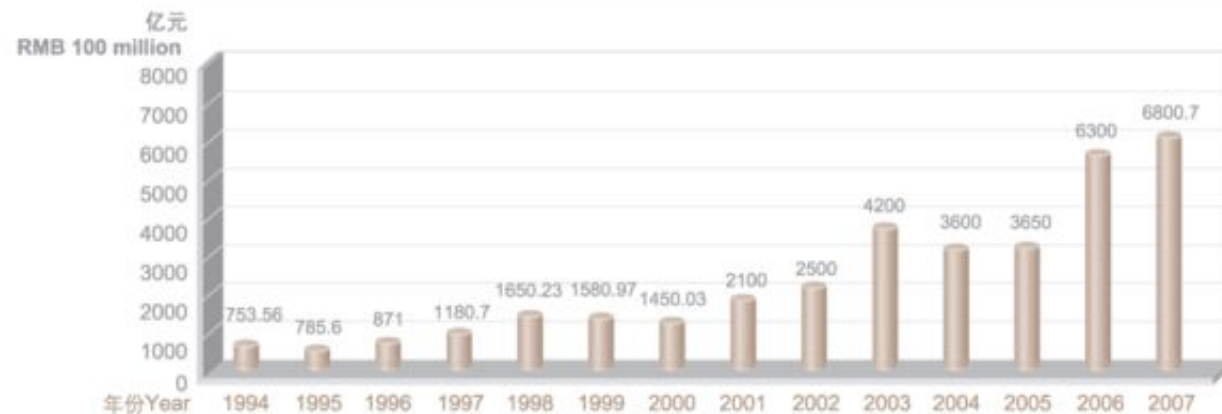
我们在债券信用评级方面一直保持了良好的表现。2007年7月26日，穆迪公司将我行评级从A2提升至A1；同日，标普公司将中国主权和我行外部评级展望由稳定调整为正面；11月7日，惠誉公司将我行评级从A提升至A+。

信用评级机构 Credit Ratings Organization	评级结果 Credit Rating Result	
	中国政府 Chinese sovereign	国家开发银行 China Development Bank
穆迪公司 Moody's	A1, 评级展望: 稳定 A1, Rating outlook: Stable	A1, 评级展望: 稳定 A1, Rating outlook: Stable
标准普尔公司 Standard & Poors	A, 评级展望: 正面 A, Rating outlook: Positive	A, 评级展望: 正面 A, Rating outlook: Positive
惠誉公司 Fitch	A+, 评级展望: 正面 A+, Rating outlook: Positive	A+, 评级展望: 正面 A+, Rating outlook: Positive

2007年，我行发行人民币金融债券6850.7亿元，再创历史新高，筹措外汇资金129亿美元，为业务发展提供了充足的资金保障。特别是成功在香港发行首支人民币债券，率先发行以Shibor为基准的企业债和金融债，成功发行首支中小企业集合债，在业内多个领域开创了先河。

截止2007年末，我行累计发行金融债券37,422.8亿元，债券存量23,024.85亿元，约占银行间市场债券托管总量的20%；我行金融债券已成为央行公开市场操作和商业银行、保险公司等金融机构资产负债管理的重要工具。

历年金融债券发行情况 Financial bonds issued, selected years



### 外部评价

在银行间债券市场推出10周年之际，国家开发银行这只SHIBOR基准浮息债的顺利发行，将开启利率市场化新篇章，促进我国债券市场发展，对于加快我国利率市场化发展的进程具有重要作用。——《金融时报》

## 6 Promoting development of the bond market in China

By issuing bonds to raise funds, CDB successfully transformed short-term capital of commercial banks into long-term and large volume of funds, and accelerated the transformation of savings into investments.

As a key player in the bond market and the capital market in China, CDB completed its fundraising tasks while it learned the experiences from international market, continuously introduced innovative products in the inter-bank bond market, satisfied the needs of various investors, increased the liquidity of the bond market, and made outstanding contribution to diversify products, promote innovation and build a rational and healthy market.

It continued to keep good credit ratings for its bonds. On 26 July 2007, Moody's upgraded its rating for CDB from A2 to A1, while the Standard & Poor's changed the external rating outlook for the Chinese sovereign and CDB bonds from stable to positive. On November 7, Fitch raised its rating for CDB from A to A+.

In 2007, CDB issued a new record of RMB685 billion financial bonds, and raised US\$12.9 billion funds in foreign currency, hence secured sufficient funds for business development. It also took the lead in various areas in the banking sector. In particular, it successfully issued the first Renminbi-denominated bonds in Hong Kong, took the lead to issue the Shibor-based enterprise bonds and financial bonds, and successfully issued the first collective bonds for medium- and small-sized enterprises.

### 2006-2007年金融债券发行情况 / Financial bonds issuance, 2006-2007

单位: 10亿元 (RMB1 billion)	2007	2006
当年发行债券金额 Bonds issued of the year	685	630
短期(一年期以内,不含1年) Short-term (within 1 year, excluding 1 year)	10	160
中长期(一年期至五年期,含5年) Medium- and long-term (1-5 years, including 5 years)	271	205
长期(五年期至十年期,含10年) Long-term (5-10 years, including 10 years)	364	161
超长期(十年以上) Extremely long-term (over 10 years)	40	104

By the end of 2007, CDB had issued an accumulative total of RMB3.74 trillion of financial bonds. As a result, its total bonds outstanding reached RMB2.30 trillion, representing about 20% of total trusted bonds in the inter-bank market. The financial bonds of CDB have become an important tool of open market operation of the Central Bank, as well as an important tool of asset and liability management of financial institutions, such as commercial banks and insurance companies.

### External comments

The SHIBOR-based bonds with floating interest rates issued by CDB at the 10th anniversary of the inter-bank bond market will turn a new page in the marketization of interest rates, promote the development of the bond market in China, and play an important role in accelerating marketization of interest rates in China.

—— Financial News



## 7 Promoting financial cooperation and product innovation

In light of the economic and financial globalization at large, banking institutions must improve their functions and services by strengthening cooperation and product innovation, so as to better serve economic and social development and realize the healthy development of their own.

### (1) Financial cooperation

CDB continuously strengthened cooperation with various financial institutions in China, including banks, insurance companies, security firms and social security agencies, and committed to establish a financing system that is highly efficient, highly socialized, pro-equality and pro-development.

By the end of 2007, its outstanding balance of trust business jointly operated with financial institutions exceeded RMB800 billion. Of which, the growth of syndicate loans exceeded 100% over the end of the previous year. While sharing the achievements of market and credit development with other financial institutions, it also satisfied effective needs of its customers.

In order to mitigate local financial risks and protecting financial stability, it took part in the reorganization of 17 local financial institutions under the leadership of local governments. After the reorganization, the medium- and small-sized enterprises significantly improved their risk and income indicators and raise their corporate governance ability.

It purchased Shenzhen Financial Leasing Company, and provided better financial services to the aircrafts, ship and shipping sectors.

It took part in the establishment of six township-village banks in Qinghai, Gansu and Hubei provinces (autonomous regions) to serve local farmers, rural areas and rural area development that badly needed financial services.

### (2) Product innovation

In the past few years, based on internationally-advanced experiences and financial principles, CDB invented various financial products, such as the technical assistance loans, CDO, CDS, ABS, MBS, industrial equity funds, venture capital fund, structured loans, indirect syndicate loans, option loans; continuously improved banking services; and increased its overall strength, competitiveness and ability to mitigate risks.

In 2007, it established the Financial Research and Development Center to further exert the important role of innovation in the development of the whole Bank.

## 8 Participating in international financial cooperation

As the largest developing country, China is fully aware of the responsibilities of sharing the experiences and lessons drawn from the development with others. Based on the principles of development finance, CDB strengthened cooperation with international financial institutions, carried out international cooperation through market mechanism, shared the fast economic growth results of China with developing countries by issuing loans to foreign financial institutions, supporting capable Chinese enterprises to expand overseas, establishing development funds and supporting local economic and social development, and achieved win-win results.

By strengthening cooperation with the World Bank and the IMF in developing countries and helping local people to get rid of poverty, it contributed to the joint effort to realize the United Nations' Millennium Development Goals.

## 7 推进金融合作与产品创新

在经济金融日益国际化的背景下，金融要更好地服务经济社会发展和实现自身健康发展，必须通过加强合作、创新产品来完善功能，改善服务。

### (1) 金融合作

我们不断加强与国内银行、保险、信托、证券、社保等各类金融机构的合作，致力于建设一个高效、高度社会化、普惠受益和服务发展的融资体系。

截至2007年末，我们与金融机构合作开展的受托业务余额超过8000亿元，其中银团贷款同比增长超过100%。在与金融机构共享市场建设、信用建设成果的同时，也解决了客户的有效需求。

为化解地方金融风险，维护金融稳定，以地方政府牵头、我行参与的方式，累计参与重组地方金融机构17家。重组后的中小金融机构风险指标、收益指标明显改善，公司治理能力有所提升。



甘肃省平凉市泾川汇通村镇银行开业  
Opening of Huitong Township Bank in Jingchuan county, Pingliang city, Gansu Province

收购深圳金融租赁有限公司，为大飞机、船舶、航运等行业提供更好的金融服务。

在青海、甘肃和湖北等省(自治区)分别参与建立六家村镇银行，为急缺金融服务的当地农民、农村和农业建设提供支持。

### (2) 产品创新

几年来，我们借鉴国际先进经验，金融原理，创新出技术援助贷款、CDO、CDS、ABS、MBS、产业基金、创投基金、结构化贷款、间接银团贷款、选择权贷款等金融产品，不断完善银行功能，提升服务水平，增强综合实力、竞争力和抗风险能力。

2007年，我们成立了金融研究发展中心，进一步发挥创新在全行改革发展中的重要作用。

## 8 参与国际金融合作

作为世界上最大的发展中国家，中国肩负着向世界其他发展中国家共同分享成功经验的责任。我行运用开发性金融原理，加强与国际金融机构的合作，以市场化方法开展国际合作业务，通过向外国金融机构授信，支持中国有实力的企业“走出去”，设立发展基金等方式，支持当地经济社会发展，与发展中国家分享我国经济高速增长成果，实现了多方共赢。

通过与世界银行、国际货币基金组织合作，帮助发展中国家的居民脱贫致富，为实现联合国千年目标共同努力。



我行还加强与巴克莱、汇丰、花旗等国际一流银行的合作，学习它们的先进技术与管理经验，改进业务流程，加快产品创新，提高管理水平。此外，我行积极加强区域经济合作，与亚洲开发银行、上海合作组织国家银行、南美安第斯开发银行、西非开发银行等建立合作关系，共同实施项目，为改善投融资环境，促进金融体系与信用体系的完善发挥了积极作用。

我行融资支持的领域包括当地的重点产业、水、电、铁路、电信等基础设施行业、农业、中小企业、中低收入住房、医疗等民生领域，以及其他帮助发展中国家解决温饱问题与经济发展的行业和领域。

自1998年与瑞士经济事务总局合资设立中瑞合作基金以来，我们先后投资设立了中瑞创业投资基金管理有限公司、东盟-中国投资基金、中国-比利时直接股权投资基金。2007年，获批投资中意曼达林基金及管理有限公司，组建中非发展基金有限公司。

在对外开展业务的过程中，我们严格遵循在环境及社会方面的国际公约及当地的法律法规，尊重当地的民族习惯、习俗，遵守当地劳工保护标准和环境保护标准，按照国际惯例制定投资项目的社会与环境评估要求，积极履行社会与环境责任。我们以负责任的态度和行为表明，我们不是为了寻求单边、单一利益，而是真心诚意地帮助合作国家发展经济和金融，促进当地经济社会可持续发展。

国际金融合作分布示意图 Map of international financial cooperation



It also strengthened cooperation with first-class international banks, such as Barclays, HSBC, Citibank, etc, to learn from their advanced technology and management experiences, improve its business flows, strengthen product innovation and raise its management level. In addition, it actively strengthened regional economic cooperation; established cooperative relationship with the Asian Development Bank, the state banks from the countries of Shanghai Cooperation Organization, Andean Development Bank of South America and Western Africa Development Bank to implement projects together; and played an active role in improving investment environment and the financial system and the credit system in these countries.



授信乌兹别克斯坦国家对外经济活动银行(NBU)，对乌中小企业进行贷款 Lending to NBU of Uzbekistan to finance medium- and small-sized enterprises

It provided financial support to various sectors and areas, including the local priority industries; infrastructure sectors such as water, electricity, railway and telecommunications; sectors directly affecting people's life, such as agriculture, medium- and small-sized enterprises, middle- and low-income housing; and other sectors and areas to help developing countries solve food and shelter problems and achieve economic development.

Since the joint establishment of the Sino-Swiss Partnership Fund with the State secretariat for Economic Affairs of Swiss in 1998, CDB has invested and established the Sino-Swiss Business Investment Fund Management Company, the Sino-Asean Medium- and Small-sized Enterprise Fund and the Sino-Belgian Direct Equity Investment Fund. In 2007, CDB obtained the approval to invest in the Sino-Italian Mandarin Capital Partners and to set up the China-Africa Development Fund Company.

For the overseas businesses, CDB strictly followed international conventions in environment and social areas as well as local laws and legal regulations, respected local ethnic customs and traditions, observed local labor protection and environmental protection standards, formulated social and environmental appraisal requirements for investment projects according to international practice, and actively implemented social and environmental responsibilities. With responsible attitude and action, it demonstrated that it did not come to seek interest unilaterally, but to help the partner countries to develop their national economies and financial sectors, and promote sustainable local economic and social development.



## 案例

**中非发展基金：**2006年，胡锦涛主席在中非合作论坛北京峰会上宣布，为推动中非新型战略伙伴关系发展，促进中非在更大范围、更广领域、更高层次上的合作，中国政府将采取8个方面的政策措施，其中第3项是“为鼓励和支持中国企业到非洲投资，设立中非发展基金，基金总额逐步达到50亿美元”。

设立中非发展基金体现了中非关系“真诚友好、平等相待、相互支持、共同发展”的原则，符合中国和非洲国家政府、企业和人民的利益。2007年3月14日，中国政府正式批准中非发展基金成立，首期10亿美元由国家开发银行出资承办。

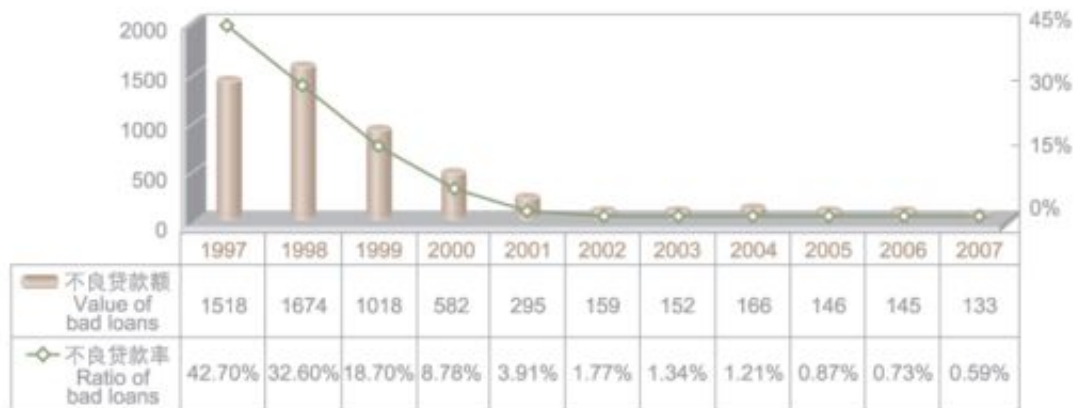
## 9 加强全面风险管理

有效的风险防范与控制是确保持续经营的基础，也是履行社会责任的前提。我行不以追求短期盈利为目标，而是追求长期风险和收益的平衡和最大程度地回报社会。为此，我行一直以稳健的风险管理为立行之本，大力推进全面风险管理。

2007年，我行风险管理体系进行了重大调整，由信用风险管理转向全面风险管理。我对巴塞尔新资本协议实施持积极态度，现已按照银监会发布的《中国银行业实施新资本协议指导意见》要求，制订了开行新协议实施总体规划及详细规划。目前正根据详细规划积极推进新协议实施各模块的工作，有望在2010年底之前实施巴塞尔新资本协议。

2007年，我行继续保持优异的风险管理业绩。不良贷款率继续保持国内同行业的最低水平，截至2007年底，不良贷款额降至133.2亿元，不良贷款率降至0.59%，同比下降0.13个百分点。至此，表内不良贷款率连续11个季度保持在1%以内，不良贷款额和不良贷款率连续16个季度实现双降。

1997-2007年不良贷款变化图 Trend of bad loans, 1997-2007 (单位：亿元 Unit: RMB 100million)



2007年末，贷款减值准备对表内不良贷款的覆盖率达到423.98%，具备了较强的抗风险能力。

此外，2007年底，我们获得了中央汇金公司200亿美元注资，资本充足率及抵御风险能力明显提升。

除了在上述领域的努力，我行还不断完善银行功能，积极探索综合化经营，开展了资金交易、投资及投资银行业务等方面的工作，以为经济社会发展提供更全面的支持。有关风险管理及其它业务的更多信息，请参阅2007年国家开发银行年报。

## Example

### China-Africa Development Fund:

In 2006, President Hu Jintao announced at the Beijing Summit of the China-Africa Cooperation Forum that the Chinese Government would adopt eight policy measures to expand and deepen cooperation between China and Africa. Of which, the third measure was to "establish a China-Africa Development Fund to encourage Chinese enterprises to invest in Africa, and gradually increase the total value of the fund to US\$5 billion."

The establishment of the China-Africa Development Fund reflected the principle of "true friendship, equal relationship, mutual support and mutual development" of China-Africa relationship, and was in the interests of the governments, the enterprises and the people of both China and the African states. On 14 March 2007, the Chinese Government formally approved the establishment of the China-Africa Development Fund, which received the first US\$1 billion from CDB.

## 9 Strengthening overall risk management

Effective risk prevention and control is the basis of continuous operation and the pre-condition to implement social responsibilities. CDB is not aimed at short-term profits, but the balance between long-term risks and returns and maximum returns to society. Therefore, it has always focused on prudent risk management, and vigorously promoted overall risk management.

In 2007, it drastically reformed its risk management system, shifting from credit management to overall risk management. With a positive attitude towards the Basel II, it has formulated a both comprehensive and detailed plans to implement the Basel II according to the requirements of the Guiding Opinions to Chinese Banks on Implement the New Capital Accord issued by the Banking Regulatory Commission of China. It is now actively speeding up the implementation of various modules of the new accord, and is expected to implement the Basel II by the end of 2010.

In 2007, CDB maintained excellent results in risk management. Its bad loans as an important indicator remained the lowest in the banking sector throughout China. By the end of 2007, the value of bad loans dropped to RMB13.32 billion, and the ratio of bad loans fell to 0.59%, 0.13 percentage points below the same period of the previous year. The ratio of bad loans remained below 1% for 11 consecutive quarters, and the value and the ratio of bad loans continued to fall for 16 consecutive quarters.

By the end of 2007, the provision for loan losses of CDB covered 423.98% of bad loans, reflecting strong ability to avert risks.

In addition, at the end of 2007, CDB received a capital injection of US\$20 billion from the Central Huijin Investment Corporation, which significantly increased its capital adequacy ratio and risk averting ability.

Apart from efforts mentioned above, it also continued to improve its banking functions, actively explored the possibilities of universal banking, such as treasury management, equity investment and investment banking, so as to provide more comprehensive support to social and economic development. For more information, please see the CDB Annual Report 2007.





## 社会绩效报告 Social Performance Report

我们坚持以开发性金融促进民生和社会瓶颈领域的发展，将金融发展的成果更多地回馈社会，促进“金融社会化，社会金融化”目标的实现。

同时，我们认真履行对员工、客户、供应商、社区等利益相关方的责任，努力构建相互支持、互利友好的合作共赢关系。

CDB has always promoted the development of areas related to people's life and social bottlenecks through development finance, so as to achieve higher social returns, and promote the realization of "socializing finance and finance socialization".

Meanwhile, it earnestly honored its responsibilities for relevant stakeholders, such as its staff, customers, suppliers and communities; and worked hard to build a cooperative and win-win relationship with mutual support and mutual benefit.



## 1 Finance related to people's life

Paying attention to people's life and helping increase people's income are inevitable requirements for implementing the scientific development concept and building a socialist and harmonious society, as well as bounding social responsibilities and the mission of development finance.

Since 2003, CDB started to turn its attention toward weak linkages of economic and social development, such as medium- and small-sized enterprises, medical and health areas, and housing construction for low-income households. In 2007, it proposed a "polarized development" strategy to shift from only supporting large infrastructure, basic industry and pillar industry projects to providing more support to small businesses related to people's life and income growth. Based on the principles of development finance and with the methods of finance socialization, it concentrated various resources, significantly increased financial support to areas related to people's life, and achieved remarkable social results.

### (1) Loans to medium- and small-sized enterprises and micro-credit

Large projects and large-sized enterprises increase the wealth of the nation, while small projects and small-sized enterprises increase the wealth of the people. In light of the financing difficulty of medium- and small-sized enterprises, CDB adopted the policy to support the development of medium- and small-sized enterprises, micro-credit and business start-ups. It pursued the policy in spite of the difficulties, actively explored proper methods, promoted the establishment of a nation wide service system for medium- and small-sized enterprises, and worked hard to realize equal financing rights for everybody.

#### ► Increasing lending support to medium- and small-sized enterprises

Medium- and small-sized enterprises are a major force to help ease the employment pressure in China. With the "organizational, systematic, professional and wholesale" tactic, CDB helped to improve the lending system for medium- and small-sized enterprises, expanded loan coverage and increased the number of loans.

By the end of 2007, it had issued an accumulative total of RMB54.2 billion of loans to medium- and small-sized enterprises, while its loan outstanding reached RMB34.3 billion and the ratio of bad loans stood at 0.8%. It had provided direct support to 262,000 medium- and small-sized enterprises, household industrial and commercial enterprises and farming households. Its support covered 917,000 enterprises and households and created 1.277 million jobs, an increase of 688,000 over the beginning of the year.

Meanwhile, CDB continued to promote the construction of the credit guarantee system for medium- and small-sized enterprises. It jointly issued the Guiding Opinions on Deepening the Development of the Loan and Credit Guarantee System for Medium- and Small-sized Enterprises with the National Development and Reform Commission, and strengthened its policy support. By the end of 2007, it had issued RMB10.56 billion of loans, and strengthened the guarantee ability of 177 guarantee agencies.

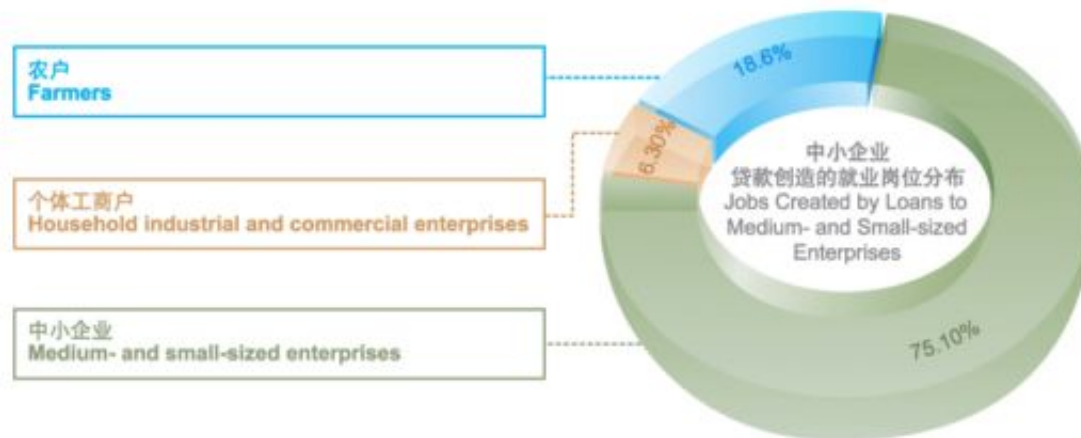
• Among all banking financial institutions in China, CDB was selected as the advanced financial organization in medium- and small-sized enterprise lending in 2006 in the public appraisal activity organized by the China Banking Regulatory Commission.

## 1 民生金融

转向民生，注重富民，是贯彻落实科学发展观，构建社会主义和谐社会的必然要求，也是开发性金融义不容辞的社会责任和使命。

从2003年起，我行渐渐将关注的目光投向了中小企业、医疗卫生、低收入家庭住房建设等经济社会发展的薄弱环节。2007年，我们提出“两极发展”战略，由支持“两基一支”大型项目的单极发展，转向增加支持民生、富民小额业务的双极发展。我们运用开发性金融原理，以金融社会化的方法凝聚各方力量，大力拓展对民生领域的融资支持，取得了显著的社会成效。

### (1) 中小企业和微贷款



大项目、大企业富国；小项目、小企业富民。面对中小企业融资难的困境，我行确定了“中小企业、微贷款和创业投资”三位一体的发展思路，推动建立覆盖全国的中小企业融资服务体系，努力实现人人享有平等融资权。

#### ► 拓展对中小企业的贷款支持

中小企业是解决我国就业压力的主力军。我们运用“组织化、系统化、专业化、批发式”的策略，完善中小企业贷款的运行机制，扩大贷款覆盖面，贷款数量呈现增长的趋势。

截至2007年末，我行累计发放中小企业贷款542亿元，2007年当年发放222亿元，贷款余额343亿元，不良率0.8%；直接支持中小企业、个体工商户、农户26.2万户，加上其它方式共支持91.7万户；累计创造就业岗位127.7万个，比年初增加68.8万个。

同时，我们继续推进中小企业信用担保体系建设，与国家发改委联合下发《深化中小企业贷款与信用担保体系建设工作指导意见》，加大了政策支持力度。截至2007年末，我行发放贷款105.6亿元，提升了177家担保机构的担保能力。

• 我行获得由中国银监会组织评选的2006年全国银行业金融机构小企业贷款工作先进单位。

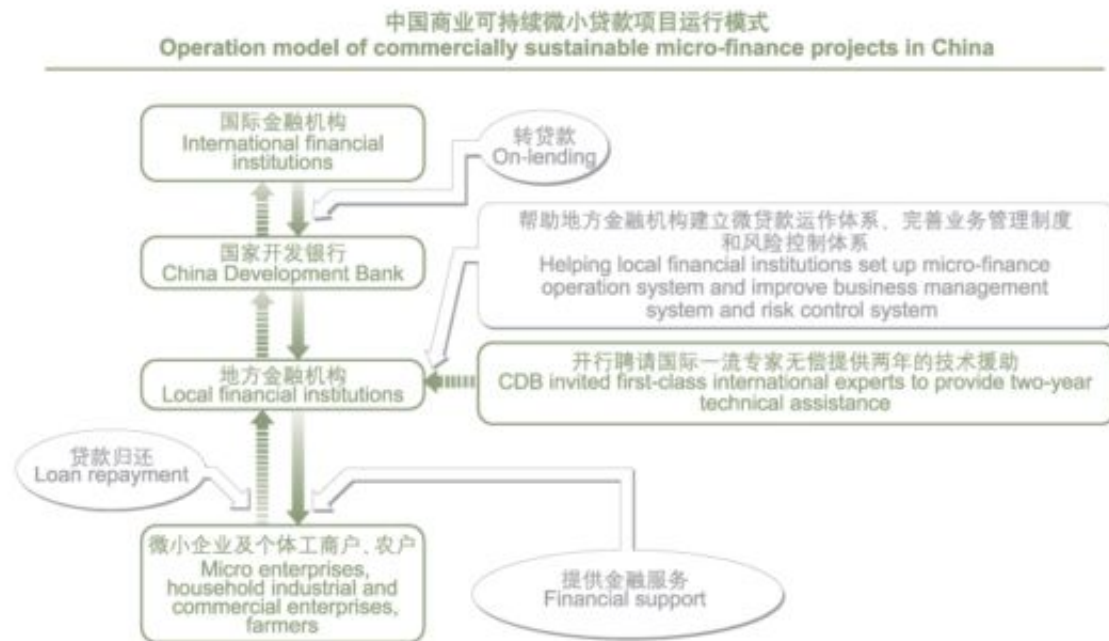


### 中国商业可持续微小额贷款项目

小型、微型企业、个体工商户、农户等弱势群体的贷款难问题已成为中国经济社会面临的发展瓶颈。

陈元行长强调，“中国作为以建设小康社会、和谐社会为基本目标的发展中国家，使所有有劳动能力的人都能享受微融资服务，是社会进步的重要标志。”

2005年，我行联合世界银行、德国复兴信贷银行等国际机构，在借鉴国际先进经验的基础上，启动了“中国商业可持续微小额贷款项目”，以“资金+技术”的模式与地方金融机构合作开展微贷款业务。



截至2007年末，我们已选择包头、台州、九江等12家城市商业银行作为合作伙伴，累计发放微贷款2.27万笔，金额15亿元，平均单笔贷款额6.6万元，30天以上逾期贷款率0.3%。项目累计培训了515名微贷款业务人员，带动就业岗位约8万个。

“十一五”期间，该项目预计将培养几千名微贷款业务信贷员，为数以万计的个体经营者和微小企业提供贷款服务，其中大部分人将是第一次迈入银行门槛享受正规信贷服务。

以微贷款业务为基础，2007年我行成立了富民中心，全面推进相关业务。我们与UNDP合作推进中国普惠制金融体系的建设，与世行、美国行动国际组织(ACCION)、美林和欧洲创业投资公司(EVP)等国际金融机构进行合作，共同推进中国的微贷款业务。

#### 评价和案例

温家宝总理在我行2007年初上报的《关于开发银行开展微小额贷款试点情况的报告》上批示：“开行开展微小额贷款试点经验值得重视。要继续完善微小额贷款管理体系，注意防范风险。”

世界银行中国代表处首席代表杜大伟：开行对微贷的管理很规范，服务质量得到了客户的肯定，世行对整个项目的运作感到满意。

开行微小企业融资方案获得2006年度由中国中小企业协会、中国银行业协会和《金融时报》共同举办的“中国中小企业融资论坛”评选出的“最佳中小企业融资方案”。

### Commercially sustainable micro-finance projects in China

Financing difficulty of vulnerable groups, such as small- and micro-sized enterprises, household industrial and commercial enterprises and farming households, has become an economic and social development bottleneck in China.

Governor Chen Yuan stressed, “In a developing country like China, who has made the development of a well-to-do and harmonious society as its basic goal, to enable all people who can work to enjoy micro-finance services is an important sign of social progress.”

In 2005, working with the international organizations including the World Bank and the KfW of Germany, and based on internationally advanced experiences, CDB launched the “commercially sustainable micro-finance project in China” to cooperate with local financial institutions in micro-finance with the “capital + technology” model.

By the end of 2007, CDB had chosen 12 urban commercial banks as its cooperating partners, including Baotou, Taizhou and Jiujiang banks, and issued an accumulative total of 22,700 micro-loans worthy of RMB1.5 billion. The average value of the loans was RMB66,000, and the ratio of loans overdue for more than 30 days took up 0.3%. Through this project, it trained a total of 515 staff in micro-finance business, and helped create about 80,000 jobs.

In the 11th Five-year Plan period, the project is estimated to train several thousand staff in micro finance business, and provide lending services to several thousand households and micro-enterprises. For most of them, it will be the first time to enter banks to enjoy formal lending services.

On the basis of its micro-finance businesses, CDB established its Income Growth Center in 2007 to promote the overall development of relevant businesses. It promoted the construction of the generalized financial system of preferences in cooperation with the UNDP, and promoted micro-finance businesses in China together with international financial institutions including the World Bank, the ACCION, Merrill Lynch and the EVP.

#### Comments and examples

In the Report on CDB's Micro-finance Experiments in 2007, Premier Wen Jiabao wrote the following instructions: “CDB's experience from micro-finance experiments is interesting. It is necessary to continue to improve micro-finance management system and prevent risks.”

Director David Dollar of the World Bank Resident Mission in China said: CDB's micro-finance management is very standard, and the quality of its services has won positive comments from its customers. The World Bank is satisfied with the operation of the whole project.

CDB's financing plan for micro-enterprises won the Award for the Best Medium- and Small-sized Enterprise Financing Plan at the Medium- and Small-sized Enterprise Financing Forum organized by China Association of Small and Medium Enterprises, China Banking Association and the Financial News (China) in 2006.



### ► 创业投资基金

从2005年，开行开始探索以更加符合国际惯例，更加适应创业企业特点并且更加有效防范银行风险的融资方式——支持创业投资基金，对创业企业进行扶持。2006年9月，开行以贷款支持的国内第一支创投基金——中新苏州工业园区创业投资引导基金正式设立。

2007年，我行支持设立了吉林、大连、宁波三支创投基金。截至2007年末，我行共支持设立6支创投基金，基金总规模折合人民币约33亿元。

开行通过支持设立创业投资基金，不仅在一定程度上有效解决了中小创业企业面临的资金问题，同时也为创业投资领域的制度建设进行了有益探索。

### ► 中国青年创业小额贷款

我行与团中央联合推动开展了中国青年创业小额贷款项目。截止2007年末，我行在青海等20个省发放青年创业小额贷款5.88亿元，支持了近百名青年企业家创办的企业和330多名个体青年创业者。



青海分行发放“青年创业小额贷款”520万元，支持循化县“走出去拉面经济”。2007年，青海分行分三批发放1271万创业小额贷款，帮助全省更多的城乡青年实现了创业梦想。

Qinghai Branch of CDB issued RMB5.2 million of micro loans for young entrepreneurs to support the “catering service” of Xunhua County. In 2007, this Branch issued RMB12.71 million of micro loans in three batches for business establishment, so as to help more young people in the Province to realize their business dreams.

### (2) 教育和助学贷款

我们把支持加快教育事业发展，推动实现教育公平作为重要的社会责任。开展教育贷款工作4年来，累计承诺贷款约900亿元。2007年底贷款余额470亿元。开行对教育的贷款投向主要为基础教育、高等教育、职业教育以及国家助学贷款业务四个方面。

#### 国家开发银行教育贷款投向 Target Areas of CDB Education Loans

基础教育 Basic education	职业教育 Vocational Education	高等教育 Higher Education	国家助学贷款业务 Student Loans
中小学校园建设和改造 Construction and renovation of primary and middle schools	中高等职业学校基础设施，包括农民工培训示范基地建设 Infrastructure construction of middle- and high-level vocational schools, including construction of model training bases for farm workers	高等院校建设，教育园区基础设施建设 Construction of universities and infrastructure of education parks	高校助学贷款，生源地信用助学贷款 Student loans for college students

### ► Start-up fund

Since 2005, CDB started to explore financing methods which were more in line with international practice, more suitable for starting-up enterprises and more effective in preventing risks, so as to support enterprise start-up investment funds and to support enterprise establishments. In September 2006, the first enterprise start-up fund financed by CDB loan was formally established, namely the Enterprise Start-up Investment Guidance Fund of Zhongxin Suzhou Industrial Park.

In 2007, CDB supported the establishment of three enterprise start-up funds in Jilin, Dalian and Ningbo. By the end of 2007, it had provided support to the establishment of six enterprise start-up funds with a total value of RMB3.3 billion.

The establishment of enterprise start-up funds not only effectively mitigated financing difficulties of medium- and small-sized enterprises, but also helped to gain useful experience in setting up the investment system for starting-up medium- and small-sized enterprises.



高志刚副省长出席苏州工业园区创业投资基金集中签约暨揭牌仪式  
Vice Governor Gao Jian at the contract signing ceremony for the Enterprise Start-up Investment Guidance Fund of Suzhou Industrial Park

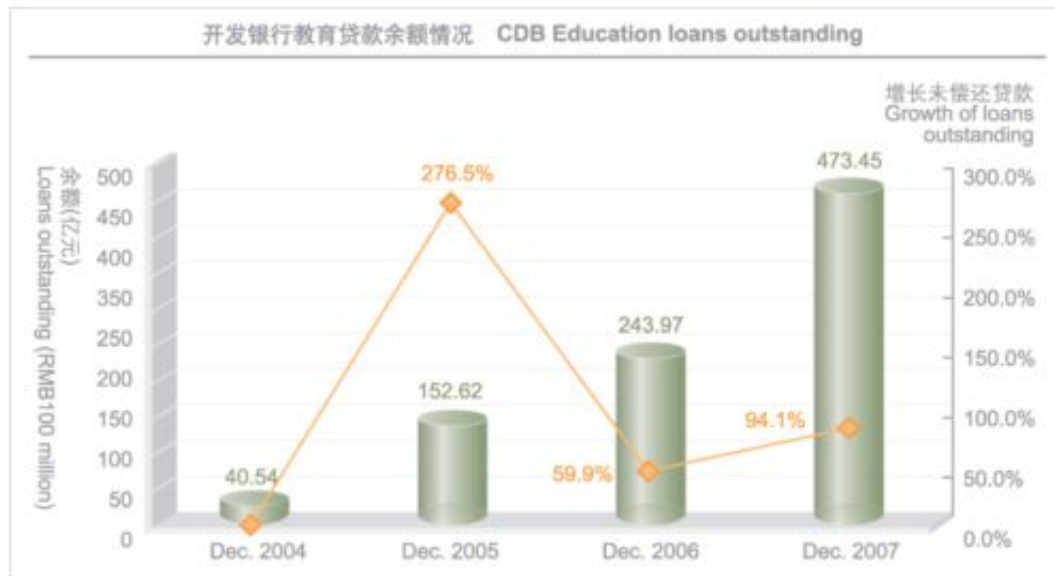
### ► Micro-loans for Young Entrepreneurs in China

By working together with the Central Committee of Communist Youth League, CDB promoted the activities of micro loans for young entrepreneurs in China. By the end of 2007, it had issued RMB588 million micro loans in 20 provinces, including Qinghai Province, for young people to set up enterprises, and supported about 100 enterprises set up by young people and over 330 young entrepreneurs.

### (2) Education and student loans

CDB regards supporting and accelerating the development of education and promoting education equality as its important social responsibilities. Over the past four years since the start of its education loans, it had committed about RMB90 billion loans, and the total loans outstanding by the end of 2007 reached RMB47 billion. Its education loans mainly flew into four areas: basic education, higher education, vocational education and the student loans.





► 推动基础教育均衡发展

在基础教育领域，我行从社会需求的实际出发，在支持国家“两基”攻坚，改善农村办学条件，推动基础教育均衡发展上做出了突出贡献。包括：国家教育事业“十一五”规划中提及的西部地区农村寄宿制学校建设工程，中西部农村初中校舍改造工程等。

案例

我行支持的“安徽省农村中小学D级危房改造项目”是安徽省实施的十二项民生工程之一。项目涉及全省104个县区，约5720所农村中小学校，共改造D级危房约304万平方米，极大地改善了当地中小学的教育教学条件。

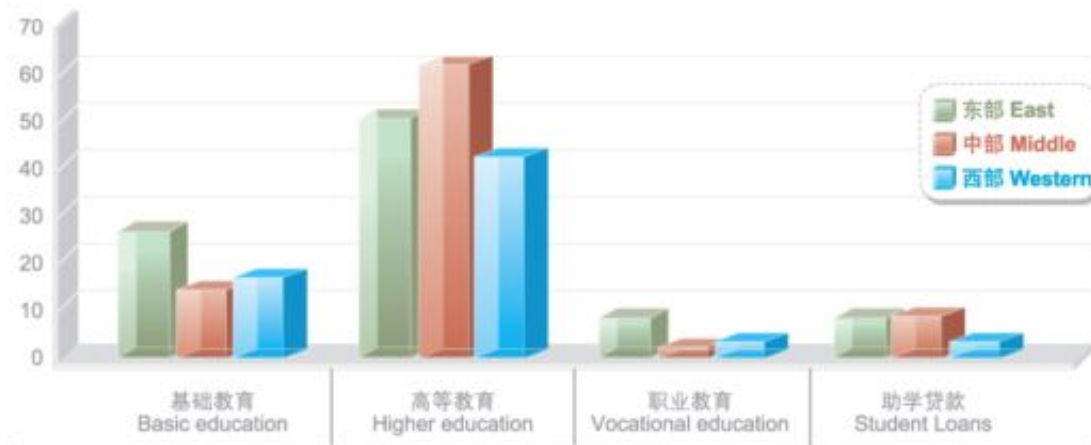


► 改善高等教育办学条件

我行积极支持高等教育事业发展，支持各高校的基础设施建设及产学研项目开发。目前，已累计开发79所“211工程”院校，与清华大学、北京大学、上海交大等高校开展了多种形式的合作。

2007年，国家开发银行创新评审模式，一次性为辽宁省35所高校提供了融资支持，极大地改善了当地高等教育办学条件，赢得了教育部以及社会各界的广泛赞誉。

东中西部各类教育贷款2007年累计发放比较 (单位: 亿元 Unit: RMB100 million)  
Accumulative education loans issued to the Eastern, Middle and Western Regions of China, 2007



► Promoting balanced development of basic education.

In the area of basic education, CDB made remarkable contributions in promoting balanced development of basic education by taking account of actual social demand, supporting the state's battle in conquering the long-standing bottlenecks in the sector of basic education and in improving education condition in rural areas. These include projects to build boarding schools in the rural areas in western China, and to renovate middle-school facilities in the rural areas in central and western China, as mentioned the national 11th Five-year Plan for education.

Example

The Project to Renovate D-level Dangerous Housing in Primary and Middle School in Anhui Province supported by CDB was one of the 12 projects in the Province related to people's livelihood. It covered 104 counties and about 5720 rural primary and middle schools, and renovated a total of 3.04 million square meters of D-level dangerous school houses, hence greatly improved the education and school conditions for local primary and middle schools.

► Improving education conditions of higher education.

CDB actively supported the development of higher education, the construction of infrastructure of various higher education institutions and the development of projects integrating production, study and research. It has supported the development of 79 institutions under the "211 project", and established various types of cooperation with higher education institutions, including Tsinghua University, Peking University and Shanghai Jiaotong University.

In 2007, CDB provided a lump sum financial support to 35 institutions of higher learning in Liaoning Province through the innovation appraisal model, which greatly improved education conditions for local colleges and universities, and won broad recognition from various circles of society as well as the Ministry of Education.



### ► 创新生源地信用助学贷款产品，不断扩大助学贷款规模。

2007年，我们会同财政部、教育部，研究推出了生源地信用助学贷款产品，在江苏、湖北、重庆、甘肃和陕西五省市开展试点工作，取得重大突破。已发放生源地助学贷款5.99亿元，覆盖了5省市全部416个县(区)，成立县级学生资助中心316个，为11.33万名家庭经济困难学生解除上学后顾之忧开辟了更便捷、更优惠的新渠道。与此同时，继续推进高校助学贷款发放，其中，07年发放16.17亿元，累计发放30.1亿元，覆盖15个省，帮助超过60万学生完成学业。



### 外部评价

原国务委员陈至立2007年12月在《财政部 教育部 国家开发银行关于生源地信用助学贷款工作的报告》上批示：“此事办得好，为困难学生解除了后顾之忧又开辟了新的渠道。”

### ► 继续开展农民工培训基地建设贷款。

针对我国大量的农民工由于没有专业技能而生存状况较差的现实情况，我们与原劳动和社会保障部等单位紧密合作，为农民工培训基地建设项目提供贷款支持，帮助更多的农民工提高自身素质，提高就业能力。截至2007年底，我行累计向64个项目发放贷款26.6亿元，预计建成后，可增加技校培训能力约47万人，形成110万人的培训能力。其中2007年新增项目39个，新增贷款18.8亿元。

### 案例

内蒙古分行积极响应自治区推进“阳光工程”和“雨露计划”，全力支持农牧民培训和职业教育基地建设。2007年，分行共发放贷款6400万元，用于阿拉善左旗职业中等专业学校农牧民培训基地、通辽市技工学校技能培训基地等4个农牧民培训和职业教育基地建设项目。项目建成后预计学员人数将达到1.73万人，较建成前增加6900人，对有效解决农村牧区劳动力转移需求，帮助农牧民脱贫致富具有积极作用。

中央财经大学中国银行业研究中心主任郭田勇评价说：“开行的做法给我们一个启示，就是一套好的机制可以让一些长期得不到融资支持的领域，实现商业可持续性发展。”

### ► Creating the innovative product of student loans and continuously expanding the scale of it.

In 2007, by working with the Ministry of Finance and the Ministry of Education, CDB developed and introduced the product of student loans credited from their hometowns; piloted the product in Jiangsu, Hubei, Chongqing, Gansu and Shaanxi; and achieved significant breakthroughs. Until now, the Student Loans Credited from Their Hometowns reached RMB 599 million, covered 416 counties (prefectures) in five provinces and one provincial-level municipality, established 316 county-level student assistance centers, and provided more convenient and more favorable means to solve financial problem for 113,300 students whose families could not afford their schooling. Meanwhile, keep pushing the student loans thereinto RMB 1.62 billion has been issued in 2007, accumulating RMB 3.01 billion. The service covered 15 provinces and helped over 600,000 students to complete their studies.

### External comments

In December 2007, Chen Zhili, former State Councilor, wrote the following comments on the Report of the Ministry of Finance, the Ministry of Education and CDB on Student Loans: "This is well done, because it solved the problems for students with financial difficulties and opened up a new channel."

### ► Continuing lending for the construction of training bases for migrant farm workers.

In light of the fact that large number of migrant farm workers in China live in poor conditions due to lack of skills, CDB worked with agencies including the former Ministry of Labor and Social Insurance to provide loans to construct training bases for them, so as to help more of them to improve their own quality and increase their employment ability. By the end of 2007, CDB had issued RMB2.66 billion of loans for 64 projects. It was estimated that after their construction, the training capacity of vocational schools would be increased to accommodate another 470,000 people, so as to provide training for a total of 1.1 million people. Of which, there were 39 new projects, with additional loans worthy of RMB1.88 billion.

### Example

Inner Mongolia Branch of CDB actively responded to the Sunshine Project and the Rain-dew Plan promoted by the Autonomous Region, and vigorously supported the training of herdsmen and the construction of vocational education bases. In 2007, this Branch issued RMB64 million of loans for the construction of four training and vocational education bases for farmers and herdsmen, including the training base in the Vocational School of Alashanzuoqi and the training base in the Vestibule School of Tongliao City. It is estimated that after the completion of the projects, the number of trainees would reach 17,300, an increase of 6,900 people. Hence effectively meet the demand of labor transfer in farming and pasturing areas, and help farmers and herdsmen to get out of poverty.

Director Guo Tianyong of the Banking Research Center of the Central University of Finance and Economics said, "The practice of CDB gives us great enlightenment. It showed that a good mechanism can enable areas with longstanding shortage of financial support achieve commercially sustainable development."



### (3) 医疗卫生

为积极配合政府实施医疗体制改革,帮助解决人民群众“看病难看病贵”的社会问题,实现“人人享有基本卫生医疗服务”的目标,我们根据《卫生事业发展“十一五”规划纲要》,制定了卫生领域的项目开发评审工作方案和指导意见,对卫生领域实现全领域融资支持。

2007年,我行共发放卫生贷款80亿元,为加快促进预防和处置突发性公共卫生事件的能力建设,提升农村医疗服务体系和社区医疗服务体系的服务能力建设发挥了积极作用。

#### 农村医疗卫生事业

从2005年起,我行加大了对农村医疗卫生事业的支持力度,仅2007年就向农村医疗卫生领域发放贷款64亿元,其中用于农村医疗卫生30亿元,农村公共卫生(主要是农村饮水安全)34亿元。

#### 天津市静海县农村卫生项目

自2005年起,国家开发银行与静海县启动了农村卫生基础设施建设项目,用于农村饮水安全工程等项目,共计贷款5620万元。截止2007年末,建成5处集中供水站,供水时间由原来的2小时提高到现在的18小时,惠及7.2万群众,完成202个村饮水用的除氟降盐工程,解决了25万群众饮水水质不达标问题;参照全国爱卫办、世界卫生组织的有关标准,改造10万座农村家庭旱厕,改建了10个乡镇卫生院,36万农民群众直接受益。

#### Rural hygiene project in Jinghai County, Tianjin City

In 2005, CDB launched the rural hygiene infrastructure project with Jinghai County with a total loan of RMB56.2 million to promote drinking water safety in rural areas. By the end of 2007, it had constructed five water supply stations, increasing the water supply time from the previous two hours to the present 18 hours and benefiting 72,000 people. It had completed water de-fluorin and desalination projects for 202 villages, and improved water quality for 250,000 people. It renovated 100,000 toilets for rural households according to relevant standards of the National Hygiene Office and WHO, and renovated 10 village- and township-level clinics, directly benefiting 360,000 farmers.



### (4) 中低收入家庭住房

解决低收入家庭的住房困难,是党中央、国务院一直非常关心和社会各界关注的一个热点问题。2005年以来,我行深入贯彻国务院精神,以政府主导、市场运作、金融支持为基本融资模式,以廉租住房和棚户区改造为重点,推动建设公平高效的中低收入家庭住房保障体系,收到了良好的社会效果。

我行不断加大对中低收入家庭住房建设的支持力度,受益群众覆盖范围持续扩大。截至2007年末,我行累计发放中低收入家庭住房建设贷款343亿元,新增发放224.4亿元,是去年的3.45倍。项目建成后将提供廉租房价85万套,惠及330万低收入人群,覆盖30个省市区、58个地市、22个县市。

### (3) Medical-care and health

In order to cooperate with government's medical-care system reform, solve the social problem of expensive medical services and realized the goal of basic health and medical-care services for everyone, CDB formulated the appraisal plan and guiding opinions for health projects according to the Outline of the 11th Five-year Plan for Health Sector Development, and provided financial support for all areas of the health sector.

#### 国家开发银行医疗卫生贷款投向 Target areas of CDB loans for medical-care and health sector

公共卫生 Public Health	基本医疗 Basic medical-care	非基本医疗 Commercial medical-care
疾病预防控制中心(防疫站)、采供血机构、饮水安全、卫生监督及监测(检验)机构等	县级医院、乡镇卫生院、城市社区医院和妇幼保健站、急救中心、传染病医院等	经营性医院、部属医院、省(直辖市)医院、地(市)级医院等
Disease prevention and control centers (epidemic prevention centers); blood collection and supply agencies; and water safety and hygiene supervision and monitoring (testing) agencies.	County-level hospitals, village and township clinics, urban community hospitals and maternity health-care centers, emergency centers, and hospitals for infectious diseases.	For-profit hospitals, hospitals subordinating to various ministries, provincial-level hospitals and prefecture (city)-level hospitals.

In 2007, CDB issued a total of RMB8 billion loans for the health sector and played an active role in accelerating capacity building to prevent and meet public health emergencies and increase the ability of rural and community health system to provide services.

#### Rural medical-care and health sector

Since 2005, CDB started to strengthen its support to the rural medical-care and health sector. In 2007 alone, it issued a total of RMB6.4 billion loans to the sector, of which RMB3 billion flew into rural medical-care projects and RMB3.4 billion supported rural public hygiene projects (mainly for safety of drinking water in rural areas).

### (4) Housing for middle- and low-income households

Housing problem of low-income households is a hot issue that has always attracted the attention of the Central Party Committee and the State Council. It is also becoming increasingly prominent in recent years. Since 2005, CDB has effectively carried out the policies of the State Council; implemented a basic financial model that is supported by government leadership, market mechanism and financial means; focused on the construction of low-rent housing and renovation of poor-quality and old housing for workers; promoted the establishment of a fair and efficient housing guarantee system for low-income households; and achieved good social results.

It continued to strengthen its support for the construction of housing for middle- and low-income households, and continued to expand the coverage of beneficiaries. By the end of 2007, it had issued a total of RMB34.3 billion loans for the construction of housing for such households. Of which, there were RMB22.44 billion of new loans, which was 3.45 times of the previous year. After completion, the projects will provide 850,000 units of low-rent and low-price housing, benefit 3.3 million low-income people, and cover 22 county-level cities, 58 prefecture-level cities and 30 provinces and provincial-level cities in China.



作为支持棚户区改造的主力银行，2007年，我行制定的《棚户区改造开发贷款管理办法》得到了人民银行和银监会的联合批复。此外，我们还与世行、人行、建设部、香港按揭证券有限公司合作完成《中国个人住房抵押贷款担保、保险和证券化市场分析及业务研发咨询专家报告》；参与了建设部等部委对《廉租住房管理办法》和《经济适用住房管理办法》的修改制定，把开发性金融理念切实变成惠及公众的政策措施。

#### 支持辽宁棚户区改造案例

通过辽宁省棚户区改造两年多的实践，开行与当地政府共同探索了破解低收入家庭住房开发建设融资难的有效模式和运行机制。从2005年3月31日签订首笔30亿元棚户区改造贷款合同，到2006年底辽宁省12个城市5万平方米以上集中连片棚改提前结束，我行共发放贷款资金60亿元。在我行的支持下，辽宁省仅用21个月，就让12个城市的92.4万棚户区居民从低矮、破败的棚户房迁出，搬到了宽敞明亮的新楼房。



Example of supporting the renovation of poor-quality and old housing for workers in Liaoning Province

With more than two years of experience in renovating poor-quality and old housing for workers in Liaoning Province, CDB worked with local governments to explore effective models and operation mechanisms to ease financing strains for the construction of housing for low-income households. From 31 March 2005 when it signed the first lending contract worthy of RMB3 billion to renovate poor-quality and old housing for workers, to the end of 2006 when the renovation of over 50,000 square meters of housing in 12 cities in Liaoning Province was completed ahead of schedule, CDB provided a total loans worthy of RMB6 billion. With the support from CDB, Liaoning Province successfully moved 924,000 residents from 12 cities out of their low-ceilinged and shabby old housing into spacious and bright new buildings in only 21 months.



#### (5) 扶持贫困地区发展

在扶贫工作中，我们落实“入学、培训、就业、定居”的系统扶贫思路，在推进城镇化发展的过程中解决贫困问题。2007年，我行新增支持国家扶贫的贷款项目数量175个，累计达到496个。支持国家扶贫的贷款金额28.8亿元，累计达到了101亿元。此外，我们还主动以市场化方法扶持革命老区、民族地区、边疆地区的发展，为构建和谐社会作出了贡献。

#### 案例

环京津贫困带河北滦平县肉鸡产业扶贫暨农户信用微贷款项目。

该项目是我行与国务院扶贫办确定的环京津贫困带产业扶贫重点。我行采用龙头企业带农户的扶贫模式，以农户进入产业链形成的现金流为基础，设计严密的信用链条和风险防范措施，向农户发放信用贷款，使得扶贫事业与市场化运作相结合而高效运行，实现“输血式扶贫”向“造血式扶贫”的转变，是对农户信用微贷款业务发展的有益探索。2007年6月29日，我行向试点发放贷款863万元，共支持100户农户。2007年底，我行贷款支持的100个鸡棚全部建成，年可饲养商品肉鸡250万只。每个农户可获纯利6-7万元。2008年，拟进一步扩大支持规模，累计建设1200个鸡棚，覆盖3600户农户。

As the key force in supporting the renovation of poor-quality and old housing for workers, CDB formulated the Guidelines for Development Loans to Renovate Poor-quality and Old Housing for Workers in 2007, which gained joint approval of the People's Bank of China and the China Banking Regulatory Commission. In addition, working together with the World Bank, the People's Bank of China, the Ministry of Construction and the Hong Kong Mortgage Corporation Limited, it completed the Special Report on the Analysis of the Guarantee, Insurance and Market Securitization of Personal Housing Mortgage Loans and Advises on Business Research and Development, and participated in the activities to modify and formulate the Management Methods for Low-rent Housing and the Management Methods for Public Housing led by the Ministry of Construction, so as to effectively transform the concept of development finance into policy measures to benefit the public.

#### (5) Supporting the development of poverty areas

For poverty alleviation, CDB implemented the systemic concept consisted of "schooling, training, employment and settlement," so as to combat poverty by accelerating urbanization. In 2007, CDB approved 175 new lending projects to support the state poverty alleviation effort, increasing the accumulative number of such projects to 496. Meanwhile, its total value of loans in this regard reached RMB2.88 billion, raising the accumulative value to RMB10.1 billion. In addition, it also supported the development of the old revolutionary bases, ethnic regions and border areas with market means, and contributed to the construction of a harmonious society.

#### Example

Poverty Alleviation Project of Chicken Farming and Rural-household Micro-financing in Luanping County in the poverty belt around Beijing and Tianjin areas.

This project is a key poverty alleviation project jointly identified by CDB and the State Council in the poverty belt around Beijing and Tianjin areas. In this project, CDB adopted the poverty alleviation model that stressed on the leading role of the important enterprises, and issued loans to farmers based on the cash flow analysis of farm households to design credit allocation and risk prevention measures. By integrating poverty alleviation with market operation, it achieved efficient poverty alleviation and transformed the "blood infusion" type of poverty alleviation to "blood creation", which is a useful exploration in the development of micro loans to farm households. On 29 June 2007, CDB issued RMB8.63 million of loans to piloting projects, and supported a total of 100 farm households. By the end of 2007, the construction of all the 100 chicken sheds it had supported were completed, which can produce 2.5 million chickens every year, and create a net income of RMB60,000-70,000 for every household. In 2008, it will further expand its support, and increase the accumulative number of completed chicken sheds to 1200 for 3600 farm households.



## 案例

## 支持玛曲县藏族牧民定居建设项目

在甘肃甘南地区，我行支持玛曲县藏族牧民定居建设项目，使600多户牧民结束了祖祖辈辈的游牧生活，使解决长期困扰藏民的上学难、就医难问题成为可能。

## (6) 应急贷款

为了更好地履行社会责任，有效应对各类突发事件，自然灾害给社会带来的挑战，我行于2004年10月推出了应急类短期贷款的业务新品种，有力地支持了地方政府抗灾救灾，维护了人民利益和国家经济安全，履行了金融机构的社会责任。从2004年至2007年我行累计发放应急类短期贷款32亿元，共计164笔。

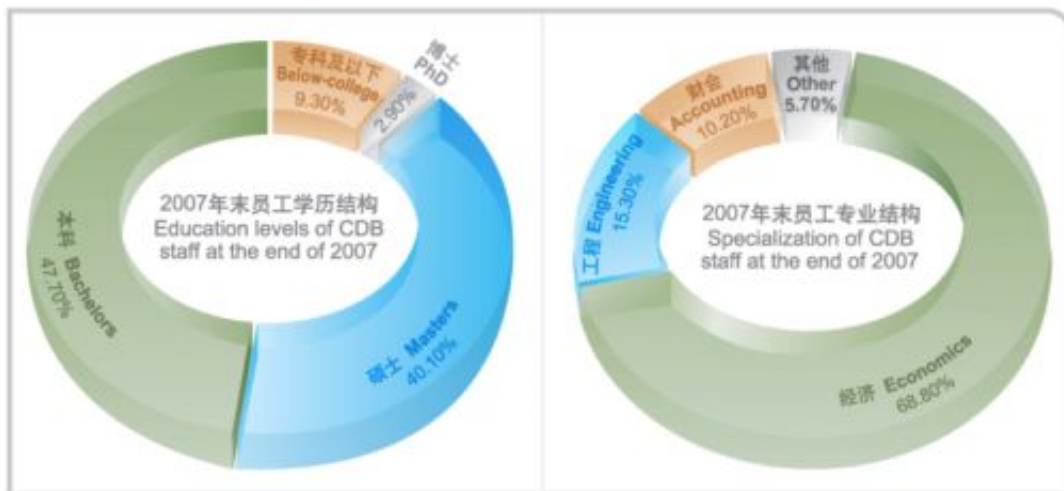
2007年，我行共发放应急贷款7亿元，主要用于抵抗“圣帕”台风、云南普洱地震、呼伦贝尔市雪灾、辽宁省抚顺地区雪灾等突发事件。民政部救灾救济司在网上发布的2007年全国“十大自然灾害事件”中，我行应急贷款支持了其中7项，有效缓解了重大自然灾害对我国经济和社会的负面影响，起到了开发性金融保障人民群众生命财产安全、维护社会稳定的作用。

面对2008年初我国南方出现的几十年罕见的严重雪灾，我行及时启动应急预案，通过应急贷款支持各地抗灾救灾。截至08年4月2日，开行17家分行发放抗雪救灾贷款154亿元，其中应急贷款26亿元，其他贷款128亿元。

## 2 员工关爱

员工是我们最宝贵的财富，开行的成功来自于全体员工的不懈努力。我们始终坚持以人为本的理念，尊重员工，爱护员工，努力为员工创造更好的工作环境，提供更大的发展空间，实现企业与员工的共同成长。

截至2007年底，全行员工共计5311人，35岁及以下员工占一半(57.4%)以上，员工数量少、平均年龄低但学历和整体素质较高。员工中共有博士154人，硕士2128人，大学本科2531人，大学专科及以下498人。专业类别集中在经济、工程、财会、其他(含法律、翻译等)领域。



## Example

## Supporting the settlement construction project for Tibetan herdsmen in Maqu County

CDB supported the settlement project for Tibetan herdsmen in Maqu County in southern Gansu Province, which helped over 600 households of herdsmen end their generations of nomadic life, and made it possible to solve their long-term problems of schooling difficulty and poor access to medical-care.

## (6) Emergency loans

In order to better implement its social responsibilities and effectively meet challenges of various emergencies and nature disasters, CDB introduced various new emergency-based, short-term business products in October 2004. With these products, it effectively supported local governments to combat disasters, protected people's interests and national economic safety, and implemented its social responsibility of financial institution. During 2004-2007, CDB issued 164 short-term emergency loans with a total value of RMB3.2 billion.

In 2007, it issued a total of RMB700 million of emergency loans, mainly for emergent events including Typhoon Sepat, the earthquake in Pu-er City of Yunnan Province, the snowstorm in Hulunbeier City, and the snowstorm in Fushun area of Liaoning Province. Among the ten major natural disasters in China in 2007 published by the Disaster Relief Department of the Ministry of Civil Affairs, CDB's support covered seven of them. It has thus effectively mitigated negative economic and social impacts of major natural disasters in China, and exerted the role of development finance in protecting people's lives and properties and maintaining social stability.

At the beginning of 2008, in light of the serious snowstorms rarely seen in decades in southern China, CDB timely activated its emergency plan and supported local efforts to combat disasters with its emergency loans. By 2 April 2008, its 17 branches had issued a total of RMB15.4 billion of loans for snowstorm disaster relief. Of which, there were RMB2.6 billion emergency loans and RMB12.8 billion other loans.

## 2 Staff development

CDB staff is its most precious wealth, and the success of CDB is based on continuous hard work of all staff. CDB has always upheld the people-first concept, respected its staff, cared for its staff, and worked hard to create a better working environment and a greater development space for its staff, so as to achieve corporate and staff development at the same time.

By the end of 2007, CDB employed a total of 5311 staff, with more than half (57.4%) of it under the age of 35. Although its staff was small in total number and young in average age, it had high-level of education and overall quality. It had 154 staff with doctoral degree, 2128 staff with master's degree, 2531 staff with bachelor's degree, and 498 with below-college education. Most of them are specialized in economics, engineering, accounting and other areas (including law and translation).

## 2007年末员工基本情况 Basic characteristics of CDB staff by the end of 2007

指标 Indicators	2007	2006
员工总数(人) Total number of staff (person)	5311	4338
女性员工比例 Proportion of female staff	37.6%	38.5%
少数民族员工比例 Proportion of minority nationally staff	4.6%	4.7%
高层管理人员中女性比例 Proportion of female staff in high-level management	12.1%	15.1%
员工流失率 Ratio of staff leaving	0.64%	0.53%
女性员工流失率 Ratio of female staff leaving	0.66%	0.48%
男女员工平均工资比例 Average wage for male staff to female staff	1:1	1:1



### (1) 维护员工权益

我们在工作中严格遵守《中华人民共和国劳动法》、《中华人民共和国劳动合同法》和《中华人民共和国工会法》等劳动法律法规和国家有关政策规定，建立了比较完善的劳动用工管理制度，劳动合同签订率达到100%。坚决杜绝使用童工，没有发生歧视女性员工的现象。

我们严格执行国家有关社会保障的法律法规，为全体员工按时足额缴纳社会基本保险（养老、失业、工伤、医疗和生育）和住房公积金。根据国家政策规定建立了企业年金并提供补充医疗保险，为全行员工购买团体意外伤害保险，为境外工作组成员购买了境外医疗保险和境外SOS紧急救援服务。

我们依法保障职工的参与权、知情权和监督权。总行及各分行的工会建会率和正式员工入会率均达到100%，各级工会积极开展合理化建议活动，推进民主管理工作，截至2007年末共征集建议463份。工会女工委委员会努力帮助女职工树立“自尊、自信、自立、自强”的精神。各分行都建立了职代会制度并定期召开职代会，就涉及自身发展与员工利益的重大决策征求职工的意见。

我们努力为员工创造安全健康的工作环境。我们注重员工职业安全健康体系的建设，开展安全教育培训，加强员工的安全意识。2007年共发生一起工伤事故。

我们注重听取员工的意见。我们通过建立员工信箱、实行行长接待日、定期开展员工满意度调查等方式，加强员工与管理层的沟通，建立起畅通的信息沟通和反馈渠道。

### (2) 重视员工培训

我们持续加大对员工教育培训的投入，将其作为提高开行业务素质和能力的重要手段。我们制定了《国家开发银行教育培训规划》，设计了培训课程大纲，建立了多层次、全方位的培训体系。

我们不断提高培训的专业化和国际化水平，与英国布莱德福德大学和肯特大学、德国法兰克福大学、瑞士圣加仑大学及上海中欧国际工商学院等境内外著名院校建立起培训合作关系，加入世界银行GDLN全球培训网络，建立完善全球化专业培训网络。

2007年全行组织员工业务培训5530人次，人均培训投入5650元，人均培训14天，比2006年增加2天。其中网络培训1.5天，比上年增加0.5天。



员工在法兰克福大学参加“变革管理”培训 CDB leadership training in Frankfurt University

### (1) Protecting staff rights and interests

CDB strictly followed labor laws and regulations and relevant state policies and stipulations, including the Labor Law of PRC, the Labor Contract Law of PRC and the Trade Union Law of PRC; established relatively complete labor employment and management systems; and signed labor contracts with 100% of its staff. It firmly opposed using child labor, and has had no complaint on female staff discrimination.

It strictly followed relevant state laws and regulations on social insurance, and made timely contribution payments for all its staff for their basic social insurance (pension, unemployment, work injury, medical-care and maternity) and mutual funds for housing. Based on the state policies and stipulations, it also established the corporate annuity system, provided supplementary medical-care insurance and group insurance for unexpected injury for all the staff; and purchased overseas medical-care insurance and overseas SOS emergency assistance services for its overseas staff.

It lawfully protected the staff rights for participation, information and supervision. Both the ratio of workers' unions established in the Headquarters and in various branches and the ratio of formal staff who jointed the unions reached 100%. The workers' unions at various levels actively participated in the activities to make rational proposals and to promote democratic management. By the end of 2007, they had put forward 463 proposals. The female members of the workers' unions worked hard to help female staff to establish self-respect, self-confidence, self-independence and self-strength. All the branch banks set up the staff representative meeting system and regularly convened such meetings to solicited comments from the staff for major decisions related to their own development and interests.

CDB worked hard to create a safe and healthy working environment for its staff. It paid attention to the establishment of a professional safety and health system for its staff, and conducted safety education and training to strengthen staff safety awareness. In 2007, it only had one accident related to work injury.

CDB paid attention to the opinions of its staff. By setting up staff mailboxes, adopting the governor reception day system and conducting investigation to find out staff satisfaction, it strengthened communication between its staff and the management, and established an expedite information and feedback channel.

### (2) Paying attention to staff training

CDB continued to increase investment in staff education and training, and making it an important means to improve staff quality and ability. It formulated the Education and Training Plan of CDB, designed the training course outline, and established a multi-level and comprehensive training system.

CDB continued to increase the professional and international levels of its training; established training cooperation with famous universities in China and abroad, including Kent University and University of Bradford in Britain, Frankfurt University in Germany, University of St. Gallen in Switzerland and China Europe International Business School in Shanghai; joined the World Bank GDLN global training network; and set up and improved the global professional training network.

In 2007, CDB provided professional training for 5530 staff-time. Its average training input per staff reached RMB5650, and its average training time per staff reached 14 days, which was two days more than 2006. Of which, there were 1.5 days of on-line training, an increase of 0.5 day over the previous year.



### (3) 促进员工发展

我们提出把开行办成“学习的银行、专家的银行、干部的银行、人才的银行”的目标，建立了较完备的员工发展体系和晋升机制。

建立完善的管理者选任制度。2000年开始全面推行处级干部竞争上岗，2001年后又实行了局级干部任期制、处级干部聘任制、各级领导干部任职试用期制度和任前公示制。近五年来，已有1559人通过竞争上岗走上了处级领导岗位。

建立管理类和专业技术类双向发展通道制度。推出各类专业职务人员选拔任用制度，对专业职务实行“九类五级”管理。建立了33个行业的专家库，构造人才梯队，实行从招聘、储备、培训到使用的全过程管理。从2007年开始，开展了专业团队建设工作，促进员工队伍提高专业素质。

积极开展行内外干部交流挂职，引进外部的业务骨干和专家人才。主动与地方政府、组织部门、行业主管部门和大客户联系，推荐开行业务骨干到地方和企业挂职，物色地方和企业的优秀干部到开行挂职。近五年来，全行系统内干部交流人数累计达到739人，与系统外双向交流干部达到1080人。

完善员工激励机制。我行所有员工的薪酬均高于当地最低工资标准。我行成立了专门的考核评价组，对干部业绩进行量化考核和测评。出台相关政策，对引进的特殊人才、表现突出的优秀年轻干部及工作中有创新业绩的干部等，优先提拔任用。为了配合银行商业化改革，我行正在积极探索建立新的薪酬管理体系。

2007年，我行18名员工荣获了各种荣誉称号，其中，荣获“全国五一劳动奖章”、“全国金融五一劳动奖章”的各2名，荣获“国家开发银行劳动模范”的14名。



纪委书记李昌富(前排中)与“全国金融系统劳动和谐企业”获得者——新疆维吾尔自治区分行中高层管理人员在一起  
Chief compliance officer Li Changfu (in the middle of the front) together with the winner of "National labor harmony enterprise financial system"—the Xinjiang Uygur Autonomous Region Branch

### (3) Promoting staff development

In order to make CDB "a bank of learning, a bank of experts and a bank of talents," CDB established relevantly complete staff development system and staff promotion mechanism.

It set up a complete selection system for management staff. Since 2000, it started to implement the competition system to select division-level managers. In 2001, it adopted the tenure system for department-level managers, the appointment system for division-level managers, and the trial employment system and the disclosure requirement for various levels of senior posts. Over the past five years, there were 1559 people who took up management posts at the division level through competition.

It set up a development system for both managerial and specialized staff, introduced the selection and appointment system for various specialized staff, and adopted the "nine-category and five-level" management method for various specialized posts. It established an expert bank for 33 professions, set up a multi-tiered talent team, and implemented the full-process management method that covered staff recruitment, reserve, training and utilization processes. Since 2007, it started to build specialized teams and promote the improvement of professional quality of its staff.

It actively encouraged exchange of leading personnel inside and outside the Bank, and recruited key personnel and experts from other institutions. It actively contacted local governments, organizational departments, industries and major customers; recommended CDB staff to work in local governments and enterprises through exchange programs; and selected excellent local and enterprise cadres to join CDB through exchange programs. In the past five years, there were 739 CDB staff who took part in the internal exchange programs, and 1080 CDB staff who participated in external exchange programs.

It also improved the staff incentive mechanism. The incomes of all CDB staff are above the lowest local wage standard. CDB established a special examination and evaluation system to examine and assess staff performance with quantitative means. It implemented relevant policies to give priority consideration to promote and appoint special talents, outstanding young cadres and those with innovative performance. In order to coordinate with the bank commercialization reform, it actively explored ways to set up a new remuneration management system.

In 2007, there were 18 employees in CDB who won various honorary titles, two of which won the National May 1st Labor Medal, two of which won the National May 1st Labor Medal of the Financial Sector, and 14 of which won the CDB Model Workers Award.



全国金融“五一劳动奖章”获得者：辽宁省分行经营管理处  
"National May 1st Labor financial system awards" winners: Liaoning Provincial Branch Management Office



(4) 关爱员工健康

我们十分注重对员工的人文关怀，积极推动实施“全员休假、全员培训、全员健身和全员保健”等“四个全员”计划，努力提高员工的生活品质和健康水平。

2007年，我们进一步完善了全员健身工作机制，以全民健身迎奥运为契机，通过制定健身工作流程图、组织体能测试等多种形式，组织了丰富多彩的员工文化体育活动，促进了员工身体素质的提高。“全员健身计划”覆盖的员工比例达98%；总行机关91.5%的员工参加了体能测试。

为落实全员保健计划，我们组织员工普及健康知识，加强疾病防控宣传及卫生监督，为员工提供保健及常见病的预防、跟踪、治疗等医疗保障服务。2007年，我们还组织了员工健康体检问卷调查，对体检机构的服务进行综合评价筛选，使员工对“全员保健”工作由被动参与到积极响应。2007年的员工体检率达到99.27%。



我们还完善职工休假制度，积极推进全员休假工作。2007年，我们将休假计划纳入时间资源管理机制，充分尊重员工意愿，统筹解决工休矛盾，在推动各项工作正常有序运转的同时，保证员工休假权利。2007年全行员工的休假率达94.4%，略高于上年度的93.3%。

员工心理帮助计划

2003年起，我们开始探索实施员工心理帮助计划，帮助员工解决与工作相关的心理问题。我们通过与外部专业咨询机构合作，建立心理帮助平台，开展团队主题培训、专题讲座以及个人咨询等方式，帮助员工解决心理健康问题，缓解了员工面临的各种压力，促进了员工之间的沟通交流，保障了员工的身心健康。

2007年，通过心理帮助计划对新入行员工开展团队培训76人，对9个厅局218人进行了团队体验式培训，回应了38人次的员工个人咨询，取得了良好效果。

(5) 员工满意度

开行十分重视员工的评价。自2001年起，建立了员工满意度调查及反馈机制，已连续开展了13次全行员工满意度调查，并将调查结果作为评价企业决策和改进内部管理的重要依据。

(4) Paying attention to staff health

CDB attached great importance to providing humanity care to its staff; actively implemented the welfare plan for all-staff, namely annual leave, training, organized physical exercise and all-staff health care; and worked hard to increase the living standard and health level of its staff.

In 2007, it further improved the mechanism; organized various staff cultural and sports activities by taking advantage of the Olympic Games, formulating physical health flow charts and organizing physical performance tests; and helped improve staff health. As a result, the proportion of staff participated the all-staff Physical Exercise Plan reached 98%, and the proportion of Headquarter staff who took part in physical performance tests reached 91.5%.

In order to implement the all-staff health-care plan, CDB disseminated health knowledge, strengthened publication on disease prevention and control as well as health condition monitoring, and provided its staff with medical-care insurance services to prevent, tack and treat common diseases. In 2007, it organized a questionnaire-based investigation on staff health, comprehensively evaluated and screened services provided by health checking agencies, and managed to turn the passive participation of staff in the all-staff health care activities into active response. In 2007, the proportion of CDB staff who took health examination reached 99.27%.



国家开发银行足球队合影 CDB football team

CDB also improved the staff annual leave system. In 2007, it incorporated staff leave plans into the time resource management mechanism, gave full respect to staff personal plan and guaranteed staff rights to take leaves while promoting the normal and orderly operations of various work. In 2007, the proportion of CDB staff who took leaves reached 94.4%, slightly more than the 93.3% in the previous year.

The staff psychological consultation plan

Since 2003, CDB started to experiment the staff psychological consultation plan, so as to help staff handle mental problems related to work. By cooperating with specialized external advisory agencies, establishing psychological consultation platforms, conducting theme training for staff, organizing lectures and providing personal advices, it helped its staff solve psychological problems, mitigated their various pressures, promoted their communication and exchanges, and protected their mental health.

In 2007, it provided team training for 76 new staff through the psychological consultation plan, gave team experience training to 218 staff of nine departments, responded to 38 staff-time personal consultation, and achieved good results.

(5) Staff satisfaction

CDB attached great importance to staff evaluation. Since it established the staff satisfaction investigation and feedback mechanism in 2001, it carried out 13 staff satisfaction investigations and used the investigation results as important basis to evaluate corporate decisions and improve internal management.



员工满意度调查采取网络无记名回答问卷的方式，除调查了解员工对企业重大决策的评价外，还重点调查员工满意度，包括：员工对企业和所在部门管理层、工作环境、薪酬激励的满意度，员工压力状况和士气等。调查结果提交决策层审阅后，在企业内部逐层反馈到各部门和员工。职能部门根据调查结果，针对性地完善决策和管理，形成员工与企业之间有序、畅通的沟通和信息反馈。

历次调查结果显示，员工满意度持续保持较高水平。其中，2007年底员工满意度有较大幅度提升。

2007年员工满意度调查结果  
Survey results of staff satisfaction, 2007



案例

Universum最理想雇主评选——2007全球最佳雇主排名

在Universum最理想雇主的评选中，国家开发银行在2007年的综合排名为第27名，比2006年的第37名上升了10个名次，所得票数的百分比也从2006年度的3.43%上升到2007年度的4.84%（具体内容见www.universumglobal.com）。

3 客户服务

我行的客户具有多样化的特点。无论是传统领域的重要客户，还是民生领域的基层客户，我们均以平等合作的态度，积极推动形成共识，实现共赢。

(1) 以客户为中心，以产品为导向

这是我行履行对客户责任的基本原则。在监管批准的范围内，我行遵照“方便客户、服务客户、适应客户”的原则，结合客我关系、客户信用等级、行业、区域特点，通过金融创新与灵活的融资安排满足客户个性化需求，为客户提供周到的、便捷的金融产品或金融服务。

对于贷款项目，及时建立评审工作小组，在最短时间内完成贷款评审及报批工作。在符合国家政策的前提下，满足客户的用款需求，在我们可以承担的范围，尽量降低客户的财务费用。

此外，我还运用差别化管理策略，针对客户不同特点对评审、信贷等业务流程进行适当调整，更好地服务于中小企业、新农村建设和节能减排环保等新兴民生领域的客户。

The staff satisfaction investigation adopted the on-line and confidential questionnaire methods. Apart from understanding staff evaluation for important corporate decisions, it also checked staff satisfaction, including their satisfaction for the Bank and their own department management, their working environment and their remuneration incentive, and their working pressure and morale. After examination by the decision makers of the Bank, the survey results were fed back through the system to every department and every staff within the Bank. Based on these results, the functional departments duly improved the decision-making and management methods, and formed an orderly and expedite communication and information feedback channel between the staff and the Bank.



As demonstrated by all previous survey results, CDB staff satisfaction continued to remain at a higher level. It increased significantly in 2007.

Example

Universum Best Employer Appraisal - Global Best Employer, 2007

In Universum best employer rating, CDB took the 27th place in the overall ranking in 2007, rising by ten places from the 37th in 2006. The votes also increased from 3.43% in 2006 to 4.84% in 2007 (For details, please visit www.universumglobal.com).

3 Customer service

CDB served diversified customers. However, it treated them all with equal and cooperative attitude, no matter if they are key customers in traditional areas, or grassroots customers in people's life areas; and actively promoted the establishment of common understanding to achieve win-win results.

(1) Centering around customers and guided by products

This is the basic principle of CDB being responsible for its customers. CDB followed the principles of facilitating customers, serving customers and adapting to customer needs; took account of the relationship between CDB and its customers and the characteristics of customer credit ratings, sectors and regions; satisfied individual demand of its customers with financial innovations and flexible financing arrangements; and provided its customers with thoughtful and convenient financial products or financial services.

For lending projects, it set up appraisal teams in a timely manner so as to complete loan appraisals and application procedures in the timely manner; satisfied customer demand for funds according to the state policies; and minimized their financial expenses as much as CDB can bear.

In addition, it utilized the differential management tactic to adjust the appraisal and lending flows according to different characteristics of customers, so as to better serve customers in areas related to people's life, such as development of medium- and small-sized enterprises, construction of new rural communities, and energy-saving and emission reduction areas.



## (2) 完善管理体系，建立优良关系

我们持续探索建设一个综合、高效的运行体系，建立起由首席客户经理、资深客户经理、高级客户经理和客户经理组成的四级营销服务体系，强化对客我关系的动态分析和管理工作，以更好地为客户服务。同时，切实保护客户信息，没有发生过泄密事件。

我们高度重视客户需求，通过会议、定期举行高层会晤、日常沟通等形式，积极听取客户意见，与客户建立了多层次的沟通机制和良好的工作关系，通过优质服务，稳定和扩大客户队伍，提高客户忠诚度。

## (3) 开展客户培训，提供技术支持

我们积极为客户提供培训、咨询等专业服务，帮助客户完善治理机制，提高管理水平，从而实现融资与融智的有效结合。

我们积极开展开发性金融宣教培训工作，向客户提供全方位的金融教育，提升客户的合作技能。2007年，我行首次以集中培训的方式实现了对市县合作办、融资平台两类助贷机构的100%覆盖。

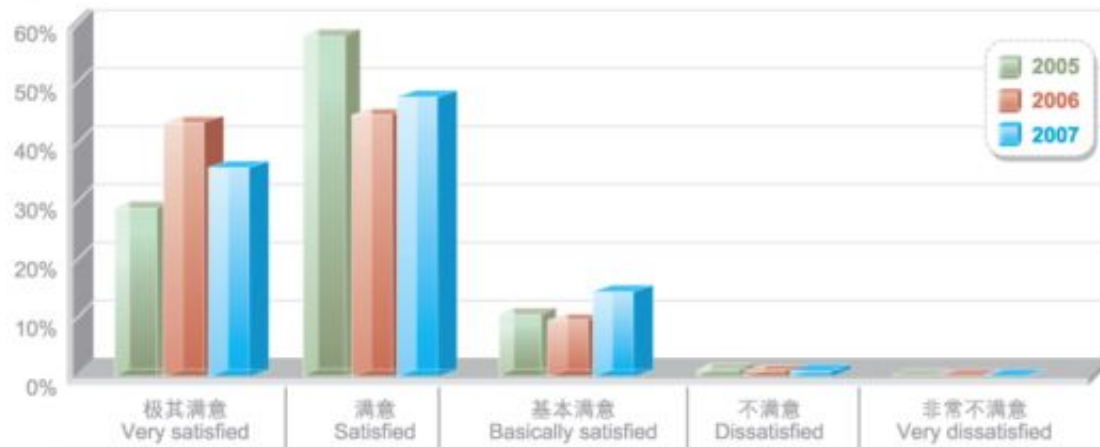
我们坚持规划先行，在与客户的合作中深入了解客户需求，帮助客户制定发展规划，保证项目建设的顺利进行和项目贷款的合理使用。

## (4) 客户满意度

从2005年开始，我们委托外部咨询机构开展了客户满意度与忠诚度调查。2006年和2007年，我们分别对1932家和3135家客户进行了调查。

三年的调查结果显示，满意客户，即认为开行产品和服务达到，甚至超出客户期望的客户比例分别达到88%、89%和84%。其中，对开行极其满意的客户比例分别为29%、44%和36%。2007年客户忠诚度与满意度调查结果显示，客户对我行配套产品及服务、合同条款等方面的满意度有所提升，而对客户经理服务、评审流程等方面的满意度有所下降。我们将针对工作中存在的不足，进一步完善我行客户关系管理体系。

2005-2007年度开行客户满意度调查  
CDB customer satisfaction survey, 2005-2007



## (2) Improving the management system and establishing good relationships

CDB continued to explore ways to establish a comprehensive and efficient operation system as well as a four-tier marketing and service system consisted of chief customer manager, senior customer manager, high-level customer manager and customer manager, so as to strengthen dynamic analysis of relationships between CDB and its customers and provide better services. Meanwhile, it effectively protected customer information.

It attached great importance to customer demand. By holding meetings, making regular high-level contacts and carrying out daily communications, it actively listened to customer comments and established a multi-level communication mechanism and a good working relationship with its customers. It also stabilized and expanded its customer sources and increased customer loyalty through excellent services.

## (3) Conducting customer training and providing technical support

CDB actively provided such specialized services as customer training and consultation, and helped its customers to improve their governance mechanism and improve their management, so as to effectively integrate fund financing with intelligence financing.

It actively conducted training courses aimed to publicize development finance, provide its customers comprehensive financial education, and improve their cooperation skills. In 2007, its centralized training realized 100% coverage for county-level cooperation offices and financing platforms for the first time.



In order to guarantee smooth implementation of projects and reasonable use of project loans, it continued to make advance planning, deepen its understanding of customer demand through customer cooperation, and help customers to formulate their development plans.

## (4) Customer satisfaction

Since 2005, CDB started to investigate customer satisfaction and loyalty through external consultant firms. It surveyed 1932 and 3135 customers respectively in 2006 and 2007.

The survey results of these three years revealed that the proportions of satisfied customers - those who regarded the products and services of CDB reached or exceeded their expectations - reached 88%, 89% and 84% respectively. Of which, customers very satisfied with CDB reached 29%, 44% and 36% respectively. Survey results for customer loyalty in 2007 revealed that customer satisfaction for its matched products and services as well as contract articles increased, but that for customer manager services and for appraisal flow decreased. In light of its weaknesses, CDB will further improve its customer relationship management system.



## 4 公平采购

开发银行遵循公开透明、民主决策、优质高效、防范风险的采购管理原则，实行统一管理、集中采购，总分行两级操作的采购管理体制。总行采购中心负责全行采购工作的统一管理，对采购制度规范、流程设置、采购实施等提出统一要求或具体标准。由采购管理部门负责组织供应商选择等具体采购实施工作，进行集中采购，总分行采购管理部门分别组织本级具体项目的采购实施。

为了保证开发性金融业务的健康发展，特别是支持“走出去”和“新农村建设”工作的顺利开展，我们积极推行IT服务、后勤服务等外包工作，搭建了集中采购委托服务、办公设备租赁服务、办公用品网上采购、办公设备维修服务、物业整体外包服务、车辆租赁服务、保健医疗社会化服务、会议委托服务、票务差旅服务等9个服务外包平台。实现了由直接服务向间接服务的转变，在很大程度上支持了我们业务的开展。2005年和2006年开行两次获得商务部颁发的“杰出外包战略方案实施贡献奖”。

在IT外包方面，我们研究引入VMO机制，按照“专业化、平台化、统一化、标准化”原则，全面提升外包管理的能力与水平，使外包服务提供商更加关注对开行价值的提升，将分散、单次的简单合同关系，发展成为长期的战略合作伙伴关系。

## 5 社区发展和公益事业

回报社会是企业应尽的责任。我们通过捐助等形式积极支持社区和公益事业的发展，并通过“开发性金融志愿者”活动支持西部开发。

### (1) 支持机构所在地社区发展

总行和各级分行积极支持所在地社区的发展。我行建立了爱国卫生、绿化和交通安全三个委员会，开展了扶贫互助、救灾募捐等工作，树立了良好的社会形象。通过全行的努力，2007年获得了“北京市管理先进单位”、“西城区安全防火先进单位”等多项荣誉。

### (2) 热心公益捐助

我行以积极的态度和有力的行动，广泛支持和参与社会公益事业。2005年-2007年，我行累计捐助公益性资金11958.73万元，其中机构性捐助11146.98万元，员工自发性捐助811.75万元；2007年我行捐助公益性资金2,647.1万元。

我行在预算可控、捐赠手续合规的前提下，积极开展机构性援助活动。主要包括三个方面：

一是按照国务院扶贫开发领导小组赋予我行的扶贫任务，定点向七个贫困县捐赠援助；

二是捐助全国范围内发生重大自然灾害的地区，参与中央国家机关或社会公益性组织开展的公益性活动，捐赠救灾资金、教科文卫等其他公益性扶持资金；

三是针对重大突发自然灾害，制定专项预算。例如2003年为抗击“非典”捐赠人民币1260万元，2005年为印度洋海啸、巴基斯坦地震灾区捐赠280万美元。

## 4 Fair procurement

CDB observes the procurement management principles characterized by openness and transparency, democratic decision-making, high-quality and high efficiency, and risk averting; and adopts the procurement management system characterized by centralized management, centralized procurement and two-tier operations at the Headquarter and branches. The Headquarter Procurement Center is in charge of centralized management over bank-wide procurement, and makes centralized requirements and specific criteria for procurement standards, procurement flows and procurement actions. The Procurement Management Department is responsible for selecting suppliers and other specific procurement actions, so as to carry out centralized procurement. The Headquarter and the branch-level procurement management departments are responsible for organizing and carrying out procurement for specific projects at their own respective levels.

In order to guarantee the healthy development of finance businesses, especially to support the international business development and the development of new rural communities, CDB actively promoted outsourcing of IT and logistics services; and established outsourcing platforms for nine kinds of services, namely commissioned centralized procurement, office equipment leasing, online procurement of office items, office equipment maintenance, outsourcing of overall housekeeping services, vehicle leasing, socialized health and medical-care services, commissioned conference services, and ticket-booking and travel services. It realized the transformation from direct services to indirect services, hence supported the businesses of CDB in great extent. During 2005-2007, CDB won twice the Award for Contributing to and implementing Outstanding Outsourcing Strategies and Plans from the Ministry of Commerce.

In outsourcing of IT services, CDB studied and introduced the VMO mechanism; increased its overall outsourcing ability and level based on the principle of providing “specialized, platform-based, uniform and standard” services; made outsourcing service providers to pay more attention to increase the value of CDB; and turned the scattered, separated and simple contract relationships into long-term strategic partnerships.

## 5 Community development and public goods

To repay society is the due obligation of enterprises. CDB supported the development of community and public goods through various means including donations, and supported the development of western regions through “volunteers of development finance” activities.

### (1) Supporting local community development

The CDB Headquarter and the branches actively supported the development of the communities in their resident areas. CDB established three committees for national hygiene, forestation and traffic safety affairs; conducted activities to help the poor and donate for disaster relief; and established a good image in society. Through the hard work of the entire bank, it won various honors in 2007, including Advanced Unit in Management in Beijing, Advanced Unit in Fire-prevention in Western District, and etc.

### (2) Actively promoting public goods and making donations

With pro-active attitude and strong actions, CDB broadly supported and participated in the development of social public goods. During 2005-2007, it made a total donation of RMB119.59 million for public funds, of which RMB111.47 million came from the institutions, and RMB8.12 million came from individual staffs. In 2007, CDB donation for public goods reached RMB26.47million.

As far as budget was under control and donations observed relevant rules, CDB actively engaged itself in institutional assistance activities, which mainly covered the following three areas:

First, it targeted its donations at seven poor counties according to its poverty alleviation tasks assigned by the State Council Poverty Alleviation Leading Group.

Second, it made donations for areas suffering from major natural disasters in China, participated in public goods activities organized by the central government organizations or public goods organizations, and contributed to disaster relief funds and other funds to support cultural, education and health activities.

Third, it established special budget for major and emergent natural disasters. For example, it donated RMB12.6 million to combat SARS in 2003 and 2.8 million USD for the tsunami in Indian Ocean and the earthquake in Pakistan in 2005.



案例

2007年, 我们提供资金2,259.4万元, 用于安徽和广西7个定点扶贫县的道路、饮水等基础设施建设; 我们提供援助资金500万元, 支持国内14个省市开展自然灾害救灾工作; 我们提供资金264.5万元, 为2,645名贫困白内障患者免费做手术; 我们捐赠30万元, 用于保护国家一级保护动物朱鹮; 我们捐赠30万元, 用于修缮江西东固革命根据地纪念馆。



员工为河南确山南泉小学捐赠电脑和书籍  
CDB staff donated computers and books to Nanquan Primary School in Queshan, Henan Province

全行员工积极参与社会公益事业, 以高度的社会责任感为促进发展、增进和谐做贡献。据不完全统计, 2005年-2007年, 全行员工为扶持弱势群体, 支持抗灾救灾, 推动文化建设, 促进“春蕾计划”等社会公益事业, 累计个人捐赠现金约470万元, 衣被约6700件, 图书8000多册。

(3) 开发性金融志愿者活动

2006年, 国家开发银行与共青团中央共同组织实施了“开发性金融志愿服务行动”, 这是开发性金融为西部发展、基层建设提供智力支持和金融服务的一种全新模式。主要通过开展开发性金融宣介, 为乡(镇)村的中小企业、基础设施及农户等对象提供智力支持等工作, 促进西部基层地区经济社会发展。首批150名开发性金融志愿者在广西、重庆、四川、贵州、陕西、宁夏等6个省份的75个县开展了为期1年的开发性金融志愿服务。

2007年, 我们与团中央继续深入开展这项活动, 开发性金融志愿者规模扩大到630人, 覆盖全国18个省的435个县。



开发性金融志愿者活动启动仪式 Ceremony to launch the development finance volunteer activities

Example

In 2007, CDB provided RMB22.60 million of funds to its seven target counties for poverty alleviation, so as to support their infrastructure projects, including roads and drinking water projects. Meanwhile, it provided RMB5 million to support natural disaster relief in 14 provinces and cities in China; provided RMB2.65 million to support free cataract-removal operations for 2,645 poor people; donated RMB300,000 to protect the first-category protected wildlife - the Crested Ibis; and donated RMB300,000 to restore Museum of Donggu revolutionary base in Jiangxi Province.

All the staff of CDB actively participated in activities to promote social public goods, and contributed to promote development and social harmony with a strong sense of social responsibility.

Based on incomplete statistics, during 2005-2007, the total donation from CDB staff was RMB4.7 million of cash, 6700 pieces of clothes and quilts and over 8000 books to promote the development of social public welfare, such as assisting the vulnerable groups, disaster relief, educational assistant program and cultural activities.



贵州分行员工自发捐款帮助修建贵定县剪刀河村饮水和乡村公路等设施, 村民为工程立碑纪念。

The staff from Guizhou branch spontaneously donates to Jiandaohu village of Guiding county for the infrastructure facilities, including drinking-water facility, road construction, etc. The villagers established a stele for this project.

(3) Development finance volunteer activities

In 2006, CDB worked with the Central Committee of the Communist Youth League to implement the Action of Development Finance Volunteer Services. The Action provided an entirely new model of development finance aimed to provide training and financial services to the western regions and the grassroots. Its main task was to provide intellectual support to small- and medium-sized township and village enterprises, infrastructure construction and rural households through publicizing development finance; and promote economic and social development at the grassroots level of western China. The first group of 150 development finance volunteers worked for one year in 75 counties in six provinces, namely Guangxi, Chongqing, Sichuan, Guizhou, Shaanxi and Ningxia.

In 2007, CDB and the Central Committee of the Communist Youth League further expanded these activities. As a result, the number of volunteers increased to 630, and the activities expanded to cover 435 counties in 18 provinces in China.





外部评价

新华社、中国青年报、人民网等多家媒体对开发性金融志愿服务行动给予积极评价：实施开发性金融专项行动，是国家开发银行、共青团中央为深入贯彻落实党中央的战略部署，服务新农村建设的重要举措。专项行动充分发挥开发银行的融资优势和共青团组织的组织动员优势，在青年、农户和开发银行之间搭建合作平台，通过志愿者为农村和农户提供智力支持和金融服务。志愿者们立足岗位、服务基层，用实际行动诠释了“奉献、友爱、互助、进步”的志愿服务精神，彰显了开发性金融志愿者的风采。

(4) 积极开展对外交流培训

积极参与有关企业社会责任的国际对话与交流。2007年，我们先后10余次参与国际、国内关于社会责任的对话与交流，学习借鉴国际先进经验，分享社会责任的成果。2007年7月，受联合国秘书长潘基文先生邀请，我行参加了在瑞士日内瓦召开的联合国全球契约领导人峰会。

积极推动全球金融研讨交流。2007年，共邀请64个国家的517名政府官员和金融机构高级管理人员参加开行的各种研讨会和培训，使外方人员有机会深入了解中国经济改革发展的进程和现状，并对开行的业务模式有了实质性认知。首次尝试派出业务骨干在非洲肯尼亚、埃塞俄比亚、津巴布韦分别举办了开发性金融和银行业务培训班，取得良好效果。

External comments

Various media, including Xinhua News Agency, China Youth Daily and People's Daily Online, spoke positively about the action of development finance volunteers: the special action of development finance is an important measure of CDB and the Central Committee of the Communist Youth League to further implement the strategic plans of the Central Committee of CPC and to serve the construction of new rural communities. The special action fully exerts the advantages of CDB in financing and the advantages of the Communist Youth League in organization and mobilization. Through the volunteers, it has built cooperative platforms among the youth, the rural households and the development bank; and provided intellectual support and financial services for the construction of new socialist rural areas. The volunteers served the grassroots level from their own posts; and with their own actions, they demonstrated the spirit of voluntary service characterized by "contribution, love, mutual help and progress," and revealed the shining image of the development finance volunteers.

(4) Actively engaging in external exchange and training



CDB actively participated in international dialogues and exchanges related to corporate social responsibilities. In 2007, it participated in more than 10 dialogues and exchanges in China and abroad regarding social responsibilities, learned from internationally advanced experience, and shared social responsibility results. In July 2007, it participated in the Summit of UN Global Compact held in Geneva, Switzerland, at the invitation of the Secretary-General Mr. Ban Ki-Moon.

Actively promoting global-level financial discussions and exchanges. In 2007, it invited a total of 517 government officials and senior managers of financial institutions from 64 countries to participate in its seminars and trainings, so as to provide opportunities for foreign participants to obtain in-depth understanding of the process and the present status of China's economic reform and development, as well as substantial understanding of the business models of CDB. It dispatched the business staff to Kenya, Ethiopia and Zimbabwe in Africa for the first time to hold training courses on development finance and baking business, which achieve satisfactory results.





In December 2006, in cooperation with China Education Development Foundation and China Scholarship Council, it established the CDB Scholarship for Foreign Students Studying in China. It was the first large-sized scholarship for foreign students set up by a financial institution in China. In 2007, this scholarship financed 11 students from developing countries to study Master's degree in China, who mainly came from Shanghai Cooperation Organization countries and Asean countries.

#### External comments

According to the Secretary-general Zhang Xiuqin of China Scholarship Council, the Foreign Student Scholarship Fund established by CDB reflected the far-sighted bank development ideas and strong sense of social responsibility of CDB.

## 6 Preventing corruption risks

CDB continued to stick to the principles of combating corruption caused by both external and internal factors, adopting comprehensive prevention measures, integrating prevention with punishment, and paying attention to prevention; actively promoted the establishment of an anti-corruption system centered on education, institution and supervision, and achieve remarkable results.

In 2006, CDB was elected as the only advanced organization in the appraisal of the national discipline examination and supervision system in China organized once every five years by the Central Commission for Disciplinary Inspection, the Ministry of Personnel and the Ministry of Supervision.

In 2006 and 2007, CDB received 33 and 35 complaint letters respectively, and handled 87.9% and 88.6% of them respectively. In 2007, it handled three cases related to staff integrity.

### (1) Establishing the anti-corruption system

CDB established more than ten anti-corruption mechanism, including the Provisional Rules of CDB on Preventing Staff Action with Conflicting Interests and the Rules of CDB on Maintaining Self-integrity in External Activities. It established strict requirements on staff integrity and self-discipline, professional ethics and prevention of conflict of interests for both leading staff and general staff in their work and business activities; and provided strong institutional guarantee for CDB to achieve effective anti-corruption results.

### (2) Establishing the risk-spot supervision system

CDB formulated a series of policy documents on supervision of risky spot; clearly defined corruption risks of 47 posts in 21 departments related to authority in four areas, namely the loan management, the financial operation management, the personnel management and the procurement management areas; and listed in detail the risk responsibilities of all these posts according to business flow. In effect, various branches of CDB also established their corresponding risk-spot supervision system.

#### External comments

The former Deputy Secretary of the Central Commission for Disciplinary Inspection Heyong spoke highly of the risk-spot supervision system of CDB. He said, "An important way to stop corruption at its source is to discover the source and to find the right starting point. Only with the right starting point can we come close to business and enliven discipline supervision."

### (3) Establishing the joint supervision system

CDB established a joint supervision system with local supervision and auditing agencies; formed joint supervision systems and mechanisms with local supervision departments, business departments of CDB and various social forces; transformed the government supervision function into an external supervision mechanism of CDB to promote its business development; strengthened its weakness in supervision means and capacity; and improved the risk control mechanism.

The joint supervision system of CDB became the first of its kind in the whole financial system in China to introduce external supervision on its own initiative. In 2007, all branches of CDB implemented the joint supervision system, and the coverage of the supervision for the operation at the county-level reached 100%.

2006年12月, 开行还与中国教育发展基金会、国家留学基金委合作, 捐资400万元, 设立“国家开发银行外国人来华学习专项奖学金”。这也是中国第一个由金融机构设立的大型留学生奖学金。2007年, 该奖学金资助发展中国家11名留学生来华攻读硕士课程, 这些留学生主要来自上合组织成员国及东盟国家。

#### 外部评价

国家留学基金委张秀琴秘书长认为: 开发银行设立留学生奖学金, 体现了开行高瞻远瞩的办行理念和高度的社会责任感。

## 6 防范腐败风险

我们坚持标本兼治、综合治理、惩防并举、注重预防的原则, 积极构建教育、制度、监督并重的反腐倡廉体系, 取得了显著成效。

2006年, 在中纪委、人事部、监察部5年一次的全国纪检监察系统先进集体评选中, 我行监察局被评为金融机构唯一的先进集体。

2006年和2007年, 开发银行处理的信访案件数量分别为33件和35件, 信访案件办结率分别为87.9%和88.6%。2007年, 开发银行发生员工廉洁从业案件3起。



### (1) 制定反腐败制度体系

我行制定了《国家开发银行员工防止利益冲突行为暂行规定》、《国家开发银行关于涉外活动中廉洁自律的规定》等十多项反腐败的制度, 对领导干部与工作人员在履行职务和开展业务过程中的廉洁自律、职业道德、防止利益冲突等方面提出了严格要求, 为提高我行反腐倡廉建设的成效提供了有力的制度保障。

### (2) 建立风险点监控机制

我行制订了一系列风险点监控政策文件, 对总行机关涉及信贷管理、财务经营管理、人事管理、采购管理四个方面权力的21个部门、47类岗位的廉政风险做出了明确界定, 并按业务流程对每个岗位的风险责任进行细化, 各分支机构也建立了相应的风险点监控机制。

#### 外部评价

原中央纪委书记何勇对我行实行风险点监控给予了高度评价。他说: “抓源头反腐败很重要的一条就是抓住住源头, 找准切入点。只有找准切入点, 才能贴近业务, 纪检监察工作才有生命力。”

### (3) 创建联合监督机制

我们与地方监察、审计等监督机关建立联合监督机制, 形成了与地方监督部门、行内业务部门和社会各方联合监督的体制和机制, 将政府的监督职能转化为我行业务发展的外部监督机制, 弥补了自身监督手段和力量的不足, 完善了风险防控机制。

我行的联合监督机制在全国金融系统开创了主动引进外部监督的先河。2007年各分行全面开展联合监督检查, 对县域的监督覆盖面达到100%。



## 外部评价

原监察部部长李至伦批示：“国家开发银行的贷款项目在各地经济和社会发展中起着重要的作用。对这些项目开展监督检查，是落实科学发展观和从源头上预防腐败的重要措施。”

### (4) 引入社会力量监督信贷资产安全

我们全面引入社会监督和外部评价，用社会化方法防范违规风险和道德风险，使开行真正成为“阳光的银行”、“公众的银行”、“社会的银行”。2006年，我行建立了社会监督制度，向全社会公开受理涉及开行信贷资产安全的各类举报。这一制度成为我行风险防范的又一道重要防线，体现了我行对国家负责、对社会负责的态度，彰显了我行“开门办行”的经营理念，取得了良好的社会反响。

2007年，我行建立了两级举报体制，在分行设立举报办公室，增加了受理社会举报的覆盖面。为了确保公众的知情权，我行通过媒体定期向社会发布举报公告。截至2007年底，我行向全社会受理举报的《公告》，省、市、县的覆盖面达到100%。对于县域贷款，还定期公布我行所支持的项目名称、建设内容及借款人等重要信息，实现贷款信息的公开、透明。

2007年，我行共受理各类举报事项67件，举报处理率达到100%。通过举报调查，共避免或挽回经济损失约5.9亿元。此外，对涉及到的相关社会问题，我们也积极协调，帮助处理，有效避免了不良社会政治影响，为促进社会和谐做出了贡献。

### (5) 组织开展反洗钱工作

作为金融机构，我行高度重视反洗钱工作，切实履行反洗钱职责。专门设立了反洗钱工作机构，在总行和各分行都成立了由行领导亲自挂帅的反洗钱工作领导小组和反洗钱工作办公室（或办事机构）。按照反洗钱监管要求，开发了反洗钱交易监测系统，制定了相应的操作手册，先后转发和专门制定了一系列账户管理文件。

### (6) 建立反腐败培训机制

我行坚持把廉政建设责任和领导干部廉洁自律作为领导干部任前谈话提醒的主要内容；把反腐倡廉理论作为总分行党委（支部）中心组学习的重要内容，定期安排专题学习；坚持落实“一季一课”学习教育制度，实行了全员反腐败培训，接受反腐败培训的雇员比例达到100%。

## 7 应急管理

我行按照“未雨绸缪，制定预案；动态跟踪，敏锐反应；健全制度，规范操作；扁平管理，拉直通道；强化约束，考核拉动”的原则，建立了一套全方位覆盖、预案科学、启动及时的全行应急响应管理机制。

我们建立全方位的应急管理组织体系和全覆盖的应急预案体系，制订了《国家开发银行业务突发事件应急预案》等50个业务应急预案，涵盖了自然灾害、事故灾害、公共卫生和社会安全等领域。

2007年，我行同城灾备中心及异地灾备中心基本建完并上线运行。这使我行的灾难备份等级达到了国际灾备标准第五级(TIER 5)，具备了国际一流水平，并处于国内同业的领先水平。该项目也得到了业内的肯定，获得了2006年度中国企业信息化500强调查“最佳灾难恢复和业务连续性管理奖”以及2007中国国际金融（银行）技术暨设备展览会颁发的“优秀解决方案奖”。

## External comments

Former Minister Li Zhilun of the Ministry of Supervision said, "Lending projects of CDB play important roles in economic and social development in various parts of China. Supervision over these projects is an important measure to implement the scientific development concept and to prevent corruption at its source."

### (4) Introducing social forces to supervise the safety of credit assets

By introducing social supervision and external evaluation and utilizing social forces to prevent regulation-breaching risks and moral hazards, CDB transformed itself into a virtually "sunshine bank," "a bank of the general public" and "a bank of society". In 2006, it established the social supervision system to openly handle various complaints from society regarding the safety of its credit assets. This system became another important line of defense against risks, reflected its attitude to be responsible for the state and society at large, demonstrated its concepts of transparency, and received positive social response.

In 2007, it established the two-tier complaint system, set up complaint offices in branch banks, and expanded the capacity to handle public complaints. In order to guarantee the right to information of the public, it regularly issued public announcements through the media. By the end of 2007, the announcements reached 100% of counties, cities and provinces. For its county-level operation, it also regularly announced their important information, including the names of projects it supported, the contents of the projects and the borrowers, so as to make lending information open and transparent.

In 2007, it received a total of 67 complaints, and handled 100% of them. Through its complaint investigations, it avoided and recovered about RMB590 million of economic losses. In addition, it also actively cooperated with and assisted actions to solve relevant social problems, effectively avoided negative social and political impacts, and contributed to promote social harmony.

### (5) Anti-money laundering actions

As a financial institution, CDB attached great importance to anti-money laundering and effectively carried out its duties. It established a special working agency for Anti-money laundering, and set up a specialized office for the work at both the Headquarter and its branches headed by bank leaders. According to the supervision requirements, it developed the transaction monitoring system, drafted relevant operation manuals, and issued and particularly formulated a series of account management documents.

### (6) Establishing anti-corruption training mechanism

In pre-post briefings for new leaders, CDB always covered anti-corruption responsibilities and self-integrity of leaders as main topics. It made anti-corruption an important topic at the workshops of the central groups (branches) of the Party Committees of branch banks for regular study within the quarterly study education system. It adopted the all-staff anti-corruption training, and achieved an employee training ratio of 100%.

## 7 Emergency management

Based on the principle of "advance preparation with advance planning, dynamic follow-ups with rapid response, complete system with standard operation, flat management with straight channels, and strengthened restrictions with examination," CDB established a bank-wide comprehensive emergency response management system, with scientific advance planning and timely activation mechanisms.

It also set up a comprehensive emergency management organization system and a comprehensive emergency pre-planning system; and formulated 50 business emergency plans, including the Pre-planning for Business Emergency of CDB, which covered such areas as natural disaster, accidental disaster, public health and social safety.

In 2007, it basically completed the construction of its resident-city disaster backup centers and different-city disaster backup centers, and started their online operations. Through these centers, it upgraded its disaster backup ability to Tier 5 of international disaster backup standard while taking the lead in the banking sector in China. This project also won recognition in the banking survey in China, and won the Award for Best Disaster Recovery and Business Continuity Management of 2006 in the Top 500 IT Enterprises Investigation in China, and the Best Solution Award from the International Exhibition of Financial (Banking) Technology and Equipment in China in 2007.





## 环境绩效报告

# Environmental Performance Report

我行积极落实科学发展观、建设“资源节约型，环境友好型”社会的要求，以开发性金融的原理和方法，积极主动支持节能减排，认真履行环境保护责任，已经成为支持环境保护事业的一支重要力量

By actively following the requirements of the scientific development concept and the requirements for building an "energy-saving and environment-friendly" society, and by adopting development principles and methods, CDB vigorously supported energy-saving and emission-reduction efforts, earnestly implemented environmental protection responsibilities, and became a strong force in environmental protection.



## 1 全面防范贷款项目对环境的影响风险

我们把环境保护全面融入信贷业务流程，确保融资支持的所有建设项目都符合环境保护的要求。我行评审通过并签订合同的贷款项目，环境评价合格率达到100%。

客户准入评审 Customer entry evaluation	贷前环境评审 Pre-lending environmental appraisal	贷后环境监控 Post-lending environmental monitoring
<p><b>客户信用评审要素：</b> 企业环境违法信息；企业必须遵守的环保法规及环保达标文件；企业获得的与环保及卫生法规有关的批准或豁免说明等。</p> <p><b>Main elements of customer credit evaluation:</b> information on breaching environmental laws; enterprises' compulsory environmental protection laws and their compliance certificates; approval documents or documents regarding exemption of environmental and health laws and rules.</p>	<p><b>项目贷款评审要素：</b> 没有通过环境影响评价审批的项目，一律不审批和发放贷款；项目效益评估，将资源环境代价统筹纳入企业经营成本。</p> <p><b>Main elements of project financing evaluation:</b> do not approve or finance projects that have not passed environmental impact evaluation; include resource and environment costs into enterprise operation costs in project result evaluation.</p>	<p><b>项目贷后管理：</b> 征询当地环保主管部门意见，对项目的实施情况进行检查，以确定项目的建设、生产、运营是否达到环境保护要求。</p> <p><b>Post-lending management:</b> solicit comments from local competent environmental protection departments; examine project implementation to ensure project construction, production and operation meet environmental protection requirements.</p>

## 2 共同推进环保投融资机制建设

### (1) 加强制度建设

我们支持《国务院关于印发节能减排综合性工作方案的通知》和《国家环境保护“十一五”规划》，认真履行金融机构支持节能减排的职责和社会责任。为发挥开发性金融在环境保护领域的“先锋、先导、先进”作用，推动环境保护贷款业务健康发展，我们先后发布了《国家开发银行环境保护项目开发评审指导意见》、《国家开发银行节能减排专项贷款业务指导意见》、《国家开发银行污染减排贷款工作方案》。

### (2) 构建合作机制

中国经济的持续快速发展给已经十分脆弱的生态环境带来沉重压力，我们坚持与政府紧密合作，共同推动，致力于寻求一条经济、社会发展与资源、环境相协调的可持续发展道路。我们推动建立了与国家发改委、国家环境保护部等部门的合作机制，与有关省、重点流域或区域共同推进环保投融资机制建设，实现了在污染减排及其它环保领域的一揽子合作。

### 案例

2007年5月，太湖发生蓝藻爆发事件。2007年8月，我行与江苏政府签署《支持太湖治理备忘录》和《关于太湖流域水环境治理合作协议》，承诺为太湖水环境治理项目融资400亿元。

### (3) 突出支持重点

我们严格执行市场准入标准，积极贯彻执行国家关于防范高耗能高污染行业贷款风险的有关通知和规定，控制高污染高耗能行业贷款，促进加快淘汰落后生产能力，优先安排节能减排以及环境基础设施建设专项贷款，积极支持工业污染治理和生态环境保护项目。

## 1 Fully preventing environmental impact of lending projects

CDB fully incorporated environmental protection requirements into its flow of loans to guarantee all projects financed meet the environmental protection requirements. In fact, all the lending projects approved and signed by CDB passed environmental appraisal.

## 2 Jointly promoting the establishment of a financing mechanism for environmental protection

### (1) Strengthening institutional building

CDB supported the State Council Circular on the Distribution of the Comprehensive Working Plan for Energy-saving and Emission-reduction and the State Environmental Protection Plan for the 11th Five-year Plan Period, and actively implemented the duties and social responsibilities of a financial institution to support energy-saving and emission-reduction efforts. In order to play the "pioneering, guiding and leading" role of development finance in environmental protection and promote the healthy development of environmental protection financing, it issued the Guidelines of CDB on Developing and Evaluating Environmental Protection Projects, the Guidelines of CDB on Special Loans for Energy-saving and Emission-reduction Businesses, and the Working Plan of CDB for Loans to Reduce Pollution and Emission.

### (2) Establishing cooperation mechanisms

The fast growth of the Chinese economy has created great pressure on the already vulnerable ecological environment. CDB continued to cooperate closely with the government to explore ways to achieve sustainable development with economic and social development in harmony with resource and environment conditions. It promoted the establishment of mechanisms for cooperation with relevant departments, including the National Development and Reform Commission and the Ministry of Environmental Protection; promoted the development of environmental protection financing mechanism with relevant provinces, key river valleys and regions; and realized comprehensive cooperation in pollution- and emission-reduction and other environmental protection areas.

### Example

In May 2007, the blue algae was completely out of control in Taihu Lake, leading to the burst of the Blue Algae Incident. CDB signed the Memorandum on Supporting the Restoration of Taihu Lake and the Cooperation Agreement on Restoring the Water Environment around Taihu Lake with Jiangsu Provincial Government, and committed to provide RMB40 billion for Taihu Lake water environment restoration project.

### (3) Providing prioritized support

By strictly observing the market entry standard, CDB actively implemented relevant state circulars and stipulations on preventing lending risks in high energy-consumption and high pollution sectors; restricted the lending to these sectors to accelerate elimination of backward production capacities; and gave priority to special loans for projects related to energy-saving, emission-reduction and environment infrastructure to support industrial pollution control and eco-environmental protection projects.

### 国家开发银行环境保护贷款重点支持范围 Areas for priority support of environmental protection loans of CDB

城市环境基础设施 Urban environment infrastructure	城市水环境保护、大气环境污染保护、固体废物处理、环境综合治理及其它环境保护项目 Urban water environment protection, air pollution protection, solid waste treatment, comprehensive environmental restoration and other environmental protection projects
工业污染治理项目 Industrial pollution control	工业水污染治理、工业气体污染治理、工业固体废物处理、资源再生及综合利用项目 Water pollution treatment, air pollution control, solid waste treatment, resource recycling and comprehensive utilization projects
生态环境保护项目 Eco-environment protection projects	重点防护林和天然林保护工程、重要生态功能区的保护与恢复、自然保护区的建设、野生动植物保护 Key forests and natural forest protection, key ecological areas protection and restoration, construction of protected natural areas, and wildlife protection projects



### 3 支持环保、节能项目建设成效显著

2007年我行发放环境保护项目贷款371亿元，贷款余额890亿元，较年初增加225亿元，余额增长34%。其中，2007年发放污染减排贷款109亿元，贷款余额296亿元。

#### (1) 支持节能减排

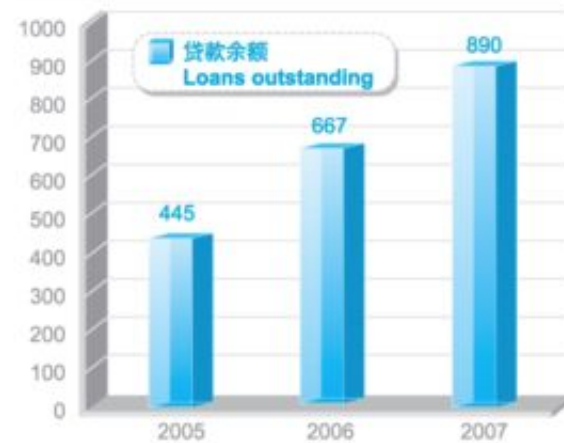
我们设立了节能减排专项贷款，采取项目优先安排、规模优先调剂、利率适当下浮等措施，重点支持了首钢、重钢、东北特钢等公司环保搬迁和华菱钢铁公司节能减排改造及产业结构调整等项目，支持了中石油、中石化的技术升级和环保项目。

#### 案例

##### 支持首钢京唐钢铁联合有限责任公司建设

为落实北京城市总体规划，解决环境保护问题，促进华北和环渤海地区钢铁布局调整，首钢总公司和唐山钢铁集团有限责任公司共同出资成立了首钢京唐钢铁联合有限责任公司，计划生产能力达970万吨钢坯，该项目以资源能源的高效和循环利用为核心，对提升我国钢铁业国际竞争力，发展循环经济具有积极作用。我行为其承诺贷款268亿元，目前发放贷款84.4亿元。

2005-2007年环境保护贷款增长图 (单位: 亿元)  
Growths in environmental protection loans, 2005-2007  
(Unit: RMB 100 million)



首钢将搬迁至位于河北省唐山市的南部沿海的曹妃甸  
Capital Steel shall move to Caofeidian on the south coast of Tangshan City, Hebei Province

#### 案例

##### 支持湖南省汨罗市再生资源行业发展

再生资源产业是汨罗市第一大支柱产业。湖南分行通过建立中小企业贷款平台、担保平台、行业协会，大大改善了汨罗投资环境，并为再生资源行业发展提供资金支持，解决产业发展所面临的基础设施瓶颈问题。截止2006年底，分行累计向汨罗中小企业发放贷款1.86亿元，促进了当地的环境保护与资源节约。

### 3 Significant achievements in supporting environmental protection and energy-saving projects

In 2007, CDB issued RMB371.1 billion of loans for environmental protection projects. As a result, its total loans outstanding reached RMB89 billion, up by RMB22.5 billion from the beginning of the year, and represented a growth of 34%. Of which, loans issued in 2007 to reduce pollution and emission reached RMB10.9 billion, with an outstanding balance of RMB29.6 billion.

2007年环境保护贷款发放表 (单位: 亿元)  
Loans issued in 2007 for environmental protection (Unit: RMB100 million)

项目 Project	发放额 Loans issued	贷款余额 Loans outstanding
合计Total	371.3	889.5
城市环境基础设施 Urban environment infrastructure	334.6	815.2
工业污染治理 Industrial pollution treatment	29.0	56.6
生态环境保护 Ecological protection	7.7	17.7
其中: 污染减排 Of which, pollution and emission reduction	109.0	295.5

#### (1) Supporting energy-saving and emission-reduction

CDB established various measures, such as special loans for energy-saving and emission-reduction and priority arrangements, priority allocation and low-interest loans for priority projects, to support energy-saving, emission-reduction and industrial restructuring projects. It provided priority support to the production-site relocation projects of Capital Steel Corporation, Chongqing Iron and Steel Company and Northeast Special Steel Group; energy-saving/emission-reduction renovation and industrial restructuring project of Hualing Iron and Steel Corporation; and technology upgrading and environmental protection projects of China Petroleum and China Petrochemical.

#### Example

##### • Supporting the construction of Capital Steel-Jingtang Joint Venture

In order to implement Beijing City's overall plan, solve environmental protection problems and promote the relocation of steel plants in northern China and Circum-Bohai-Sea region, The Capital Steel Corporation and Tangshan Steel Group jointly financed the establishment of the Capital Steel-Jingtang Joint Steel Company, with a planned production capacity of 9.7 million tons of billets. The project focused on resource and energy efficiency and recycling, which was conducive to increasing international competitiveness of the Chinese steel industry and the development of the recycling economy. CDB has committed to provide RMB26.8 billion of loans, and has actually disbursed RMB8.44 billion so far.

##### • Supporting the development of renewable energy industry of Miluo City, Hunan Province

Renewable energy industry is one of the major industries in Miluo City. CDB's Hunan Branch significantly improved the investment environment of Miluo City by setting up lending platform, guarantee platform and sectoral associations for medium- and small-sized enterprises. It also provided financial support to the development of the renewable industry to ease infrastructure bottlenecks of industrial development. By the end of 2006, it had issued a total of RMB186 million of loans to medium- and small-sized enterprises in Miluo City, which promoted environmental protection and energy-saving effort.



## (2) 支持重点流域水污染防治

我们与国家环境保护部和地方政府及时沟通，了解融资需求，提出工作建议和工作措施，大力支持了太湖、巢湖、滇池等流域的污染治理。

### 案例

#### 太湖污染治理

我们根据太湖水环境治理的总体规划，为太湖水环境治理提供全方位金融服务，包括向水环境治理项目提供大额、长期的信贷支持；对于大型水环境治理项目，牵头联合组建银团贷款，协助江苏省政府申报和发行太湖水环境治理专项长期债券等。

截至2007年底，我行江苏分行已向苏州、无锡、常州市发放治污贷款达59.7亿元，贷款余额54.3亿元，支持了无锡市太湖治理工程、无锡环东蠡湖地区环境综合整治工程、常州污水处理三期、苏州新区污水厂等一批污染治理项目。无锡太湖治理工程污染治理效果明显，取得了生态环境、经济和社会的综合效益。



受蓝藻污染的太湖 Blue algae pollution in Taihu Lake 治理后的太湖 Taihu Lake after pollution treatment

## (3) 改善城市环境基础设施

针对城市工业和生活污染，我们将支持环境保护与支持城镇化的升级和改造相结合，重点支持了工业污染治理、城市水环境保护、城市固体废物处理等项目。

### 案例

陕西潼关县污水管网改造工程案例。该项目贷款金额900万元，建设内容包括新增和改造规划区内排水管道15.56公里。项目建成后可以有效解决潼关县城存在的排水设施落后和人居环境较差的状况，大幅度提升和拓展城市基础设施服务功能，增强城市综合能力。

### 外部评价

“开行的这次贷款是我迄今为止经历过的一次最科学最有效率的贷款。他们廉洁、高效的服务和严格的程序给我们留下了极其深刻的印象。”潼关县县长张凯盈这样评价说。

## 4 关注全球气候变化

气候变化是环境问题，也是发展问题。作为发展中国家的金融机构，2007年，我们在关注和应对全球气候变化方面迈出了重要的步伐。

我们遵循中国政府制定的《中国应对气候变化国家方案》和《联合国全球气候变化框架公约》的要求，将适应和应对气候变化作为开展业务、防范风险的考虑重点之一。

## (2) Supporting water pollution control in major lake areas

CDB provided significant support for pollution control in Taihu Lake, Chaohu Lake and Dianchi Lake areas through timely communication with the Ministry of Environmental Protection and the local governments, and by learning about their financial needs, making proposals, and formulating measures.

### Example

#### Taihu Lake Pollution Control

Based on the overall plan to restore Taihu water environment, CDB provided comprehensive financial services for the restoration effort, such as issuing large and long-term credit, organizing syndicate loans, and helping Jiangsu Provincial Government to apply for and issue special long-term bonds.

By the end of 2007, CDB's Jiangsu Branch had issued RMB5.97 billion of loans to Suzhou, Wuxi and Changzhou to control the pollution. These loans supported the effort of Wuxi City to control pollution in Taihu Lake and the comprehensive project to restore the environment to the east of Lihu Lake in Wuxi City; supported the third-phase water pollution treatment project of Changzhou City; and assisted a group of pollution control projects in the new zone of Suzhou City, including the construction of a sewage plant. Taihu Lake pollution control project achieved significant results in pollution control and comprehensive results in improving ecological environment as well as in economic and social development.

## (3) Improving urban environment infrastructure

In light of pollution caused by urban industry and urban life, CDB integrated environmental protection with upgrading and reforming projects of urbanization, and provided priority support to projects related to industrial pollution treatment, urban water environment protection and urban solid waster disposal.

### Example

#### Shaanxi Tongguan Sewage pipe network reconstruction project.

CDB provided RMB9 million of loans for this project, to build and restore 15.56 km of new and old sewage pipes in the project area. After completion, the project will effectively improve the sewage and living conditions of the people, significantly increase and expand the service capability of the urban infrastructure, and increase the comprehensive strength of the city.



### External comment

"This loan provided by CDB is the most scientific and efficient work I have ever seen. Its clean and efficient services as well as strict procedures have left us an especially deep impression," said Zhang Kaiying, the mayor of Tongguan County.

## 4 Paying attention to global climate change

Climate change is an environment problem as well as a development problem. As a financial institution of a developing country, CDB significantly increased its attention to global climate change in 2007.

According to the requirements of the National Plan for Climate Change formulated by the Chinese Government and the United Nations Framework Convention on Climate Change, CDB gave climate change priority considerations in its business operation and risk prevention.



我们积极参与气候变化领域的国际合作。向巴克莱银行等机构学习先进经验，对金融机构开展碳交易业务进行了初步研究。我们和IMF就能效融资项目进行了接触和会谈，将进一步研究推动开展相关项目。

目前，我们正在积极研究采纳赤道原则，并逐步建立完善赤道原则实施体系，进一步推动我行在可持续发展领域的进程。

## 5 努力减少自身运营对环境的影响

努力减少自身运营对环境的影响，也是开发银行保护环境、履行企业社会责任的重要举措。我们逐步推行绿色采购，向获得环保类证书的企业采购办公用品；我们通过宣传、教育和规章制度的制定，减少资源使用和废物排放。

### ► 推行绿色采购

我行非常注重绿色采购，要求供应商取得环境管理体系认证证书、中国节能产品认证证书、中国国家强制性产品认证证书等证书。

我们逐步将企业社会责任纳入采购条件，强制采购绿色产品，实行一系列的措施。比如：制定年度绿色采购计划；制定绿色采购法规与政策；在采购需求中提出绿色采购指标；建立绿色采购评审体系；在采购合同中，增设“环境保护”、“高效节能”、“注重人权”等条款；按年度统计绿色供应商率，要求主要供应商中已经取得环境认证的供应商达到一定比例。

### ► 减少资源与能源消耗

我行严格遵守各项环境法规，倡导在日常工作中节电、节水、节约纸张，持续开展环保教育使节能观念深入人心。

我们加强公文管理，推广无纸化办公，要求打印纸双面使用，减少纸张使用；办公区域全部采用节能灯具照明，夏季空调温度不低于26摄氏度，减少用电量；完善垃圾管理制度，减少废弃物，科学处理垃圾；大力推行视频会议减少员工出行，从而减少二氧化碳排放。

### 案例

#### 推广电子化会议，减少碳排放

我行大力推进电子化会议（电话或视频）管理，对跨区域召开的内部会议，原则上优先使用电子化会议系统；对于必须以人员集中方式召开的会议，严格控制会议规模，减少出差人数，减少汽车、火车、飞机等交通工具的使用，降低二氧化碳排放量。

2006年我行召开各类全行性的电子会议92个，首次超过集中式会议数量。2007年电子化会议得到全面推广和普及，全年召开视频会议205个，同比增长123%；批准人员集中会议42个，同比减少48%，会议费支出同比减少44%，减少会议出差2210人次，同比降低40%。

经测算，2007年召开电子化会议减少的二氧化碳排放量为19975吨。在降低运营成本的同时，也降低了业务运营对气候的不利影响。

(注：电子化会议减排数量依据会议次数、各分支机构驻地距总部距离和参会人数估算，交通工具二氧化碳排放系数：飞机140克/人公里，汽车100克/人公里。)

It actively participated in international cooperation regarding climate change. It studied advanced experience from institutions including Barclays Bank, and carried out preliminary research in carbon trade business. It contacted IMF on financing energy efficiency projects, and would conduct further research in relevant projects.

At present, it is actively exploring ways to adopt the Equator Principle and gradually improve the systems necessary for the adoption of the principle, so as to further speed up its progress in sustainable development.

## 5 Mitigating operation impacts on environment

Mitigating operation impacts on environment is also an important measure of CDB to protect the environment and implement corporate social responsibilities. It has gradually adopted the green procurement method by purchasing its office articles from enterprises that have obtained environmental protection certificates, and reduced its resource utilization and waste discharge through public awareness campaign, education and stipulations.

### ► Promoting green procurement

CDB attaches great importance to green procurement, and requires its suppliers to obtain environmental protection certificates, such as certificates issued by the environmental management system, national certificates for energy-saving products, and national certificates for compulsory products certification.

It gradually incorporated enterprise social responsibility into procurement requirements, formulated compulsory requirements for purchasing green products, and adopted a range of relevant measures. For example, it formulated the annual green procurement plan; established rules and policies for green procurement; set up green procurement targets; established the green procurement evaluation system; increased articles on environmental protection, efficiency and energy-saving and human right concerns in procurement contracts; used the ratio of green suppliers in annual statistics; and required the proportion of main suppliers who obtained environmental certificates.

### ► Reducing resource and energy consumption

CDB strictly followed various environmental laws and regulations; promoted electricity-saving, water-saving and paper-saving practice in daily work; and continued to conduct environmental protection education to increase the awareness of the importance of energy-saving.

It strengthened document management and promoted the concept of paperless office by requiring staff to use both sides of paper in printing to reduce the use of paper. It used energy-saving lighting equipment in all the office areas; required its staff to keep office temperature not below 26°C so as to reduce electricity consumption; improved the waste management system to reduce wastes and dispose wastes with scientific methods; and vigorously promoted the use of video-conference so as to reduce staff travel, and therefore, reduce CO<sub>2</sub> emission.

### Example

#### Promoting video conference to reduce carbon emission

CDB vigorously promoted video conference. It required organizers of all internal cross-region meetings to consider using the video conference system as a priority; and strictly control the scale of meetings with personnel presence, so as to reduce staff traveling, reduce the use of traffic vehicles such as automobiles, trains and airplanes, and reduce CO<sub>2</sub> emission.

In 2006, CDB convened 92 bank-wide video conferences, exceeding the number of those with personnel presence for the first time. In 2007, it fully expanded and popularized the forms of video conferences. It held 205 video conferences in that year, an increase of 123% over the previous year; and approved 42 meetings with personnel presence, a decrease of 48%. Meanwhile, it reduced meeting spending by 44%, reduced relevant travel by 2210 person-time, which was 40% less than the previous year.

It is estimated that its video-conferences held in 2007 reduced CO<sub>2</sub> emission by 19975 tons. While reducing operation costs, they also reduced the impact of business operations on climate,

(Note: The figures of emission reduction by video conferences were calculated based on the number of conferences, the distances of various branch banks from the Headquarters and the numbers of participants. CO<sub>2</sub> emission factors of traffic vehicles are: airplane 140 g/person/km, automobile 100g/person/km.)



## 未来展望

2008年是开行改革发展的关键一年，我们将继续秉持“增强国力，改善民生”的使命，积极进取，开拓创新，努力推进开行的改革和发展。

我们将全面把握科学发展和社会和谐对金融的新要求，在支持传统“两基一支”领域的同时，大力拓展民生金融和国际金融。积极引入国内外的先进理念和产品，创新富民业务的产品、模式和方法，扩大富民业务规模，努力成为民生的银行；加强与国际一流金融机构和当地金融机构的合作，运用金融的手段和市场化的方式全面推动国际合作业务，努力成为国际化的银行。

我们将全面推进开行商业化改革的进程，进一步健全治理结构，完善银行功能，面向市场提升核心竞争力，增强金融服务的能力和水平。加强内部管理，改进工作制度和工作流程，完善产品研发系统建设，创新产品和机制。进一步推动专业团队建设，推动开行专业水平的整体提升。以审计整改为契机加强贷后管理，全面提高风险管理水平。

我们将大力加强企业社会责任管理体系建设，建立健全社会责任工作的组织保障和制度保障，完善社会责任信息披露制度，加强与政府、监管机构、客户、合作伙伴等利益相关方的沟通。我们将更重视环境保护和气候变化，加强国内外交流与合作，采取更多创新的手段与措施，以融资支持环境保护和节能减排；减少自身运营对环境带来的影响。

## Looking forward

For CDB, 2008 is a vital year for its reform and development. It will continue to honor its mission of increasing national strength and improving people's life, work hard to achieve new progress, continue to pursue expansion and innovation, and vigorously promote its own reform and development.

It will continue to meet the new financial requirements for achieving scientific development and harmonious society, and vigorously expand businesses related to people's life and international finance while continuing to support the traditional infrastructure development, basic industries and high-tech industries. It will vigorously introduce advanced concepts and products both from China and abroad; create new products, models and methods to expand businesses aimed to increase people's income, and work hard to become a bank for the betterment of people's life. It will strengthen cooperation with first-class international and local financial institutions, promote international cooperation through business operation, and seek to become an internationally active bank.

It will fully accelerate its commercialization reform, further improve the governance structure, increase banking functions, enhance key market competitiveness, and raise the ability and level of financial services. It will strengthen internal management, improve working system and operation flow, accelerate product research and development, and create innovative products and mechanisms. It will further promote building of specialized teams, and raise the professional level of CDB. It will take the opportunity of the audit system reform to strengthen post-loan management, and raise the overall risk management capacity.

It will vigorously strengthen the corporate social responsibility management system, establish and improve necessary organizational and systemic arrangements to implement its social responsibilities, improve the social responsibility information disclosure system, and strengthen communication with stakeholders, such as governments, supervision agencies, customers and cooperative partners. It will attach greater importance to environmental protection and climate change, strengthen cooperation and exchange with communities in China and abroad, adopt more innovative means and measures, and support environmental protection as well as energy-saving and emission-reduction through banking operation, so as to reduce the impact on environment of its own operations.



# 审核声明

## DNV挪威船级社验证声明



### 国家开发银行2007年企业社会责任报告

挪威船级社DNV(以下简称我方)受国家开发银行的委托执行对该公司《2007年企业社会责任报告》(以下简称《报告》)的验证工作。根据双方协议,验证将在国家开发银行北京总部及下属贵州分行、湖南分行、内蒙古分行、和青海分行进行。同时,我方对任何第三方根据此报告验证声明,做出的无论是在投资还是其他方面的决策不负有责任或义务。

#### 保证范围

我方的工作范围:

- 应用DNV报告验证规范 - VeriSustain中基于风险的原则,选择报告中关键指标和陈述进行验证。

#### 验证级别 - 适度验证

- 应国家开发银行的要求,我方在国家开发银行北京总部,及通过双方协商,并基于风险的原则,抽样选择四个省市分行进行我们的验证工作。

#### 验证方法

本验证于2008年5月进行。整个过程按《DNV可持续性发展报告验证标准》来计划和执行。验证依据:

- 《AA1000保证标准》中所制订的实质性,完整性,和响应性原则;
- 《全球报告倡议组织可持续发展报告指南2006》中的各项原则纲领;

#### 为了得出验证结论,我方进行了下列工作

- 对国家开发银行高层管理人员进行了访谈,了解高层对可持续发展的承诺和战略;
- 对相关部门的代表进行了访谈,了解国家开发银行可持续发展方针和流程,分解到各部门执行的情况;
- 对国家开发银行贵州、湖南、内蒙古和青海分行的现场进行了访问,并访谈了分行的高级管理人员、部分员工;
- 对国家开发银行的重要客户进行了访谈,了解客户对国家开发银行的产品和服务的感受和期望;
- 了解报告中主要的部门、区域和集团的相关数据统计和报告的方法;
- 验证报告中的相关陈述和绩效指标;
- 验证了国家开发银行提供的相关文件、数据和信息;
- 验证了公司内部沟通机制和有关国家开发银行的媒体报告。

#### 结论

- 我方认为,《国家开发银行2007年企业社会责任报告》对该公司企业社会责任政策(由国家开发银行制订)执行状况的描述是基本准确和客观的,我方未发现任何系统性或实质性错误。

#### 完整性

- 《报告》的边界清晰,完整性较好;
- 在GRI金融行业补充指标方面,完整性有待改进。

#### 准确性

- 良好,我方未发现任何严重影响关键绩效指标准确性的实质性错误。

#### 中立性

- 我们认为报告中所披露的信息是不含偏见的,可接受的。

#### 时效性

- 及时公布了国家开发银行2007年的ESG管理绩效,时效性良好。

#### 响应性

- 作为开发性金融机构,对政府关心的企业社会责任问题有较好的响应性;
- 对于国际可持续金融的要求,响应性有待改进。

#### 可比较性

- 可接受,该《报告》中提供的信息能够让读者观察到年度业绩的变化趋势。

#### 建议

- 在执行审查的过程中,我方提出了如下建议:
- 作为全球契约的缔约机构,应制定可度量的行动计划;
  - 加强如何透过报告指标来说明企业可持续发展战略的执行情况;
  - 报告宜更多的包括全球报告倡议组织 GRI 金融行业补充指标,以增强报告的完整性;
  - 和利益相关方沟通时,加强可持续金融的内容;
  - 要把关键的企业社会责任指标转化为相应的管理体系目标,以改进企业社会责任绩效;
  - 应完善各分行的企业可持续发展管理系统及数据准确性保证系统。

我们相信国家开发银行将建立系统的机制和程序以加强未来企业社会责任报告的整体质量。

*Sangem Hsu*     *Xuezhu Wang*     *Jun Zhang*     *Qingping Zhang*  
 徐幹军            王学柱            张峻            张庆平  
 副总裁            CSR 服务经理     验证师        验证师  
 (中国)

签署于 2008 年 5 月

DNV Assurance Statements

# Assurance Statement



## DNV Assurance Statements

### China Development Bank CSR Report 2007

Det Norske Veritas (DNV) has been commissioned by China Development Bank ("CDB") to carry out the verification of the CDB Sustainability Report 2007 ("the Report"). The verification activities covered CDB's Head Office in Beijing and Branch Offices in Guizhou, Hunan, Inner Mongolia, Qinghai. DNV disclaims any liability or responsibility to any third party for decisions, whether investment or otherwise, based upon this assurance statement.

#### Scope of assurance

Our scope of work includes the verification of:

- Selected indicators and statements of the report based on risk-based approach as stipulated in DNV's verification protocol - VeriSustain.

#### Level of Assurance: Reasonable Level of Verification

As requested by CDB, DNV visited Group Head Office, Beijing and four branch offices which were selected in accordance with risk principles. DNV has not visited any other locations.

#### Verification approach

The verification was conducted during May 2008. The Verification activities were planned and performed in accordance with DNV's Verification Protocol for Sustainability Reporting. The report has been evaluated against the following criteria:

- Adherence to the principles of Materiality, Completeness, and Responsiveness as set out in the AA1000 Assurance Standard; and
- The Global Reporting Initiative 2006 Sustainability Reporting Guidelines.

#### In reaching our conclusions, we have conducted the following work

- Interviewed the management team to understand the commitment and strategy to sustainability;
- Interviewed representatives of relevant departments in Beijing to understand the policy, objectives and procedures for sustainable development, and the degree to which those objectives were met;
- Visited Guizhou, Hunan, Inner Mongolia, and Qinghai branches and interviewed the branch management team and staffs to evaluate the degrees of implementation;
- Interviewed key customers of CDB to understand their needs, perceptions and expectations;
- Investigated the systems used to generate, aggregate and report indicator data at reporting units;
- Checked the performance indicators, related statements and claims made in the report;
- Reviewed specific documents, data and information made available by CDB;
- Reviewed a selection of internal communication and external media reports relating to CDB's adherence to its policies.

#### Conclusions

In our opinion, the report provides a fair representation of the level of implementation of CSR policies, and DNV has not found any systematic or material errors.

#### Completeness

- Report Boundary is clearly defined;
- Need improvement in disclosing some of the core indicators as stipulated by The GRI Financial Services Sector Supplement.

#### Accuracy

- Good, we have not found any material inaccuracy that may affect significantly the accuracy of selected key performance indicators.

#### Neutrality

- Acceptable, we conclude that the information contained in the report is unbiased.

#### Timeliness

- Good, the 2007 performance data is disclosed timely.

#### Responsiveness

- As the policy bank of the Chinese government, CDB has responded to the national social policies in a good manner.
- Need to improve the responses to the emerging sustainable financial requirements from international bodies.

#### Comparability

- Acceptable, the information in the report is presented in a format that allows users to see positive and negative trends in performance on a year-to-year basis.

#### Recommendations

During the course of the verification project, we made the following recommendations:

- As a member of Global Compact, CDB should establish measurable action plans to demonstrate progresses;
- Enhance the correlations between sustainable strategy and reporting indicators;
- Enhance the reporting of The GRI Financial Services Sector Supplement indicators;
- Increase the context of sustainable finance in stakeholder engagement processes;
- Establish management performance goals for critical reporting indicators to drive improvement;
- Enhance and deploy management system and data assurance systems to all levels of CDB.

We do believe CDB is capable to implement systematic mechanisms and procedures to enhance the overall quality of the future CSR report.

Signed May 2008

*Sangem Hsu*     *Xuezhu Wang*     *Jun Zhang*     *Qingping Zhang*  
 Sangem, Hsu     Xuezhu, Wang     Jun, Zhang     Qingping, Zhang  
 Vice President     Head of CSR     Verifier     Verifier  
 Services (CHA)

DNV Assurance Statements



## 附录

### GRI可持续发展报告指南2006版指标索引

	序号	GRI	G3与金融行业补充指南索引	披露位置	采用情况
1.战略与分析	1	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	P1	全部采用
	2	1.2	重大影响、风险和机遇的描述	P1	全部采用
2.公司概况	3	2.1	组织机构名称	P5	全部采用
	4	2.2	主要品牌、产品及服务	P5	全部采用
	5	2.3	组织的经营结构	P5	全部采用
	6	2.4	组织的总部所在地	P5	全部采用
	7	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	P25, 27	全部采用
	8	2.6	所有权的性质及法律形式	P5	全部采用
	9	2.7	参与的市场(包括地域分布、行业分布和客户/受益人)	P15, 17 P19, 21, 23, 25	全部采用
	10	2.8	组织规模(包括雇员人数、净销售、总资产中债务和净资产的比例、提供的产品和服务数量)	P3	全部采用
	11	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。	无	全部采用
	12	2.10	报告期限内所获奖项	P7,33,35,59,65,67	全部采用
3.报告参数	13	3.1	所提供信息的报告期限(例如，财政年度/日历年度)	扉页	全部采用
	14	3.2	上一年报告日期	扉页	全部采用
	15	3.3	报告周期(开行为年度报告)	扉页	全部采用
	16	3.4	解答报告及其内容问题的联络人	扉页	全部采用
	17	3.5	界定报告的内容	扉页	全部采用
	18	3.6	报告界限(如国家、部门、子公司、租赁的设施、合资企业、供应商)	扉页	全部采用
	19	3.7	指出任何有关报告范围及界限的限制	扉页	全部采用

## Appendix

### List of indicators of the Guidelines for Sustainable Development Report 2006 of the GRI

	Serial No.	GRI	G3 and the Index of supplementary financial sector guideline	Disclosure location	Adoption
1.Strategy and analysis	1	1.1	Statement from the most senior decision-maker of the organization (e.g., CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy	P2	Fully adopted
	2	1.2	Description of key impacts, risks, and opportunities	P2	Fully adopted
2.Corporate overview	3	2.1	Name of the organization	P6	Fully adopted
	4	2.2	Primary brands, products, and/or services	P6	Fully adopted
	5	2.3	Operational structure of the organization	P6	Fully adopted
	6	2.4	Location of organization's headquarters	P6	Fully adopted
	7	2.5	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	P26, 28	Fully adopted
	8	2.6	Nature of ownership and legal form	P3, P6	Fully adopted
	9	2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries)	P16,18,20,22 24, 26	Fully adopted
	10	2.8	Scale of the reporting organization, including the number of employees, net sales, total capitalization broken down in terms of debt and equity, and quantity of products or services provided	P4	Fully adopted
	11	2.9	Significant changes during the reporting period regarding size, structure, or ownership	Nothing	Fully adopted
	12	2.10	Awards received in the reporting period	P8,34,36,60,66,68	Fully adopted
3.Report parameters	13	3.1	Reporting period (e.g., fiscal/calendar year) for information provided	Headpage	Fully adopted
	14	3.2	Date of most recent previous report (if any)	Headpage	Fully adopted
	15	3.3	Reporting cycle (annual, biennial, etc.)	Headpage	Fully adopted
	16	3.4	Contact point for questions regarding the report or its contents	Headpage	Fully adopted
	17	3.5	Process for defining report content	Headpage	Fully adopted
	18	3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers)	Headpage	Fully adopted
	19	3.7	State any specific limitations on the scope or boundary of the report	Headpage	Fully adopted



	序号	GRI	G3与金融行业补充指南索引	披露位置	采用情况
3.报告参数	20	3.8	对合资企业、拥有部分股权的子公司、租赁设施、外包以及其他可能产生重大影响的不同期间和/或跨机构比较的实体进行报告的依据		不涉及
	21	3.9	数据量度技巧及计算基准,包括应用于报告中指标和其它信息编辑的假设和技术基础估计	扉页, P3	全部采用
	22	3.10	如果报告重编以前报告所提供的信息,则应说明重编的性质、结果和原因		不涉及
	23	3.11	报告范围、界限、计算方法与以往报告重大区别		不涉及
	24	3.12	表列各类标准披露在报告中位置	P83	全部采用
	25	3.13	寻求外部认证的政策及现行措施	P81	全部采用
	4.公司治理	26	4.1	机构治理架构	P5
27		4.2	指明最高治理机构的主席是否同时也是执行官员(如果是的话,他们在组织中的作用及如此安排的原因)	P5	全部采用
28		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		未来采用
29		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	P5, 49	全部采用
30		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	P51	部分采用
31		4.6	避免治理机构出现利益冲突的程序		未来采用

	Serial No.	GRI	G3 and the Index of supplementary financial sector guideline	Disclosure location	Adoption	
3.Report parameters	20	3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations		Irrelevant	
	21	3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report	Headpage, P4	Fully adopted	
	22	3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods)		Irrelevant	
	23	3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report		Irrelevant	
	24	3.12	Table identifying the location of the Standard Disclosures in the report	P84	Fully adopted	
	25	3.13	Policy and current practice with regard to seeking external assurance for the report	P82	Fully adopted	
	4. Corporate Governance	26	4.1	The governance structure of the organization	P6	Fully adopted
		27	4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, their function within the organization's management and the reasons for this arrangement)	P6	Fully adopted
28		4.3	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		To be adopted in future	
29		4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	P6, 50	Fully adopted	
30		4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance)	P52	Partially adopted	
31		4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided		To be adopted in future	



	序号	GRI	G3与金融行业补充指南索引	披露位置	采用情况
4.公司治理	32	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	P5	全部采用
	33	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	P1	部分采用
	34	4.9	最高治理机构监督组织确认和管理经济、环境和社会绩效的程序		未来采用
	35	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		未来采用
	36	4.11	解释组织是否或者如何采用预防性措施或原则	P29,65,67	部分采用
	37	4.12	机构对外界发起的经济、环境及社会约束、原则或其它倡议的参与或支持	P7	全部采用
	38	4.13	机构加入的联会及倡议组织，及作用	P11	全部采用
	39	4.14	组织的利益相关方团体名单	P9, 11	全部采用
	40	4.15	确定和选择主要利益相关方的依据	P9, 11	全部采用
	41	4.16	利益相关方参与的方式，按类型和利益相关方团体分类，以协商频率表述	P9, 11	全部采用
	42	4.17	利益相关方参与过程中提出的关键议题和关注问题，以及组织是如何回应这些议题和问题的，包括通过此报告回应的内容	P9, 11	全部采用
	5.经济绩效指标	43	EC1	产生与转移的直接经济价值(含收入、运营成本、员工补偿、捐助及其他社区投资、留存利润、资本提供者与政府所得)	P15, 59
44		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	P1	部分采用

	Serial No.	GRI	G3 and the Index of supplementary financial sector guidelin	Disclosure location	Adoption
4. Corporate Governance	32	4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics	P6	Fully adopted
	33	4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation	P2	Partially adopted
	34	4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles		To be adopted in future
	35	4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance		To be adopted in future
	36	4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization	P30, 66, 68	Partially adopted
	37	4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses	P8	Fully adopted
	38	4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations	P12	Fully adopted
	39	4.14	List of stakeholder groups engaged by the organization	P10, 12	Fully adopted
	40	4.15	Basis for identification and selection of stakeholders with whom to engage	P10, 12	Fully adopted
	41	4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group	P10, 12	Fully adopted
	42	4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting	P10, 12	Fully adopted
	5. Economic performance indicators	43	EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments	P16, 60
44		EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change	P2	Partially adopted



	序号	GRI	G3与金融行业补充指南索引	披露位置	采用情况
5.经济绩效指标	45	EC3	明确的组织待遇方案的责任范围	P47,49,51,53	全部采用
	46	EC4	政府给予机构的重大财务援助		不适用
	47	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	P51	全部采用
	48	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	P59	部分采用
	49	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		不适用
	50	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	P17-19	全部采用
	51	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)	P17-19 33-47	全部采用
6.环境绩效指标	52	EN1	所用物料的重量或体积		不适用
	53	EN2	所用物料中可循环利用的原材料的比例		不适用
	54	EN3	初级能源的直接消耗量		未来采用
	55	EN4	初级能源的间接消耗量		未来采用
	56	EN5	通过节能和提高利用效率而节约的能源	P77	全部采用
	57	EN6	在产品或服务基础上提供高效或可再生能源的措施，因此减少的能源需求		不适用
	58	EN7	减少间接能源消耗量的计划，以及计划的成效	P77	全部采用
	59	EN8	按源头划分的总耗水量		未来采用
	60	EN9	受取水明显影响的水源		不适用
	61	EN10	再循环和再利用水的比例和总量		不适用
	62	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		不适用
	63	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		不适用
	64	EN13	受保护或经修复的栖息地		不适用
	65	EN14	管理生物多样性影响的策略，当前措施和今后的计划		不适用

	Serial No.	GRI	G3 and the Index of supplementary financial sector guideline	Disclosure location	Adoption	
5.Economic performance indicators	45	EC3	Coverage of the organization's defined benefit plan obligations	P48,50,52,54	Fully adopted	
	46	EC4	Significant financial assistance received from government		Not applicable	
	47	EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation	P52	Fully adopted	
	48	EC6	Policy, practices and proportion of spending on locally-based suppliers at significant location of operation	P60	Partially adopted	
	49	EC7	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation		Not applicable	
	50	EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind or pro bono engagement	P18-20	Fully adopted	
	51	EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts	P18-20, 34-48	Fully adopted	
	6.Environment performance indicators	52	EN1	Materials used by weight or volume		Not applicable
		53	EN2	Percentage of materials used that are recycled input materials		Not applicable
54		EN3	Direct energy consumption by primary energy source		To be adopted in future	
55		EN4	Indirect energy consumption by primary source		To be adopted in future	
56		EN5	Energy saved due to conservation and efficiency improvements	P78	Fully adopted	
57		EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives		Not applicable	
58		EN7	Initiatives to reduce indirect energy consumption and reduction achieved	P78	Fully adopted	
59		EN8	Total water withdrawal by source		To be adopted in future	
60		EN9	Water sources significantly affected by withdrawal of water		Not applicable	
61		EN10	Percentage and total volume of water recycled and reused		Not applicable	
62		EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas		Not applicable	
63		EN12	Description of significant impacts of activities, products and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas		Not applicable	
64		EN13	Habitats protected or restored		Not applicable	
65		EN14	Strategies, current actions and future plans for managing impacts on biodiversity		Not applicable	



	序号	GRI	G3与金融行业补充指南索引	披露位置	采用情况
6.环境绩效指标	66	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、濒临灭绝物种数量		不适用
	67	EN16	按重量划分的直接与间接温室气体总排放量		未来采用
	68	EN17	按重量划分的其它相关间接温室气体排放量		未来采用
	69	EN18	减少温室气体排放的创新举措和取得的成效	P77	全部采用
	70	EN19	按重量划分的臭氧消耗性物质的排放量		不适用
	71	EN20	一氧化氮(NO)、二氧化硫(SO)及其它主要气体排放的种类和重量		不适用
	72	EN21	按照水质和排放地计算的总水量		不适用
	73	EN22	根据种类和处理方式计算的废弃物总量		未来采用
	74	EN23	主要的杂碎物质的数量和体积		不适用
	75	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		不适用
	76	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		不适用
	77	EN26	减轻产品和服务对环境影响的措施,以及减轻的程度	P71, 75	全部采用
	78	EN27	分类回收的售出产品及其包装材料的比例		不适用
	79	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	P71	全部采用
	7.劳工措施及合理工作绩效指标	80	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	
81		EN30	分类的环保总费用和总投资	P71,73,75	全部采用
82		LA1	按就业类型、雇用合同及就业地区的劳动力总量	P47	全部采用
	83	LA2	按年龄段、性别和地区流失的雇员总量和比例	P48	部分采用
	84	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		不适用

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6.Environment performance indicators	66	EN15	Number of IUVN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk		Not applicable
	67	EN16	Total direct and indirect greenhouse gas emissions by weight		To be adopted in future
	68	EN17	Other relevant indirect greenhouse gas emissions by weight		To be adopted in future
	69	EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved	P78	Fully adopted
	70	EN19	Emissions of ozone-depletion substances by weight		Not applicable
	71	EN20	NO,SO and other significant air emissions by type and weight		Not applicable
	72	EN21	Total water discharge by quality and destination		Not applicable
	73	EN22	Total weight of waste by type and disposal method		To be adopted in future
	74	EN23	Total number and volume of significant spills		Not applicable
	75	EN24	Weight of transported, imported, exported or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, VIII, and percentage of transported waste shipped internationally		Not applicable
	76	EN25	Identity, size, protected status and biodiversity value of waste bodies and related habitats significantly affected by the reporting organization's discharges of waste and runoff		Not applicable
	77	EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation	P72, 76	Fully adopted
	78	EN27	Percentage of products sold and their packaging materials that are reclaimed by category		Not applicable
	79	EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	P72	Fully adopted
	7.Labor measures and reasonable work performance indicator	80	EN29	Significant environmental impact of transporting products and other goods and materials used for the organization's operations and transporting members of the workforce	
81		EN30	Total environmental protection expenditures and investments by type	P72, 74, 76	Fully adopted
82		LA1	Total workforce by employment type, employment contract and region	P48	Fully adopted
83		LA2	Total number and rate of employee turnover by age group, gender and region	P48	Partially adopted
84		LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations		Not applicable



	Serial No.	GRI	G3 and the Index of supplementary financial sector guideline	Disclosure location	Adoption	
7.Labor measures and reasonable work performance indicator	85	LA4	Percentage of employees covered by collective bargaining agreements		Not applicable	
	86	LA5	Minimum notice periods regarding operational changes, including whether it is specified in collective agreements		To be adopted with alteration	
	87	LA6	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	P50	Adopted with alteration	
	88	LA7	Rates of injury, occupational diseases, lost days and number of work-related fatalities by region	P50	Partially adopted	
	89	LA8	Education, training, counseling, prevention and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases	P54	Fully adopted	
	90	LA9	Health and safety topics covered in formal agreements with trade unions		Not applicable	
	91	LA10	Average hours of training per year per employee by employee category	P50	Adopted with alteration	
	92	LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	P50	Adopted with alteration	
	93	LA12	Percentage of employees receiving regular performance and career development reviews	P50	Adopted with alteration	
	94	LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership and other indicators of diversity	P48	Fully adopted	
	95	LA14	Ratio of basic salary of men to women by employee category	P48	Fully adopted	
	8.Human rights performance indicators	96	HR1	Percentage and total number of significant investment agreement that include human rights clauses or that have undergone human rights screening		Not applicable
		97	HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken		Not applicable
		98	HR3	Total hours of employee training on policies and procedure concerning aspects of human rights that are relevant to operations, including the percentage of employees trained		Not applicable
99		HR4	Total number of incidents of discrimination and actions taken	P50	To be adopted in future	

	序号	GRI	G3与金融行业补充指南索引	披露位置	采用情况	
7.劳工措施及合理工作绩效指标	85	LA4	集体谈判协议覆盖的雇员的比例		不适用	
	86	LA5	生产变化的最小通知期, 包括是否在集体协议上详细说明		未来采用	
	87	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	P49	改造采用	
	88	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	P49	部分采用	
	89	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	P53	全部采用	
	90	LA9	与工会的正式协议中涉及的健康与安全议题		不适用	
	91	LA10	根据工种每位员工每年平均培训时间	P49	改造采用	
	92	LA11	维持雇员持续雇佣能力, 以及帮助他们管理职业生道的管理和终生学习计划	P49	改造采用	
	93	LA12	雇员接受常规绩效和职业发展审查的比例	P49	改造采用	
	94	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	P47, 48	全部采用	
	95	LA14	男女职工按工种的基本工资比例	P48	全部采用	
	8.人权绩效指标	96	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		不适用
		97	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		不适用
		98	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		不适用
99		HR4	发生歧视事件的总数和采取的措施	P49	未来采用	



	序号	GRI	G3与金融行业补充指南索引	披露位置	采用情况
8.人权绩效指标	100	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		不适用
	101	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)	P49	全部采用
	102	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)		不适用
	103	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		不适用
	104	HR9	侵害原住民权利事件和采取措施的总数量		不适用
9.社会绩效指标	105	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		不适用
	106	SO2	经分析有腐败风险的业务部门比例和总数	P65	全部采用
	107	SO3	接受组织反腐败政策和程序培训的雇员比例	P67	全部采用
	108	SO4	为应对腐败事件采取的行动	P65, 67	全部采用
	109	SO5	公共政策的立场以及参与公共政策的发展和游说	P71	部分采用
	110	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		不适用
	111	SO7	反竞争行为、反托拉斯和垄断的诉讼总数及其结果		不适用
	112	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	无	全部采用
10.产品服务责任绩效指标	113	PR1	生命周期阶段中改进产品和服务对健康和安全的影 响进行评估，采用这些程序的主要产品和服务类别的比例		不适用

	Serial No.	GRI	G3 and the Index of supplementary financial sector guidelin	Disclosure location	Adoption
8.Human rights performance indicators	100	HR5	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		Not applicable
	101	HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor	P50	Fully adopted
	102	HR7	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor		Not applicable
	103	HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations		Not applicable
	104	HR9	Total number of incidents of violations involving rights of indigenous people and actions taken		Not applicable
	9.Social performance indicators	105	SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting	
106		SO2	Percentage and total number of business units and analyzed for risks related to corruption	P66	Fully adopted
107		SO3	Percentage of employees trained in organization's anti-corruption policies and procedures	P68	Fully adopted
108		SO4	Actions taken in response to incidents of corruption	P66, 68	Fully adopted
109		SO5	Public policy positions and participation in public policy development and lobbying	P72	Partially adopted
110		SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country		Not applicable
111		SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes		Not applicable
112		SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	Nothing	Fully adopted
10.Product and service performance indicators	113	PR1	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		Not applicable



	Serial No.	GRI	G3 and the Index of supplementary financial sector guidelin	Disclosure location	Adoption
10.Product and service performance indicators	114	PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during the life cycle, by type of outcome		Not applicable
	115	PR3	Types of product and service information required by procedures, and percentage of significant products and services subject to such information requirements		Not applicable
	116	PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes		Not applicable
	117	PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	P58	Fully adopted
	118	PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship		To be adopted in future
	119	PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes		To be adopted in future
	120	PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	P58	Fully adopted
	121	PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services		Not applicable
	G3 Draft to soliciting comments on financial environment	122	F1	Description of policies with specific environmental and social components applied to business lines	P2, 72
123		F2	Description of procedures for assessing and screening environmental and social risks in business lines for each policy	P72	Partially adopted
124		F4	Description of processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	P72	Partially adopted
125		F5	Description of processes for improving staff competency to address environmental and social risks and opportunities	P50	Partially adopted

	序号	GRI	G3与金融行业补充指南索引	披露位置	采用情况
10.产品服务责任绩效指标	114	PR2	按结果类比分, 违反规管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		不适用
	115	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		不适用
	116	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		不适用
	117	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	P57	全部采用
	118	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		未来采用
	119	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规则和自愿守则的事故总数		未来采用
	120	PR8	已证实的侵犯客户隐私和丢失客户数据的故事总数	P57	全部采用
	121	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		不适用
	G3金融环境征求意见稿	122	F1	应用于商业活动的具体社会及环境政策阐述	P1,71
123		F2	商业活动中评估和筛选环境和社会风险的方法阐述	P71	部分采用
124		F4	监控客户是否执行并遵循协议的环境和社会要求的方法阐述	P71	部分采用
125		F5	为了提高员工在处理环境和社会风险、机会方面的能力而进行的过程阐述	P49	部分采用



	序号	GRI	G3与金融行业补充指南索引	披露位置	采用情况
G3金融环境 征求意见稿	126	F7	与客户和其他利益相关方就环境、社会风险和机遇问题的互动阐述	P9, 11	全部采用
	127	F6	评估环境和社会政策执行情况和风险管理程序的审计范围和频率	P65, 67	部分采用
	128	F8	报告组织就环境与社会问题进行互动的公司比例和数量		未来采用
	129	F9	可用于正面和负面环境或社会筛选的资产比例		未来采用
	130	F10	应用于环境和社会问题的投票政策，报告组织享有投票权以及投票建议权的份额		未来采用
	131	F11	投票行为的定量指标		未来采用
	132	F12	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	P3,33-47	全部采用
	133	F13	按商业活动分类的特定环境产品和服务的总货币价值	P73, 75	全部采用
	134	F14	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		未来采用
	135	F15	金融服务业进入人口少，经济较为贫困地区的准入类型	P33-47	全部采用
	136	F16	倡导给残障人士提供金融服务		不适用
	137	F17	关于金融产品和服务的设计和营销行为	P25	全部采用
	138	F18	倡导提高受益方的金融知识水平	P57, 63	全部采用

	Serial No.	GRI	G3 and the Index of supplementary financial sector guideline	Disclosure location	Adoption
G3 Draft to soliciting comments on financial environment	126	F7	Description of interactions with clients and other stakeholders regarding environmental and social risks and opportunities	P10, 12	Fully adopted
	127	F6	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	P66, 68	Partially adopted
	128	F8	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues		To be adopted in future
	129	F9	Percentage of assets subject to positive and negative environmental or social screening		To be adopted in future
	130	F10	Voting policies applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advise on voting		To be adopted in future
	131	F11	Quantitative indicator on voting practices		To be adopted in future
	132	F12	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	P4, 34-48	Fully adopted
	133	F13	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	P74, 76	Fully adopted
	134	F14	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector		To be adopted in future
	135	F15	Access to financial services in low-populated or economically disadvantaged areas by type of access	P34-48	Fully adopted
	136	F16	Initiatives to improve access for people with disabilities and impairments		Not applicable
	137	F17	Actions regarding the design and sale of financial products and services	P26	Fully adopted
	138	F18	Initiatives to enhance financial literacy by beneficiary type	P58, 64	Fully adopted





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