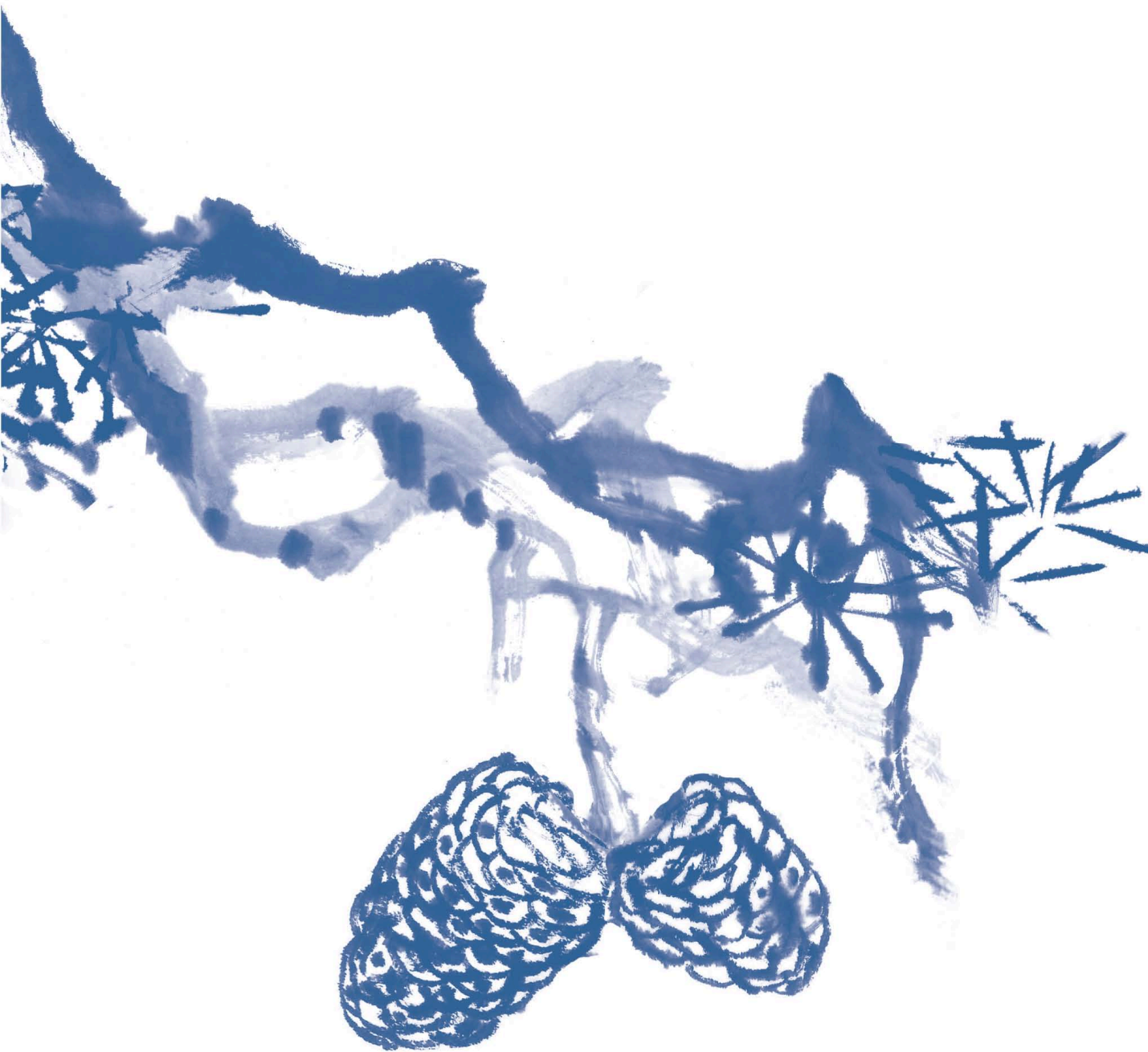


国家开发银行可持续发展报告
CHINA DEVELOPMENT BANK
SUSTAINABILITY REPORT



2012

报告说明 | NOTES ON THIS REPORT

本报告是国家开发银行股份有限公司致力可持续发展的真实反映。国家开发银行根据国际社会责任发展趋势与自身社会责任管理工作进程，自 2012 年起由发布社会责任报告改为可持续发展报告。

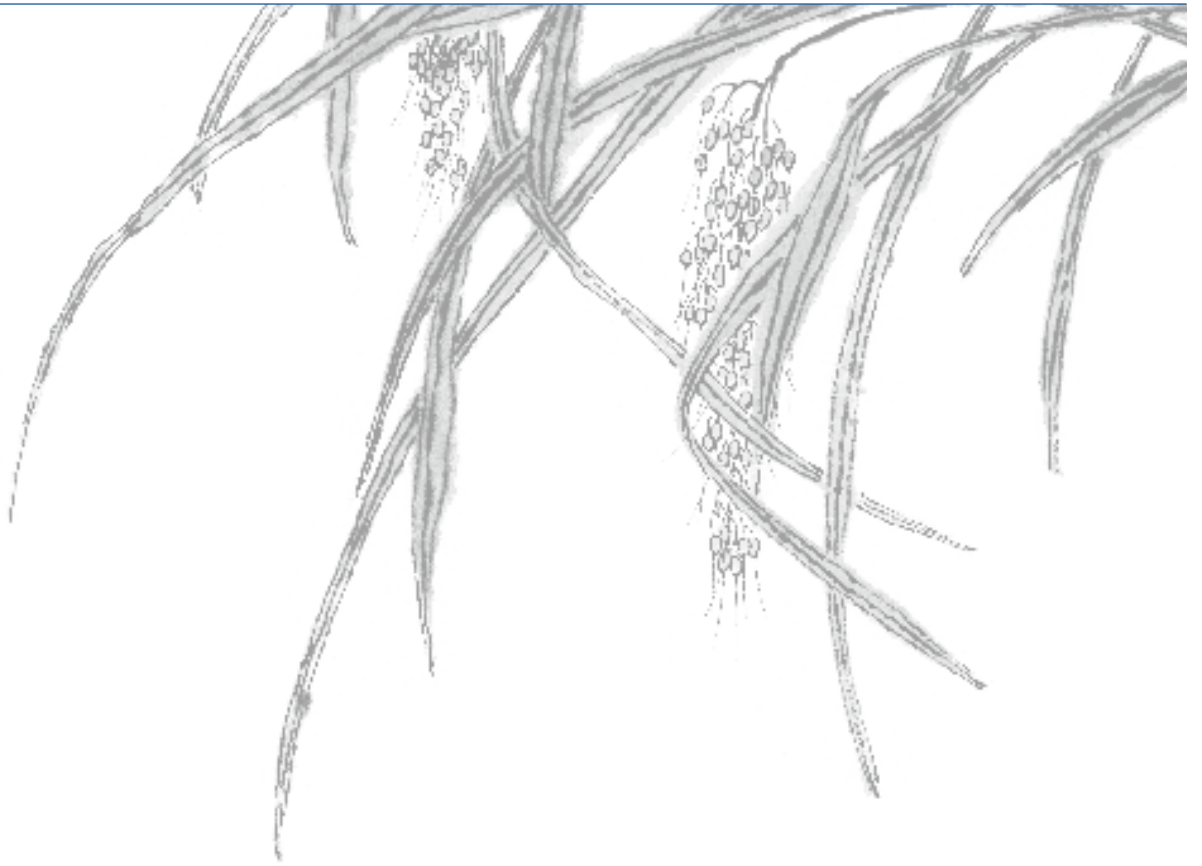
- **报告时间范围：**2012 年 1 月 1 日至 12 月 31 日，部分内容超出上述范围。
- **报告发布周期：**年度报告。
- **报告组织范围：**覆盖国家开发银行股份有限公司总部、分行、代表处和子公司。在报告的表述中分别使用“国家开发银行”、“开行”以及“我们”。
- **报告编制参考：**《组织社会责任指南（ISO26000）》（<http://www.iso.org>）；《可持续发展报告指南（G3.1）》及金融服务行业补充指南（<http://www.globalreporting.org>）；《AA1000》系列标准（<http://www.accountability.org>）；中国银监会、中国银行业协会提出的相关意见和指引等。
- **报告保证方法：**为保证报告的真实性、可靠性，本报告提请普华永道中天会计师事务所（特殊普通合伙）进行第三方鉴证，提供独立的鉴证声明。
- **报告获取：**本报告的电子版请访问：<http://www.cdb.com.cn>。
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This report truly reflects China Development Bank Corporation's commitment to pursuing sustainable development. In line with the global trend of social responsibility and based on its actual work process, China Development Bank Corporation started to release annual sustainability reports in 2012, replacing the previous social responsibility reports.

- **Reporting Period:** From Jan. 1 to Dec. 31, 2012, with some content outside of the aforementioned period.
- **Publication cycle:** This report is an annual publication.
- **Organizational coverage:** This report covers the headquarters of China Development Bank Corporation, as well as its branches, representative offices and subsidiaries. For convenience of expression, they will be referred to as "China Development Bank", "CDB" or "our bank".
- **Reporting guidelines:** Guidance on Social Responsibility ISO26000 (<http://www.iso.org>); Guidelines for Sustainable Development Report (G3.1) and the supplementary guidelines for the financial services sector (<http://www.globalreporting.org>); the AA1000 standards (<http://www.accountability.org>); and the relevant opinions and guidelines of the China Banking Regulatory Commission (CBRC) and the China Banking Association.
- **Report guarantee:** A third party, PricewaterhouseCoopers Zhong Tian LLP, audited the report to secure its authenticity and credibility and provided an independent audit statement.
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董事长致辞 | MESSAGE FROM THE CHAIRMAN

可持续发展是人类共同的追求。在应对粮食安全、气候变化、贫富差距等全球性挑战，实现经济发展、社会进步和环境友好等可持续发展目标的过程中，金融机构特别是开发性金融机构可以发挥独特作用。

我们努力探索金融服务经济社会持续健康发展的有效途径。从支持“两基一支”到促进区域协调发展、产业转型升级，从推进城镇化建设到改善民生、应对气候变化，我们以中长期投融资支持重点领域、重大项目建设，以普惠金融保障改善民生、促进社会建设，探索出一条开发性金融促进可持续发展的道路。

我们积极参与国际合作，共同应对全球性挑战。秉持“规划先行、多方协调、互利共赢、市场化运作”的原则，最大程度地为多边、双边长远和可持续的合作创造条件。此外，我们通过联合国全球契约、环境规划署金融行动机构等平台，参与全球可持续发展共同行动。

2007年以来，我们已连续五年发布社会责任报告。从今年起，我们改为发布可持续发展报告，致力于将可持续发展战略和理念更好地融入到政策制度、业务流程和内部管理中。我们的目标是把开行建设成为国际一流的开发性金融机构，不断提升综合服务水平和可持续发展能

力，与利益相关方携手合作，共同创造一个繁荣、安全和可持续发展的未来。





胡怀邦 董事长
Hu Huaibang
Chairman of the Board of Directors

Sustainable development is the common pursuit of mankind. Financial institutions, especially development finance institutions, can play a distinctive and significant role in tackling global challenges such as food security, climate change and the wealth gap, as well as in pursuing sustainable development that embodies the three goals of economic growth, social progress and environmental friendliness.

We have been working hard to explore feasible means of facilitating economic and social sustainability through financial services. Through mid- and long-term investment and financing, we have supported infrastructure, basic industries and pillar industries, promoted the balanced development of various regions, spurred industrial upgrading and urbanization, improved people's living standards with inclusive finance, grappled with climate change, and facilitated social development. A sustainable development path powered by development finance is unfolding before us.

We have actively participated in international cooperation to tackle global challenges facing the world. Adhering to the principles of "planning ahead, multi-coordination, mutual benefit, win-win and market-oriented operations", we have made the utmost efforts to create conditions for multi-lateral,

bilateral, long-term sustainable cooperation. Through the platforms of the United Nations Global Compact and the United Nations Environment Programme Finance Initiative, we have taken part in global efforts toward achieving sustainable development.

We have issued social responsibility reports for five consecutive years since 2007. This year, we began to release the sustainability report and will commit ourselves to better integrating sustainable development strategies and concepts into our policies, business process and internal management. Our goal is to build our bank into a world-leading development finance institution and to constantly improve our comprehensive services and sustainable development capacity. We would like to join hands with all relevant stakeholders in creating a prosperous, safe and sustainable future.

行长致辞 | MESSAGE FROM THE PRESIDENT

2012年，我们秉承“增强国力、改善民生”的使命，发挥中长期投融资优势和作用，服务稳增长、调结构、惠民生。截至年末，总资产7.52万亿元，不良贷款率0.3%，继续保持一流市场业绩。

关注重点领域，支持经济发展。认真贯彻国家宏观经济政策，支持经济健康持续增长，全年新增非个人中长期贷款6,049亿元，同业占比39.3%，其中，新增煤电油运、农林水利、通讯和基础设施贷款3,382亿元；新增中西部贷款3,451亿元，东北老工业基地贷款703亿元。

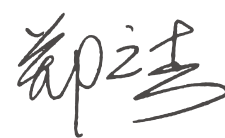
破解融资难题，关注民生改善。截至2012年末，支持建成房屋713万套，为2,316万中低收入人群解决了居住问题；为187万家中小微企业提供资金，带动就业487万人；助学贷款惠及学生774万人次。

关注气候变化，推广绿色金融。发挥金融在推动经济与环境友好发展中的杠杆作用，对水电、风电、太阳能发电等绿色能源项目和污染治理、节能减排等生态环保项目提供政策支持。全年环保及节能减排发放贷款2,491亿元，同比增长9.2%。

履行全球责任，携手同创共赢。把支持项目所在国的基础设施、农业、民生等领域发展作为国际合作业务的重

要目标，促进当地经济发展和民生改善。截至2012年末，国际合作业务覆盖195个国家和地区，外币贷款余额2,245亿美元。

重视能力提升，参与社会共建。加强客户服务水平和员工培养，提升资金筹措、风险管理和绿色运营能力，推动实现自身可持续发展。





郑之杰 行长
Zheng Zhijie
President

We carried forward our mission of enhancing national strength and improving people's well-being in 2012, exploited our advantages in mid- and long-term investment and financing to support economic expansion, industrial restructuring and social well-being. At the end of 2012, our bank posted 7.52 trillion yuan in total assets and a non-performing loan ratio of 0.3 percent.

Focusing on key areas and supporting economic development.

We seriously implemented China's macro-economic policies, supported the healthy growth of the Chinese economy and extended non-individual mid- and long-term loans of 604.9 billion yuan, accounting for 39.3 percent of the total industry. Of the total, some 338.2 billion yuan in new loans went toward the transportation of coal, electricity and oil, farming, forestry, water conservancy, communications, and infrastructure, while central and western China and the old industrial base in the northeast received new loans of 345.1 billion yuan and 70.3 billion yuan, respectively.

Easing financing difficulties and improving people's well-being. By the end of 2012, about 7.13 million CDB-backed affordable housing units had been constructed, benefiting 23.16 million low-income individuals. We also financed 1.87

million small and micro enterprises that created 4.87 million jobs and offered student loans to 7.74 million students in need.

Tracking climate change and advancing green financing. The financing industry can be leveraged to boost environmentally-friendly economic growth. Our bank has provided policy support to green energy development such as hydropower, wind power and solar power, and ecological and environmental protection projects. In 2012, we offered 249.1 billion yuan in loans to environmental related projects, up 9.2 percent from 2011.

Honoring global responsibility and collaborating for mutual benefit. We made it a significant objective in our international cooperation to support host countries in developing infrastructure, agriculture, social well-being and the economy. By the end of 2012, we expanded our business to 195 countries and regions and recorded 224.5 billion U.S. dollars in outstanding foreign currency loans.

Attaching great importance to capacity building and developing alongside all of society. We enhanced our customer service abilities, strengthened employee training and elevated our capabilities in fundraising, risk management and green operations to sustain our future development.

监事长致辞 |

MESSAGE FROM THE CHAIRMAN OF THE SUPERVISORY BOARD

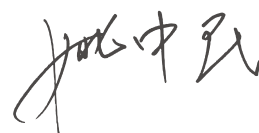
风险管理是可持续发展的重要保证。开行既有卓越的服务发展能力，又有很强的风险防控能力。截至 2012 年末，不良贷款率连续 31 个季度保持在 1% 以内，在服务国家战略的同时取得了骄人业绩。

2012 年，我们坚持服务战略、管控风险、增加盈利的经营策略，及时揭示、防范各种风险隐患，完善全面风险管理体系，做到风险管理全覆盖。此外，从源头入手强化机制建设，推动完善风险管控体系，维护开行资产安全。

公司治理和内控制度是防范风险的第一道防线。我们注重体制机制建设，把揭示问题与促进改革、完善制度、强化管理结合起来，使经营管理中涉及的每一项业务、每一个环节、每一笔资金和每个人都受到制度的管束，降低差错和舞弊几率。同时，做好全行内控评价整改验证工作，完善内控评价制度，及时预警，防患于未然。

当前，国内外形势错综复杂，我们将继续坚持从严治行的方针，强化内控管理，持续完善符合中长期投融资特点的风险管理机制，全面提升风险管理水平，继续保持

优良的经营业绩，进一步增强服务经济社会持续健康发展的能力。





姚中民 监事长
Yao Zhongmin
Chairman of the Supervisory Board

Risk management is the most significant guarantee for sustainability. China Development Bank is competent in both business development and risk control. By the end of 2012, the bank's non-performing loan ratio had remained below 1 percent for 31 consecutive quarters, and the bank has made remarkable achievements while serving the national development strategies.

In 2012, we stuck to the business strategy of serving national strategies, managing risks and increasing profits, defused hidden risks, and improved our comprehensive risk management system to cover all risks. Moreover, we strengthened institution-building, optimized our risk management system to tackle problems at the root and maintained the safety of CDB assets.

Our corporate governance and internal control system constitute the first line of defense against risks. We emphasized institution-building, uncovered problems to boost reforms, optimized systems and strengthened management, and ensured that every business, every link, every fund and every employee was under the supervision of

our systems, reducing the possibility of error or malpractice. Meanwhile, we strove to complete rectification and verification work based on the internal control assessment of the entire bank, optimize the internal control evaluation system and sound the alarm so preventive measures could be taken in a timely manner.

Domestic and overseas situations remain complex. We will continue to follow the policy of strict governance to tighten internal control, optimize the risk management mechanism in line with the characteristics of mid- and long-term investment and financing, enhance risk management in a comprehensive way, continue to maintain remarkable business performance, and further increase our capabilities of boosting social and economic sustainability.

公司治理 | CORPORATE GOVERNANCE

良好的公司治理是企业实现可持续发展的根本保证。我们不断完善公司治理，建立了规范有效的“三会一层”公司治理结构。

股东大会围绕服务国家战略和可持续发展等重大事项做出决策，2012年召开1次股东年会和1次临时股东大会。董事会由13名董事组成，包括独立董事3名，负责制定可持续发展相关政策并监督实施。监事会由5名监事组成，恪尽监督职责，推动全行加强风险防范，保证合规稳健经营。

我们于1999年成立了由国际政界、商界和学术界知名人士组成的国际顾问委员会，每年召开一次会议，对我们的发展战略及经营管理提出建议。

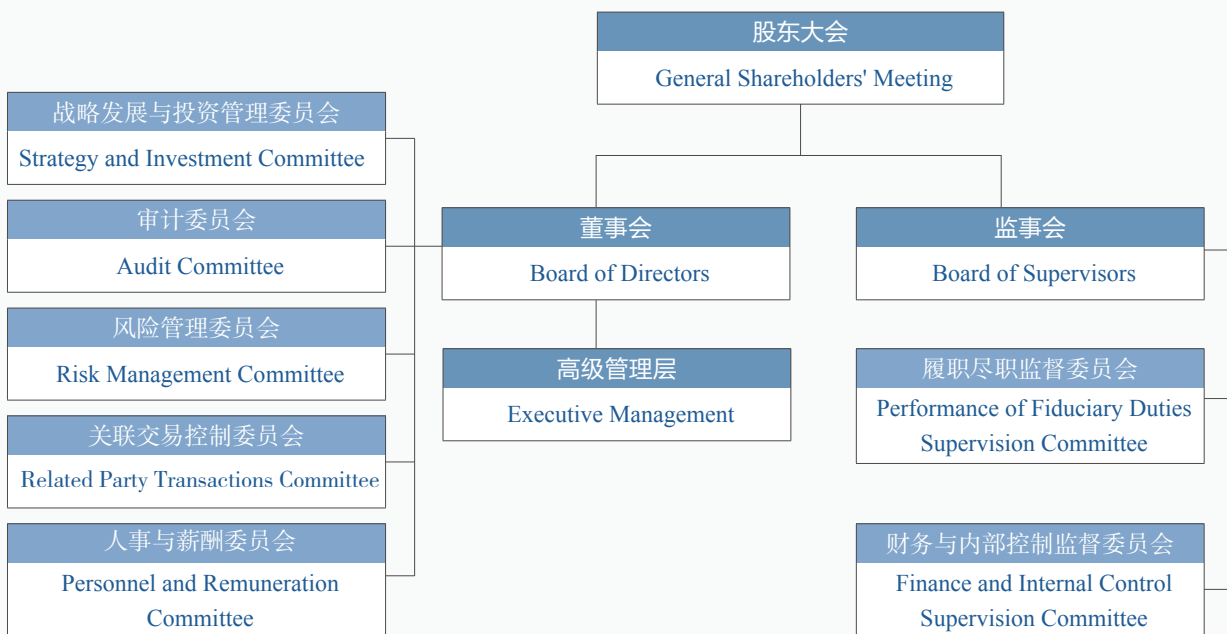
Solid corporate governance provides the fundamental guarantee that an enterprise can achieve sustainable development. China Development Bank has continuously improved its corporate governance based on a framework consisting of the general shareholders' meeting, the Board

of Directors, the Board of Supervisors and executive management.

The shareholders' meeting decides on major issues such as serving national strategies and boosting sustainable development. In 2012, shareholders convened for their annual conference and one provisional meeting. The 13-member Board of Directors, which includes three independent directors, is responsible for formulating policies concerning sustainable development and supervising the implementation of those policies. The five-person Board of Supervisors exercises oversight across the entire bank to stimulate risk prevention and control and ensure prudent operations and compliance with relevant regulations.

We established an international advisory board consisting of heavyweights from the political, business and academic circles in 1999. The board convenes annually to table proposals on our development strategies and operation management.

公司治理结构 Corporate Governance Framework



利益相关方参与 | STAKEHOLDER ENGAGEMENT

我们高度重视利益相关方的诉求，不断完善利益相关方参与机制，充分发挥各方优势，加强沟通，增进共识，共同推进可持续发展。

We attach great importance to the expectations and requests of stakeholders, continuously improve our stakeholder participation mechanism, put the advantages and resources of all relevant parties into play, strengthen communication and cement consensus among stakeholders, and jointly advance sustainable development.

开行重要利益相关方期望与回应 Expectations of Key Stakeholders and CDB Responses

利益相关方 Key Stakeholders	期望与要求 Expectations and Requests	2012 年我们的回应 Our Responses in 2012
监管机构 Regulatory authorities	<p>依法合规经营，按照监管要求稳健运行，有效防范风险</p> <p>Comply with laws and relevant regulations to facilitate prudent operations and risk prevention</p>	<ul style="list-style-type: none"> • 推动建立符合债券银行特点的差异化资本监管标准 • 参与制定《绿色信贷指引》等政策 • Facilitated the establishment of differentiated capital supervision in line with the characteristics of a bank spearheading bond services • Participated in the formulation of the Green Credit Guidelines and other policies
政府 Government	<p>服务实体经济，加大对重点领域与薄弱环节的支持力度</p> <p>Serve the real economy, provide more support to key areas and weak links</p>	<ul style="list-style-type: none"> • 加大对基础设施、区域经济、产业转型升级、“三农”、科技创新等领域的支持 • 与发改委合作开展《中国投融资体系发展与开发性金融作用》等课题研究 • Provided more support to infrastructure facilities, region economy, industrial upgrading, "San Nong", and scientific innovation • Co-staged research projects with the National Development and Reform Commission to explore the role of development finance and the evolution of China's investment and financing mechanisms
股东 Shareholders	<p>完善公司治理，及时准确全面的信息披露，确保国有资产保值增值</p> <p>Optimize corporate governance, disclose information in a full and timely manner; preserve and increase the value of state-owned assets</p>	<ul style="list-style-type: none"> • 完善公司治理结构 • 加强重点领域的风险防控 • 国有资产保值增值率 114.46% • Optimized the corporate governance framework • Strengthened risk control in key areas • Increment rate of state-owned assets reached 114.46 percent

开行重要利益相关方期望与回应 Expectations of Key Stakeholders and CDB Responses

利益相关方 Key Stakeholders	期望与要求 Expectations and Requests	2012 年我们的回应 Our Responses in 2012
投资人 Investors	<p>提供优质、多样化投资产品，合理、稳定的投资收益，及时准确的信息披露，良好的服务</p> <p>Provide high-quality and diversified investment products with rational and stable returns, disclose information in a full and timely manner, offer fairly good services</p>	<ul style="list-style-type: none"> • 创建“一揽子关键期限基准债”发行模式 • 首次尝试发行 50 年超长债 • 投资人范围拓展至全球，首发境外 15 年、20 年超长人民币债 • 完善发行方式，提供差异化投资服务 • Creatively issued a basket of key term benchmark bonds • Issued the first ultra-long 50-year bond • Issued the first RMB-denominated offshore bonds with terms of 15 and 20 years to investors across the world • Improved bond issuance to provide differentiated services for investors
客户 Clients	<p>完善服务机制，创新服务产品，保障客户权益，提升满意度水平</p> <p>Optimize the service mechanism, innovate services and products, protect customers' rights, improve customer satisfaction</p>	<ul style="list-style-type: none"> • 提供“投贷债租证”综合金融服务 • 建立客户关系管理 IT 系统 • 制定《客户投诉管理工作暂行办法》并认真落实 • 客户满意度 94% • Offered comprehensive services in areas ranging from investment, lending and bonds, to leases and security • Established an information technology system for customer relationship management • Formulated and seriously implemented a provisional model for managing customer complaints • Customer satisfaction rate reached 94 percent
环境 The environment	<p>推进绿色金融，坚持绿色运营，保护生态环境</p> <p>Facilitate green financing, stick to green operations, protect ecology</p>	<ul style="list-style-type: none"> • 贯彻落实《绿色信贷指引》要求 • 加大对循环经济、水域治理和新能源等领域的支持力度 • 绿色采购比率 100% • Implemented the Green Credit Guidelines • Granted more support to the recycling economy, watershed treatment and new energy • Green procurement rate reached 100 percent

开行重要利益相关方期望与回应 Expectations of Key Stakeholders and CDB Responses

利益相关方 Key Stakeholders	期望与要求 Expectations and Requests	2012 年我们的回应 Our Responses in 2012
员工 Employees	保障合法权益，搭建良好的发展平台，实现共同成长 Protect the legitimate rights and interests of employees, provide a sound platform for the common development of the business and its employees	<ul style="list-style-type: none"> • 组织召开职代会，收集提案 113 件，提案办结率 100% • 建立创新评价激励机制 • 推动企业年金正式运营 • Organized a workers congress, receiving and responding to 113 proposals • Established an innovative evaluation system • Facilitated the formal use of enterprise annuity
合作伙伴 Partners	坚持诚信、互利、平等原则，形成长期良好合作关系 Stick to the principles of integrity, trust, mutual benefit and consultation on equal footing for long-term friendly cooperation	<ul style="list-style-type: none"> • 与深圳等地方政府和中国节能等重大客户签订战略合作协议 • 参与“里约+20”等可持续发展国际对话 • Struck strategic cooperation agreements with Shenzhen and other local governments as well as major customers such as the China Energy Conservation and Environmental Protection Group • Participated in international dialogues on sustainable development such as the Rio+20 Conference
公众 The public	提高金融服务可获得性与质量水平，维护公众利益 Improve the accessibility and quality of financial services, safeguard public interests	<ul style="list-style-type: none"> • 举办中国开发性金融大讲堂 • 开展“垄上行——开行青年农村金融服务行动”，为基层提供金融知识与服务 • 捐建“国家开发银行普法图书站” • Held the China Development Finance Forum • Staged "Walk in the Field: rural financial services on the move by young CDB employees", a drive to spread financial know-how and services in grassroots areas • Established the China Development Bank Legal Knowledge Library
社区 The community	构建和谐社区关系，促进社区发展 Foster a harmonious relationship with the community, boost local community development	<ul style="list-style-type: none"> • 支持社区基础设施和公共事业发展 • 为灾区捐款及提供应急资金支持 • 开展“七彩课堂”关爱农民工子女等志愿服务活动 • Supported local communities in developing infrastructure and public utilities • Provided donations and emergency capital support to disaster-hit areas • Organized volunteer services such as the "Colorful Classrooms" campaign for the children of rural migrant workers

关键数据 | KEY DATA

经济指标	Economic Indicators	2012	2011	2010
总资产	Total assets	7,520.3	6,252.3	5,112.3
贷款余额	Outstanding loans	6,417.6	5,525.9	4,509.7
不良贷款率 (%)	Non-performing loan ratio (%)	0.30%	0.40%	0.68%
贷款减值准备 / 不良贷款比率 (%)	Loan Depreciation Reserve / Non-performing loan ratio (%)	932.42%	552.26%	307.04%
发行债券余额	Bond balance	5,302.2	4,476.4	3,727.5
资本充足率 (%)	Capital adequacy ratio (%)	10.92%	10.78%	10.87%
净利润	Net profit	63.1	45.6	37.1
股东权益	Shareholders' equity	498.6	445.3	402.5
ROA (%)	Return on Assets (%)	0.92%	0.80%	0.77%
ROE (%)	Return on Equity (%)	13.37%	10.76%	9.49%
“两基一支”贷款发放额 (人民币贷款)	RMB loans to infrastructure and basic and pillar industries	1,370	1,393	1,382
中西部贷款发放额 (人民币贷款)	RMB loans to China's central and western regions	648.5	668.4	692.8
外币贷款余额 (亿美元)	Outstanding foreign currency loans (100 million USD)	2,245	1,873	1,346
外币贷款不良率 (%)	Ratio of bad foreign currency loans (%)	0.31%	0.33%	0.26%
新农村贷款发放额	Loans to new construction in rural China	135.0	143.2	182.4
中低收入家庭住房贷款发放额	Loans to social housing for low- and middle-income households	198.2	145.8	131.5
助学贷款发放额	Student loans	12.0	10.4	8.0
医疗卫生贷款发放额	Medical care and public health loans	3.7	4.3	8.1
应急贷款发放额	Emergency loans	6.3	3.6	2.4

环境指标 Environmental Indicators		2012	2011	2010
贷款项目环评率 (%)	Loan projects under environmental impact assessment (%)	100%	100%	100%
环保及节能减排贷款发放额	Loans for environmental protection, energy conservation and emissions reduction	249.1	228.1	232.0
其中：流域、城市环境综合治理	Including: Loans for watershed and urban environmental treatment	89.2	72.0	87.8
工业污染治理和循环经济	Loans for industrial pollution treatment and the recycling economy	50.2	34.8	50.4
清洁能源和十大节能工程	Loans for clean energy and 10 major energy-saving projects	109.7	121.3	93.8
人均用电 (度 / 人) ¹⁻²	Electricity consumption per capita (kwh/person) ^{1&2}	9,257	8,098	6,936
人均用纸 (千克 / 人) ¹	Paper consumption per capita (kg/person) ¹	26.4	27.5	25.2
人均用水 (立方米 / 人) ¹	Water consumption per capita (cubic meter/person) ¹	32.2	33.7	40.6

社会指标 Social Indicators		2012	2011	2010
保障性住房建设贷款惠及人数 (万人)	Affordable housing construction loan beneficiaries (10,000 people)	2,078	1,700	1,581
助学贷款覆盖人次 (万人)	Student loan beneficiaries (10,000 people)	774	561	380
员工总人数 (人)	Total employees (person)	8,038	7,626	7,210
女性员工比例 (%)	Proportion of female employees (%)	39.5%	38.9%	38.3%
客户满意度 (%)	Employee satisfaction rate (%)	94%	93%	93%
公益捐赠 (万元)	Charitable donations (10,000 yuan)	3,817	3,550	4,168

除特别说明外，单位为人民币 10 亿元

Unit: 1 billion yuan, unless otherwise noted

注 1：人均用电、用纸、用水数据均为总行员工人均用量，不包含物业、文秘等外包人员。

注 2：因业务需要，2012 年人均用电量有所增加，主要原因：1. 建设大型灾备中心；2. 规划局搬迁新增办公面积。

1: The per capita consumption of electricity, paper and water involves only employees at the headquarters, not outsourced personnel in real estate management, secretarial services, etc.

2: The per capita electricity consumption rose in 2012 due to the construction of a large disaster recovery center and the enlarged office space of the Planning Bureau.

责任历程 | CORPORATE SOCIAL RESPONSIBILITY PROGRESS

履行社会责任的目标是实现可持续发展。2006 年以来，我们通过发布社会责任报告等责任管理工作，开展对外交流对话、培育员工的责任意识和技能、提升履责能力和水平。

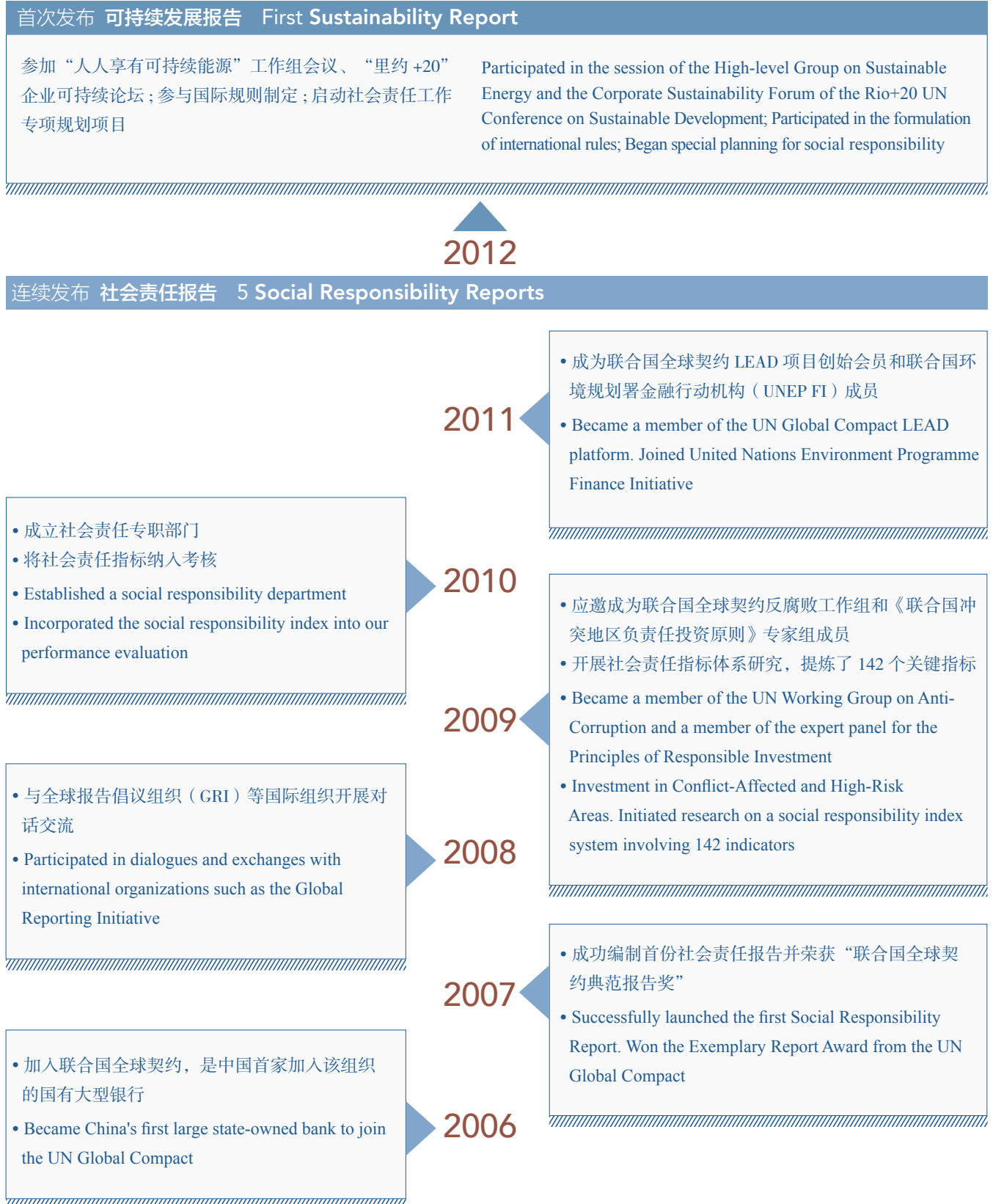
我们将社会责任管理提升到可持续发展管理，是新时期开发银行发展的需要，有助于将可持续发展的理念和战略融入我们的政策制度、业务流程和内部管理当中，更好地发挥开发性金融在助力经济社会环境发展中的不可替代作用。

Achieving sustainable development comes from implementing social responsibility. Since 2006, we have released social responsibility reports to advance responsibility management, staged exchanges and dialogues, cultivated employees' sense of responsibility and skills, and enhanced our capability of honoring social responsibility.

Upgrading the social responsibility management model into a sustainable development management model is in line with the growth and development needs of our bank in this new period. It will facilitate the integration of the sustainable development concept and strategies into our policies and institutions, business operations and internal management, and thus, give full play to development finance's irreplaceable role in boosting social and economic sustainability.

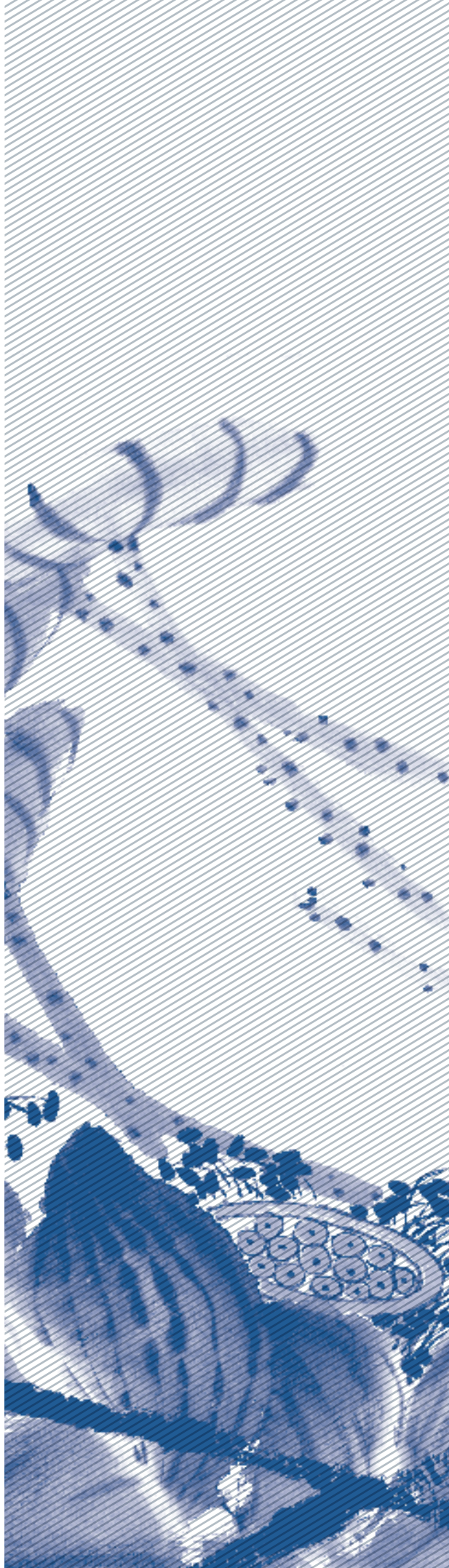


社会责任推进管理历程 Corporate Social Responsibility Progress



可持续发展战略
*Sustainable Development
Strategy*





经济发展、社会进步和环境保护的协调统一是实现可持续发展的基本要求。作为一家以“增强国力、改善民生”为使命的开发性金融机构，我们认为可持续发展需要建立完善的金融生态，对经济社会的健康发展形成长期有效的金融支持，而开发性金融是实现可持续发展的重要力量。

Pursuing unity among economic development, social progress and environmental protection is the fundamental goal of sustainable development. As a development finance institution on a mission to "enhance national strength and improve people's livelihoods", China Development Bank believes that to achieve sustainable development, a sound financial environment must be established to provide long-term and effective financial support to the healthy development of society and the economy. Development finance is a significant force driving the pursuit of sustainable development.

我们的理念 | OUR PHILOSOPHY

2012 年联合国全球可持续发展大会（“里约 +20” 峰会）将能源、气候、水资源、可持续发展的经济与金融等列为六大主题，以探讨全球性挑战的解决之道。中国作为发展中国家，也面临经济增长、生态环境脆弱、资源刚性约束、经济社会结构不平衡等问题。

我们的核心理念是发挥开发性金融的优势和作用，坚持商业可持续的原则，以市场化的方式，助力国家可持续发展战略的实施。我们参与全球可持续发展行动，坚持服务实体经济，以中长期投融资推动市场、信用和制度建设；加大对薄弱环节和瓶颈领域的支持力度，探索以金融促进社会公平及社会和谐的有效方式；加强环境与社会风险管理，提升绿色发展能力。

The 2012 Rio+20 UN Conference on Sustainable Development set energy, climate, water resources, sustainable economy and finance as its key themes in exploring ways to tackle global challenges. As a developing country, China faces a number of problems ranging from economic growth, fragile ecology, rigid constraints created by limited resources and imbalanced economic and social structures.

Our core concept is to exploit the advantages and roles of development finance to support the implementation of China's national sustainable development strategies while also adhering to the principle of ensuring business sustainability and relying on market forces. We participate in global actions toward sustainable development, are persistent in shoring up the real economy and use mid- and long-term investment and financing to boost market-, credit- and institution-building. We grant more support to weak and bottleneck areas, exploring means of promoting social justice and harmony through financial activities, and we enhance our ability to achieve green development by strengthening environmental and social risk management.

开行的可持续发展战略模型 CDB's Sustainable Development Strategy Model

全球可持续发展议题
Global issues on sustainable development

经济 Economy	就业 Employment	贫穷 Poverty	教育 Education	健康 Health	气候 Climate
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开发性金融 支持可持续发展
Support sustainable development through development finance

开行角色 CDB's role

支持经济社会可持续发展的开发性金融机构

A development finance institution boosting economic and social sustainability

<p>过去的问题 Previous problems</p> <p>发展不平衡不协调不可持续</p> <p>Imbalanced Uncoordinated, unsustainable development</p>	<table border="0"> <tr> <td data-bbox="400 946 719 1847"> <p>人才 Talents</p> <p>战略定位： 开发性金融 中长期投融资 债券银行</p> <p>业务领域： 基础设施基础产业 民生金融 环境保护 国际合作</p> <p>能力建设： 客户服务 员工发展 资金筹集 风险管控 高效绿色运营</p> </td> <td data-bbox="719 946 1158 1847"> <p>资金 Capital</p> <p>Strategic positioning: Development finance Medium - and long - term investment Specialize in bond services</p> <p>Business areas: Infrastructure and basic industries Finance for social well-being Environmental protection International cooperation</p> <p>Capacity building: Customer service Employee development Fund raising Risk control Highly efficient green operation</p> </td> <td data-bbox="1163 946 1455 1847"> <p>技术 Technologies</p> <p>未来的发展 Future development</p> <p>经济可持续 社会可持续 环境可持续</p> <p>Economic, social and environmental sustainability</p> </td> </tr> </table>	<p>人才 Talents</p> <p>战略定位： 开发性金融 中长期投融资 债券银行</p> <p>业务领域： 基础设施基础产业 民生金融 环境保护 国际合作</p> <p>能力建设： 客户服务 员工发展 资金筹集 风险管控 高效绿色运营</p>	<p>资金 Capital</p> <p>Strategic positioning: Development finance Medium - and long - term investment Specialize in bond services</p> <p>Business areas: Infrastructure and basic industries Finance for social well-being Environmental protection International cooperation</p> <p>Capacity building: Customer service Employee development Fund raising Risk control Highly efficient green operation</p>	<p>技术 Technologies</p> <p>未来的发展 Future development</p> <p>经济可持续 社会可持续 环境可持续</p> <p>Economic, social and environmental sustainability</p>
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我们的目标 | OUR GOALS

对开发银行来说，可持续发展意味着服务中国经济社会持续健康发展，积极参与国际社会应对全球性挑战的共同行动，不断提升自身的可持续发展能力。

我们将深化开发性金融实践，加大对国家战略性、全局性重大项目和薄弱环节、瓶颈领域的支持力度，积极探索以金融促进社会公平和环境友好的有效方式。我们将确保自身决策和行为符合人类长远利益，同时带动和影响客户、员工等利益相关方践行社会责任，共同推动可持续发展。

For our bank, supporting the continuous and healthy growth of the Chinese economy and society is the goal of boosting sustainable development. We actively take part in the world's shared initiatives to tackle global challenges and constantly

enhance our sustainable development capacity.

We will continue to improve our development finance practices, provide more solid support to major projects of strategic significance, those which are essential to China's overall development, and weak links and bottleneck areas. We will energetically explore ways of boosting social justice and preserving and protecting the environment through financial activities. We will ensure that our business decisions are in line with the long-term interests of mankind, as well as inspire and influence our clients, employees and other stakeholders to fulfill their social responsibility and jointly boost sustainable development.

开行的可持续发展目标 CDB's Sustainable Development Goals

可持续发展目标 Sustainable Development Goals

经济发展
转型升级
基础设施基础产业
.....

Economic Growth
Restructuring & upgrading
Infrastructure
Basic industries
.....

社会进步
民生普惠
就业
.....

Social Development
Improve social well-being
Employment
.....

环境保护
绿色低碳
气候
.....

Environmental Protection
Green and low-carbon
initiatives
Climate
.....

自身成长 — 国际一流的开发性金融机构（是支撑经济、社会、环境可持续发展的基础，最终实现共同发展）

Growth Target: World-leading developmental financial institution
(the foundation for pursuing economic, social and environmental sustainability and achieving common development)

我们的方法 | OUR APPROACH

通过开发性金融，我们重新定义了传统的融资模式和自身业务的发展方式，以更高的效率和能力服务经济社会发展。

开发性金融作为联接政府与市场的桥梁纽带，在中国这样一个全球最大的发展中国家是一种不可或缺的金融形态，旨在把金融目标与社会目标相结合，以金融社会化理念，通过规划先行，聚合政府、市场、客户等各方力量，推进市场、信用和制度建设，以长期、大额、稳定的融资支持，把经济社会发展的薄弱环节培育成商业可持续领域，实现金融与经济、社会、环境的共同发展。

Through development finance, we have redefined both traditional financing methods and the growth pattern of our business. We have also served the economy and society with greater efficiency and increased capacity.

Development finance is the bridge that connects governments with the market and it represents a form of financial business that is indispensable for the world's largest developing country. Aimed at integrating financial goals with social development objectives, it reflects the concept of socialized finance and facilitates the market-, credit- and institution-building work through prior planning and the integration of government, market and client resources. By providing massive, long-term and steady financing support to bottleneck areas in social and economic development, it can cultivate sustainable businesses in weak and vulnerable areas, and thus, make the common development of the financing industry, economy, society and environment possible.

开发性金融方法 Development Finance Methods



- 贯彻国家产业政策和区域规划
- 以开发性金融提供融资渠道，支持政府发展目标

- Implement national industrial policies and regional development planning
- Use development finance to provide capital support for government development goals



开发性金融的核心内容
政府热点、雪中送炭、规划先行、信用建设、融资推动、社会共建

Essential work of development finance
Government concern, timely assistance, prior planning, credit construction, financing support and joint construction with society



- 建设成熟的市场主体
- 设计市场化的偿还机制
- 培育商业可持续领域

- Develop experienced market players
- Design a market-oriented repayment mechanism
- Incubate sustainable businesses

开发性金融的重要手段
将政府的组织优势与开发性金融的融资优势相结合，建设制度和市场

Important means of development finance
Integrate the organizational advantages of the government with the financing advantage of development finance and institution- and market-building

专题：规划引领发展

COLUMN: PRIOR PLANNING BOOSTS DEVELOPMENT

科学发展规划对促进经济社会健康发展至关重要。规划先行已经成为开发性金融理论和实践的重要组成部分，成为开行独特的经营理念、业务发展的基本模式和核心业务品牌，也是开行核心竞争力的重要体现。

融资规划是开发性金融规划先行的显著特征。通过融资规划对资金的来源及数量做好规划，构造合理信用结构，延伸风险防控环节，实现开发性金融与地方经济社会发展的对接，动员社会资金覆盖地区、领域、行业所有项目的融资需求，促进经济社会的科学发展。

2003年，我们以区域规划和产业规划入手，提出规划先行理念，包括行业、区域、城市三方面规划；2007年，建立科学发展规划体系，突出市场、信用、制度建设的内容，将住房、教育、医疗卫生等民生领域作为重要内容，丰富规划先行的内涵；2010年，编制首份系统全面的业务发展规划（2011-2015），探索构建开发性金融差异化运营模式；并推进国际规划合作，形成咨询、合作、编制三方面的工作体系。目前，我们已经形成了涵盖区域、产业、社会、市场、国际等领域的完整科学发展规划体系。

Making scientific development plans is crucial for the healthy development of the economy and society. Prior planning has evolved into a significant part of our bank's development finance theories and practices, reflecting our distinctive business concepts. It is the fundamental method and brand name of our bank, manifesting our core competency.

Financing plans best reflect the characteristics of development finance. While making such plans, we identify the source and amount of capital, formulate rational credit structures, expand the scope of our risk management and focus on the needs of local economic and social development, then we mobilize social funds to meet the financing demands of different regions, spheres and sectors to boost the sustainable development of the economy and society.

Beginning with regional and industrial development plans, we proposed the concept of prior planning in 2003 to focus on the formulation of industrial, regional and urban planning. In 2007, we concentrated on the construction of a scientific planning system to emphasize market-, credit- and institution-building work and prioritized issues related to social well-being, including housing, education and medical care, to enrich our practices. In 2010, we compiled the first systematic and overall business development plans (2011-2015) and sought to develop a differentiated operation model based on development finance. We facilitated international cooperation and shaped a three-fold work mechanism covering consultation, cooperation and planning. We have established a complete and sound planning mechanism covering different regions, industries, society, the economy and overseas markets.

62

区域规划：推动 62 项区域规划上升为国家战略，如新疆天山北坡规划。

Regional plans: Elevated 62 regional development plans into national strategies, including the plan for the development of the Tianshan Mountain North Slope.

75

系统性融资规划：75 个，涉及基础设施建设、产业发展、环境保护等领域。

Systematic financing plans: Compiled 75 plans involving the construction of infrastructure facilities, industrial development and environmental protection.

450

行业规划：450 多个，涉及能源、交通、装备制造等领域。

Industrial plans: Compiled more than 450 plans involving energy, transportation and equipment manufacturing, among others.

319

战略客户规划：319 个，帮助客户提高发展能力和水平。

Plans for strategic clients: Created 319 plans to enhance the development capabilities of our clients.

54

国际合作规划：与 54 个国家签署规划合作协议，开展 21 项重大跨国区域规划。

International cooperation plans: Signed planning cooperation agreements with 54 countries and conducted 21 significant inter-country regional planning projects.

100%

村镇规划：村镇规划工作实现全覆盖，推进村镇经济社会发展。

Village and township plans: Created plans to cover the comprehensive work of villages and townships to boost their development.

支持辽宁沿海经济带发展 Liaoning's Coastal Economic Belt



2006 年开始,我们全面参与辽宁沿海经济带“五点一线”规划工作。编制了《辽宁沿海经济带系统性融资规划》,支持基础设施建设与产业孵化,并成功推动该区域发展规划上升为国家战略。截至 2012 年末,我们累计发放贷款 300 亿元。规划实施几年来,该区域的开发建设已具备沿海、区域、产业、土地、人才、交通等六大优势,对辽宁经济产生了明显的带拉动作作用。截至 2011 年末,装备制造、建材产业基地等基本建成,沿海经济带生产总值 11,183 亿元,全省占比达 50.8%。

未来我们还将通过城建、园区、中小企业贷款等方式,进一步支持该经济带的发展。

We fully participated in the planning for the development of Liaoning's coastal economic belt in 2006, which includes five economic districts along a highway. We formulated a systematic financing plan for the economic belt, supporting local infrastructure construction and

industrial incubation, and successfully elevated the regional development plan into a national strategy. By the end of 2012, we extended loans of 30 billion yuan to the development of the economic belt. Since the plan was implemented, the economic belt has demonstrated significant advantages in geography, regional cooperation, industrial development, land, human resources and transportation. With equipment and building materials manufacturing bases basically completed in 2011, the economic belt contributed 50.8 percent of the province's total output value, or 1.1183 trillion yuan.

In the future, we will further spur the economic belt's development by supporting urban construction, industrial parks and small and medium-sized enterprises.

可持续发展实践
*Sustainable Development
Practices*







国家开发银行充分发挥开发性金融的创新性，在可持续基础设施、产业升级、区域协调发展、民生金融等领域中发挥独特作用，还在引领国际合作、倡导绿色金融等方面为全球可持续发展提供有力支持。

China Development Bank uses development finance in an innovative way to give full play to its distinctive role in promoting the construction of sustainable infrastructure, facilitating industrial upgrading, easing regional development imbalances and improving people's well-being. Our bank also spearheads international cooperation, advocates green financing and gives solid support to global sustainable development.

可持续基础设施 | SUSTAINABLE INFRASTRUCTURE

可持续基础设施建设是实现可持续发展的重要内容。长期以来，开行以中长期投融资支持电力、水利、交通等重点领域、重大基础设施项目建设。我们特别关注可持续基础设施项目的环境与生态效益，把有利于改善和保护生态环境，有利于资源的合理开发利用，有利于消除贫困、促进区域和城乡协调发展等可持续性目标的实现作为支持项目建设的重要前提。

Building sustainable infrastructure is a significant aspect of achieving sustainable development. We have long been using mid- and long-term investment and financing to support electricity, water conservancy, transportation and other major infrastructure projects. We pay special attention to the environmental and ecological benefits of each infrastructure construction project. We have also set prerequisites for loan origination to stipulate that projects under review must be conducive to the improvement and protection of ecology and the environment, and among other goals, resources must be used rationally, poverty reduced, and regional and urban-rural development be rebalanced.

2012 年基础设施行业贷款余额分布 Outstanding Loans for Infrastructure Facilities in 2012

电力 Electricity

7,215

煤炭 Coal

1,326

公路 Highways

10,887

邮电通讯 Post and telecommunication

895

铁路 Railways

4,515

农林水利 Agriculture, forestry and water conservancy

1,377

石油石化 Petroleum and petrochemical

4,590

公共基础设施 Public utilities

12,990

单位：亿元 Unit: 100 million yuan

1. 电力 | ELECTRICITY

电力是保障项目建设、居民生活不可或缺的资源。我们支持“西电东送”、燃煤电厂综合升级改造等项目，电力贷款占全国电力行业投资总额比例从2009年的9.6%升至2012年的16.4%，支持的电力装机容量占全国的65%。

Electricity is an indispensable resource in project construction and domestic life. We have supported the East-West Power Transmission Project and the upgrading of coal-fired power plants. The percentage of CDB power loans in the total investment of China's power industry jumped from 9.6 percent in 2009 to 16.4 percent in 2012. About 65 percent of China's total installed electricity capacity was built with support from CDB.

支持西部水电项目建设 Hydropower Projects in Western China



澜沧江漫湾电站 Manwan Hydropower Station on the Lancang River



澜沧江大潮山电站 Dachashan Hydropower Station on the Lancang River

云南澜沧江、金沙江流域水电资源丰富。近年来，我们作为牵头行及主力行支持了流域内小湾、糯扎渡等 10 余个大型水电项目建设，总装机约 3,000 万千瓦，使西部水电资源得到开发利用，支持经济建设。截至 2012 年末，已累计发放贷款 376 亿元。2012 年，向功果桥等 6 个在建项目发放贷款 64 亿元，约占其当年投资总额的 30%。

The Lancang and Jinsha rivers in Yunnan Province are rich in hydropower resources. In recent years, CDB has supported a dozen large hydropower projects with an aggregate installed capacity of 30 million kilowatts as

the leading bank or key bank, including the projects at Xiaowan and Nuozhadu in the Lancang and Jinsha watersheds. These projects have helped western China tap its hydropower resources for economic expansion. By the end of 2012, CDB issued 37.6 billion yuan in loans in this regard. In 2012, CDB offered 6.4 billion yuan in loans to six projects under construction, including the Gongguo Bridge, which accounts for 30 percent of aggregate investment in these projects that year.

2. 公路 | HIGHWAYS

过去的5年，我们根据工业化和城市化进程的需要，加大在公路特别是高速公路领域的支持力度，引导金融资源优化配置，加快公路建设，缓解道路交通压力，促进沿线地区经济发展。截至2012年末，我们累计支持了130万公里各等级公路建设，其中高速公路通车里程达6.2万公里，占全国高速公路通车里程的65%。

Over the past five years, in line with the needs of industrialization and urbanization, CDB has channeled more capital toward the construction of highways – expressways in particular – to ease traffic pressure and boost local economic development through a more efficient allocation of financial resources. By the end of 2012, the bank financed the construction of 1.3 million km of various kinds of roads. About 62,000 km of CDB-financed expressways have opened to traffic, accounting for 65 percent of China's total expressway mileage currently in use.

支持福建宁武高速公路建设 Support the construction of Ningde-Wuyishan Expressway in Fujian Province



宁武高速是福建省建设里程最长、投资最大的高速公路。我们提供了87.01亿元贷款支持该项目。2012年，宁武高速全线贯通，宁德至武夷山车程由6小时缩至3小时，带动了沿线2市5县的经济的发展。

我们还支持了湖南吉首至茶洞、山西忻阜、重庆三环高速等项目建设，有效缓解地区交通压力，促进区域中心城市及沿线经济发展。

The Ningde-Wuyishan Expressway is the longest and most expensive expressway in Fujian Province. CDB provided

8.701 billion yuan in loans to the project. After the road opened to traffic in 2012, the travel time between Ningde and Wuyishan was halved to three hours, while the economies of five counties and two cities along the way were boosted.

Other key projects that were constructed with CDB support include the Jishou-Chadong Highway in Hunan Province, the Xinzhou (Shanxi)- Fuping (Hebei) Highway and the Chongqing Third Ring Expressway. These new roads have relieved local traffic pressure and boosted regional hubs and economies along the roads.



贵州国道主干线 National Highway in Guizhou



山东滨海公路 Coastal Expressway, Shandong

3. 铁路 | RAILWAYS

截至 2012 年末，全国铁路营业里程为 9.8 万公里，居世界第二，高铁运营里程达 9,356 公里，居世界第一。我们发挥中长期投融资和综合金融服务优势，融资支持了“四纵四横”客运专线、区际干线等重大项目。截至 2012 年末，我们累计支持了约 6 万公里的铁路建设，其中高速铁路 5,700 公里。2012 年新增贷款 1,164 亿元，贷款余额 4,515 亿元。

China had 98,000 km of railways in operation by the end of 2012, the second most in the world, while the total operating mileage of its high-speed railways stood at 9,356 km, the greatest in the world. We exploited our advantages in mid- and long-term investment and comprehensive financial services to finance eight passenger railway lines from north to south and from east to west, as well as regional trunk lines. By the end of 2012, we had financed the construction of approximately 60,000 km of railways, 5,700 km of which are high-speed railways. The new loans in 2012 totaled 116.4 billion yuan, while the railway loan balance stood at 451.5 billion yuan.

支持哈大高速铁路建设 Harbin-Dalian High-speed Railway Construction



作为世界上最环保快捷的交通方式之一，高速铁路能耗是汽车的 1/6，碳排放几乎为零，并且旅途时间缩减 2/3 以上。

哈尔滨至大连高速铁路是世界首条穿越高寒地区的高速铁路。我们针对项目融资量大、工期紧张等特点设计

融资方案。截至 2012 年末，累计发放贷款 197 亿元。哈大铁路全线开通后日均开行列车 135 列，运送旅客 9.9 万人，对拉动沿线经济发展、产业转移、推动区域经济和社会均衡发展都有重要作用。

As one of the world's most environmentally-friendly and convenient modes of transportation, high-speed railways consume only one-sixth of the energy demanded by motor vehicles, emit no carbon dioxide and can cut travel times by up to two-thirds.

The Harbin-Dalian High-speed Railway is the world's first high-speed railway to run through extremely cold areas. Our financing plan had to be able to meet the

project's enormous capital demands and short timeframe for construction. By the end of 2012, CDB had issued loans of 19.7 billion yuan to the project. Since being put into service, the railway has transported 99,000 people on 135 trains daily. It has also drastically boosted local economic development and industrial transfer and played a significant role in facilitating economic and social balance along the line.



兰新铁路 Lanzhou-Urumqi Railway

4. 水利 | WATER CONSERVANCY

我国人均水资源量 2,100 立方米，仅为世界人均水平的 28%。十余年来，我们发放水利建设贷款 3,223 亿元，支持南水北调、长江三峡等多个重大水利工程，仅 2012 年新增水利贷款就占全国贷款总量的 47%。我们不断完善水利贷款的政策与融资模式，促进水利建设可持续性目标的实现。

China's per capita water resources stand at 2,100 cubic meters, just 28 percent of the world's average. In more than 10 years, we have extended water conservancy loans of 322.3 billion yuan to many key projects, including the main works of the South-to-North Water Diversion Project and the Three Gorges of the Yangtze River. In 2012, CDB's new water conservancy loans took up 47 percent of the country's total. We have been constantly improving our credit policies and financing models to facilitate the sustainability of water conservancy.

支持“南水北调”工程 Support the South-to-North Water Diversion Project



我们支持了世界上最大的调水工程——“南水北调”工程。这一工程规划从长江下游、长江支流汉江以及长江上游通过东、中、西三条线路调水，是增加我国水资源承载能力、提高资源配置效率的重要举措。预计 2050 年调水总规模为 448 亿立方米/年，可以解决沿线 100 多个城市生活和工业用水，基本缓解中国北方受水地区水资源短缺的状况，并将显著改善北方地区的自然环境。截至 2012 年末，由我们牵头组建的银团累计发放贷款 385 亿元，其中开行发放 171 亿元。

CDB financed the South-to-North Water Diversion Project, the largest of its kind in the world. Through three routes – the South, North and Central Routes –

China aims to transfer water from the lower and upper reaches of the Yangtze River, as well as its tributary, the Hanjiang River, to northern areas to increase China's water resource carrying capacity and elevate allocation efficiency. By 2050, some 44.8 billion cubic meters of water will be transferred annually to meet the industrial and domestic demands for water of more than 100 cities along the routes. The move is also expected to improve the natural environment of northern China and ease water shortages. By the end of 2012, a CDB-led bank consortium had extended loans of 38.5 billion yuan to the project, including 17.1 billion yuan that came directly from CDB.



5. 城市轨道交通 | URBAN MASS TRANSMIT

城市轨道交通碳排放仅为公交车的 1/8，具有高效利用资源、改善和缓解城市人口出行交通压力、优化城市功能布局等作用，是各国城市基础设施建设的重点。截至 2012 年末，我们累计支持了全国 26 个城市的 150 个轨道交通项目，建设里程约 3,600 公里，占全部建设里程的 90% 以上。

With low carbon emissions, only one-eighth of that created by buses, urban mass transit plays an active role in boosting resource efficiency, relieving the pressures of urban traffic and optimizing the functions of cities. For these reasons, many countries have set mass transit as a priority for urban infrastructure construction. By the end of 2012, we financed 150 urban mass transit projects in 26 cities with a total mileage of 3,600 km, more than 90 percent of the total under construction.

支持武汉市轨道交通建设 Wuhan Mass Transit Construction



2000 年初，武汉市轨道交通因地理条件复杂、资金短缺等原因，建设一度陷于停滞。2007 年我们与多家银行为该项目组建银团。截至 2012 年末，累计发放贷款 153 亿元。目前已开通的地铁日均客流近 40 万人次。

In early 2000, mass transit construction in the city of Wuhan was forced to a halt due to complicated

geographical conditions and a capital shortage. CDB established a bank consortium with several banks for the project in 2007. By the end of 2012, the project had received some 15.3 billion yuan in loans. The daily average subway passenger volume approaches 400,000 for lines currently open and operating.

重庆地铁 2 号线 Line 2 of Chongqing Subway



截至 2012 年末，我们支持的重庆市轨道交通实现通车里程 131 公里，平均日运量 65.5 万人次，客运量占居民出行总量的 33%，极大改善了城市交通环境，缓解了群众出行难问题。

By the end of 2012, Chongqing had put 131 km of urban mass transit infrastructure into service with the support of CDB. The subway handles a daily average passenger volume of 655,000, about 33 percent of the city's total resident trips. The project has greatly alleviated local traffic pressures and dramatically eased travel difficulties.

支持经济协调发展 |

SUPPORT COORDINATED ECONOMIC DEVELOPMENT

我们努力推进区域经济协调发展、支持产业转型升级，加速国家和地区经济发展质量与效益的提升。同时，我们更加关注科技创新与开发性金融优势的结合，支持科技创新引领经济发展，以最小资源能源消耗创造最大的效益。

We strive to help different regions achieve coordinated economic development by supporting industrial upgrading and boosting the quality and efficiency of different regional economies. Meanwhile, we make great efforts to combine scientific innovation with our expertise in development finance to boost economic expansion through science and technology and secure the maximum returns while minimizing energy and resource consumption.

1. 促进区域协调发展 | SUPPORT COORDINATED DEVELOPMENT AMONG DIFFERENT REGIONS

我们充分发挥规划先行与中长期投融资的积极作用，推进西部大开发、振兴东北老工业基地、促进中部地区崛起、助力东部地区率先发展。2012年，我们的中西部、东北老工业基地、援疆援藏贷款余额分别新增3,451亿元、703亿元和468亿元。

We've made all-out efforts to advance the drive of western development, the rejuvenation of the old industrial base in

the northeast, the rise of central China and the continued pioneering of eastern regions with our advantages in prior planning and mid- and long-term financing. In 2012, our outstanding loans for central and western China increased by 345.1 billion yuan, while that for the old northeast industrial base rose by 70.3 billion yuan. Outstanding loans to support the development of Xinjiang and Tibet expanded by 46.8 billion yuan.

各地数据分布 Data Distribution

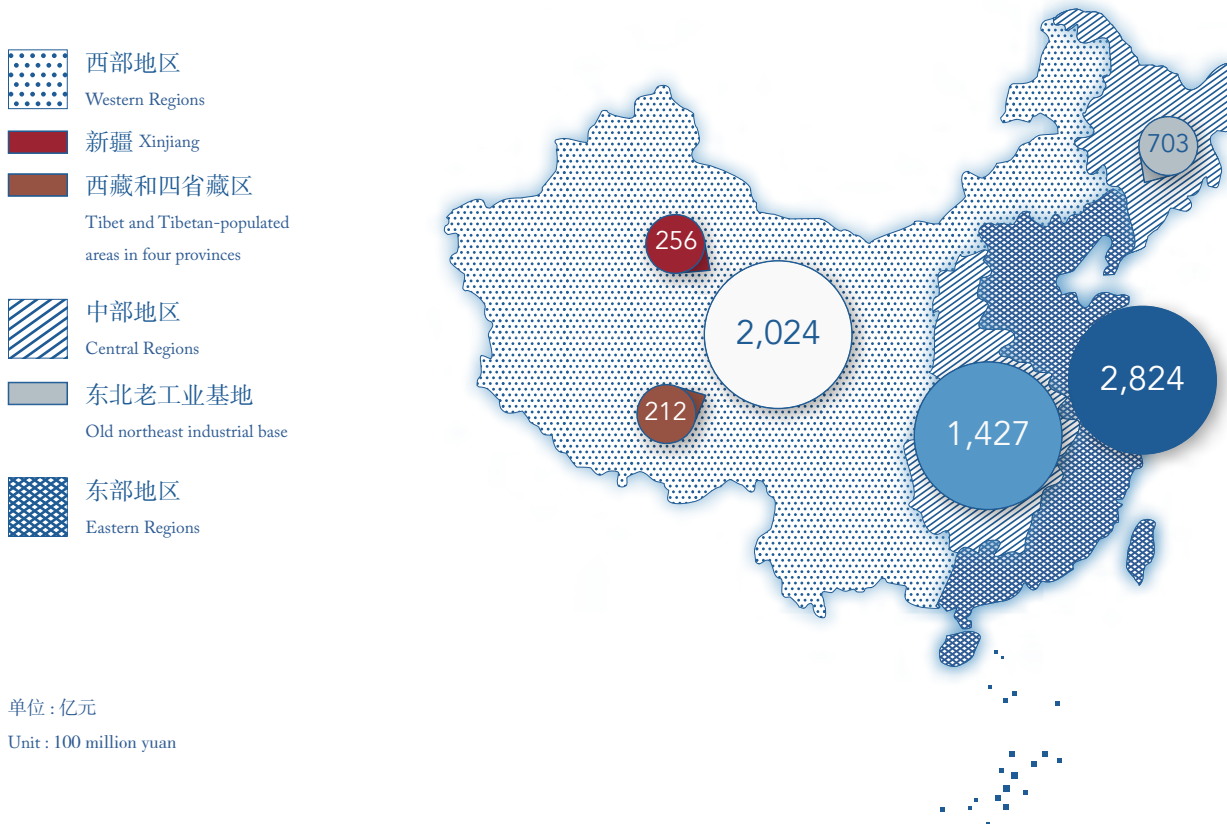
西部地区：将资金重点集中在基础设施与民生工程。支持大秦线、南昆铁路及四川、陕西省内的高速公路等项目，助力保障性住房建设。2012年，我们在西部新增人民币贷款2,024亿元。

Western regions: CDB capital has been mainly used in infrastructure construction and projects related to people's well-being. We supported the construction of the Datong-Qinhuangdao Railway, Nanning-Kunming Railway and expressways in Sichuan and Shaanxi provinces, and financed the construction of affordable housing. In 2012, CDB extended new loans of 202.4 billion yuan to western areas.

中部地区：推进煤炭资源整合和兼并重组，促进现代农业示范区发展，向客运专线建设、现代物流业等领域提供资金。2012年，在中部新增人民币贷款1,427亿元。

Central regions: CDB capital has been used to facilitate resource reassignments and mergers and acquisitions in the coal industry, as well as to boost the development of modern agricultural demonstration parks, passenger rail lines and modern logistics. In 2012, we extended 142.7 billion yuan of loans to central China.

新增贷款余额地区分布图 New Outstanding Loans by Geography



各地数据分布 Data Distribution

东部地区：投向装备制造、生物等战略性新兴产业，并在海洋经济及环境综合治理领域加大信贷支持。2012 年，在东部新增人民币贷款 2,824 亿元。

Eastern regions: CDB capital has gone to equipment manufacturing, biology and other strategic emerging sectors. We also increased our credit support to the marine economy and the comprehensive environmental treatment. In 2012, 282.4 billion yuan in new loans were extended.

东北地区：支持装备及能源重化工聚集区发展，同时在企业科技创新及成果转化、现代农业发展、农村基础设施建设、铁路及公路建设领域加大贷款力度。2012 年，在东北老工业基地新增人民币贷款 703 亿元。

The northeast: CDB capital has been used to support the development of industrial clusters involving equipment, energy and heavy chemicals. We also provided more loans to facilitate the commercialization of corporate scientific innovation, rural infrastructure construction, railways and highways. In 2012, we extended 70.3 billion yuan to the old northeast industrial base.

援疆援藏：支持西藏、新疆等边疆地区兴边富民工程，重点支持公路、铁路、口岸、农业等基础设施建设。2012 年，在西藏和四省藏区、新疆新增人民币贷款分别达 212 亿元、256 亿元。

Xinjiang and Tibet: To enrich the border regions of Tibet and Xinjiang and improve the livelihood of local residents, CDB financed a raft of infrastructure construction projects ranging from highways, railways and ports, to agriculture. In 2012, our new loans to Tibet and Tibetan-populated areas in four provinces reached 21.2 billion yuan, while that to Xinjiang totaled 25.6 billion yuan.

2. 支持产业转型升级 | SUPPORT INDUSTRIAL UPGRADING

改造升级传统产业、发展战略性新兴产业，推进产业结构的调整优化，是实现可持续发展的重点。我们将资金主要投向产业转型升级的重点领域，并提供专业规划咨询服务。

The key to achieving sustainability lies in optimizing the industrial structure by transforming and upgrading traditional industries and developing strategic emerging sectors. We have mainly used our capital to support the key areas of industrial transformation and upgrading and provide professional consulting services on planning.

传统产业 Traditional Industries

2012年，我们将结构调整、技术改造作为钢铁、煤炭等传统产业资金投向的重点，支持煤矿企业兼并重组和资源整合类项目158个，发放贷款160亿元。还成立了船舶融资中心，为钻井平台、高技术船舶制造等提供53亿美元融资，促进航运业和船舶工业的稳定发展。

When channeling capital to traditional industries such as the iron, steel and coal industries in 2012, we prioritized structural adjustment and technological upgrading. We extended loans of 16 billion yuan to the coal industry in support of 158 merger and acquisition deals as well as resource integration projects. We also launched a financing center and provided 5.3 billion U.S. dollars in financing to drilling platforms and shipbuilding to enhance the capabilities of the shipping and shipbuilding industries.



支持大唐国际煤制天然气示范项目 Datang International Power Generation Company's Coal-derived Natural Gas Project



煤制天然气耗水量少，具有能源利用率高的特点。2011年，我们为大唐国际煤制天然气示范项目提供 60 亿元授信，支持阜新煤化工产业基地建设。

该项目投产后每年可实现产值 90 亿元以上，利税 7 亿元，为阜新、沈阳等城市提供天然气。项目涉及的上下游产业链条累计可为阜新增加 700 亿元以上的投资总量。截至 2012 年末，发放贷款 8.3 亿元。

Coal-derived natural gas consumes less water and is highly energy efficient. In 2011, we extended a credit line of 6 billion yuan to the Datang International Power Generation Company to help the company develop coal-

derived natural gas and support the construction of a coal chemical industrial base in Fuxin.

When put into operation, the project will generate more than 9 billion yuan in annual industrial output and some 700 million yuan in tax revenue, and it will supply natural gas to the cities of Fuxin and Shenyang. It is expected to drive an aggregate investment of 70 billion yuan to the upstream and downstream industry chains. By the end of 2012, CDB had extended loans of 830 million yuan to the project.

战略性新兴产业 Support Strategic Emerging Industries

2012年，我们加强了对战略性新兴产业的支持，注重对成长型企业的开发培育，支持了清华同方LED、信威通信、歌尔声学等企业发展及重点项目建设，全年新增战略性新兴产业贷款2,235亿元。

We made great efforts in 2012 to cultivate and foster start-up companies of strategic significance, including Tsinghua Tongfang LED, Xinwei Telecommunication and Goertek, issuing new loans of 223.5 billion yuan.

支持歌尔声学 Support Goertek



我们自2004年起向歌尔声学提供资金，近十年来，先后支持其多媒体传感器、蓝牙耳机等项目，使歌尔声学由单一业务企业成长为微型电声元器件和消费类电声产品的声学整体解决方案提供商，并跻身电声产品市场国际同业前三名。截至2012年末，累计发放贷款2亿元。

“看好歌尔声学垂直一体化模式的价值，这种模式使得公司能够跟随苹果、三星等大客户更快速更优质更低成本的创新，这种模式在全球范围也是稀缺的。”

——中国国际金融有限公司（CICC）研究报告

It has been almost 10 years since we first provided capital support to Goertek. Since 2004, we have helped Goertek develop multimedia sensors, bluetooth headsets and other

leading products, and we have watched it ascend into the top three of the world's electro-acoustic industry. By the end of 2012, CDB had extended loans of 200 million yuan to Goertek.

"We are optimistic about the value of Goertek's vertical integration business model. The model will allow the company to follow Apple, Samsung and other industry leaders to pursue faster, cheaper and higher quality innovation. Such a model is very rare in the world."

—China International Capital Corporate
Research Report

科技创新 Spur Technological Innovation

我们发布《关于支持企业科技创新发展工作的意见》等扶持政策，与国家科技部等政府部门合作，引导金融资源向科技创新领域倾斜，提升科技创新实力。2012 年，我们重点支持了北京中关村、武汉东湖、上海张江等国家自主创新示范区建设。截至 2012 年末，累计发放科技贷款 2,674 亿元，贷款余额 1,880 亿元。

To raise the corporate capacity for technological innovation, we released a guideline on supporting the technological innovation of enterprises and we collaborated with the Ministry of Science and Technology and other government departments to direct more financial resources toward areas of technological innovation. In 2012, we financed the construction of national innovation zones in Zhongguancun in Beijing, Donghu in Wuhan and Zhangjiang in Shanghai. By the end of 2012, we had extended science and technology loans totaling 267.4 billion yuan and posted an outstanding loan balance of 188 billion yuan.

推进张江示范区建设发展 Zhangjiang National Innovation Zone

上海张江示范区是第三个国家自主创新示范区，云集众多高科技企业与研发机构。2012 年，我们推进与示范区的科技金融合作，与小额贷款公司合作，实现担保方式创新，发挥“投贷债租证”全牌照优势，为区内科技型中小企业提供系统性金融服务，同时支持区内基础设施建设。截至 2012 年末，发放科技型中小企业贷款 8,000 万元，基础设施贷款 2 亿元。

Zhangjiang National Innovation Zone, the third of its kind in China, is the seat of many high-tech companies and research and development institutions. In 2012,

we collaborated with the innovation zone to provide systematic financing services to local small and medium-sized enterprises and support local infrastructure construction by engaging micro-credit policy companies, adopting innovative financing guarantees and exploiting the bank's advantages in possessing full license qualifications to deal in investment, loans, bonds, leases and securities. By the end of 2012, CDB had extended 80 million yuan and 200 million yuan in loans to local technology companies and infrastructure facilities, respectively.

文化产业 Boost the Cultural Industry

我们创新融资模式支持文化产业发展，丰富人民生活，促进社会建设。重点支持新闻、出版发行等九大产业，成功发起我国第一支文化产业基金——华人文化产业投资基金。截至 2012 年末，文化贷款余额 1,438 亿元，同比增长 119%。

We boosted the development of the cultural industry through innovative financing to enrich people's lives and boost social development. Nine key sectors, including media and publishing, have been set as priorities. We also successfully launched China Media Capital, the country's first fund for the cultural industry. By the end of 2012, the balance of our cultural loans had hit 143.8 billion yuan, up 119 percent year on year.

资助建设中华回乡文化园 Finance the Chinese Cultural Park of Hui Nationality



宁夏银川市中华回乡文化园是全国唯一以展示、弘扬回族文化为主题的文化产业示范基地。截至 2012 年末，开行宁夏分行向该园基础设施建设项目发放贷款 1.9 亿元。3-5 年内年均接待旅游者 50 万人次以上，将有助于回族文化的传播与保护。

The Chinese Cultural Park of Hui Nationality in Yinchuan City of Ningxia Hui Autonomous Region is China's only

cultural industrial park highlighting the Hui culture. By the end of 2012, CDB's Ningxia Branch has extended 190 million yuan in loans to finance infrastructure construction in the park. The number of visitors to the park is expected to exceed 500,000 in three to five years, injecting new vitality into the province's tourism industry.

物流流通产业 Support the Logistics and Distribution Industry

我们发挥政府与市场之间的桥梁作用，重点推动农产品和农机流通网络、跨境边贸物流流通基础设施、综合性专业市场、大型物流基地、航空快递枢纽等领域的重大项目，缓解我国物流流通产业融资瓶颈。截至 2012 年末，累计发放贷款 1,942 亿元，贷款余额 744 亿元。

Like a bridge connecting the market and the government, we have made great efforts to facilitate the development of key logistics and distribution infrastructure, such as distribution networks for farm produce and agricultural machinery, logistics and distribution facilities in border regions, large-scale specialized markets and logistics bases, and air express terminals. By the end of 2012, we had extended 194.2 billion yuan in loans to the logistics and distribution industry, posting a loan balance of 74.4 billion yuan.

支持物流流通 Support Logistics and Distribution

2012 年，我们支持了沿边跨境物流流通项目——东兴市北仑河国际商贸城工程。项目建设整合了各类专业市场，打造中国 - 东盟开放合作新平台，支持东兴市发挥边贸优势，做大做强边民互市贸易区，进一步促进东兴市沿边开发开放。截至 2012 年末，已投放贷款 1 亿元。

We supported the construction of the Beilunhe International Trade Center in Dongxing City, a cross-border logistics project aimed at integrating different sorts of specialized markets to fully exploit the city's advantages in border trade and deepen China-ASEAN cooperation. By the end of 2012, CDB had extended 100 million yuan in loans to the project.



服务“三农”发展 | SUPPORT “SAN NONG”

推动县域融资机制建设，缓解制约“三农”发展的突出问题。我们在县域逐步建立起政府、金融机构、企业与农户多方合作的机制，吸引了大量资金投入县域经济。我们的新农村建设贷款，从2006年的500多亿元增长到2012年的6,767亿元，增长近13倍；金融服务延伸到2,000多个市县；贷款覆盖农村电网、县乡公路、污水、垃圾处理等农村基础设施以及农业产业化等“三农”发展领域。

We focused on the establishment of financing mechanisms in Chinese counties to ease prominent issues restricting the development of "San Nong", the Chinese term for agriculture, farmers and rural areas. We have gradually established a multilateral cooperative mechanism incorporating the government, financial institutions, enterprises and farming households at the county level to attract funds toward the development of county-level economies. Our loans to new rural construction expanded from about 50 billion yuan in 2006 to 676.7 billion yuan in 2012. We have extended our financial services to more than 2,000 cities. CDB loans have been directed to where they are most needed in rural development, including the construction of power grids, highways, wastewater treatment and trash disposal facilities, among other infrastructure facilities, as well as agricultural industrialization.

1. 粮食安全 | FOOD SECURITY

中国是世界上人口最多、粮食消费量最大的国家。我们建立了“以市县合作为基础，以平台与合作机构建设为手段，以多级风险分担和补偿为保障”的融资机制，支持农业示范区建设。在黑龙江、江苏等32个地区开展试点工作，已覆盖153个国家级农业示范区中的71个。

China is home to the world's largest population and it is also the world's largest grain consumer. By implementing a financing mechanism guaranteed by multi-level risk sharing and compensation as well as cooperation at the county or city level, we have provided substantial support for the construction of agricultural demonstration zones. This mechanism has been put into experimental use in 32 regions, including Heilongjiang and Jiangsu provinces, covering 71 of China's 153 national agricultural demonstration zones.

支持黑龙江商品粮基地建设 Heilongjiang Commodity Grain Production Base



黑龙江省是我国粮食大省，2012 年粮食总产 1,114 亿斤，约占全国 10%。2011 年，开行黑龙江分行与黑龙江北大荒农垦集团签署 110 亿元合作协议。2012 年，成立垦区客户服务工作组，量身定制综合融资方案，发放贷款 13 亿元，支持垦区 100 个现代农业示范区建设。支持垦区实现粮食总产 460 余亿斤，生产总值 1,700 亿元的目标。

Heilongjiang Province, China's top grain-producing region, posted a gross grain output of 55.7 billion kg in 2012,

about one-tenth of China's total. CDB's Heilongjiang Branch and Heilongjiang Beidahuang Agricultural Reclamation Group entered into a cooperation agreement worth 11 billion yuan in 2011 with a financing plan tailor-made by a newly established CDB work team. We have extended 1.3 billion yuan in loans to the construction of 100 agricultural demonstration zones in the group's reclamation area. With our support, the group is expected to raise its grain output to more than 23 billion kg and realize a total output value of 170 billion yuan.

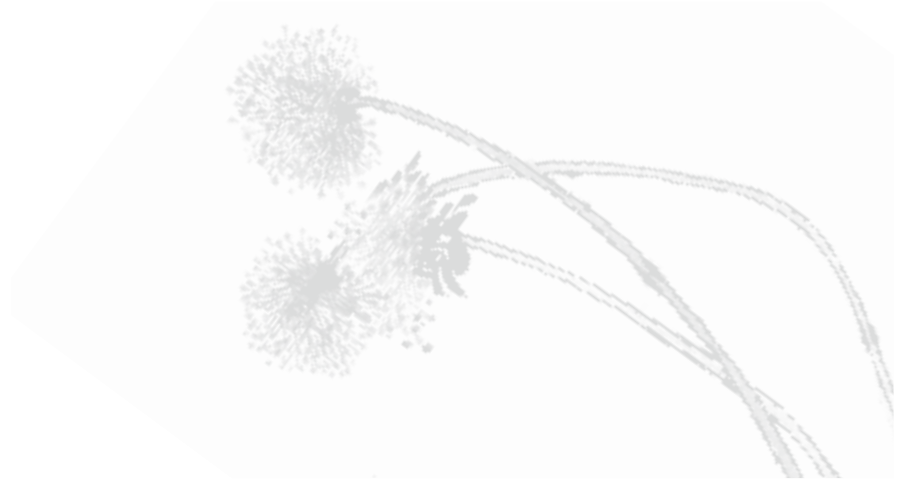
2. 农业现代化 | AGRICULTURAL MODERNIZATION

发达国家农产品加工程度达 80% 以上，而我国只有 45%。我们大力推动农业产业化，提高农产品附加值；支持农产品物流体系建设，畅通农产品流通渠道，为农户提供良好的市场环境与发展条件。截至 2012 年末，农业产业化建设贷款余额 287 亿元，发放农村现代农业示范区专项贷款约 80 亿元。

More than 80 percent of farm produce in developed countries gets processed, compared with just 45 percent that is processed in China. We have increased our support to boost agricultural industrialization, raise the added value of farm produce, optimize the logistics and distribution systems for farm produce, and improve the market circumstances and development conditions for farming households. By the end of 2012, CDB posted a loan balance of 28.7 billion yuan for agricultural industrialization and issued 8 billion yuan in special loans for the construction of agricultural demonstration zones.



贵州“小额农贷”支持农业产业化项目 Support agricultural industrialization projects in Guizhou with rural micro-credits



推动甘蔗产业化，增加就业和蔗农收入

Support Sugarcane Planting to Boost Employment and Raise Growers' Incomes



云南省甘蔗种植条件优越，但由于地区农业组织分散，缺乏资金，地方制糖企业难以扩大生产规模，蔗农生产积极性不高，收入增长缓慢。

2012 年，我们支持当地龙头企业发挥产业优势，通过专业合作社组织协调，向 8,717 户农户发放贷款 3,460 万元，支持甘蔗种植。为当地间接创造就业机会 2,000 多个，蔗农人均收入增长 900 多元。

Yunnan Province enjoys favorable conditions for sugarcane plantations, but disorganized production and a lack of capital have restricted the expansion of the local production scale and dampened the enthusiasm

of sugarcane growers who have not seen substantial increases in their income.

In 2012, we supported local leading enterprises to exploit the province's industrial advantages. In collaboration with specialized cooperatives, CDB issued loans of 34.6 million yuan to 8,717 sugarcane-growing households. These efforts indirectly created more than 2,000 jobs and increased the average per capita income of local sugarcane growers by more than 900 yuan.

3. 农村金融服务 | RURAL FINANCIAL SERVICES

我们自 2007 年设立首家村镇银行以来，始终坚持“支农支小、服务民生”的经营理念，向更多的农户提供便利的金融服务。截至 2012 年末，15 家村镇银行累计发放涉农贷款 76.92 亿元，受益农户 17.9 万户。我们推出农户联保等担保方式，为农户上门发放贷款，积极支持农业产业化，打造富民主导产业；提供更多的创业贷款，带动农民增收致富。

Since we established our first village bank in 2007, we have adhered to a business philosophy of improving people's livelihoods by supporting agriculture and small businesses. By the end of 2012, CDB's 15 village banks had extended agricultural loans of 7.692 billion yuan to 179,000 households. We have used an innovative multiple-household joint guarantee to reduce lending risks, offered loans at farmers' doorsteps, actively supported agricultural industrialization, fostered leading agricultural industries and offered more financing to start-up companies to help farmers earn more.



农村饮水安全工程 Water Safty Project



江西现代农业中小企业 Small and medium-sized enterprises engaged in modern agriculture in Jiangxi Province

支持贵州农户发展特色农业 Support Guizhou Province in Developing Farm Produce with Local Features



贵州独特的地理环境、气候条件和多样性生物资源是其发展特色农业的优势。我们帮助贵州连片特困地区农户与企业发展特色农业，截至 2012 年末，共向 16 个县授信 33 亿元，发放贷款 4.56 亿元，支持茶叶、中药材、乡村旅游等产业发展，惠及 35 个小微和龙头企业、63 个合作社、5,255 户农户，带动 20 万农民走上脱贫的道路。

“以前我们单家独户就种一季高粱加一季油菜，一亩地只有 1,700 元左右的收入。有了开行的贷款支持后，通过农民专业合作社搞 ‘1+1’（有机高粱和蔬菜）套种模式，现在一亩地收入超过了 6,000 元，在原来的基础上翻了三番还多，咱们农民年底还能像公司股东一样拿到分红。”

——贵州仁怀市苍龙街道办事处水塘村村主任 饶红

With its distinctive geographical conditions, climate and diversified bio-resources, Guizhou Province enjoys a host of advantages in developing agricultural products with local features. By the end of 2012, CDB had extended a credit line of 3.3 billion yuan to 16 counties and issued 456 million yuan in loans to the tea, traditional Chinese medicine and rural tourism sectors, benefiting 35 small enterprises and industry leaders, 63 rural cooperatives and 5,255 rural households. About 200,000 farmers have begun to shake off poverty.

"We used to plant sorghum and rape once a year, earning roughly 1,700 yuan per mu (1 hectare = 15 mu). With the support of CDB loans, we joined rural cooperatives to plant organic sorghum and vegetables together. Our income has more than tripled to 6,000 yuan per mu, and we can also earn year-end dividends from the cooperative as shareholders."

—Rao Hong, director of Shuitang Village, Canglong Subdistrict Office of Renhuai City in Guizhou Province

致力民生改善 | ENDEAVOR TO IMPROVE LIVELIHOODS

实现人人享有平等融资权，是开发银行致力金融普惠的重要目标。我们探索用批发的方式解决千家万户的共性问题，大力支持中低收入家庭住房、教育、中小企业、医疗卫生等基层民生领域，通过普惠金融帮助人们实现住有所居、业有所成、学有所教、病有所医。

Making financial services equally accessible to all is a significant target of our efforts to facilitate inclusive finance. CDB has managed to tackle problems facing thousands of households through wholesale services. These services have boosted the construction of affordable housing for families who need it, upheld equity in education, assisted small enterprises, and facilitated medical care and public health initiatives.

1. 中低收入家庭住房 | HOUSING FOR LOW-INCOME FAMILIES

我们关注中低收入家庭住房问题，自 2005 年开始支持保障性安居工程建设，帮助地方政府解决融资难题，引导和调动社会资金支持保障房建设。我们严格贷款投向管理，严禁贷款资金用于商业房地产领域。截至 2012 年末，我们累计向中低收入家庭住房建设发放贷款 6,744 亿元，总建筑面积约 4.4 亿平方米，建成房屋 713 万套，为全国 30 个省（自治区、直辖市）的 2,316 万中低收入群众解决了居住问题。2012 年新增保障性安居工程贷款人民币 1166 亿元，占同业份额的 65%。

We were concerned about the difficulties low-income families faced in obtaining housing. Since 2005, we have supported the construction of affordable housing by helping local governments overcome capital strains and channeling social funds to low-income housing construction. We strictly manage the use of our loans and forbid any of these funds from going toward commercial housing projects. By the end of 2012, we had extended affordable housing loans of 674.4 billion yuan. These loans have helped to build 7.13 million apartments with a total construction area of 440 million square meters for 23.16 million low-income families in 30 provinces, autonomous regions and municipalities. The incremental loan growth to social housing in 2012 totally 116.6 billion yuan, accounting for about 65 percent of the total industry.



成功发行全国首笔规模最大保障性住房私募债 60 亿元
Issue China's Largest Private Placement Bond for Affordable Housing



2012 年 3 月 26 日，我们作为牵头主承销商成功为北京市保障性住房建设投资中心发行保障房私募债 60 亿元，涉及 7 个项目、面积 247 万平米，可解决 29,527 户中低收入家庭住房困难，创造了全国保障房债券发行史上规模最大、支持项目最多、发行利率最低、认购人最多、筹备时间最短的记录，是破解社会瓶颈领域融资难题的有益尝试。

On March 26, 2012, CDB, as the lead underwriter, successfully helped the Beijing Protective Housing

Construction Center issue a private placement bond of 6 billion yuan for seven projects with an aggregate area of 2.47 million square meters for 29,527 middle- and low-income families. The bond is the biggest of its kind by value and subscriber amount, the lowest by interest rate, and takes the shortest time to prepare but supports the most projects at one time. It has been an invaluable tool for tackling financing difficulties in bottleneck areas that are essential to people's livelihood.

2. 中小企业贷款 | LOANS TO SMEs

同样的投入，中小企业可以比大企业多创造更多的就业机会。我们优化贷款服务，推动全国担保体系建设，培育担保公司、投融资公司、小额贷款公司等合作机构近2,000家，聚合各方力量，支持中小企业成长。截至2012年末，中小企业贷款余额1.81万亿元，小微企业贷款余额7,843亿元，支持中小企业和个体经营户187万户，创造就业岗位487万个。

Given the same capital input, small enterprises can create more jobs than large enterprises. We have been actively

optimizing our loan services to support the expansion of small and medium-sized enterprises, facilitating a nationwide credit guarantee system. To date, we have incubated nearly 2,000 companies specializing in the guarantee business, investment and financing, and petty loans. By the end of 2012, CDB posted 1.81 trillion yuan in outstanding loans for small and medium-sized enterprises, and another 784.3 billion yuan in loans to micro businesses. Some 1.87 million small enterprises and self-employed individuals have also benefited from these loans, which have helped to generate 4.87 million jobs.

开鑫贷社会金融服务平台 Kaixindai Social Financial Services Platform



2012年，我们与江苏金农股份有限公司共同出资设立“开鑫贷社会金融服务平台”。截至年末，该平台已注册用户3,211人，担保机构48家，累计成交4.9亿元，吸引省内外853个社会投资人，支持了338家小微企业和个体工商户。平台将政府的组织优势与我们的“理念+品牌+资金+技术”优势结合，共同为中小微企业民间融资服务。

In 2012, CDB and Jiangsu Jinnong Corporation jointly invested in the social financial services platform Kaixindai.

By the end of 2012, some 3,211 users and 48 guarantee institutions have registered with the platform, completing deals worth 490 million yuan. About 853 social investors both in and outside the province have been engaged, providing support to 338 micro businesses and self-employed individuals. The platform has combined the organizational advantages of the government with our advantages in business philosophy, brand name, capital and technology, and provided private financing services for small and micro businesses.

支持青年创业 Support Start-up Business



青海省民和县聋哑青年张彦 2006 年创办了民和龙彦餐具消毒公司。2007 年，我们为其提供 10 万元青年创业贷款解决资金周转困难，并委派优秀的创业导师上门指导服务。张彦通过后续的 70 万元贷款支持，不断扩大经营规模，生产的消毒餐具销售当地 300 多家餐饮单位，公司招收的 35 名员工全部为下岗失业人员，其中有 12 名残疾人。

青海分行为众多的青年创业者提供机会。截至 2012 年末，累计发放青年创业贷款 3,867 万元，共支持全省 358 名各族青年自主创业，直接创造就业岗位 3,000 余个。

Zhang Yan, a deaf mute living in Minhe County in Qinghai Province, started a dinnerware disinfection company in 2006 but encountered liquidity difficulties.

We helped Zhang out with a loan of 100,000 yuan in 2007 and asked a veteran business consultant to mentor the young entrepreneur. With an additional loan of 700,000 yuan from CDB, Zhang has expanded the company's production scale, hired 35 previously laid-off workers, including 12 disabled workers, and sold products to more than 300 customers in the catering business.

CDB's Qinghai Branch has helped hundreds of young Chinese people start their own businesses. By the end of 2012, it had extended business startup loans of 38.67 million yuan to the province's 358 young entrepreneurs of various nationalities, directly creating over 3,000 jobs.

3. 助学贷款 | STUDENT LOANS

中国高校在校贫困生比例达 20%。我们连续八年开展助学贷款工作，帮助贫困家庭学生圆大学梦。截至 2012 年末，累计发放助学贷款 420 亿元，惠及学生 774 万人次，覆盖全国 25 个省（市）、1,767 个县（区）和 2,594 所高校。目前，开行助学贷款的占比已达 85% 以上。

It is estimated that about 20 percent of China's undergraduates come from impoverished families. We have provided student loans for eight consecutive years. By the end of 2012, the total student loans issued by CDB hit 42 billion yuan, benefiting 7.74 million students in 25 provinces and cities, 1,767 counties and districts and 2,594 colleges and universities. About 85 percent of China's student loans currently come from CDB.

助学贷款毕业生专场招聘会 Job Fair for Graduates with Student Loans



截至 2012 年末，开行吉林分行累计发放助学贷款 10 亿元（包括生源地贷款），覆盖全省 40 所省属高校，55 个县、区，惠及 10 万名家庭经济困难学生。我们于 2012 年 12 月在长春组织召开了“2013 年国家开发银行助学贷款高校毕业生专场招聘会”，11,500 余名我们助学贷款资助的毕业学生入场应聘，签约率超过 20%。

student loans of 1 billion yuan, including loans offered in students' hometowns. These loans covered 100,000 students with financial difficulties in 40 provincial colleges in 55 counties and districts. In December 2012, we organized a special job fair for graduates with student loans. Over 20 percent of 11,500 graduates with CDB loans signed employment contracts at the job fair.

By the end of 2012, CDB's Jilin Branch had extended

4. 医疗卫生 | MEDICAL CARE AND PUBLIC HEALTH

我国医疗卫生条件城乡差距大，医疗资源分布极不均匀，无法满足公众的需求。我们为县级医院、妇幼卫生保健站等医疗卫生机构的新建、改建和扩建提供资金；支持医疗护理、保健康复、远程诊断医疗等新兴医疗服务产业的发展，努力实现人人病有所医。截至 2012 年末，共支持医疗卫生项目 618 个，发放贷款 271 亿元。

The urban-rural gap in medical care and public health is huge in China, and the imbalanced allocation of medical

resources makes it hard to satisfy the needs of the public. We have financed the construction, renovation and expansion of county-level hospitals and medical clinics and supported the development of nursing, health care and rehabilitation services, remote diagnostics and other burgeoning medical services so that medical care and treatment could be available to everyone who needs it. By the end of 2012, CDB had financed 618 medical projects with 27.1 billion yuan in loans.

贵州省松桃苗族自治县长兴堡镇中心卫生院建设

Central Health Institute at Changxingpu Township of Songtao Miao Autonomous County in Guizhou Province



修建前 Central Health Institute before renovation (photo)

贵州省武陵山连片特困地区的县乡村三级卫生保健网络不健全，基础设施薄弱，群众就医难的问题突出。2012 年，开行贵州分行向当地的铜仁松桃、德江、思南、印江 4 个县 的 5 个医疗卫生项目发放贷款 1 亿元，建成后将可解决 40 万基层群众的就医难题。

Due to a lack of medical facilities, it used to be very



修建后效果图
Central Health Institute after renovation (artist's rendering)

difficult for the residents in the poverty-stricken Wuling Mountain in Guizhou Province to receive medical treatment. In 2012, CDB's Guizhou Branch extended 100 million yuan in loans to five medical projects in the four poverty-stricken counties of Songtao, Dejiang, Sinan and Yinjiang. These projects are expected to benefit a population of 400,000.

推进绿色金融 | FACILITATE GREEN FINANCING

2012 年环保数据 CDB's 2012 Data on Environmental Protection

Loans for the comprehensive treatment of watersheds and urban environments +23.9%

Per capita paper consumption: -4%

Green procurement 100%

流域、城市环境综合治理发放贷款额 +23.9%

Cover 19 sectors of three industries

环保及节能减排发放贷款总额 +9.21%

Video equipment has been installed in the headquarters and all branches 100%

人均用水 -4.45%

覆盖 3 大领域 19 个子行业

Total loans for environmental protection, energy conservation and emissions reduction +9.21%

总行及国内分支机构视频设备覆盖率 100%

Per capita water consumption -4.45%

Loans for industrial pollution treatment and the recycling economy +44.25%

绿色采购率 100%

贷款项目环评率 100%

人均用纸 -4%

工业污染治理和循环经济发放贷款额 +44.25%

Loan projects under environmental assessment 100%

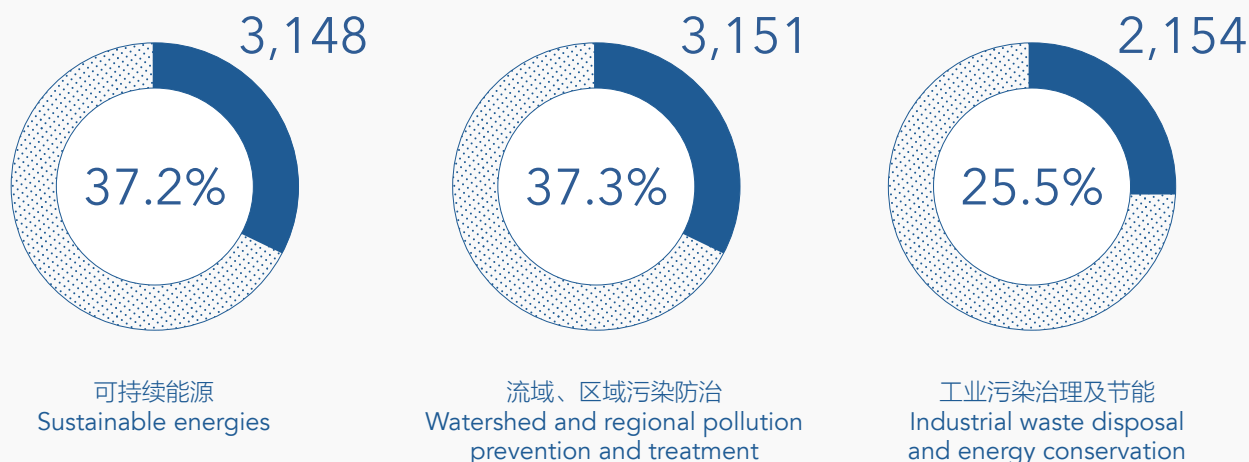
人类活动正在改变地球的气候和环境。我们积极承担应对气候变化和环境保护责任，强化绿色信贷管理，推动金融创新，致力实现人与环境的和谐共生。

2012 年，我们出台《环保及节能减排业务的指导意见》等文件，明确年度目标和重点工作，持续扩大绿色信贷规模和业务创新投入。截至年末，我们的环保节能减排项目覆盖污水垃圾处理、清洁能源等 19 个行业和领域，环保及节能减排贷款余额从 2006 年的 1,358 亿元升至 8,453 亿元，增加了 5 倍。

Human activities are changing climates and environments on Earth. We are enthusiastically tackling climate change, shouldering our responsibility in environmental protection, enhancing green credit management, improving the credit structure and boosting financial innovation to facilitate the harmonious coexistence of man and the environment.

In 2012, we released the Guidelines on Business Supporting Environmental Protection, Energy Conservation and Emission Reduction, set the year's priorities and business targets, and continuously expanded our green credit scale and capital input in business innovation. By the end of 2012, our loan balance in support of environmental protection, energy conservation and emissions reduction in 19 sectors, including wastewater and garbage disposal and clean energy, hit 845.3 billion yuan, up from 135.8 billion yuan in 2006.

2012 年末环保及节能减排贷款余额结构 Balance Structure for Environmental Protection, Energy Conservation and Emissions Reduction Loans



单位：亿元
Unit: 100 million yuan

1. 支持可持续能源项目建设 | SUPPORT SUSTAINABLE ENERGY

全球约有 12 亿人无法获得电力，还有近 28 亿人依赖木柴或其它生物质能来做饭取暖。我们响应联合国秘书长潘基文“人人享有可持续能源”倡议，支持可持续能源发展，促进能源结构调整，成为全球太阳能、风能产业最大的融资支持者。

About 1.2 billion people across the world live without electricity, while another 2.8 billion rely on timber or other biomass energy for cooking and heating. We have responded to UN Secretary-General Ban Ki-moon's "Sustainable Energy for All" initiative to boost the development of sustainable energy, facilitate the adjustment of the energy structure and put the greatest efforts toward financing solar and wind industries across the world.

支持风电基础设施建设 Support Wind Power Development



甘肃酒泉素有“世界风库”之称，是中国第一个千万千瓦级风电基地。自 2008 起，我们支持甘肃酒泉千万千瓦级风电基地科学有序地开发风电资源，促进经济发展，改善能源结构。截至 2012 年末，累计投放贷款 85 亿元，支持风电项目 22 个，总装机容量 274 万千瓦，按火电每千瓦时电量消耗 360 克标准煤计算，相当于每年节约标煤 187 万吨，减少烟尘 3.7 万吨、CO₂ 487 万吨、SO₂ 1.6 万吨。

截至 2012 年末，我们累计发放风电贷款超过 1,140 亿元，支持了内蒙古、吉林、黑龙江、山西、山东等地区 392 个项目。

With abundant wind resources, Jiuquan in Gansu Province is the seat of China's first wind power base with an installed capacity of 10 million kilowatts. We began to provide financial support to Jiuquan in 2008 to facilitate the steady and healthy development of a wind power base, boost the local economy and improve the energy structure. By the end of 2012, we had extended aggregate loans of 8.5 billion yuan to 22 wind power projects with a total installed capacity of 2.74 million kilowatts. Compared to a thermal power plant that consumes 360 grams of coal equivalent per kwh, some 1.87 million tonnes of coal equivalent have been saved each year and

smoke dust, carbon dioxide and sulfur dioxide emissions reduced by 37,000 tonnes, 4.87 million tonnes and 16,000 tonnes, respectively.

By the end of 2012, we had issued wind power loans of 114 billion yuan to 392 projects in Inner Mongolia Autonomous Region and Jilin, Heilongjiang, Shanxi and Shandong provinces.

支持水电建设 Support Hydropower Development



澜沧江景洪电站 Lancangjiang Jinghong Power Station

我们承诺贷款 215 亿元用于支持中国第二大、世界第三大水电站——溪洛渡水电站项目建设。该项目是“西电东送”的骨干工程，水电站总装机容量 1,386 万千瓦，每年可替代火电发电量约 556 亿千瓦时，按火电每千瓦时电量消耗 360 克标准煤计算，相当于减少燃煤 2,200 万吨，减排 CO₂ 4,000 万吨、SO₂ 40 万吨，对实现中国能源合理配置，改善电源结构，改善生态环境，促进西部地区特别是川、滇金沙江两岸少数民族地区的可持续发展具有重大意义。截至 2012 年末，已累计发放贷款 54.75 亿元。

We promised to provide 21.5 billion yuan in loans for the construction of the Xiluodu Hydroelectric Plant, the second largest of its kind in China and the third largest in the world. A backbone project of the West-East Power

Transmission Program, the plant has a total installed capacity of 13.86 million kilowatts and generates 55.6 billion kwh of electricity a year, saving 22 million tonnes of coal equivalent and cutting emissions of carbon dioxide and sulfur dioxide by 40 million tonnes and 400,000 tonnes a year, respectively, compared to a thermal power plant, which consumes 360 grams of coal equivalent per kwh.

The project is conducive to rationalizing China's energy allocation, improving the power supply structure and environment, and facilitating the sustainable development of western regions, especially areas mainly inhabited by ethnic minorities on both sides of the Jinsha River, which runs through Sichuan and Yunnan Provinces. By the end of 2012, we had extended loans 5.475 billion yuan to the project.

2. 推进节能减排 |

BOOST ENERGY CONSERVATION AND EMISSIONS REDUCTION

我们持续推进节能减排业务发展，密切关注节能减排新技术的研发和应用，重点支持燃煤工业锅炉改造、区域热电联产、绿色照明等十大节能工程。2012年，发放十大节能工程贷款148亿元，年末贷款余额同比增长8%。

We have persistently pushed the upgrading of traditional industries for energy conservation and emissions reduction,

closely tracking the development and application of new technologies and prioritizing 10 kinds of key projects, including the upgrading of coal-fired industrial boilers and furnaces, combined heat and power facilities, and green lighting. In 2012, CDB extended 14.8 billion yuan in loans to these projects, with the relevant year-end loan balance up 8 percent year on year.

支持“蓝天工程”煤改气项目 Support "Blue Sky" Coal-to-gas Project



2012年，开行新疆分行承诺15.8亿元支持“乌鲁木齐大气污染治理蓝天工程”。该工程对189家燃煤供热单位、431台大型燃煤供热锅炉实施了天然气改造，替代燃煤供热面积1.16亿平方米，使天然气供热面积达到全市供热总面积的76%。工程规模和效率创全国省会城市大气污染治理之最。

全年实现减少燃煤消耗500万吨，减排SO₂ 3.5万吨，烟尘1.7万吨，空气质量优良天数创17年来监测记录的同期最好成绩。

In 2012, CDB's Xinjiang Branch agreed to provide 1.58 billion yuan in loans to the "Blue Sky" air pollution treatment project in Urumqi. Some 431 large coal-fired

boilers of 189 heating units have been transformed into ones powered by natural gas, involving a heating area of 116 million square meters. As a result, about 76 percent of the city's total heat supply is now generated by natural gas.

Because of this project, the largest and most efficient of its kind among all of China's provincial and regional capitals, Urumqi's coal consumption has decreased by 5 million tonnes a year, while the emissions of sulfur dioxide and smoke dust were cut by 35,000 tonnes and 17,000 tonnes, respectively. Meanwhile, in 2012, local people enjoyed the greatest amount of days with fine air quality since the environmental authority started to monitor air quality 17 years ago.

3. 工业污染治理 |

INDUSTRIAL POLLUTION TREATMENT

我们大力支持工业污染治理与循环经济产业化发展，重点支持燃煤锅炉脱硫改造、固体废物资源化利用等循环经济项目。2012 年，发放工业污染治理和循环经济贷款 502 亿元，年末贷款余额同比增长 42%。

We have made all-out efforts to support the industrialization of industrial waste disposal and the recycling economy

and given priority to the construction of desulfurization facilities for coal-fired boilers, the reuse of solid waste and other projects related to the recycling economy. In 2012, CDB issued 50.2 billion yuan in loans to the treatment of industrial waste and the recycling economy, with the year-end loan balance up 42 percent year on year.

支持亚洲最大再生铜冶炼项目 Asia's Biggest Recycled Copper Smelting Project



2012 年，广西梧州年产 30 万吨再生铜冶炼项目落户梧州再生资源循环利用园，成为亚洲最大的再生铜冶炼项目。

我们提供 22 亿元融资支持。该项目以废杂铜为原料，采用先进的冶炼技术，并在生产环节中充分考虑节能减排及环保要求，安装了布袋除尘、残余粉尘回收利用和电解废水循环系统，投产后再生金属冶炼能耗仅为原矿冶炼的 22%。每年可节约 7,000 万吨原铜矿，促进当地形成完善的再生资源回收系统。

In 2012, a 300,000-tonne recycled copper smelting project was launched in Wuzhou Park for the Recycling of Renewable Resources, the largest of its kind in Asia.

We offered a 2.2 billion-yuan loan to this project that uses copper waste as a raw material and incorporates advanced smelting technology. As its production line has been equipped with a dust and wastewater recycling system, the project's energy consumption will be just 22 percent of that using undressed ore for smelting. Each year, some 70 million tonnes of raw copper ore will be saved, and the project will also help facilitate the recovery of renewable resources.

4. 流域及城市环境综合治理 | COMPREHENSIVE ENVIRONMENTAL TREATMENT IN WATERSHEDS AND CITIES

2012年，我们加大对城镇污水处理、污水管网和中水回用系统、区域环境综合整治、流域水污染防治、面源污染治理等项目的支持力度，发放流域、城市环境综合治理贷款 892 亿元，年末贷款余额同比增长 32%。

In 2012, we granted more financial support to the disposal of urban sewage, the construction of sewage pipes and wastewater recycling systems, comprehensive environmental treatment in different regions, water pollution prevention and treatment within watersheds and non-point pollution treatment. We have extended 89.2 billion yuan in loans to these areas, with the year-end loan balance rising by 32 percent in 2012.

环巢湖地区治理 Environmental Treatment Around Chaohu Lake



巢湖污染严重，是国家水污染重点治理的“三河三湖”之一。

2012年，开行与安徽省政府开展合作，形成流域治理的长效资金支持和风险分担机制，承诺贷款 100 亿元支持环巢湖地区生态保护修复一期工程项目。该项目涉及污染源治理、引江济巢、环湖生态修复、旅游开发等多个领域，将有效改善巢湖流域的基础设施和生态环境，为居民饮用水源安全提供保障。

Chaohu Lake is one of China's six seriously polluted water systems that demand intensive environmental treatment.

In collaboration with the Anhui Provincial Government, we established a risk-sharing mechanism in 2012 that provides long-term financial support to watershed management within the province. We have agreed to extend a 10 billion-yuan loan to the first phase of the ecological protection and restoration project around Chaohu Lake. The project involves pollution treatment, water replenishment, ecological rehabilitation and tourism development, and it will effectively improve the infrastructure facilities and ecological environment around Chaohu Lake and ensure the safety of the sources of local drinking water.

推动大庆油田生态环境改造 Facilitate the Environmental Transformation of the Daqing Oilfield



大庆龙凤湿地自然保护区是中国最大的城市湿地。受周边石化企业影响，污染十分严重。

自 2010 年起，我们持续支持大庆龙凤湿地环境整治工程。截至 2012 年末，已累计发放贷款 10 亿元。该工程集生态环境改造、水污染治理和文化产业开发于一身，可使当地整个湿地生态系统恢复平衡状态，污水、垃圾得到有效处理。目前，当地湿地土壤达到国家《土壤环境质量标准》规定的一级标准；水质 PH 值 7.36；周边空气污染指数从 100 左右降低到 50 以下；累计增加鸟类新物种 5 类；湿地保护面积增加近 60 公顷，总面积 5,050 公顷，当地区域生态环境总体质量大幅提升。

The Daqing Longfeng Wetland Nature Reserve, the largest urban wetland in China, has been seriously polluted by the peripheral petrochemical enterprises.

CDB's Heilongjiang Branch started to finance the nature reserve's environmental treatment in 2010. By the end of 2012, the branch had extended loans of 1 billion yuan. The project involving ecological improvement, water pollution treatment and the development of the cultural industry is expected to restore the balance of the wetland's ecological system and facilitate the proper disposal of all trash and waste. The local soil quality has risen to the first grade by China's national soil quality standards, while the ph value of the local water is 7.36. The pollution index of surrounding air has fallen from around 100 to below 50. Five new bird species were found in the wetland reserve that has expanded by nearly 60 hectares to 5,050 hectares, and the wetland's ecology has improved dramatically.

开展国际合作 | STAGE INTERNATIONAL COOPERATION

全球可持续发展需要各国企业、机构间的密切合作与共同努力。开行坚持平等互利原则，在世界范围内开展金融合作，分享专业知识和经验，促进合作国改善基础设施、发展现代农业、创造就业机会，推动建立公平公正、包容有序的世界经济金融新秩序。

Enterprises and institutions in different countries must work closely with one another and make concerted efforts to achieve global sustainability goals. CDB holds to the principles of equality and mutual benefit, strengthens financial collaboration in the global arena to share expertise and experiences, assists participating countries in improving their infrastructure, developing modern agriculture and creating jobs, and facilitates the establishment of a fair, equitable, inclusive and well-managed new international financial system.

开行的国际实践 CDB's International Practices

195

国际合作业务覆盖 195 个国家和地区

International business covering 195 countries and regions

2,245

外币贷款余额 2,245 亿美元，外币贷款不良率 0.31%

Outstanding foreign currency loans totaling 224.5 billion U.S. dollars, with a bad loan ratio of 0.31 percent

2,700

境外人民币贷款余额 700 亿元，国际合作业务贷款累计发放 2,700 亿美元

Outstanding offshore RMB loans totaling 70 billion yuan and aggregate loans for international cooperation amounting to 270 billion U.S. dollars

美洲

- 中国 - 委内瑞拉联合融资基金，支持委农业、电力、基础设施、社会民生等领域近 200 个项目，创造就业岗位逾 300 万个
- 支持中国和巴西企业在电站、新能源、输电网等领域的合作
- 推动中国和牙买加在高速公路基础设施领域合作

The Americas

- Support the China-Venezuela joint financing fund and assist in nearly 200 projects involving agriculture, electricity, infrastructure and people's livelihoods that have created more than three million jobs
- Support China-Brazil collaborations on power plants, new energy and power grid
- Facilitate expressway infrastructure cooperation between China and Jamaica



欧洲

- 设立 20 亿欧元中国 – 德国中小企业发展专项资金
- 支持金风科技、华锐风电等中国企业开拓欧洲可再生能源市场

Europe

- Set up the 2 billion-euro Sino-Germany Special Fund for Small and Medium-sized Enterprises
- Support Chinese enterprises such as Goldwind and Sinovel Wind Group's exploration of the European renewable energy market

非洲

- 开展坦桑尼亚数字电视运营业务，实现中国主流媒体首次落地非洲
- 马拉维、莫桑比克、赞比亚等国棉花种植加工项目带动当地约 20 万农民增收
- 埃塞俄比亚皮革加工项目每年可增加当地出口创汇 2,000 多万美元，约 10 万养殖户间接受益

Africa

- Support Tanzania's development of digital TV services and help China's mainstream media enter the African market for the first time
- Finance cotton planting in Malawi, Mozambique and Zambia to benefit approximately 200,000 farmers
- Finance Ethiopia's leather processing projects, which generate foreign exchange income of more than 20 million U.S. dollars a year, benefiting some 100,000 contracted households

大洋洲

- 支持巴布亚新几内亚天然气项目
- 支持斐济水电站建设

Oceania

- Support Papua New Guinea's natural gas project
- Support Fiji's hydropower plants

亚洲

- 支持斯里兰卡莫拉格哈坎达灌溉项目，为斯东北部水稻种植区提供稳定、充足的灌溉水源
- 支持印度尼西亚、柬埔寨、老挝、越南等国电站建设，为国民经济发展和居民生活提供稳定电力供应

Asia

- Finance Sri Lanka's Moragahakanda Irrigation Project to provide steady and sufficient irrigation water for a rice-growing base in the country's northeast
- Support Indonesia, Cambodia, Laos and Vietnam in developing power plants to ensure steady power supplies for economic development and household consumption

1. 亚洲 | ASIA

新兴市场和发展中国家已成为拉动全球经济增长的重要力量。我们与亚洲各国扩大本币结算和贷款业务，促进贸易与投资便利化。目前，已与上合银联体成员行签署合作协议，承诺授信总额 33.39 亿美元及 8,600 万元人民币，开展货币互换、联合融资等合作。

Emerging markets and developing countries have become significant engines driving global economic growth. We work to expand local currency settlements and lending businesses with Asian countries and to facilitate trade and investment. We currently have a cooperation agreement with the Inter-bank Consortium of the Shanghai Cooperation Organization. Through this agreement, we have pledged credit lines of 3.339 billion U.S. dollars and 86 million yuan and promised to conduct currency swaps and joint financing activities.

可持续发展倡议 Sustainable Development Initiative

**上海合作组织银行联合体理事会
可持续发展倡议**

2012年6月5日，我们，上海合作组织银行联合体成员行在中国北京举行的上海合作组织银行联合体第八次会议上，意识到金融对促进可持续发展及解决全球性社会和环境问题中扮演的重要角色。

作为负责投融资的金融机构履行社会责任的具体体现具有重要的意义。

注意到上合银联体成员行在促进本地区经济和社会可持续发展方面采取积极行动以及在领域取得的积极成果，

共同决定并承诺，将遵循《上海合作组织宪章》及《上海合作组织银行联合体（合作）协议》，继续加强上合成员国及本地区可持续发展领域的合作。

特此提出以下倡议：

1. 为实现经济和社会可持续发展，我们将根据各国经济社会发展状况及需求发展自身的社会责任管理机制，增强符合各成员国特点的可持续发展方式。
2. 我们将重申将继续通过合作促进上合组织成员国社会和经济的发展，积极支持本地区经济发展、社会进步及生态和谐的大国合作目标。
3. 在提供金融服务和融资时，我们将优先支持致力于发展工业产业、基础设施（包括建筑、交通、能源等）、农业、提高居民生活水平、解决就业问题及保护环境的项目和企业。
4. 我们倡议，能源安全与世界经济稳定和各国可持续发展息息相关，我们将继续在能源领域的紧密合作，并致力于实现可持续发展保障。
5. 我们将加强金融普惠，特别是提高对经济欠发达地区及偏远地区居民和中小企业金融普惠方面的合作。
6. 我们倡议，“绿色经济”对于实现可持续发展，特别是调整经济结构，应对气候变化及提高居民生活质量，具有重要意义。因而“绿色经济”是吸引我们合作的优先方向。
7. 我们相信，企业社会责任有助于实现可持续发展，我们鼓励共同遵循这一领域相关国际协议和准则，多开展国际标准和符合本国特点，完善企业社会责任管理体系，更积极地参与该领域的知识分享。
8. 我们认为，实现可持续发展是国际社会共同的责任和使命，需要政府、公民社会和监管部门广泛、深入参与。我们相信，我们的客户和利益相关方共同探索，为可持续发展做出新的贡献。

借此联合国可持续发展大会（里约+20峰会）召开前夕，我们承诺，将秉承互信、互利、平等、尊重多样文明，谋求共同发展的上合精神，加强合作，共同落实本倡议。

哈萨克斯坦开发银行代表

中国国家开发银行股份有限公司代表

吉尔吉斯斯坦结算储蓄银行代表

俄罗斯开发和对经济活动银行代表

塔吉克斯坦共和国国家储蓄银行（阿莫特特银行）代表

乌兹别克斯坦共和国国家对外经济活动银行代表

二〇一二年六月于北京

2012年6月5日，上海合作组织银行联合体理事会在京举行第八次会议，我们会同6家成员行发出《可持续发展倡议》，共同倡导履行社会责任，助力“绿色经济”，为成员国经济社会可持续发展做出新贡献。

On June 5, 2012, at the eighth session of the Shanghai Cooperation Organization (SCO) Inter-bank Consortium Council, we and five other member banks issued the Sustainable Development Initiative to jointly advocate and implement social responsibility initiatives, support the green economy and make new contributions to the sustainable development of SCO member countries.

2. 非洲 | AFRICA

我们成立了中非发展基金，结合非洲国家的实际需要，与当地政府、区域性组织、金融机构、企业开展多层次合作，支持了尼日利亚 TICT 港口项目、加纳 AWA 航空项目、马拉维、莫桑比克和赞比亚棉花种植加工项目等基础设施、农业和民生项目。

截至 2012 年末，基金已决定在 30 个非洲国家投资 61 个项目、决策出资额 23.89 亿美元，其中，2012 年当年新增出资 7.31 亿美元，为历年最高。

2012 年 7 月中非合作论坛第五届部长级会议上通过的《北京行动计划（2013-2015 年）》提出“中方将继续发挥中非发展基金的作用，逐步扩大到 50 亿美元的基金规模，进一步加强中非合作”。

We have established the China-Africa Development Fund, in addition to regularly conducting multi-level cooperation projects with local governments, regional organizations, financial institutions and enterprises in accordance with Africa's practical requests, and supporting a raft of infrastructure, farming and public well-being projects, such as the construction of the Tin-Can Island container terminal (TICT) in Nigeria, the Africa World Airlines (AWA) aviation project in Ghana and cotton planting in Malawi, Mozambique and Zambia.

By the end of 2012, the fund had decided to support 61 projects in 30 African countries with an aggregate contract investment of 2.389 billion U.S. dollars. In 2012, some 731 million U.S. dollars were invested, the highest amount on record.

Under the Beijing Action Plan (2013-2015) passed at the fifth ministerial conference of the Forum on China-Africa Cooperation in July 2012, "The Chinese side will continue to make good use of the China-Africa Development Fund and gradually scale it up to 5 billion U.S. dollars to strengthen China-Africa cooperation".





非洲“区域互联互通”一直被认为是其区域一体化进程核心难题。近年来，以加纳为首的西非地区经济发展迅速，但交通基础设施落后，尤其是航空运力不足对经济发展的制约愈发明显。我们支持 AWA 加纳项目，以改善加纳国内交通条件，助力加纳国内经济社会的发展。

2012 年 9 月 21 日，在加纳首都阿克拉国际机场，由海航航空、中非基金、加纳 SAS 金融集团、加纳社保基金共同投资的 AWA 航空成功首航。

“该项目的成功运营将有助于加纳成为西非物流集散中心，具有里程碑式的意义。”

— 中国驻加纳大使 龚建忠

The interconnectivity of the African continent has been the most prominent obstacle to regional integration. Although the economy of western Africa, led by Ghana, has grown rapidly in recent years, outdated transportation

infrastructure – especially the lack of aviation capacity – has posed an ever-increasing restraint on the regional economy. We supported Ghana in launching Africa World Airlines (AWA) to improve local transportation and spur local economic and social development. Hainan Airlines, China-Africa Development Fund, Ghana SAS Financial Group and Ghana Social Security Fund jointly invested in the airline.

On Sept. 21, 2012, AWA successfully made its maiden flight from the Accra International Airport of Ghana.

"The successful operation of this project is conducive to propelling Ghana into a distribution center of western Africa. It is a landmark."

— Gong Jianzhong, Ambassador of China to Ghana

支持非洲农业发展 Support Agricultural Development in Africa



我们在保护生态环境的前提下，向非洲推广农业科技和产业化发展经验，促进当地农业发展和民生改善。截至 2012 年末，我们支持的坦桑尼亚剑麻农场项目已累计种植剑麻 2 万亩，年产剑麻纤维 2,600 吨，被誉为中国迄今在非洲最成功的农业投资项目。

“我们生产的剑麻质量非常好，大量出口，成为当地政府出口创汇和税收的大户，每年 100 万到 200 万美元的出口。特别是带动了民众的就业，对促进当地经济繁荣、社会和谐起了很好的作用。”

— 中国农业发展集团董事长 刘身利

On the basis of promoting environmental protection and ecological preservation, we share China's successful experiences with agricultural technologies and agricultural industrialization with African countries to boost local agricultural development and improve people's well-being. By the end of 2012, we had supported Tanzanian farmers

in planting some 20,000 mu (1 hectare = 15 mu) of sisal hemp with an aggregate output of 2,600 tonnes, marking China's most successful agricultural investment in Africa to date.

"Our fine quality sisal hemp has been widely exported and is a major source of foreign currency income and generates a lot of tax revenue for the local government. The exports range from 1 million U.S. dollars to 2 million U.S. dollars annually, substantially boosting local employment, economic development and social harmony."

— Liu Shenli, Chairman of the China National Agricultural Development Group

支持领域 Areas Supported by

非洲中小企业发展专项贷款 The Special Loan for the Development of African Small and Medium-sized Enterprises

基础产业 Basic industries	第三产业 Tertiary industry	基础设施 Infrastructure	其他 Others
出口外向型工业，农业种植 建材业，深加工，医疗卫生， 通讯 Export-oriented industries, farming and plantation, building materials, deep processing, medical care and public health, telecommunications	商业流通，服务业 Commerce and logistics, service industry	电力，交通， 农业水利灌溉设施 Electricity, communications, agriculture, water conservancy and irrigation facilities	节能环保， 文化教育 Energy conservation, environmental protection, culture and education

增进非洲就业 Boost Employment in Africa



2013年2月17日，中央电视台播出了中肯金融合作助力肯尼亚经济发展的报道，指出开行让当地中小企业获得了更多发展机会，为中低收入者带来了福音。截至2012年末，非洲中小企业发展专项贷款支持当地农户、养殖户逾40万，创造就业机会2.2万个。

On Feb. 17, 2013, China Central Television (CCTV) aired a show on Sino-Kenyan financial cooperation. It

featured China Development Bank's role in helping small and medium-sized local enterprises obtain more development opportunities to benefit low- and middle-income earners. By the end of 2012, the Special Loan for the Development of African Small and Medium-sized Enterprises Funded by CDB benefited more than 400,000 farming and livestock-breeding households and created 22,000 jobs.

3. 欧洲 | EUROPE

融合与开放是当今世界商业舞台的主题。我们支持中国企业在欧洲开展商业运营的同时，重视环境保护、劳工权益等可持续发展问题。在欧债危机背景下，我们促成了三峡集团与葡电集团、三一重工与全球巨头德国普茨迈斯特等中欧企业之间的合作，带动欧洲就业，促进经贸合作，推动中国企业国际化。

Integration and openness are the themes of global business. We support Chinese enterprises conducting business in Europe and at the same time, make efforts to protect

local environments and labor rights and take care of other sustainability issues. Against the backdrop of the European debt crisis, we facilitated cooperation between the China Three Gorges Corporation and Energias de Portugal and between Sany Heavy Industry and Putzmeister, a world-leading concrete energy enterprise in Germany. We also drove up European employment, advanced trade and economic exchanges, and boosted the internationalization of Chinese enterprises.

沈阳机床并购德国希斯公司 SMTCL Acquires Germany's SCHIESS



机床行业是装备工业的基础行业，是衡量国家综合国力的重要标准。具有 140 多年悠久历史的德国希斯有限责任公司（SCHIESS）由于受欧洲经济状况的影响，以及自身经营原因，于 2004 年 8 月破产。

同年 10 月，我们支持沈阳机床集团以 200 万欧元全资收购该公司。截至 2012 年末，共发放贷款 6,611.4 万欧元支持其债务重组及后续产能扩大项目，促进了中德文化交流，实现了商业共赢。

“现在希斯公司是作为沈阳机床集团的子公司进行运作的，沈阳机床集团将这个企业从毁灭中拯救了出来。”
—《德国商业周刊》

Machine tool manufacturing is fundamental to the equipment industry and a significant indicator of national

strength. Germany's SCHIESS, which has more than 140 years of history, declared bankruptcy in August 2004 as a result of the European economic downturn and management problems.

In October 2004, we supported SMTCL's 2 million-euro acquisition of SCHIESS. By the end of 2012, we extended aggregate loans of 66.114 million euros to debt restructuring and production capacity expansion, which not only boosted Sino-German exchanges but also led to win-win results in business.

"SCHIESS currently operates as a subsidiary of SMTCL. It was SMTCL that saved the former from destruction."

— Wirtschaftswoche, a German weekly business news magazine

4. 美洲 | THE AMERICAS

我们支持美洲国家和地区的社会经济发展。2012年，我们在拉丁美洲设立第一家分支机构——巴西里约热内卢代表处，围绕巴西2014年世界杯和2016年奥运会建设需求，推进中巴企业在电力、公路、污水处理等领域的合作。与中国工商银行作为联合牵头行，组建银团为阿根廷贝尔格拉诺铁路提供20亿美元出口买方信贷，改善当地基础设施，提高人民生活水平，促进经济增长。

We support countries and regions in the Americas that are boosting social and industrial development. In 2012, the Rio de Janeiro Representative Office in Brazil, our first affiliated agency in Latin America, was established to focus on the construction demands of the 2014 World Cup and the 2016 Olympics and advance cooperation between Chinese and Brazilian enterprises on electricity, highways and sewage disposal. Together with the Industrial and Commercial Bank of China, we co-led a bank consortium to provide an export buyer's credit of 2 billion U.S. dollars to the Belgrano Rail Line of Argentina to improve local infrastructure, raise local people's living standards and spur economic growth.

规划合作支持巴西可持续发展 Support Brazil's Sustainable Development through Planning Consultation Cooperation



巴西马托格罗索州铁路网规划示意图
Railway network layout for Brazil's Mato Grosso State

2012年，巴西大豆丰收。然而，其落后的基础设施和高昂的物流费用，使大量大豆无法出口。6月，我们和巴西第一大农业省——马托格罗州签订了以货运铁路建设规划为核心的规划咨询合作协议，探寻以铁路建设、农业发展等项目促进区域综合发展的规划合作，以改善当地物流基础设施，降低农产品运输成本，促进农业和相关产业发展，带动经济社会全面进步。

Brazil reaped a soybean harvest in 2012, but outdated infrastructure and high logistics costs hindered local soybean exports. In June 2012, we struck a planning consultation agreement with Mato Grosso, Brazil's top agricultural state, for the construction of a cargo railway to facilitate the region's development through railway construction and agriculture, improve local logistics infrastructure, reduce transportation costs for farm produce and promote agriculture-related industries to spur comprehensive economic and social development in the region.

哥伦比亚国际机场改扩建项目 Airport Renovation and Expansion in Colombia



波哥大埃尔多拉多国际机场是拉丁美洲最大的货运机场和第三大客运机场。项目总投资 11.6 亿美元，融资需求约 4 亿美元，用于机场改扩建和现代化运营。2012 年 10 月，我们与泛美开发银行作为联合牵头行，共同为该项目提供融资。2013 年 1 月 31 日，项目首次发放 2.08 亿美元，其中开行发放 9,324 万美元。该项目荣获《项目融资》杂志“2012 年度拉丁美洲交通领域项目融资交易奖”。

El Dorado International Airport in Bogota, Colombia, is Latin America's largest cargo air terminal and third largest passenger air terminal. To ensure modern operations, the airport needs to be renovated and expanded, tasks which cost 1.16 billion U.S. dollars, including 400 million U.S. dollars in financing. In October 2012, together with the Inter-American Development Bank as the co-lead banks, we provided financing to the project. On Jan. 31, 2013, the project received 208 million U.S. dollars, including 93.24 million U.S. dollars from CDB. The project won Latin America' Transportation Project Finance Deal of 2012 from Project Finance magazine.

5. 大洋洲 | OCEANIA

我们结合大洋洲国家的不同特点，通过向中、外资企业提供项目融资、并购等各类贷款，成功支持了巴布亚新几内亚液化天然气项目、斐济楠达瑞瓦图水电站等一系列清洁能源、基础设施、农林渔业等领域合作项目，有效提高了当地人民生活水平，促进经济持续增长。

By providing Chinese and foreign enterprises with various types of loans for project financing or mergers and acquisitions in line with the characteristics of different Oceanic countries, we have successfully supported a liquefied natural gas project in Papua New Guinea, the Nadarivatu Hydropower Station in Fiji and other cooperation projects involving clean energy, infrastructure facilities, farming, forestry and fishery, substantially improving local people's living standards and facilitating economic expansion.

支持巴布亚新几内亚天然气项目 Liquefied Natural Gas Project in Papua New Guinea



被誉为“浮在油气田上的金山”的巴布亚新几内亚终于有了第一个液化天然气（LNG）项目。该国大约 40% 的人口仍生活在人均每天 1 美元的国际贫困线以下的现状将由此改变。

该项目总投资约 200 亿美元，是该国有史以来最大的资

源投资项目，预计建成后可生产超过 9 万亿立方英尺的天然气，将使 GDP 翻一番，是支持该国政府实现“成为中等收入国家”愿景的重要举措。作为项目银团中唯一一家中资银行，我们被确定为银团联合牵头行之一，贷款份额为 6 亿美元，份额占比位列第一。截至 2012 年末，累计发放贷款 4.63 亿美元。

“巴布亚新几内亚有许多抱负和计划不能独自完成，需要像中国国家开发银行这样的机构提供帮助，我们珍惜与中国国家开发银行共赢合作的机会。”

—巴布亚新几内亚国家计划与监控部部长
查尔斯·阿贝尔 (Charles Abel)

Papua New Guinea, a country described as "a mountain of gold floating on a sea of oil and gas," finally has its first liquefied natural gas project. About 40 percent of its population still earns less than the international poverty line of 1 U.S. dollar per person per day, but that is expected to change as local reserves are developed.

The largest resource investment project in Papua New Guinea costs 20 billion U.S. dollars and will produce more than 9 trillion cubic feet of natural gas upon completion.

A significant move to propel Papua New Guinea into a middle-income country, the project aims to double the country's gross domestic product. As the only Chinese bank in the bank consortium and one of the lead banks, CDB has agreed to lend 600 million U.S. dollars to the project, representing the largest share among all member banks. By the end 2012, CDB extended loans of 463 million U.S. dollars to the project.

"There are ambitions and plans that need assistance, and Papua New Guinea cannot do it on its own. It needs assistance, and so CDB, Papua New Guinea appreciates this opportunity to work with you for mutual benefit."

— Charles Abel, National Planning and Monitoring
Minister of Papua New Guinea

热心回报社会 | SOCIAL RECIPROCATION

我们关注社会全面发展面临的贫困、自然灾害等问题，发挥自身的投融资优势，参与社区共建，提升社区可持续发展能力。

Concerned about poverty, natural disasters and other problems challenging comprehensive social development, we strive to bring our advantages in investment and financing into full play, participate in community-building work and elevate community sustainability.

1. 扶贫减贫 | POVERTY ALLEVIATION

2012年，我们向安徽舒城、广西平果等7个定点县安排信贷资金2.08亿元，投入扶贫捐赠资金960万元，支持当地经济发展。同时根据政策调整，启动重庆、四川、贵州等6个区县的扶贫工作。我们遍布在各地的分行也结合当地经济发展情况，积极开展扶贫工作。

In 2012, we arranged credit funds of 208 million yuan for seven designated poverty-stricken counties, including Shucheng in Anhui Autonomous Region and Pingguo in Guangxi Autonomous Region, and donated 9.6 million yuan to support local economic development. We also started work to alleviate poverty in six districts or counties

in Chongqing Municipality and Sichuan and Guizhou provinces according to adjusted policies. Our branches have

also moved to eradicate poverty in line with local economic realities.

“彩烛工程” 助力西部 Bright Candle Project in Western China



2012年，我们与中国西部人才开发基金会、北京师范大学联合设立“彩烛工程”西部地区小学校长培训公益项目。12月3日，“彩烛工程”四川省古蔺县中小小学校长第一期培训班开班，为50名校长讲授教育理念、管理制度和教学方法，力争达到“培训一名校长，提升一所学校，带动一个地区”的效果。

Together with the Western China Human Resources Development Foundation and Beijing Normal University,

we launched the Bright Candle Project in 2012 to provide free training to headmasters in western China. On Dec. 3, 2012, 50 principals from primary and middle schools of Gulin County in Sichuan Province attended the first such training session on educational philosophy, management systems and pedagogy. The project's objective is to elevate the education quality of schools and boost a region's development by training one schoolmaster there.

支持中国扶贫基金会小额扶贫贷款 Support Microcredit for the China Foundation for Poverty Alleviation



2. 应急救灾 | EMERGENCY RESCUE AND DISASTER RELIEF

我们与国家减灾委员会建立灾情共享机制，在灾情发生的第一时间提供资金，支持灾区及时有效地开展救灾工作。截至 2012 年末，累计发放应急贷款 233.48 亿元。

We have established an information-sharing mechanism with the National Commission for Disaster Reduction to provide relief funds immediately after a disaster occurs and support timely and effective emergency rescue operations. By the end of 2012, we extended emergency loans of 23.348 billion yuan.

支持北京“7.21”特大自然灾害救灾和灾后重建 Support Beijing in Handling Record Rains and Rebuilding



2012 年 7 月 21 日，北京地区全市平均降雨 170 毫米，是自 1951 年有气象观测记录以来的最大降雨量，造成了巨大经济损失。我们第一时间与北京市取得联系，捐赠 100 万元，并向受灾严重的房山、平谷、怀柔三个区发放应急贷款 6.1 亿元，用于受灾群众转移安置及救助、救灾物资购置调拨等，帮助灾区快速重建。

On July 21, 2012, Beijing received an average of 170 mm of rainfall, the most since meteorological records started in 1951, and encountered massive economic losses. We contacted the Beijing Municipal Government as soon as possible to donate 1 million yuan. We also extended emergency loans totaling 610 million yuan to the three worst-hit districts – Fangshan, Pinggu and Huairou – to support victim relocation and resettlement, boost disaster relief, ensure the purchase of relief supplies and speed up post-disaster reconstruction.

3. 公益行动 | PUBLIC WELFARE ACTIVITIES

我们关注弱势群体的需求，组织员工深入社区、学校和企业，开展助残扶弱、教育环保、金融宣介等具有开行特色的青年志愿服务品牌活动。自 2011 年起，持续开展“七彩课堂”关爱农民工子女志愿服务活动。两年来，已有累计 2,235 人次的青年员工参与，服务时数 3,212 小时，为 6,577 人次的农民工子女带去关怀。

Concerned about the needs of vulnerable groups, we have mobilized our employees to provide volunteer services in communities, schools and enterprises, including services to help the disabled and disadvantaged and to spread environmental and financial knowledge as volunteer educators. Since 2011, we have continuously helped the children of rural migrant workers through the "Colorful Classrooms" campaign. Over the past two years, 2,235 young CDB employees have donated 3,212 hours of their time to benefit 6,577 children of rural migrant workers.

“青春开行” 爱心公益基金会 CDB Youth Foundation of Love and Public Welfare



开行宁波分行 2008 年起组织开展员工志愿活动，成立“青春开行”志愿者服务队，定期组织员工志愿者慰问农民工，探望孤寡老人，关爱孤儿等。2012 年与宁波市慈善总会合作成立“青春开行”爱心公益基金会。截至年末，已筹集爱心款项 150 余万元，支持了“七彩课堂”、“冬日暖阳、新春送福”、“百名孤寡老人圆梦行动”等一批公益项目。

CDB's Ningbo Branch has mobilized its employees to provide volunteer services since 2008 and set up the CDB Youth Volunteers Group to regularly extend regards to

rural migrant workers and to care for elderly people without families and orphans.

In 2012, CDB and the Ningbo Charity Federation co-established the CDB Youth Foundation of Love and Public Welfare. By the end of the year, it raised donations of more than 1.5 million yuan and supported a range of public welfare activities and campaigns, including "Colorful Classrooms", "Sunshine in Winter and Greetings in Spring" and "Fulfilling the Dreams of 100 Lonely Elderly People".

专题：助力城镇化建设 SPECIAL TOPIC: URBANIZATION

“中国的城镇化与美国的高科技是影响 21 世纪人类发展进程的两大关键因素。”

——诺贝尔经济学奖获得者 约瑟夫·斯蒂格利茨

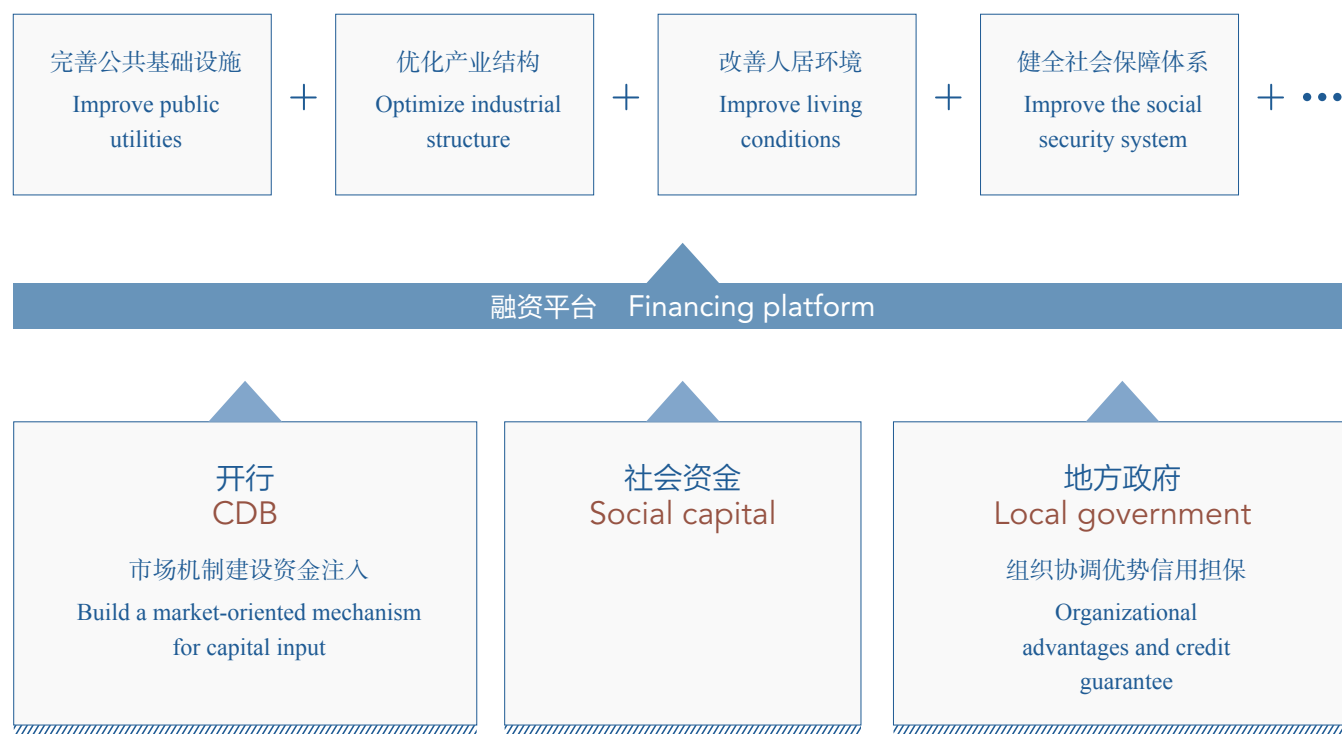
"Urbanization in China and high technology in the U.S. shall be two themes greatly influencing human development in the 21st century."

—Joseph E. Stiglitz, 2001 Nobel laureate in economics

城镇化是中国扩大内需、促进增长的最大潜力和持续动力，也是解决中国经济社会发展不平衡、不协调、不可持续问题的重要途径。1998 年以来，开行借鉴国际经验，以“芜湖模式”为开端，将融资优势与地方政府的组织协调优势有机结合，探索建立可持续支持城镇化建设的金融体系，成为城镇化建设的主力银行。

Urbanization will unleash China's potential for expanding domestic demand, sustain the country's growth dynamic and ease the imbalances, incongruities and sustainability problems facing the Chinese economy and society. Since 1998, CDB has been borrowing overseas experiences to establish an innovative financial system that combines the bank's financing advantages with the organizational advantages of local governments based on its experimental operations in Wuhu so as to provide sustainable support for urbanization.

芜湖融资模式 Wuhu Financing Model



支持城镇化建设的理念 Philosophy in Supporting Urbanization

坚持以人为本：推进城镇化的核心是人的城镇化、农民市民化，要促进教育、医疗、住房、社保等基本公共服务均等化，避免农民“半城镇化”

Stick to the "People First" principle: Urbanize society; transition farmers into urbanites; boost equity for basic public services related to education, medical care, housing and social security; and avoid "semi-urbanization" amid rural-urban migration.

坚持城乡统筹：促进城镇化和农业现代化相互协调，缩小城乡差别，消除二元结构，避免城乡脱节的“片面城镇化”

Stick to coordinating urban-rural development: Facilitate the coordination of urbanization and agricultural modernization; narrow the urban-rural gap; eliminate the dual urban-rural structure in the Chinese economy; and avoid "one-sided urbanization" that aggravates the disconnection between cities and rural areas.

坚持产城结合：促进城镇化与工业化同步发展，以产业发展保障城镇就业，避免缺乏产业支撑的“空心城镇化”

Stick to integrating urbanization with industrialization: Promote the synchronized development of urbanization and industrialization; secure urban employment through industrial expansion; and avoid "futile urbanization" that lacks industrial support.

坚持环境友好：走节约、低碳、可持续的城镇化发展道路，避免资源浪费和环境破坏的“粗放城镇化”

Stick to environmental friendliness: Pursue efficient, low-carbon and sustainable urbanization and avoid "extensive urbanization" that wastes resources and damages the environment.

坚持科学规划：通过合理规划界定城镇开发的格局、空间、边界和强度，体现有特色、有重点、可持续，避免“无序城镇化”

Stick to scientific planning: Use rational planning to decide the layout, space, boundaries and intensity of urban development; emphasize local characteristics and sustainability; focus on priorities; and avoid "chaotic urbanization."

坚持试点先行：因地制宜地选择城镇化方式，稳步推进，避免遍地开花的“运动式城镇化”

Stick to regional experimentation: Choose urbanization solutions in line with the actual situations of different regions; steadily advance urbanization; and avoid "en-masse urbanization".

坚持金融支撑：推进城镇化，现行投资严重不足，急需金融发挥现代经济的核心作用

Stick to the principle of providing financial support: Existing investment is grossly inadequate for advancing urbanization. The role of finance in the modern economy needs to be brought into play immediately.

城镇化建设是一项长期和复杂的综合性工程，资金需求规模大、期限长，这正是开发性金融的优势所在。我们积极发挥先锋作用，大力支持综合交通、水利工程和信息网络等基础设施建设，提升电力等基本公共服务的能力。扶持当地特色产业和龙头企业，形成产业集群，以产业化带动城镇发展。健全城镇配套教育、养老、医疗等社会保障体系。我们还关注城镇化建设中的环境与文化遗产保护问题，提升城镇化的综合承载能力和发展质量，为城镇化持续健康发展注入活力。

截至 2012 年末，累计发放城镇化贷款 6 万亿元，贷款余额 3.4 万亿元。我们的资金支持加快了我国城镇化的发展进程，促进中国 GDP 年均增长 0.4 个百分点，带动了地方财政增收。

Urbanization is a time-consuming, complicated and comprehensive project that involves large investments and foresight – and this is exactly where development finance excels. We actively play a pioneering role in supporting the construction of infrastructure facilities ranging from transportation and water conservancy, to information networks and improvements to public services like electricity supplies. We foster local specialties and pillar businesses in developing industrial clusters and boost urbanization through industrialization. We support the development of a more sound social security system covering education, old-age pensions and medical care. We also pay close attention to urbanization-related issues concerning environmental protection and cultural heritage preservation, make efforts to elevate the quality of development and the overall carrying capacity of cities, and facilitate the sustainability of urbanization.

By the end of 2012, we issued urbanization loans totaling 6 trillion yuan and posted a loan balance of 3.4 trillion yuan. Our capital support has sped up China's urbanization, generated 0.4 percentage points of the annual average growth of China's gross domestic product and increased local fiscal revenues.

“芜湖模式”推进中国城镇化发展 Experiment in Wuhu Mirrors China's Urbanization



安徽芜湖长江大桥 The Yangtze River Bridge at Wuhu in Anhui

芜湖市位于安徽省东南部，在中国社会科学院 2012 年发布的《中国城市竞争力蓝皮书：中国城市竞争力报告中》中，城市综合竞争力位居中西部地区非省会城市第一。2012 年芜湖市生产总值位居安徽省第 2 位，增幅居第 1 位；城镇化率达到 58.3%。开发性金融支持芜湖市经济健康快速发展是开行推进中国城镇化建设的一个缩影。

多年来，开行与芜湖市政府的合作范围由传统的基建领域逐渐拓展和延伸至支柱产业、基层民生领域。培育了新型建材、汽车及零部件、电子电器三大支柱产业，支持生物医药等战略性新兴产业发展和鸠兹广场等文化生活设施建设。

1998 年至 2012 年末，我们在芜湖地区的累计授信 707.90 亿元，累计资金到位 464.72 亿元。芜湖市地区经济总量由 1998 年的 181.1 亿元提高到 2012 年的

1,873.63 亿元，年均复合增长率 18.16%。

Situated in the southeastern part of Anhui Province, Wuhu topped the overall competitiveness ranking for Chinese cities in central and western regions, excluding provincial capitals, according to the 2012 China City Competitiveness Blue Paper: China City Competitiveness Report released by the China Academy of Social Sciences. With its urbanization rate reaching 58.3 percent, Wuhu recorded the largest rise in its 2012 gross domestic product in Anhui and generated the second highest gross domestic product among all cities in Anhui. Development finance has given a giant boost to the healthy development of the city's economy, reflecting CDB's role in boosting China's urbanization.

Over the years, cooperation between CDB and the

Wuhu City Government has expanded from traditional infrastructure construction to the pillar industries and well-being sectors. CDB has contributed to the incubation of three mainstay industries, including new building materials, automobiles and auto parts and electronics, facilitated the expansion of bio-pharmaceuticals and other strategic emerging industries, and boosted the construction of cultural and living facilities like Jiuzi Square.

From 1998 to the end of 2012, we extended aggregate credit lines of 70.79 billion yuan to Wuhu, and 46.472 billion yuan of this has been made available. The gross domestic product of Wuhu rocketed from 18.11 billion yuan in 1998 to 187.363 billion yuan in 2012, recording a compound annual growth rate of 18.16 percent.





辽宁沈阳“爱晚工程”关注城市养老 Shenyang "Aiwan" Project for Liaoning Province's elderly urban residents

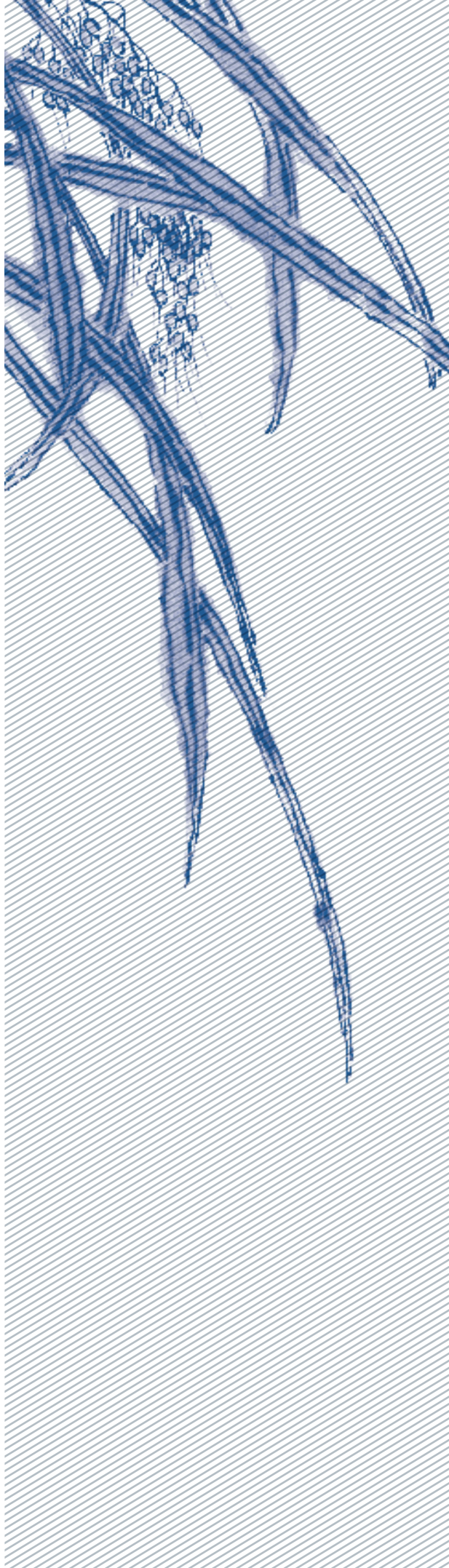


山西校舍安全改造 School building renovated for safety in Shanxi Province

可持续发展能力建设
*Building Sustainable
Development Capacity*







银行业金融机构有效应对可持续发展挑战并取得商业成功，需要具备独特的能力，以支持其制定科学的可持续发展战略，并成功付诸实践。国家开发银行积极夯实可持续发展基础，发挥人才、资金和技术专长，在客户服务、员工成长、资金筹集、风险管理和高效绿色运营等方面加大工作力度，不断增强可持续发展能力，实现推动可持续发展与自身商业价值的统一。

Banking institutions must possess a distinctive competence for responding effectively to sustainability challenges, securing business accomplishments, and formulating and implementing appropriate sustainable development strategies. CDB has made outstanding efforts to prepare itself for the greater tasks for achieving sustainability that lie ahead. Apart from exploiting our advantages in talents, capital and expertise, we have also strengthened customer service, staff development, fund-raising and risk management, as well as efficient and environmentally-friendly operations, to continuously enhance our capacity for sustainable development and integrate sustainability goals with our business values.

我们提升客户服务能力 | ENHANCING CUSTOMER SERVICE

提高客户服务水平是金融机构生存发展的基础。我们将客户服务从以项目为中心向以客户为中心转变，通过丰富的产品与创新的模式，更好地服务客户需求。

High customer service capabilities are a prerequisite for the survival and development of any financial institution. We are seeking to better satisfy our customers' needs by changing our services from being project-centric to being customer-centric, diversifying our products and strengthening innovation.

1. 完善客户服务体系 | IMPROVING OUR CUSTOMER SERVICE SYSTEM

截至 2012 年末，我们在中国内地设有 37 家分行、4 家子公司 and 15 家村镇银行，在海外设有香港分行、开罗、莫斯科和里约代表处。我们还成立了客户服务管理中心，建立了客户关系管理信息系统，加强与客户的交流，更好地理解客户需求并提供相应的服务。

managing customer relationships, enhanced communication with our clients to stay on top of their needs and have continued to offer them corresponding services.

我们建立了客户经理制度，从工作理念、组织制度、工作方法、考核激励等方面提高客户经理工作的规范性与专业性，为客户提供更优质的综合服务。

To offer our clients better integrated services, we established a client-manager system and ensured its standardization and professionalism from many aspects, including our work philosophy, organizational institutions, work methods and skills, job content, and incentive assessment.

2012 年，我们成立了中国开发性金融促进会，打造一个与利益相关方交流分享发展经验的平台，致力于推动开发性金融事业、促进可持续发展。我们创新“融资、融智、融商”综合服务模式，在提供资金支持与规划咨询服务同时，搭建产业链合作伙伴，使共同开发、共同建设成为可能。2012 年，我们在包头市进行的“三融”综合服务试点取得良好成效，并将继续扩大试点范围。

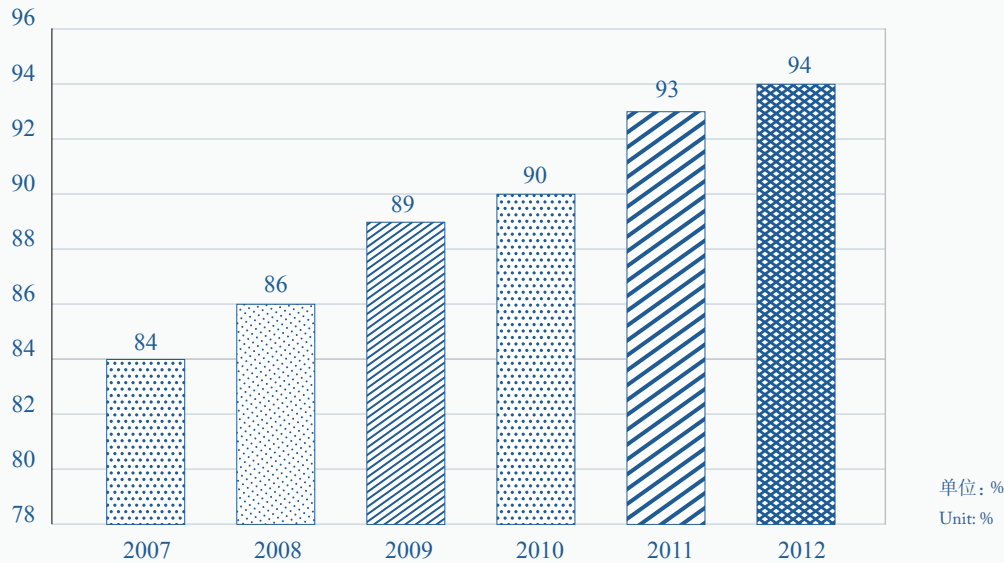
In 2012, we launched the China Promotion Foundation for Development Finance to share experiences, advance development finance and boost sustainable development. We improved our services to combine fundraising with knowledge leveraging and business development. This innovative approach means that we can offer clients capital support and planning consultation while simultaneously building partnerships along industrial chains to enable common development. In 2012, we scored remarkable achievements in providing these three-fold services to a pilot project in Baotou in Inner Mongolia Autonomous Region and will continue to expand such experiments.

2012 年，我们进一步完善客户投诉管理制度，保证投诉渠道的畅通，创建《客户信息服务周刊》及《手机周报》，为客户提供及时专业的信息服务。

We further optimized our customer complaint management system in 2012 to ensure open communications for all clients. We also launched Customer Information Service Weekly and Mobile News Weekly, publications to provide customers with timely and professional information services.

By the end of 2012, we established 37 branches, four subsidiaries and 15 village banks on the Chinese mainland, a branch in Hong Kong, and representative offices in Cairo, Moscow and Rio de Janeiro. We also established a customer service management center and an information system for

开行 2007-2012 年客户满意度情况 CDB's 2007-2012 Customer Satisfaction Rating



2. 提供综合金融服务 | PROVIDE COMPREHENSIVE FINANCIAL SERVICES

我们成立了国开金融、国开证券、中非基金、国银租赁等子公司，为客户提供投资、贷款、债券、租赁、证券等一揽子专业化服务，满足客户的金融需求。我们逐步完善“投贷债租证”协同与综合服务，通过高效服务与低成本的融资为客户创造价值。

Having established several subsidiaries, including CDB Capital, CDB Securities, the China-Africa Development Fund and CDB Lease, we are able to satisfy customers' financial needs with a package of professional services that include investment, lending, bonds, leasing and securities trading. By synchronizing this array of services, we can create value for customers through highly efficient services and low-cost financing.

投贷结合支持绿色城乡统筹重大示范工程

Major Demonstration Project Financed by the Combination of Investment and Debts for the Overall Urban-rural Development



我们以“投贷结合”模式支持了绿色城乡统筹重大示范工程——西安临潼国家旅游休闲度假区项目，通过重大文化旅游、商业项目的建设，带动旅游商贸产业和绿色生态产业发展，改善当地居民的生活环境和就业形势。项目以五年内居民收入翻两番和安置、培训、就业率 100% 为目标，惠及村民总数将超过 1 万人。目前“骊山新家园”一期已建成并实现回迁。

We supported Xi'an's development of the Lintong National Tourism Resort through a combination of investment

and debt. Through the development of culture, tourism and other commercial projects, local tourism, trade and eco-friendly industries will be spurred, while residents' living environments and the employment situation will improve. The project aims to double local residents' annual income within five years and ensure that all affected residents are properly relocated and employed. It is expected to benefit over 10,000 villagers. The first phase of the Lishan New Home project has been built and some residents have already moved in.

国开金融 CDB Capital

公司在产业投资、城镇开发、基金业务及海外投资等领域提供产品与服务。2012年，投贷协同项目投资达150亿元；城镇开发业务覆盖全国近20个省市；为中法中小企业基金募集180亿元；为成长期企业提供63亿元资金。

CDB Capital is a subsidiary specializing in industrial investment, urban development, fund operations and overseas investment. In 2012, CDB Capital used its advantages in achieving synergy between investment and lending to support 15 billion yuan in project investment. It played a part in urban development in nearly 20 provinces and cities, raised some 18 billion yuan for Sino-French small businesses and offered 6.3 billion yuan to start-up businesses.

国开证券 CDB Securities

公司通过渠道创新，为客户带来新的资金。2012年，在证券融资等领域帮助企业融资约2,810亿元；发行101.66亿元信贷资产支持证券，推进中国资本市场投融资工具的完善。

CDB Securities has brought more capital to our customers by channeling innovation. In 2012, we raised approximately 281 billion yuan for enterprises through security financing, issued 10.166 billion yuan in credit asset-backed securities, and facilitated the improvement of the investment and financing instruments in China's capital markets.

中非发展基金 The China-Africa Development Fund

该基金是国内唯一一支对非股权投资基金。2012年新增投资7.31亿美元，在支持中国企业对非投资、促进非洲经济社会发展方面发挥了积极作用。公司还创造性提出“银-证-基”理财方案，满足客户独特融资需求的同时，有效防范投资风险。

The China-Africa Development Fund is China's only equity fund investing in Africa. In 2012, the fund issued new investments of 731 million U.S. dollars and played an active role in supporting Chinese enterprises investing in Africa and boosting Africa's economic and social development. The subsidiary also created an innovative wealth management solution to integrate bank deposits with securities and funds to satisfy customers' special financing needs and effectively curb investment risks.

国银租赁 CDB Lease

公司将专业优势与协同特色相结合，为客户提供便利的融资渠道。2012年，新增租赁业务量580亿元，为1.7万个客户提供商用车、工程机械租赁服务；为全球20个国家和地区的客户提供航空租赁服务。

CDB Lease is a subsidiary offering customers convenient financing channels by bringing its advantages in professionalism and business synergy into play. In 2012, its business volume rose by 58 billion yuan. It currently provides commercial vehicle and engineering machinery leasing services to 17,000 clients and offers aviation lease services to clients in 20 countries and regions.

我们与员工共建共享 |

BUILDING AND SHARING WITH EMPLOYEES

员工是我们实现可持续发展的动力源泉。我们拥有一支具备开阔的国际视野和战略思维、能够适应改革发展的员工队伍。我们不断加强对员工的锻炼和培养，推进“学习的银行、专家的银行、干部的银行、人才的银行”建设，以企业的发展带动员工的发展，以员工的发展推进开发性金融事业的发展。

Employees are the source of power that drives the sustainable development of our bank. Trained to possess a broad international vision and manner of strategic thinking, our employees can adapt to reform. We constantly train our employees and enrich their hands-on experiences to develop CDB into a scholarly bank where all employees have a chance to turn into specialists, managers and professionals. Believing that more competent employees will boost the expansion of development finance, CDB has made efforts to develop both its business and its employees.

“四个银行”建设 Building the "Four-in-one" Bank

学习的银行

A scholarly bank

为员工打造国际化的培训平台，为不同岗位的员工量身设计培训课程，不断提升员工的工作能力和研究能力。

Build an international training platform to provide tailor-made training courses for various posts and constantly enhance employees' competence and research capabilities.

专家的银行

A bank of specialists

拥有一批能力过硬的行业评审专家，覆盖能源、环境、公共基础设施等经济社会主要领域，其专业素质为社会所广泛认可。

Foster a host of industrial assessment specialists whose professional qualities have been recognized in the energy, environment and public utilities sectors and other key economic and social circles.

干部的银行

A bank of managers

管理人员具备开阔的国际视野、优秀的业务能力和管理能力，是推动开行发展的中坚力量。

Ensure that CDB's management personnel have a broad international vision and strong business and management competence, and that they are the backbone of the bank's development.

人才的银行

A bank of professionals

在全球范围内选拔培育高学历、高素质、高能力的人才，为员工的发展打造良好的职业生涯通道。

Recruit highly educated, highly capable personnel around the world and offer them solid career paths.

员工概况 Employee Profile	2012		
员工总数 Total employees	8,038 人 8,038		
性别结构 Gender	男性 4,863 人 (60.5%) 女性 3,175 人 (39.5%) Male 4,863 (60.5%) Female 3,175 (39.5%)		
学历结构 Education background	研究生 54.6% Post-graduates 54.6%	本科生 41.2% Bachelors 41.2%	本科以下 4.2% Below bachelors 4.2%

1. 提升员工综合素质 | ENHANCE EMPLOYEES' COMPREHENSIVE QUALITY

培训是提升员工素质、启发员工创新思维的重要途径。我们坚持国际化和专业化标准，将面授与网络培训相结合，完善员工长效培训体系，与清华大学、哈佛大学、MIT 等国内外知名高校和研究机构合作，搭建国际化培训和交流合作平台，提升员工的战略思维、创新能力和可持续发展能力。2012 年，面授培训 25,416 人天，网络培训 18,790 人天。

Training is a significant means of enhancing the competence of employees and fostering innovative thinking. In line with international professional standards, we have established a long-term training mechanism by integrating personal instruction with e-training programs. We also collaborate with the best domestic and foreign universities and research institutions, including Tsinghua University and Harvard University, to build international training and exchange platforms and inspire strategic thinking and innovation among employees to enhance the bank's sustainable development capacity. In 2012, we provided face-to-face instruction to 25,416 learners, while 18,790 people participated in e-training sessions.

员工长效培训体系 Long-term Employee Training Mechanism			
<p>培训对象梯队化 Targeting different levels</p> <p>中高层管理者、业务骨干、青年员工 Senior and middle managers, Elites, Young employees</p>	<p>培训形式多元化 Diversified training</p> <p>内部培训、交流实习、外派培训等 In-house training, Rotation training, Overseas training, etc</p>	<p>培训方式立体化 Vertical training</p> <p>面授、研讨会、教育培训网等 Personal instruction, Symposiums, E-training programs, etc</p>	<p>培训平台国际化 International training platform</p> <p>与哈佛大学、巴克莱银行等搭建国际培训平台 International training platform with Harvard University and Barclays</p>



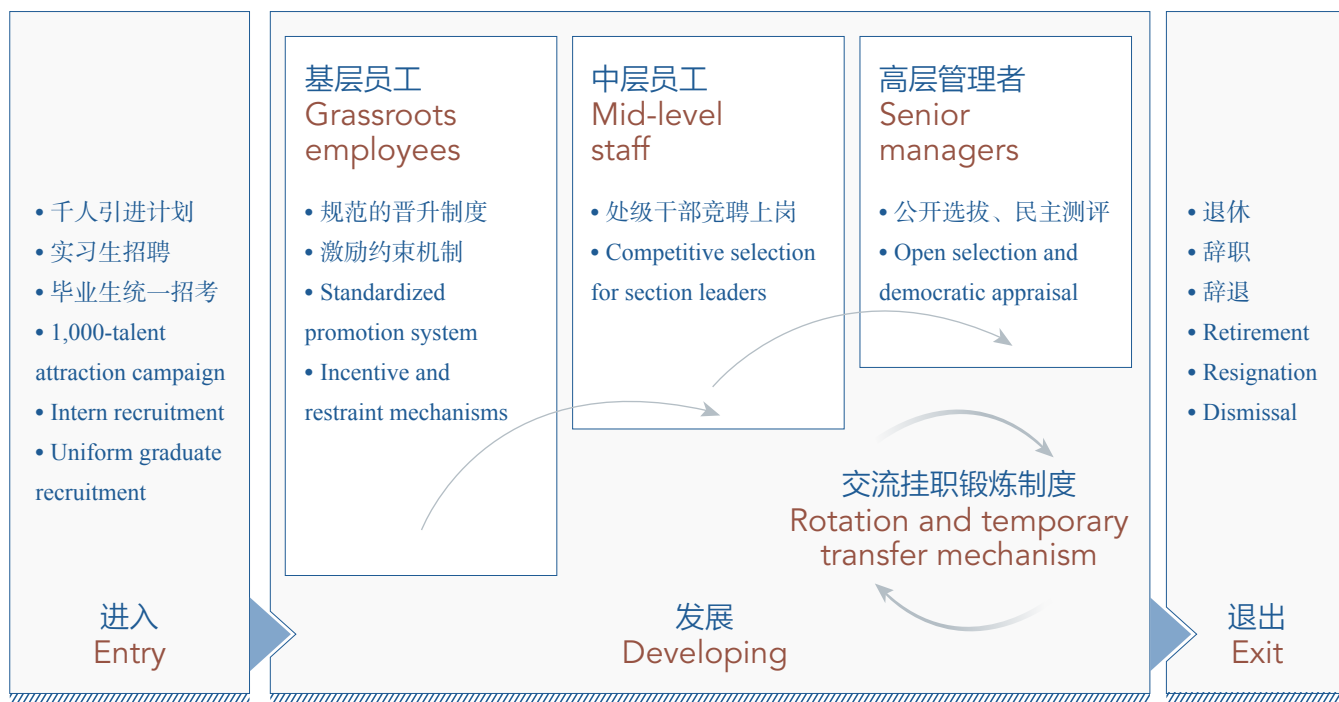
国家开发银行法兰克福大学第三期“社会责任与可持续发展金融”培训
The 3rd Social Responsibility and Sustainable Development Finance Workshop at Frankfurt University

2. 促进员工职业发展 | FACILITATE CAREER DEVELOPMENT

员工职业发展是一项系统性工程。我们形成了独特的人才发展战略；建立了人力资源开发和培养机制，为员工营造公平公正的良好发展环境；形成了从基层员工、中层管理者到高层管理者的多元化晋升通道；员工专业结构不断优化。

Developing the careers of our employees is a systematic project. We have formed distinctive human resource development strategies, established human resource development and talent training mechanisms, and created a fair and just career path that is able to meet the diversified development needs of grassroots employees, as well as middle and senior managers. Our employees' knowledge structure has constantly improved.

员工职业发展机制示意图 Career Development Mechanism Diagram



“作为一家开发性金融机构，开行对社会民生事业怀有真挚的感情。穿上布鞋、走进田头，到一线去、到农村去，真正为国家、为农村、为农民多办好事、多做实事，是开行年轻员工应尽的职责。”

——参与“双百”工程的青年员工 鄢宏亮

"As a financial institution specializing in development finance, China Development Bank has been deeply committed to social well-being. It is the due responsibility of CDB's young employees to hit the fields in cloth shoes, doing good for farmers and rural areas."

—Yan Hongliang, a young employee who participated in the national program aimed at supporting 100 farm produce wholesale markets and 100 farm produce distribution enterprises

我们努力将员工自身发展与银行发展有机结合。通过建立创新成果和重大项目积分管理系统，对参与员工予以表彰、累积业绩积分，激发员工开拓创新、应对挑战。2012年，全行有1,137名员工获得了创新积分，1,212名员工获得了重大项目积分奖励。

We work to unify the goals of ensuring employees' personal development and boosting the bank's development. By establishing a bonus point system to reward innovations and contributions to major projects with honors and bonus points, we inspire employees to constantly blaze new

trails and tackle new challenges. In 2012, the number of employees who received bonus points for spurring

innovation and participating in major projects hit 1,137 and 1,212, respectively.

3. 实现工作生活平衡 | STRIKE A WORK-LIFE BALANCE

我们继续开展“四个全员”（全员休假、全员培养、全员健身和全员保健）活动，组织健康讲座、实施员工心理帮扶计划等，充分保障员工的身心健康。一系列丰富多彩的文体活动的开展，增进了员工之间的沟通了解，营造了和谐团结奋进的氛围，员工满意度连续多年保持上升趋势。

We have continued to implement plans to provide vacation time, professional training, physical exercise and healthcare services, health lectures and psychological counseling to all of our employees to ensure their physical and mental well-being. A series of sports and recreational activities have been organized to boost communication among employees, create harmony and cement solidarity. These activities and opportunities have resulted in increased employee satisfaction over the years.



青海分行员工拔河比赛 Qinghai Branch Tug-of-war



新疆分行与客户开展篮球比赛
Xinjiang Branch Basketball game with customers

我们如何筹集资金 | FUNDRAISING

目前，中国已经成为亚洲第二、全球第三大债券市场。开行是我国第一家以债券融资作为资金来源主渠道的银行，是典型的债券银行，也是除财政部之外最大的发债主体。

我们通过发行债券，将零散、短期的存款资金转化为大额、长期的贷款，以满足经济发展的资金需求。我们运用信贷融资和资本市场工具，带动其他资金投入国家重点领域和薄弱环节。在这一过程中，我们与商业银行分工合作、优势互补，共同支持经济社会可持续发展。

2012年，我们的本外币筹资突破2万亿元，人民币发债量超过1.2万亿元，筹集外币资金1,119亿美元，次级债发行200亿元，首创一揽子关键期限基准债，两次成功发行50年期超长债共511亿元，三次赴港发债共60亿元。在债券承销领域，我们加大对保障房、中小企业、基础设施、西部发展等国家重点领域的支持，主承销债券264只，承销发行量6,529亿元，同比增长150%。

我们2007年率先赴港发行首支人民币债券以来，至2012年末累计发债190亿元，屡创市场“第一”。尤其是2012年境外首发15年、20年超长期人民币债，首次面向非洲央行定向配售，被路透等媒体赞誉为“里程碑交易”、“人民币国际化的关键一步”。

China is currently Asia's second largest bond market and the third largest in the world, and CDB is the country's first bank to rely mainly on bonds for fundraising. With its business typically bond-oriented, CDB is China's largest debt issuer, after the Ministry of Finance.

Through bond issuances, we turn scattered, small and short-term deposits into large amounts of long-term capital to satisfy the capital needs of economic development. We also use credit financing and capital market instruments to drive other capital into the country's significant and vulnerable sectors and in the process, we and commercial banks share

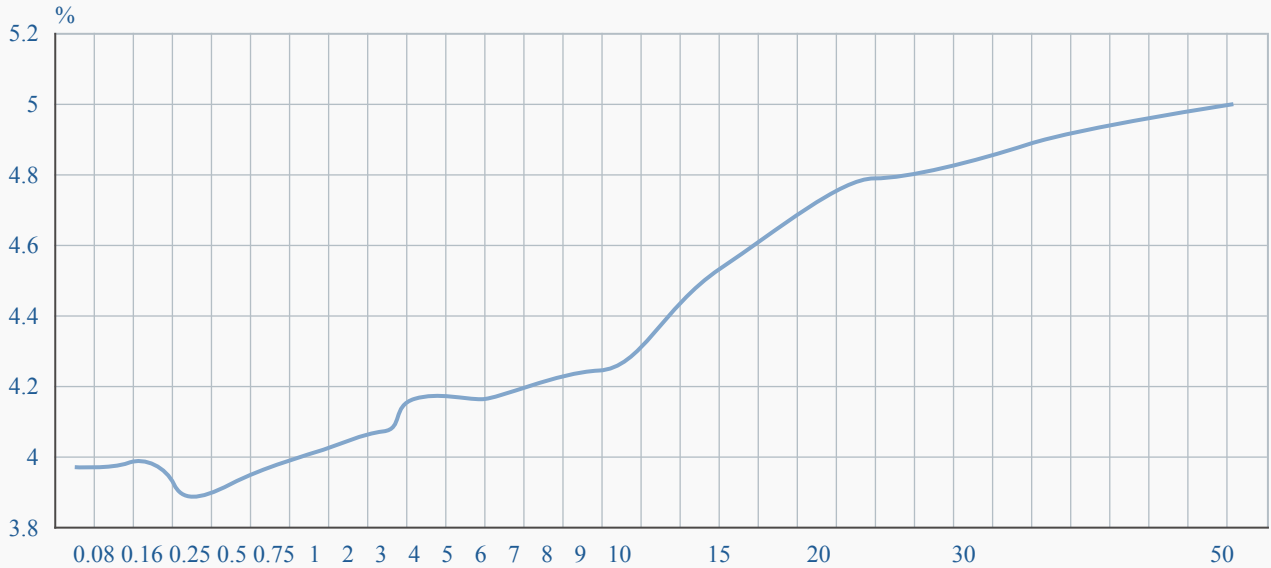
the work and complement each other with our respective advantages to facilitate the sustainable development of society and the economy.

In 2012, we raised more than 2 trillion yuan, including RMB debts of more than 1.2 trillion yuan, subordinated debts of 20 billion yuan and foreign currency funds of 111.9 billion U.S. dollars. We initiated a "basket" of key-term maturity benchmark bonds, successfully issued two super long-term debts with a maturity of 50 years worth a total of 51.1 billion yuan, and went to Hong Kong three times to issue bonds with an aggregate value of 6 billion yuan. In terms of bond underwriting, we granted more support to affordable housing for low-income households, small and medium-sized enterprises, infrastructure facilities and the development of western China. We were the lead underwriter of 264 bonds and saw our bond underwriting amount grow by 150 percent year on year to 652.9 billion yuan in 2012.

Since taking the lead in issuing RMB bonds in Hong Kong in 2007, we have issued 19 billion yuan in bonds and set a number of new records in the market.

In 2012, CDB's first 15-year and 20-year ultra-long-term offshore RMB bonds with private placement with African central banks were described as a "milestone transaction" and a "key step in the RMB's internationalization" by Reuters and other media.

国开债收益率曲线 Yield Curve of CDB Bonds



债券发行期限覆盖 1 年至 50 年，形成了完整的收益率曲线，成为人民币债券投资的重要价格标杆。

With a maturity of one to 50 years, CDB bonds have formed a complete yield curve and serve as a significant weathervane for RMB bond investment.

2012 年开行外部债信用评级情况 2012 External Credit Rating for CDB Bonds

			CDB	
穆迪公司 Moody's	Aa3	评级展望：正面 Outlook: Positive	Aa3	评级展望：正面 Outlook: Positive
标准普尔公司 Standard & Poor's	AA-	评级展望：稳定 Outlook: Stable	AA-	评级展望：稳定 Outlook: Stable
惠誉公司 Fitch	A+	评级展望：稳定 Outlook: Stable	A+	评级展望：稳定 Outlook: Stable

我们如何防范风险 | PREVENTING RISKS

开展中长期投融资业务，有效防范风险是重中之重。我们严控贷款投向和贷款评审，建立了与国际接轨的全面风险管理框架，坚持与利益相关方合作防控风险，健全社会化联合监督机制，打造“阳光工程”，实现了支持发展与防范风险的统一。

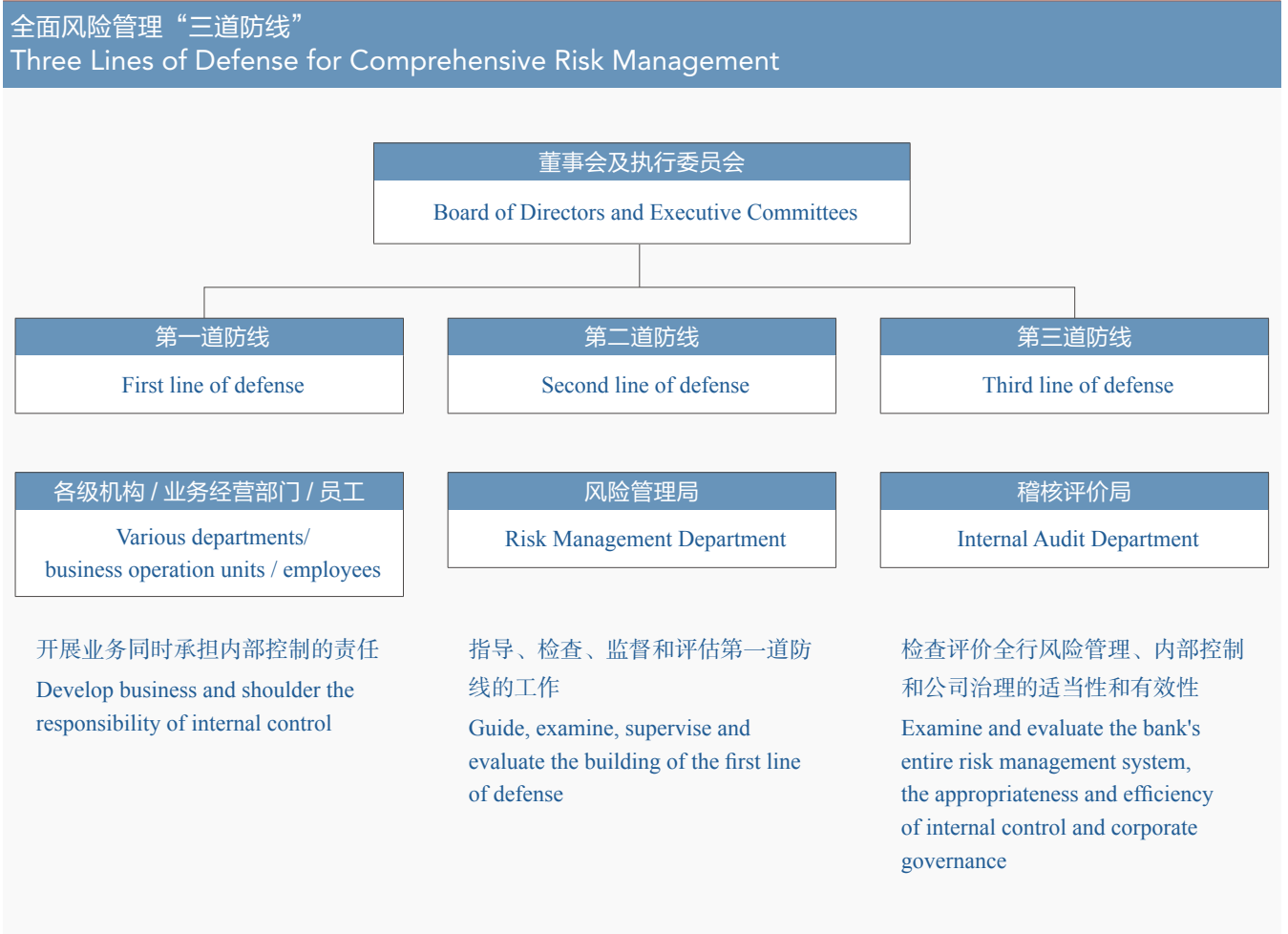
As a bank engaged in mid- and long-term investment and financing, effectively preventing risks is our top priority. We have tightened loan assessment and supervision over the use of loans, established a comprehensive risk management framework in line with international standards, closely cooperated with stakeholders to curb and prevent risks, implemented a mechanism to engage social forces in joint monitoring, built the Sunshine Project to increase the transparency of loans and unified the goals of business development and risk control.



1. 提升全面风险管理能力 | COMPREHENSIVE RISK MANAGEMENT

我们深化全面风险管理，加强“三道防线”建设，促进提升经营管理水平和防范风险的能力。

We have strengthened comprehensive risk management by fortifying three lines of defense and enhancing our capacity for business management and risk control.



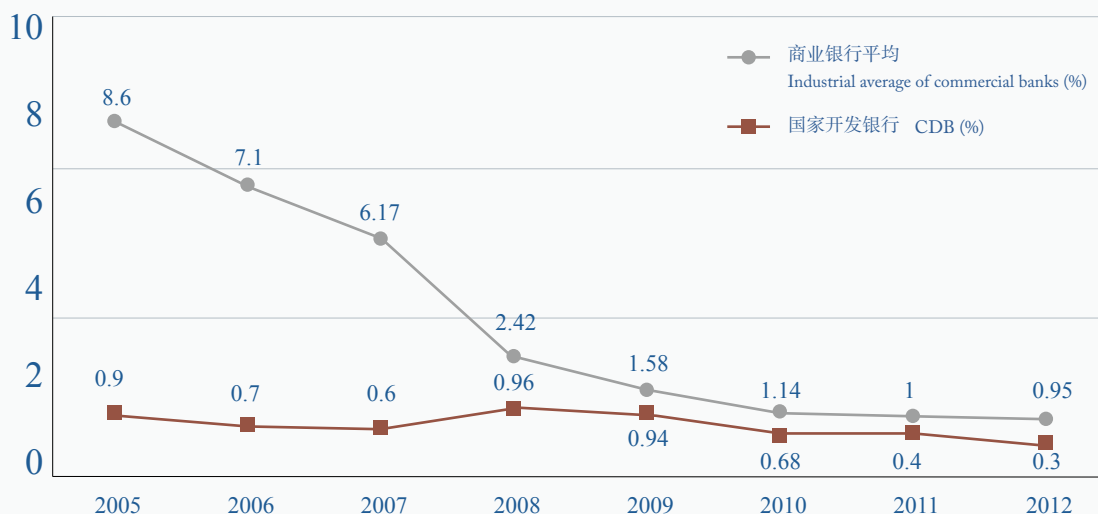
2012年，我们推进差异化监管，实施新巴塞尔协议，进一步规范业务运营和日常管理。我们积极防范信用、市场、操作和合规等风险（具体内容参见年报），加强对地方融资平台、房地产、光伏制造、船舶等重点领域的风险防控；针对国际业务中的风险，如欧债危机对我们的影响，采取有效措施积极应对。截至2012年末，不良贷款率为0.3%，实现连续五年下降，低于商业银行平均水平0.65个百分点。

我们开展风险培训，与国际金融机构开展交流与研讨，提升全员风险意识和管理能力，普及环境和社会风险的管理理念和专业知识。

In 2012, we advanced differentiated supervision models and implemented the New Basel Accord to further standardize business operations and daily management. We actively staved off credit risks, market risks, operational risks and compliance risks, and we tightened risk control over important areas, including local government financing vehicles and the real estate, photovoltaic manufacturing and shipbuilding industries. We have taken active and effective measures to cope with the impact the European debt crisis has had on our international business. By the end of 2012, our bank's non-performing loan ratio stood at 0.3 percent, ending 65 basis points below the commercial bank average and marking the fifth consecutive year of decline.

We organized risk management training, held exchanges and brainstorming sessions with international financial institutions, raised employees' risk awareness and management capacity, and spread environmental and social risk management concepts and expertise.

2005-2012年 国家开发银行不良贷款率同业比较 Comparison of CDB's Non-performing Loan Ratios with the Industrial Averages of Commercial Banks, 2005-2012



2. 强化合规管理 | COMPLIANCE MANAGEMENT

我们不断完善内控风险管理体系建设，发挥合规管理和内部审计在保障稳健运营过程中的重要作用。积极配合做好监管检查和整改，配合监管部门开展首次境外信贷资产现场检查，强化监管沟通、合规性审查、关联交易管理等工作。做好对重点领域、重点行业、重点项目的审计评价，通过人民日报等媒体向社会公布受理举报公告，保证我们的贷款接受社会监督。截至 2012 年末，审计举报处理率达 100%。

We have constantly improved our internal control and risk management systems to allow compliance management and internal auditing to play a significant role in safeguarding prudent operations. We supported regulating authorities in completing the first spot inspection of our overseas credit assets, and we strengthened communication with regulators on compliance examination and the management of related transactions. We've taken great efforts to audit our business in regards to key spheres, significant industries and major projects, publicized our responses to complaints in news media such as the People's Daily, and ensured that our loans were being supervised by society. By the end of 2012, we had handled every received complaint.



首次境外信贷资产现场检查 First on-site inspection of overseas credit assets

3. 反金融犯罪 | COUNTER-FINANCIAL CRIMES

我们反对各种形式的金融犯罪，确保我们的业务高效、安全、合法运营。

We oppose financial crime in all forms and ensure that all of our business is carried out effectively, safely and in line with relevant regulations.

反腐败 Anti-corruption

我们加强反腐败制度建设，制定《授信违规责任追究暂行办法》。开展“作风建设年”活动，加强联合监督检查，深化廉政风险岗位监控工作，严肃查处信访举报案件。坚持“一季一课”反腐倡廉教育制度，发放《防止利益冲突知识读本》，强化员工防止利益冲突理念。2012年，全年受理信访案件19件，上年接转2件，办结率91%。

We advanced anti-corruption work by strengthening institution-building and formulated a provisional means of investigating parties responsible for credit extensions issued against regulations. We staged a year-long campaign to improve the bank's work style, tighten joint supervision, advance integrity inspection for those in risk-prone posts and seriously handle public inquiries. We have offered employees quarterly training programs on combatting corruption and advocating honesty, distributed an informative manual on preventing conflicts of interest and raised employees' awareness of guarding against conflicts of interest. In 2012, we handled 19 new public complaints, including two that were carried over from the previous year. Investigations into 91 percent of these complaints have been completed.

反洗钱 Anti-money laundering

我们加强监管沟通，落实机构信用代码在反洗钱领域中的应用，重点开展国际业务洗钱风险防范，及时分析国际反洗钱动态，密切关注境外银行同业反洗钱情况。2012年，向中国反洗钱交易监测中心报送大额交易报告12.5万份，涉及交易35.9万笔；可疑交易报告20份，涉及交易282笔。

We have strengthened communication with regulatory authorities, made good use of the institution credit codes to prevent money laundering in international business, analyzed the world's latest anti-money laundering developments in a timely manner and closely tracked the practices of our peers overseas. In 2012, we submitted 125,000 mega-deal reports covering 359,000 deals to the Chinese Anti-Money Laundering Monitoring and Analysis Center. We also turned in 20 suspicious trade reports involving 282 deals.

我们注重绿色运营 | ADHERING TO GREEN OPERATIONS

我们着力提升运营效率，践行绿色办公，倡导环保节约，努力推动自身健康发展。

To boost the healthy development of our bank, we have made great efforts to increase our operating efficiency, advance our Green Office and advocate environmental protection and conservation.

1. 管理运营 | OPERATIONS MANAGEMENT

我们推进营运业务精细化管理，通过组建营运专家平台、完善结算服务设施等措施，保持了“高合规”水平和“零差错”业绩。2012 年全流程管理系统的成功上线，将我们的内部管理效率提高 20% 以上。我们制定营运业务中长期发展计划，预计在 2015 年实现一般流程的集中化和专业化，建成全球性营运体系，达到领先银行水平。

We have refined our operations management by establishing a platform for operations specialists and improving settlement services to secure "the best performance in complying with relevant regulations" and "zero errors". Since our full-process management system was implemented in 2012, we have raised our internal management efficiency by more than 20 percent. According to our mid- and long-term development plans for business operations, by 2015, we will secure central, professional general operations management. Like many industry-leading banks, we will also put a global operation system into place.

2. 绿色采购 | GREEN PROCUREMENT

我们发挥绿色采购对供应商的积极影响，促进整个采购链条的绿色升级。2012 年，通过完善绿色采购制度和应用信息技术，成功实现纸质采购文件审批向电子化采购管理流程的转化，采购电子化水平居行业领先，绿色采购比率 100%。

By insisting on green procurement, we have actively pushed our suppliers to promote the upgrading of the entire procurement chain. In 2012, by improving our green procurement system and upgrading relevant applied information technologies, we successfully switched to an electronic procurement strategy from a paper-based procurement examination and approval process. This industry-leading paperless strategy is entirely environmentally friendly.

绿色采购重要措施 Key Measures for Green Procurement

采购标准 Procurement standards	<ul style="list-style-type: none">• 将设备节能环保性能指标作为采购重要评价因素• 明确总行绿色采购产品的实施范围• 按照国家政府部门节能环保采购清单要求开展采购• Take energy conservation and environmental protection as significant factors in the evaluation of equipment procurement• Clarify the headquarters' green products procurement scope• Procure according to the government's list of products that are energy efficient and protect the environment
供应商管理 Supplier management	<ul style="list-style-type: none">• 将环保、节能认证信息纳入供应商数据库• 在采购合同中增加环保、节能条款• 新增外包商社会责任履行情况专项评分项• 引导供应商提升环保意识• Include information on environmental protection and energy-saving certification in the supplier data bank• Add clauses to procurement contracts that will ensure environmental protection and energy conservation• Expand the assessment of the social responsibility performances of outsourcers• Raise suppliers' environmental awareness
系统信息化 Digitize procurement system	<ul style="list-style-type: none">• 创建与采购相关的项目申请、评价、供应商管理等业务模块• 实现采购信息在需求部门、采购中心和供应商之间共享• Create service modules related to project application, evaluation and supplier management• Share procurement information among departments on the demand side of the market, purchasing centers and supplier

3. 绿色办公 | GREEN OFFICE

我们总结与探索绿色办公管理新模式，创建节能节约工作领导小组，由高层管理者任组长，推进绿色办公，减少碳足迹。

2012年，办公用品费用节约率达13%；人均用电9,257（度/人），人均用纸26.4（千克/人），人均用水32.2（立方米/人）。总行及国内分支机构视频设备覆盖率100%，并覆盖部分海外代表处、国别组。全年共召开视

频会议476场，电话会议755场，分别同比增长12.3%和18.9%，视频会议参会人数达135,865人次，相当于减少碳排放4,168万吨。

We advanced the management of our Green Office based on existing practices and experiences. A leading group headed by a senior manager was installed to facilitate the practices of the Green Office and decrease the bank's carbon footprint.

In 2012, our office supplies expenditures fell by 13 percent, while the per capita electricity consumption stood at 9,257 kw and the per capita consumption of paper and water totaled 26.4 kg and 32.2 cubic meters, respectively. Using video equipment installed in the headquarters and in all domestic branches, overseas representative offices and county offices, we have held 476 video conferences and

755 teleconferences, up 12.3 percent and 18.9 percent, respectively. A total of 135,865 people have attended video conferences, cutting 41.68 million tonnes of carbon dioxide equivalent.

绿色建筑 Green Building



由于全球有 50% 的资源 and 能源用于建筑，产生的空气、电磁和光污染占环境总污染的 33% 以上，以节能、环保、健康、舒适为内涵的绿色建筑成为全球发展的必然趋势。

在总行新办公楼建设中，我们认真遵守绿色建筑标准，采用环境友好的建筑设计、技术、设备和材料，致力于为员工提供健康、适用和高效的办公空间，并努力降低建筑对环境的影响。

About half of the world's resources and energy are consumed by buildings, which produce more than 33 percent of all environmental pollution, including air

pollution, electromagnetic pollution and light pollution. The development of green buildings that are energy-efficient, environmentally-friendly, healthy and comfortable is increasingly crucial.

During the construction of the headquarters' new office building, we adamantly adhered to green building standards, using environmentally-friendly designs, technologies, equipment and materials to provide our employees with a healthy, practical and efficient office space and minimize the structure's impact on the environment.

典型节能环保技术 Typical energy-efficient and environmentally-friendly technologies

智能型通风式双层呼吸幕墙，便于通风、排热、遮阳、隔绝噪音、提高办公环境的舒适性、可集控性；

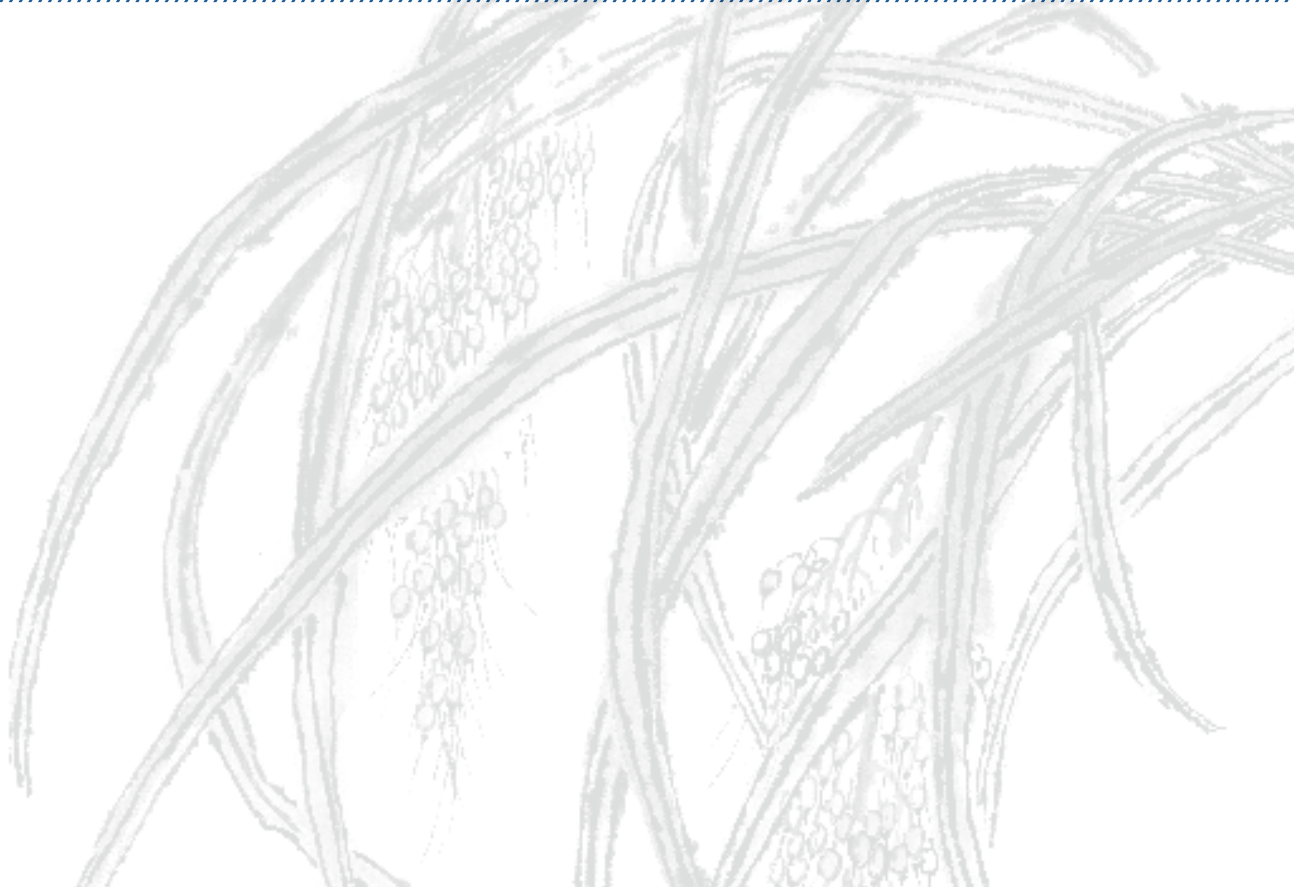
冰蓄冷技术，充分利用系统供应的低温冷冻水，提高室内的热舒适性及空气品质，节省输配系统的风机能耗，减少送风设备的初始投资；

设置循环利用的中水系统及分质供水的直饮水系统，最大化节约用水量。

Smart double-glazed curtain walls effectively improve indoor ventilation, the thermal insulation of the outer building structure, sun-shading and sound insulation, as well as comfort and central control system of the building;

Ice thermal storage technology fully utilizes the ice slurry created by the system to ensure indoor climate control and air quality, reduce the energy consumed by fans in the distribution system and slash the initial investment on blowing equipment;

A recycling system for reclaimed water and a drinking water system allow for a dual water supply that maximizes water conservation.



专题：环境和社会风险管理

COLUMN: ENVIRONMENTAL AND SOCIAL RISK MANAGEMENT

“银行业金融机构应当从战略高度推进绿色信贷，加大对绿色经济、低碳经济、循环经济的支持，防范环境和社会风险，提升自身的环境和社会表现，并以此优化信贷结构，提高服务水平，促进发展方式转变。”

——中国银监会《绿色信贷指引》

"Banks shall promote green credit from a strategic perspective, grant more support to the green, low-carbon and recycling economy, prevent environmental and social (E&S) risks, improve banks' own E&S performances, and in doing so optimize the credit structure, improve services and contribute to the transformation of the economic growth pattern."

— China Banking Regulatory Commission,
Green Credit Guidelines

加强对环境和社会风险的管理，最大程度减少企业在制定决策、经营管理中的环境与社会风险，是我们可持续发展战略的重要内容。

我们参考相关国际指南及政策法规要求，将环境和社会风险纳入全面风险管理体系。董事会、总行风险管理委员会及各级管理人员不断提高对环境风险、社会风险的重视程度，关注信贷审批流程中环境和社会风险因素的考量，严把客户授信、客户评级和行业评级关，完善政策制度、审批流程和环境效益评价。

我们按照要求对重大项目进行社会稳定风险评价审查，有重大风险的项目不予贷款。我们对员工、客户等方面的政策可能带来的社会影响进行评估，并对实施效果进行监控，发现问题及时妥善解决，努力防范社会风险。

我们严格执行环评一票否决，对环评不达标的项目坚决不予贷款。2012年，出台关于贯彻落实国务院《“十二五”节能环保产业发展规划》、《关于印发“十二五”控制温室气体排放工作方案的通知》、《关于印发工业转型升级规划（2011-2015年）的通知》的意见等十余个指导性文件，提升项目遴选的效果，既保证了所有贷款项目都符合有关环保标准，降低了环境风险，又实现了资金向环境领域的倾斜。

我们还参与了中国银监会《绿色信贷指引》的制定，为推动银行业绿色发展，降低贷款项目的环境风险及相关社会风险做了有益的工作。

Strengthening environmental and social risk management can minimize our bank's exposure to environmental and social risks throughout the decision-making and business development processes – and this is why we have made it a significant part of our sustainable development strategies.

We integrated environmental and social risks into our comprehensive risk management system in line with relevant international guidelines, polices and regulations. The Board of Directors, the Risk Management Committee of the Headquarters and managers at various levels have become increasingly concerned with environmental and social risks. They take these risks into serious consideration in credit approvals, and they have tightened the control over credit extensions, boosted customer and industrial ratings and improved relevant policies and rules and approval procedures to enhance the evaluation of environmental benefits. As required, we have conducted social stability risk

assessments of major projects and declined loans to highly risky projects. We have also assessed the social impact of our employee- and customer-related policies and monitored the implementation of these policies to respond to problems and fend off social risks in a timely manner. We have strictly implemented our policy of vetoing any project that fails to pass an environmental assessment.

In 2012, we released a dozen guidelines, including the opinions on implementing the State Council's Development Plan for Energy-conserving and Environment-protecting Industries during the 12th Five-year Plan period (2011-2015), controlling greenhouse gas emissions during the period and

implementing the industrial upgrading plan for 2011-2015. These regulations have improved our project screening capabilities, ensured that all loan offerings comply with relevant environmental standards and reduced environmental risks while simultaneously channeling more capital toward areas related to the environment.

We also participated in the formulation of the Green Credit Guidelines and made valuable contributions to the sustainable development of the banking industry and the reduction of environmental and social risks in lending.

2012 年出台的主要节能环保文件

Major Documents for Energy Conservation and Environmental Protection in 2012

《2012 年环保及节能减排业务的指导意见》	The 2012 Guidelines on Business for Energy Conservation, Environmental Protection and Emissions Reduction
《支持城镇污水处理及再生利用设施建设指导意见》	The Guidelines on Supporting the Construction of Urban Sewage Disposal and Recycling Utilities
《支持城镇生活垃圾无害化处理设施建设指导意见》	The Guidelines on Supporting the Infrastructure Construction for the Decontamination of Urban Domestic Waste
《关于节能与新能源汽车产业开发评审的指导意见》	The Guidelines on the Industrial Development Assessment of Energy-efficient and New Energy Vehicles
《关于燃煤电厂综合升级改造项目贷款的指导意见》	The Guidelines on Project Loans for the Comprehensive Upgrading and Renovation of Coal-fired Power Plants
《煤层气项目开发评审指导意见》	The Guidelines on the Assessment of Coal-bed Methane Projects



我们的环境和社会风险管理要点 The Gist of Our Environmental and Social Risk Management Work	
<p>贷款项目环境和社会风险评判</p> <ul style="list-style-type: none"> • 项目是否符合国家最新《产业结构调整目录》和国家环保等相关政策规定。 • 项目是否按规定履行完成环境审批手续。 • 对项目受益群体、解决就业、环境改善等方面的影响做出初步评价。 	<p>Environmental and social risk assessment of loan projects</p> <ul style="list-style-type: none"> • Is the project in accord with China's latest Catalogue for Industrial Restructuring and other relevant environmental regulations. • Have environmental approval procedures for the project been completed in line with relevant regulations. • Make an initial assessment of the project's possible impact on beneficiary groups, as well as its job creation and environmental improvement potential.
<p>环境和社会风险管控体系</p> <ul style="list-style-type: none"> • 在项目开发评审环节，将企业环境和安全事故风险作为信贷准入评审的重要内容，对授信企业发生环境和重大生产事故的，列入重大事项评审。 • 在贷后管理中，对环境违法违规及发生重大安全事故的企业或项目，采取下调资产质量等级、停贷等措施。 	<p>Environmental and social risk management and control system</p> <ul style="list-style-type: none"> • During the project development assessment process, environmental and safety accident risks are considered key factors in determining credit access. Loanee enterprises' previous environmental and safety accidents will be included in the major risk assessment criteria. • After a loan is issued, we will downgrade the asset quality of, or cancel, loans to loanee enterprises or projects in violation of environmental regulations or those affected by severe safety accidents.

自 2010 年起，我们与中国环保部开展课题合作，建立了支持环保及节能减排项目的环境效益测算体系，用于量化测算我们重点支持的 13 类环保项目的节能量、4 类环保实施建设项目的减排量，现已正式纳入评审手册并投入使用。我们又开展了新的课题研究，深化环境效益测算，包括：

研究提出包含国家“十二五”节能减排八项约束性指标（化学需氧量 COD、节能量等）的环境效益评价体系。

规范绿色信贷贷款项目的统计，准确有效地评价环保及节能减排项目的环境效益，逐步建立绿色信贷的科学考核体系。

将评价结果与贷款利率、期限等优惠政策结合，为绿色信贷业务提供支持。

Since 2010, we have been collaborating with China's Ministry of Environmental Protection on the establishment of an index measuring the environmental benefits of projects for environmental protection, energy conservation and emissions reduction. The index, which has been included in our evaluation manual, can calculate the energy saved by the 13 kinds of environmental projects we support and the amount of emissions cut by the four kinds of environmental projects we focus on. To advance the measurement of environmental benefits, we have also staged several new research initiatives, including those to:

explore the environmental benefit index covering the eight obligatory targets set by the government for the 12th Five-year Plan period (2011-2015) regarding energy conservation and emissions reduction, such as chemical oxygen demand and the amount of energy to be saved.

standardize green loan statistics to accurately evaluate the environmental benefits of projects for environmental protection, energy conservation and emissions reduction, and gradually establish an appropriate performance evaluation system for green credit.

integrate evaluation results with preferential lending rates and loan periods to support green credit business.



未来展望

2013年，国内外经济金融形势依然复杂，经济下行压力和风险逐步加大，经济金融领域改革任务艰巨繁重。我们将继续深化开发性金融实践，坚持“一体两翼”发展战略，以服务实体经济发展、支持新型城镇化建设和加强国际合作为重点，不断提升综合服务水平和自身可持续发展能力，为促进经济社会发展贡献智慧和力量。

服务实体经济

坚持金融服务实体经济，提供有效融资支持。加大对“两基一支”、区域协调发展、产业转型升级等国家战略性、全局性重大项目和薄弱环节、瓶颈领域的支持力度。继续探索以金融促进社会公平和社会和谐的有效方式，围绕民生热点难点问题，重点支持保障性住房、中小微企业、农林水利、教育医疗等领域加快发展。

助力新型城镇化

发挥主力作用，助力新型城镇化建设。注重科学规划，平稳有序推进工作，避免过度建设、盲目建设。突出特

色重点，以支持棚户区改造为主要切入点，助力城乡协调发展。促进产城结合，支持开发区和产业园区建设，把支持城镇化与促进产业结构调整升级结合起来。创新融资模式，推动建立稳健可持续支持城镇化的投融资体系。

加强国际合作

加强国际合作，支持中资企业“走出去”。继续以实现互利共赢、促进共同发展为原则，我们将积极拓展全球视野与战略思维，稳步推进国际合作业务，为中资企业“走出去”铺路搭桥。突出重点，优化布局，强化市场化运作，突出风险可控、商业可持续原则，不断创新产品和服务方式，严格控制信贷风险，确保业务的可持续发展。

加强自身可持续能力建设

坚持服务国家战略的开发性金融方向，按照“项目自身的战略必要性、整体业务的财务可平衡性和机构发展的可持续性”三大原则，提升以市场化方式服务国家战略的水平，努力实现客户与银行价值共同增长的经营目标。

坚持“服务战略、管控风险、合理盈利”的经营策略，适应实体经济发展和风险管控的要求，加大创新力度，在理念、产品、模式、机制和管理等方面大胆探索，巩固一流业绩和市场竞争能力，持续提高服务经济社会发展的能力和效率。

FUTURE PROSPECTS

The economic and financial situations in both China and the world at large remain complicated and encumbered by mounting pressure from an economic slowdown, rising risks and the arduous task of deepening economic and financial reforms. We will continue to push our development finance practices forward and stick to our development strategy of supporting infrastructure and basic and pillar industries as the main business while simultaneously boosting social well-being and international cooperation. We will concentrate on work that bolsters the development of the real economy, the new type of urbanization and international cooperation, constantly improve the quality of our comprehensive services and sustainable development capacity, and allow our wisdom and strength to contribute to social and economic development.

Serve the real economy

We will stick to the principle of serving the real economy with effective financial services. We will also double our efforts to support sectors of strategic significance and

those that are essential to China's overall development and vulnerable, such as infrastructure, basic and pillar industries, coordinated regional development, and industrial restructuring and upgrading. We will continue to facilitate justice, fairness and social harmony through finance, focusing on difficult issues related to social well-being to prioritize the financial demands in the construction of affordable housing, small and micro business development, agriculture, forestry, water conservancy, education and medical care, as well as speed up the development of these areas.

Support the new type of urbanization

We will play a leading role in supporting the new type of urbanization, emphasizing scientific planning and steadily advancing to avoid redundancy or blind construction during the urbanization process. By supporting the renovation of shantytowns, we hope to facilitate coordinated development between cities and rural areas. To combine the goals of urbanization and industrial restructuring and upgrading, we will also support the integration of industrialization

and urbanization to boost the construction of development zones and industrial parks. We will creatively explore new financing models to facilitate the establishment of a stable and sustainable investment and financing mechanism that supports urbanization.

Strengthen international cooperation

We will strengthen international cooperation and back domestic enterprises investing abroad. We will continue to stick to the principles of mutual benefit, win-win and common development, advance international cooperation from a global perspective and strategic vision, and provide solid support for Chinese enterprises going abroad. We will also focus on key areas, optimize our plans, enhance market-oriented operations and continue to upgrade and innovate our products and services to ensure manageable risk exposure and business sustainability.

Enhance capacity building for sustainability

We will continue to serve national strategies through

development finance, follow the three principles of "inspecting the strategic necessity of projects, the financial balance of our overall business and the sustainability of institutional development", rely more on market forces and achieve the business target of achieving common development alongside our clients. We will follow the business strategies of "serving national development strategies, keeping risks under control and pursuing rational profits", adapt to the requirements of the real economy and risk control, inspire innovation and boldly explore new concepts, products, mechanisms and management styles, and consolidate our first-class performance and market competence to become more capable and efficient in serving social and economic development.



独立鉴证报告

致国家开发银行股份有限公司董事会：

我们接受国家开发银行股份有限公司（以下简称“贵行”）董事会聘用，对贵行 2012 年度可持续发展报告（以下简称“可持续发展报告”）中选定的 2012 年度关键数据进行有限的鉴证。

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

董事会的责任

对选定的关键数据按照可持续发展报告附件“术语解释”及可持续发展报告关键数据表下附注中的编报基础（“编报基础”）进行编制和列报是贵行董事会的责任。这些责任包括设计、实施和维护与编制和列报关键数据相关的内部控制，并作出合理估计。

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

鉴证服务提供方的责任

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

我们按照《国际鉴证业务准则第 3000 号：历史财务信息审计或审阅以外的鉴证业务》的要求对选定的关键数据

实施鉴证工作。这一准则要求我们遵守职业道德规范、计划并实施鉴证工作以做出是否存在任何重大事项使我们确信选定的贵行可持续发展报告中的 2012 年度关键数据，在所有重大方面没有按照编报基础要求编制的有限保证结论。

本报告就以下选定的 2012 年度贵行可持续发展报告关键数据实施了鉴证工作程序：

经济类指标

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

环境类指标

- 贷款项目环评率
- 环保及节能减排贷款发放额

其中包括：

流域、城市环境综合治理
工业污染治理和循环经济
清洁能源和十大节能工程

- 人均用电
- 人均用水

社会类指标

- 员工总人数
- 女性员工比例
- 公益捐赠

作为有限保证服务，我们的证据收集程序较合理保证有限，因此保证程度低于合理保证。选择的鉴证工作程序基于鉴证人员的判断，包括对所选定的关键数据准备与编报基础有重大不符风险的评估。

工作方法，局限性和工作范围

在我们的工作范围内，我们在贵行总行以及下述分行开展工作：

- 新疆分行
- 宁波分行
- 辽宁分行
- 福建分行

工作内容和工作方法包括：

- 1) 与贵行参与提供可持续发展报告中所选定的关键数据的相关部门进行访谈；
- 2) 实施分析程序；
- 3) 对选定的可持续发展报告中关键数据实施抽样检查；
- 4) 重新计算；
- 5) 我们认为必要的其他程序。

我们的鉴证工作仅限于选定的可持续发展报告中所载 2012 年度关键数据，可持续发展报告中所披露的其他数据、2011 年及以前年度数据均不在我们的工作范围内。此外，我们工作的目的不是就贵行内部控制的有效性发表意见。

结论

基于我们实施的有限保证鉴证工作，我们没有注意到任何事项使我们相信选定的 2012 年度关键数据的编制，在所有重大方面未能符合列示于可持续发展报告中的编报基础。

其他观察所得

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

我们观察到以下情况：

包容性

贵行以“增强国力、改善民生”为使命建立了可持续发展战略模型，通过开发性金融助力国家的可持续发展战略的实施，进一步将可持续发展理念融入到日常业务及发展战略中。贵行各个部门包括本年度走访的四家分行围绕各自的业务领域，通过各自的流程识别了主要的利益相关方，并建立了与内部及外部利益相关方的沟通渠道和机制以识别利益相关方的需求。

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

我们建议贵行充分发挥利益相关方沟通机制的作用，进一步系统的识别和分析利益相关方期望和需求，持续推进贵行的可持续发展理念和实践。

实质性

贵行结合自身开发性金融优势，强化可持续发展战略和实践。对于在可持续发展报告中披露的信息，贵行从国家的战略政策导向以及三重底线的角度综合考虑了经济影响，社会及环境等因素，并以此为基础进行有关问题的实质性评估。贵行通过组织和加强可持续发展系列培训和交流推进员工可持续发展能力建设，进一步提升贵行分析和回应实质性可持续发展问题的能力。

我们建议贵行可考虑进一步完善实质性评估的标准、流程和程序，以更好地指导贵行识别、评估、报告与可持续发展相关的对贵行和利益相关方重要的事项。

回应性

2012年，贵行通过发挥“规划先行”的优势和作用，在贵行的业务规划中响应利益相关方的需求，推行贵行的可持续发展理念，优先回应重要利益相关方的期望。

PricewaterhouseCoopers Zhong Tian LLP

普华永道中天会计师事务所（特殊普通合伙）

中国·上海

2013年10月23日





INDEPENDENT ASSURANCE REPORT

To the Board of Directors of China Development Bank Corporation
We have been engaged by the Board of Directors of China Development Bank Corporation (the "Bank") to perform a limited assurance engagement on the selected key data as at 31 December 2012 and for the year then ended as defined below in the 2012 Sustainability Report ("the Sustainability Report").

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

The Board of Directors' responsibilities

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

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

Practitioner's responsibilities

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

We conducted our work on the selected key data in accordance with the International Standard on Assurance Engagements 3000 "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information". This Standard requires that we comply with ethical requirements and plan and perform the assurance engagement to obtain limited assurance as to whether any matters have come to our attention that causes us to believe that the selected key data as at 31 December 2012 and for the year then ended in the Sustainability Report is not prepared in all material respects in accordance with the basis of reporting.

The selected key data of the Bank within the 2012 Sustainability Report that is covered by this report is as follows:

Economic Indicators

- RMB loans to central and western areas

- Loans to social housing for low and middle-income households
- Students loans
- Emergency loans

Environmental indicators

- Loan projects under Environmental Impact Assessment (%)
- Loans for environmental protection, energy saving and emissions reduction Including:
 - Loans for watershed, urban environmental treatment
 - Loans for industrial pollution treatment and recycling economy
 - Loans for clean energy and 10 major energy-saving projects
- Electricity consumption per capita
- Water consumption per capita

Social Indicators

- Total employees
- Proportion of female employees
- Charitable donations

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

Approach, limitation and scope of work

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

- Xinjiang Branch
- Ningbo Branch
- Liaoning Branch
- Fujian Branch

Within the scope of our work we performed the following, comprised:

- Interviews with management and personnel in the Departments involved in providing information for inclusion in the Sustainability Report in relation to the selected key data;
- Analytical procedures;
- Examination, on a test basis, of documentary evidence relating to the selected key data on which we report;
- Recalculation;
- and Other procedures deemed necessary

Our work was limited to the selected key data as of 31 December 2012 and for the year then ended in the Sustainability Report. We have not performed any procedures over other data included in the Sustainability Report for 2012, nor have we performed any procedures on other data or data for 2011 and years before. In addition, our work performed was not for the purpose of expressing an opinion on the effectiveness of the Bank's internal controls.

Conclusion

Based on the limited assurance work which we have performed, nothing has come to our attention that causes us to believe that the selected key data as at 31 December 2012 and for the year the ended has not been prepared, in all material respects, in accordance with the basis of reporting.

Supplementary observations

We have also gained an understanding of the Bank's application of the AccountAbility Principles with respect to stakeholder dialogue by making inquiries and holding interviews with management representing the different functions in the Bank in respect of the Bank's application of

the principles of inclusivity, materiality and responsiveness in the preparation of the Sustainability Report. Our work was restricted to gaining an understanding of the Bank's application of the AccountAbility principles and hence we do not express any assurance opinion as to whether the Bank has adhered to the AccountAbility Principles.

We have the following observations:

Inclusivity

The Bank has established its sustainable development strategy model focused on "Enhancing national strength and improving people's livelihood", and assisted the implementation of the country's sustainable development strategy through its development finance activities. The Bank has also been integrating sustainability into its business operations and corporate strategies. Departments of the Bank, including those departments of the four branches we visited this year, have developed processes to identify key stakeholders most relevant to their operations, and have established stakeholder engagement channels and mechanisms to identify expectations from internal and external stakeholders.

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

We suggest the Bank to more fully utilise the stakeholder engagement mechanisms which the Bank has established to further identify and analyse stakeholder expectations and to further promote the Bank's sustainable development activities.

Materiality

The Bank leverages its own advantage of development finance to strengthen the sustainable development strategy and practices. With regards to the information disclosed in the Sustainability Report, the Bank has considered economic, social and environmental impacts collectively according to government policy guidelines and the principles of the Triple Bottom Line, and has assessed the materiality of relevant information. The Bank has organised a series of training and capacity building activities around sustainable development to further improve the Bank's capability to identify and assess the materiality of sustainability issues.

The Bank may consider further improving criteria, processes and procedures as a guide to management when capturing, assessing and reporting material events for sustainability purposes, to help facilitate the identification and prioritisation of issues that are material to the Bank and its stakeholders.

Responsiveness

In 2012, the Bank has actively responded to the key stakeholders expectations and promoted its sustainable development philosophy through its "prior planning" strategy, which responds to the expectations of its key stakeholders as priority.

PricewaterhouseCoopers Zhong Tian LLP

PricewaterhouseCoopers Zhong Tian LLP
Shanghai, China
23 October 2013

开行荣誉与奖励 | HONORS AND AWARDS

2012 年开行所获社会责任荣誉和奖励 CDB's 2012 Honors and Awards for Social Responsibility

颁奖单位 Awardee	获奖名称 Honors and Awards	
联合国全球契约中国网络 Global Compact Network China	<ul style="list-style-type: none"> • 全球契约中国社会责任管理最佳实践案例 • 全球契约中国促进社会发展最佳实践案例 	<ul style="list-style-type: none"> • Global Compact China Best Practices in social responsibility management • Global Compact China Best Practices in contributing to social development
中国银行业协会 China Banking Association	<ul style="list-style-type: none"> • 中国银行业最具社会责任金融机构奖 • 中国银行业社会责任最佳绿色金融奖 • 中国银行业社会责任引领人物奖 • 银团贷款“最佳业绩奖” • 银团贷款“最佳交易奖” 	<ul style="list-style-type: none"> • Most socially responsible financial institution in China's banking industry • China's banking industry's best green financing practices in implementing social responsibility • China's banking industry's leading figure award in implementing social responsibility • Best performance award for bank consortium • Best deal award for bank consortium
中国人民银行 The People's Bank of China	<ul style="list-style-type: none"> • 全国反洗钱工作先进集体（总分行 3 家单位） • 全国反洗钱工作先进个人（6 位员工） 	<ul style="list-style-type: none"> • National outstanding collective awards to three units, including the headquarters and branches • National outstanding individuals against money laundering (six employees)
中国外汇交易中心 China Foreign Exchange Trading Center	<ul style="list-style-type: none"> • 优秀交易成员奖 	<ul style="list-style-type: none"> • Outstanding trading member
中国中小企业协会 China Association of Small and Medium-sized Enterprises	<ul style="list-style-type: none"> • 优秀中小企业金融服务机构奖 • 优秀中小企业金融服务产品奖 • 中国优秀中小企业服务明星 	<ul style="list-style-type: none"> • Outstanding financial institution in support of small and medium-sized enterprises • Excellent financial services and products for small and medium-sized enterprises • China's outstanding service star for small and medium-sized enterprises

颁奖单位 Awardee	获奖名称 Honors and Awards	
中国小额信贷机构联席会 China Microfinance Institution Association	<ul style="list-style-type: none"> 中国小额信贷最佳行业服务奖 	<ul style="list-style-type: none"> Best industrial service for micro-finance
人民网 People	<ul style="list-style-type: none"> 人民社会责任奖 	<ul style="list-style-type: none"> People's Social Responsibility Award
《中国新闻周刊》 China Newsweek	<ul style="list-style-type: none"> 最具责任感企业奖 	<ul style="list-style-type: none"> Award for the most socially responsible enterprise
《金融时报》社和中国社科院金融所 Financial News and the Institute of Finance and Banking of the China Academy of Social Sciences	<ul style="list-style-type: none"> 最佳水利建设贡献银行 	<ul style="list-style-type: none"> Best contributions to water conservancy construction
《国际金融评论》 International Financing Review	<ul style="list-style-type: none"> 最佳发行人奖 最佳债券交易奖 	<ul style="list-style-type: none"> Best issuer of the year Best bond trading
《欧洲货币》 Euromoney	<ul style="list-style-type: none"> 最具影响力机构债券奖 最具影响力本币奖 最具影响力离岸人民币债券奖 2012 年度拉丁美洲交通领域项目融资年度交易奖 	<ul style="list-style-type: none"> Most influential agency bond Most influential domestic currency award Most influential offshore RMB bonds Deal of the Year 2012 for Latin American transportation financing
欧洲 MTN-i MTN-i Europe	<ul style="list-style-type: none"> 里程碑交易奖 	<ul style="list-style-type: none"> Milestone trade award
香港《财资》 The Asset	<ul style="list-style-type: none"> 最佳交易奖 最佳本币债券奖 最佳点心债券奖 最佳准主权债券奖 	<ul style="list-style-type: none"> Best deal of the year Best domestic currency bond Best dim sum bond Best quasi-sovereign bond

全球契约十项原则对照表 I

COMPLIANCE WITH THE TEN PRINCIPLES OF THE GLOBAL COMPACT

全球契约十项原则 The Ten Principles of the Global Compact		2012 年行动绩效 Actions	
人权 Human Rights			
原则 1: 企业应该尊重和维护国际公认的各项人权	Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights	强化合规管理, 遵守国家和经营所在地区的法律法规, 确保依法运营和规范运作, 劳动合同签订率 100%; 加强职工民主管理和民主监督, 维护职工合法权益	Strengthened compliance management, Observed the laws and stipulations of China and relevant regions. Guaranteed lawful and standardized operations and signed labor contracts with all employees. Strengthened democratic staff management and democratic staff supervision . Protected the lawful rights and interests of employees.
原则 2: 绝不参与任何漠视与践踏人权的行为	Principle 2: Businesses should make sure they are not complicit in human rights abuses	遵守中国政府签署或承认的国际公约、国际惯例, 尊重《世界人权宣言》、《联合国公民权利与政治权利国际公约》、《联合国经济、社会与文化权利国际公约》等公约和宣言	Observed international conventions and international practices signed or recognized by the Chinese government. Respected the Universal Declaration of Human Rights, UN International Covenant on Civil and Political Rights, International Covenant on Economic, Social and Cultural Rights, and other conventions and declarations.
劳工标准 Labor			
原则 3: 企业应该维护结社自由, 承认劳资集体谈判的权利	Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	建立健全职工代表大会制度	Established and improved workers' conference system.
原则 4: 彻底消除各种形式的强制性劳动	Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labor	杜绝各种形式的强迫劳动	Banned all forms of forced labor.

全球契约十项原则 The Ten Principles of the Global Compact		2012 年行动绩效 Actions	
劳工标准 Labor			
原则 5: 消除童工	Principle 5: Businesses should uphold the effective abolition of child labor	杜绝使用童工	Banned the use of child labor.
原则 6: 杜绝任何在用工与行业方面的歧视行为	Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation	建立公开、平等、竞争、择优的人才使用选拔机制; 杜绝因种族、性别、婚姻状况、国别、年龄、残疾、宗教、文化背景、语言等对员工歧视的现象	Established a career advancement system emphasizing open, fair competition on a level playing field. Banned staff discrimination based on ethnicity, gender, marital status, nationality, age, disability, religion, cultural background or language.
环境 Environment			
原则 7: 企业应对环境挑战未雨绸缪	Principle 7: Businesses should support a precautionary approach to environmental challenges	出台应对环境问题的指导性文件, 持续扩大绿色信贷规模和业务创新投入。参与银监会《绿色信贷指引》的制定, 推动银行业绿色发展	Released guidelines on environmental issues. Continuously expanded our green credit scale and capital input in business innovation. Participated in the formulation of the Green Credit Guidelines to boost the green development of the banking industry.
原则 8: 主动增加对环保所承担的责任	Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility	严格执行绿色信贷政策, 控制贷款投向; 支持产业、能源结构调整, 推动流域、城市环境综合治理; 以创新的金融产品和服务, 促进节能减排	Strictly implemented green credit policies. Supervised the use of loans. Supported industrial and energy restructuring. Promotes comprehensive watershed and urban environment treatment. Promoted energy conservation and emissions reduction through the use of innovative financial products and services.

全球契约十项原则对照表 I

COMPLIANCE WITH THE TEN PRINCIPLES OF THE GLOBAL COMPACT

全球契约十项原则 The Ten Principles of the Global Compact		2012 年行动绩效 Actions	
环境 Environment			
<p>原则 9: 鼓励无害环境技术的发展与推广</p>	<p>Principle 9: Businesses should encourage the development and diffusion of environmentally-friendly technologies</p>	<p>环保节能减排项目覆盖污水垃圾处理、清洁能源等 19 个行业和领域。环保及节能减排贷款余额与 2006 年相比增加 5 倍。在总行新办公楼建设中, 采用智能型通风式双层呼吸幕墙、冰蓄冷技术等环保技术</p>	<p>Environmentally-friendly projects involved 19 industries and spheres, including sewage and waste disposal and clean energy. Outstanding loans for energy conservation and emissions reduction increased five-fold from 2006. Adopted smart double-glazed ventilation curtain walls and ice thermal storage technologies in the construction of the new office building of the headquarters.</p>
反腐败 Anti-Corruption			
<p>原则 10: 企业应反对各种形式的贪污, 包括敲诈、勒索和行贿受贿</p>	<p>Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery</p>	<p>开展“作风建设年”活动, 加强联合监督检查, 深化廉政风险岗位监控工作。加强监管沟通, 落实机构信用代码在反洗钱领域中的应用, 重点开展国际业务洗钱风险防范。2012 年, 全年受理信访案件 19 件, 上年接转 2 件, 办结率 91%</p>	<p>Staged a year-long campaign to improve the bank's work style, tighten joint supervision, advance integrity inspection on risk-prone posts, strengthen communication with regulating authorities, and make good use of the institution credit codes to prevent money laundering risks in the international business. Handled 19 public complaints, including two carried over from 2011. Completed 91 percent of investigations into complaints.</p>



GRI 指标应用说明 |

EXPLANATIONS FOR GRI INDICATORS APPLICATION

本报告参照全球报告倡议组织《可持续发展报告指南 2011 版》及金融服务行业补充指南编写。共采用指标 141 个，其中全部采用 83 个，部分采用 17 个，拟在未来采用的指标 9 个，有 32 个指标不适用或不涉及。指标具体应用及对照情况请见本报告的电子版。

This report has been compiled in reference to the Sustainable Development Reporting Guideline 2011 of the Global

Reporting Initiatives (GRI) and the supplementary guidelines for the financial service sector. Altogether 141 indicators have been used, of which 83 were fully applied and 17 were partially applied. Another 9 indicators will be applied in future. There are 32 indicators not applicable to this bank or irrelevant to this report. For details on the application of the indicators and a comparison, please refer to the web edition of this report.

采用情况：未涉及 ○ 部分披露 ◐ 全部披露 ● 不适用 ⊗ Index adoption: Inapplicable ○ part ◐ full ● Not reported ⊗

	总数 Total	已采用 Have adopted	●	◐	○	⊗	未来采用 Applied in the future
1. 战略与分析 Strategy and Analysis	2	2	2	0	0	0	0
2. 公司概况 Organizational Profile	10	10	9	1	0	0	0
3. 报告参数 Report Parameters	13	13	13	0	0	0	0
4. 公司治理 Governance, Commitments, and Engagement	17	14	14	0	3	0	0
5. 经济绩效指标 Economic Performance Indicators	9	5	5	0	2	0	2
6. 环境绩效指标 Environmental Performance Indicators	30	19	11	8	3	6	2
7. 劳工措施及合理工作绩效指标 Labor Practices and Decent Work Performance Indicators	15	11	7	4	3	0	1
8. 人权绩效指标 Human Rights Performance Indicators	11	3	1	2	0	5	3

9. 社会绩效指标 Society Performance Indicators	10	7	5	2	0	3	0
10. 产品服务责任绩效指标 Product /Service Responsibility Performance Indicators	9	2	2	0	1	6	0
G3 金融行业补充指南 Financial Services Sector Supplement	15	14	14	0	0	0	1
总计 Total	141	97	83	17	12	20	9

指标应用及对照情况
Application of the indicators and a comparison

	序号 GRI	指标内容 G3.1 Standards	采用情况 Index Adoption
战略与分析 Strategy and Analysis	1.1	机构决策者就可持续发展与机构及其战略关系的声明 Statement from the most senior decision-maker of the organization	●
	1.2	重大影响, 风险和机遇的描述 Description of key impacts, risks, and opportunities	●
公司概况 Organizational Profile	2.1	组织机构名称 Name of the organization	●
	2.2	主要品牌、产品及服务 Primary brands, products, and/or services	●
	2.3	组织的经营结构 Operational structure of the organization, including main divisions, operating companies subsidiaries, and joint ventures	●
	2.4	组织的总部所在地 Location of organization's headquarters	●

指标应用及对照情况

Application of the indicators and a comparison

	序号 GRI	指标内容 G3.1 Standards		采用情况 Index Adoption
公司概况 Organizational Profile	2.5	组织有业务的国家数量，有重要经营活动或报告中提到的与可持续发展问题直接相关的国家名称	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	●
	2.6	所有权的性质及法律形式	Nature of ownership and legal form	◐
	2.7	参与的市场（包括地域分布，行业分布和客户 / 受益人）	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries)	●
	2.8	组织的规模（包括雇员人数、分支机构数量、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）	Scale of the reporting organization	●
	2.9	组织的规模，结构或所有制情况在报告期限内所发生的重大变化	Significant changes during the reporting period regarding size, structure, or ownership	●
	2.10	报告期限内所获奖项	Awards received in the reporting period	●
报告参数 Report Parameters	3.1	所提供信息的报告期限（例如，财政年度 / 日历年度）	Reporting period (e.g., fiscal/calendar year) for information provided	●
	3.2	上一年报告日期	Date of most recent previous report (if any)	●
	3.3	报告周期	Reporting cycle (annual, biennial, etc.)	●

采用情况：未涉及 ○ 部分披露 ◐ 全部披露 ● 不适用 ⊗ Index adoption: Inapplicable ○ part ◐ full ● Not reported ⊗

指标应用及对照情况

Application of the indicators and a comparison

	序号 GRI	指标内容 G3.1 Standards	采用情况 Index Adoption
报告参数 Report Parameters	3.4	解答报告及其内容问题的联络人	Contact point for questions ●
	3.5	界定报告的内容、重要议题及报告主要面对的利益相关方	Process for defining report content ●
	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)	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures suppliers). See GRI Boundary Protocol for further guidance ●
	3.7	指出任何有关报告范围及界限的限制	State any specific limitations on the scope or boundary of the report (see completeness Principle for explanation of scope) ●
	3.8	对合资企业、拥有部分股权的子公司、租赁设施、外包业务以及其他可能深远影响不同期间和/或跨机构比较的实体做出报告依据	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 ●
	3.9	数据量度技巧及计算基准	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 ●
	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	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) ●

指标应用及对照情况

Application of the indicators and a comparison

	序号 GRI	指标内容 G3.1 Standards		采用情况 Index Adoption
报告参数 Report Parameters	3.11	报告范围、界限、计算方法与以往报告重大区别	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report	●
	3.12	表列各类标准披露在报告中位置	Table identifying the location of the Standard Disclosures in the report	●
	3.13	寻求外部认证的政策及现行措施	Policy and current practice with regard to seeking external assurance for the report	●
公司治理 Governance, Commitments, and Engagement	4.1	机构治理架构，包括高层人员及其工作（描述最高管治机关成员及其委员会的使命和职责，以及其工作所带来的直接经济、社会和环境的影响；最高管治机关成员及其委员会人员的性别、年龄、少数民族比例及其他多样性指标划分）	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight	●
	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）	Indicate whether the Chair of the highest governance body is also an executive officer	●
	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及性别	For organizations that have a unitary board structure, state the number and gender of members of the highest governance body that are independent and/or non-executive members	●

采用情况：未涉及 ○ 部分披露 ◐ 全部披露 ● 不适用 ⊗ Index adoption: Inapplicable ○ part ◐ full ● Not reported ⊗

指标应用及对照情况

Application of the indicators and a comparison

	序号 GRI	指标内容 G3.1 Standards		采用情况 Index Adoption
公司治理 Governance, Commitments, and Engagement	4.4	股东及雇员向最高管治机关提出建议或经营方向的机制	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	●
	4.5	最高治理机构的成员、高级管理人员和主管人员(包括安排离职)的报酬与组织绩效(包括社会和环境绩效)间的联系	Linkage between compensation for members of the highest governance body, senior managers, and executives	○
	4.6	避免治理机构出现利益冲突的程序	Processes in place for the highest governance body to ensure conflicts of interest are avoided	●
	4.7	如何决定最高管治机关成员及其委员会成员应具备的构成、资格及经验,包括所有考虑因素的性别和其他多样性指标	Process for determining the composition, qualifications and expertise of the members of the highest governance body and its committees, including any consideration of gender and other indicators of diversity	○
	4.8	内部形成使命、价值观、行为准则与经济、环境和社会绩效相关的原则及其实施情况	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation	●
	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	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	●

指标应用及对照情况

Application of the indicators and a comparison

	序号 GRI	指标内容 G3.1 Standards		采用情况 Index Adoption
公司治理 Governance, Commitments, and Engagement	4.10	评估最高治理机构绩效的程序， 尤其和经济、环境及社会绩效相 关的程序	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance	●
	4.11	解释组织是否或者如何采用的预 防性措施或原则	Explanation of whether and how the precautionary approach or principle is addressed by the organization	●
	4.12	机构对外界发起的经济、环境及 社会约章、原则或其它倡议的参 与或支持	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses	●
	4.13	机构加入的行业协会和国家 / 国 际倡议组织	Memberships in associations (such as industry associations) and/or national/ international advocacy organizations in which the organization	●
	4.14	公司利益相关方列表（如：公民 组织；客户；雇员、其他工人及 工会；当地社区；股东及资本提 供者；及供应商）	List of stakeholder groups engaged by the organization	●
	4.15	确定和选择主要利益相关方的依据	Basis for identification and selection of stakeholders with whom to engage	○
	4.16	利益相关方的协商途径，就参与 的频率按类型和利益相关方群体 来分类	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group	●

采用情况：未涉及 ○ 部分披露 ◐ 全部披露 ● 不适用 ⊗ Index adoption: Inapplicable ○ part ◐ full ● Not reported ⊗

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公司治理 Governance, Commitments, and Engagement	4.17	利益相关方参与中提出的主要议题和关注, 以及组织的回应 Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting	●
经济绩效指标 Economic Performance Indicators	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) 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	●
	EC2	宏观经济环境变化对组织活动的财务影响及其他风险和机遇 Financial implications and other risks and opportunities for the organization's activities due to	●
	EC3	养老金的固定受益计划的责任范围 climate change	○
	EC4	政府给予机构的重大财务援助 Coverage of the organization's defined benefit plan obligations	○
	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 Significant financial assistance received from government.	未来采用 Applied in the future
	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 Range of ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	●
	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 Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation	未来采用 Applied in the future

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	序号 GRI	指标内容 G3.1 Standards		采用情况 Index Adoption
经济绩效指标 Economic Performance Indicators	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	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation	●
	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）	Development and impact of infrastructure investments and services provided primarily for public	●
环境绩效指标 Environmental Performance Indicators	EN1	所用物料的重量或体积	Materials used by weight or volume	⊗
	EN2	所用物料中可循环利用的原材料的比例	Percentage of materials used that are recycled input materials	⊗
	EN3	初级能源的直接消耗量	Direct energy consumption by primary energy source	●
	EN4	初级能源的间接消耗量	Indirect energy consumption by primary source	●
	EN5	通过节能和提高利用效率而节约的能源	Energy saved due to conservation and efficiency improvement	●
	EN6	在产品和服务基础上提供高能效或可再生资源的措施，因此减少的能源需求	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives	●
	EN7	减少间接能源耗量的计划，以及计划的成效	Initiatives to reduce indirect energy consumption and reductions achieved	●

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环境绩效指标 Environmental Performance Indicators	EN8	按源头划分的总耗水量	Total water withdrawal by source ●
	EN9	受取水明显影响的水源，以及水源对当地社区的价值 / 重要性	Water sources significantly affected by withdrawal of water ●
	EN10	再循环和再利用水的比例和总量	Percentage and total volume of water recycled and reused ◐
	EN11	自有、租赁、管理或毗邻生物多样性保护区或保护区外生物多样性保护价值高的土地的位置和面积	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas. ◐
	EN12	保护区内或保护区外生物多样性保护价值高的地区内的生物多样性活动、产品和服务所产生的重大影响	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas ◐
	EN13	受保护或经修复的栖息地	Habitats protected or restored ◐
	EN14	管理生物多样性影响的策略、当前措施和今后的计划	Strategies, current actions, and future plans for managing impacts on biodiversity 未来采用 Applied in the future
	EN15	世界自然保护联盟（IUCN）红色名录和国家保护名录中受企业经营影响、濒临灭绝的物种数量	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk ⊗
EN16	按重量划分的直接与间接温室气体总排放量	Total direct and indirect greenhouse gas emissions by weight ◐	

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环境绩效指标 Environmental Performance Indicators	EN17	按重量划分的其它相关间接温室气体排放量	Other relevant indirect greenhouse gas emissions by weight	◐
	EN18	减少温室气体排放的创新举措和取得的成效	Initiatives to reduce greenhouse gas emissions and reductions achieved	●
	EN19	按重量划分的臭氧消耗性物质的排放量	Emissions of ozone-depleting substances by weight	○
	EN20	一氧化氮 (NO)、一氧化硫 (SO) 及其它主要气体排放的种类和重量	NOx, SOx, and other significant air emissions by type and weight	○
	EN21	按照水质和排放地计算的总水量	Total water discharge by quality and destination	◐
	EN22	根据种类和处理方式计算的废弃物总量	Total weight of waste by type and disposal method	◐
	EN23	主要的杂碎物质的数量和体积	Total number and volume of significant spills	○
	EN24	《巴塞尔公约》附录一、二、三、八条款认定为危险废弃物的运输、进口、出口或处理总量以及在国际间运输的比例	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally	⊗
	EN25	报告组织排水或径流对水体及相关动植物栖息地产生影响的确定、面积和生物多样性价值	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff	●

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环境绩效指标 Environmental Performance Indicators	EN26	减轻产品和服务对环境影响的措施，以及减轻的程度	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation	●
	EN27	分类回收的售出产品及其包装材料的比例	Percentage of products sold and their packaging materials that are reclaimed by category.	⊗
	EN28	违反环境法律法规发生的重大罚金价值和货币制裁总数	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations.	⊗
	EN29	用于企业运营的产品、其它货物和原材料以及劳动力运输对环境产生的重大影响	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce	未来采用 Applied in the future
	EN30	分类的环保总费用和总投资	Total environmental protection expenditures and investments by type	●
劳工措施及合理工作 绩效指标 Labor Practices and Decent Work Performance Indicators	LA1	按就业类型、雇用合同、就业地区和性别划分的劳动力总量	Total workforce by employment type, employment contract, and region broken down by gender	●
	LA2	雇佣新员工情况及按年龄段、性别和地区流失的雇员总量和比例	Total number and rate of new employee hires and employee turnover by age group, gender, and region	●

采用情况：未涉及 ○ 部分披露 ◐ 全部披露 ● 不适用 ⊗ Index adoption: Inapplicable ○ part ◐ full ● Not reported ⊗

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劳工措施及合理工作 绩效指标 Labor Practices and Decent Work Performance Indicators	LA3	按重要区域的业务划分，排除临时或兼职职工而只提供给全职职工的利益	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations	●
	LA4	集体谈判协议覆盖的雇员的比例	Percentage of employees covered by collective bargaining agreements.	●
	LA5	生产变化的最短通知期，包括是否在集体协议上详细说明	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	●
	LA6	帮助监管和为健康与安全项目提供建议的正式机构，管理人员 – 工人联合健康与安全委员会代表全体劳动力的比例	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	未来采用 Applied in the future
	LA7	各地区工伤、职业病、请假天数、旷工的比例（按性别划分）和与工作相关的事故数量	Rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	○
	LA8	帮助劳工以及家庭，或社区成员面对严重灾害的教育、培训、咨询、保护和风险控制项目	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases	●
	LA9	与工会的正式协议中涉及的健康与安全议题	Health and safety topics covered in formal agreements with trade unions	●

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劳工措施及合理工作 绩效指标 Labor Practices and Decent Work Performance Indicators	LA10	根据工种和性别划分的每位员工 每年平均培训时间	Average hours of training per year per employee by gender and by employee category	●
	LA11	维持雇员持续雇佣能力，以及帮 助他们管理职业生涯的管理和终 生学习计划	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	●
	LA12	按性别 统计雇员接受常规绩效和 职业发展审查的比例	Percentage of employees receiving regular performance and career development reviews, by gender.	◐
	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类 别按工种的构成	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	●
	LA14	按员工类别及重要运营地区统计 的女对男基本工资与薪酬比例	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	○
	LA15	按性别划分育婴假后员工重返工 作岗位率及流失率	Return to work and retention rates after parental leave, by gender.	○
人权绩效指标 Human Rights Performance Indicators	HR1	纳入人权关注思想，制定人权条 款或经过人权审查的重大投资协 议的比例和总数	Percentage and total number of significant investment agreements and contracts that include human rights clauses or that have undergone human rights screening.	未来采用 Applied in the future

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人权绩效指标 Human Rights Performance Indicators	HR2	经过人权审查和采取行动的主要 供应商、承包商及其他商业伙伴 的比例	Percentage of significant suppliers, contractors, and other business partners that have undergone human rights screening, and actions taken.	●
	HR3	雇员接受与运营有关的人权方面 政策和程序培训的总时间，包括 受培训的雇员比例	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	◐
	HR4	发生歧视事件的总数和采取的正 确措施	Total number of incidents of discrimination and corrective actions taken.	⊗
	HR5	确定已发生或潜在的对自由结社 和集体谈判产生重大风险的运营 活动和供应商，以及为确保上述 权利所采取的行动	Operations and significant suppliers identified in which the right to exercise freedom of association or collective bargaining may be violated or at significant risk, and actions taken to support these rights.	⊗
	HR6	确定存在使用童工重大风险的运 营活动和供应商，以及为了禁止 使用童工采取的有效措施(核心)	Operations and significant suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	⊗
	HR7	确定存在发生强迫或强制劳动重 大风险的运营活动和供应商，以 及为了消除强迫或强制劳动采取 的各种形式的措施	Operations and significant suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures taken to contribute to the elimination of all forms of forced or compulsory labor.	⊗

采用情况：未涉及 ○ 部分披露 ◐ 全部披露 ● 不适用 ⊗ Index adoption: Inapplicable ○ part ◐ full ● Not reported ⊗

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人权绩效指标 Human Rights Performance Indicators	HR8	安保人员接受工作中人权方面的组织政策或程序培训的比例	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	未来采用 Applied in the future
	HR9	侵害原住民权利事件和采取措施的总数量	Total number of incidents of violations involving rights of indigenous people and actions taken.	⊗
	HR10	已接受人权审查或影响评估的作业总数和百分比	Percentage and total number of operations that have been subject to human rights reviews and/or impact assessments.	未来采用 Applied in the future
	HR11	通过正式申诉机制处理和解决的人权领域申诉的数目	Number of grievances related to human rights filed, addressed, and resolved through formal grievance mechanisms.	◐
社会绩效指标 Society Performance Indicators	SO1	评估和管理运营对社区产生影响的项目和做法的性质、范围和效力，包括准入、经营和退出	Percentage of operations with implemented local community engagement, impact assessments, and development programs	●
	SO2	经分析有腐败风险的业务部门比例和总数	Percentage and total number of business units analyzed for risks related to corruption	◐
	SO3	接受组织反腐败政策和程序培训的雇员比例	Percentage of employees trained in organization's anti-corruption policies and procedures.	◐
	SO4	为应对腐败事件采取的行动	Actions taken in response to incidents of corruption.	●

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社会绩效指标 Society Performance Indicators	SO5	公共政策的立场以及参与公共政策的发展和游说	Public policy positions and participation in public policy development and lobbying	●
	SO6	根据国别对政党、政治家和相关机构资金和实物捐助的总价值	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	⊗
	SO7	反竞争行为、反托拉斯和垄断的诉讼总数及其结果	Total number of legal actions for anticompetitive behavior, anti-trust, and monopoly practices and their outcomes.	⊗
	SO8	由于没有遵守法律和法规而遭受到的重大罚款的金额和非货币制裁的总数	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations	⊗
	SO9	对当地社区具有显著的潜在或真实负面影响的运营	Operations with significant potential or actual negative impacts on local communities	●
	SO10	对在当地社区具有显著的潜在和真实负面影响的运营采取预防和缓解措施	Prevention and mitigation measures implemented in operations with significant potential or actual negative impacts on local communities.	●
产品服务责任 绩效指标 Product /Service Responsibility Performance Indicators	PR1	生命周期阶段中改进产品和服务对健康和安全的影 响进行评估，采用这些程序的主要产品和服务类别的比例。	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.	⊗

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产品服务责任 绩效指标 Product /Service Responsibility Performance Indicators	PR2	按结果划分, 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	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services, by type of outcomes.	⊗
	PR3	程序要求的产品和服务的信息类别, 受这些信息要求的主要产品和服务比例	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	⊗
	PR4	根据结果类型, 违反产品和服务信息及标签相关规则和自愿守则的事故总数	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	⊗
	PR5	有关客户满意度的实践, 包括测评客户满意度的调查结果	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	●
	PR6	与营销沟通有关的法律、标准和自愿守则相关联的项目, 包括广告、促销和赞助	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship	未来采用 Applied in the future
	PR7	根据结果类型, 在广告、促销、赞助方面, 违反与营销沟通有关的规则和自愿守则的事故总数	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes	⊗
	PR8	已证实的侵犯客户隐私和丢失客户数据事故总数	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	●

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产品服务责任 绩效指标 Product /Service Responsibility Performance Indicators	PR9	针对不遵守产品和服务供应及使用的法律法规而进行罚款的货币价值	Operations with significant potential or actual negative impacts on local communities	⊗
G3 金融行业补充指南 Financial Services Sector Supplement	FS1	适用于商业活动的,关于特定环境和社会成员的政策	Policies with specific environmental and social components applied to business lines.	●
	FS2	商业活动中评估和审查环境和社会风险的程序	Procedures for assessing and screening environmental and social risks in business lines.	●
	FS3	监控客户在协议或交易中,执行和适应环境和社会需要的程序	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	●
	FS4	用于商业活动的,提高员工技能以实施环境和社会政策或程序的方法	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	●
	FS5	面对环境和社会风险和机遇问题上,客户、投资者、商业伙伴相互磋商	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	●
	FS6	特定地区、企业规模(小型/中小型/大型)、行业所占的此类商业活动项目的比例	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	●

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G3 金融行业补充指南 Financial Services Sector Supplement	FS7	在按意图分类的各项商业活动中, 能够产生特定社会收益的产品和服务的货币价值	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose. ●
	FS8	按商业活动分类的特定环境产品和服务的总货币价值	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose. ●
	FS9	审计的范围和频度以评估环境和社会政策的执行情况, 以及风险评估程序	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures ●
	FS10	报告组织的投资组合中涉及与环境和社会相联系事务的公司比例和数量.	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues. 未来采用 Applied in the future
	FS11	用于正面或负面的环境或社会审查的资产比例	Percentage of assets subject to positive and negative environmental or social screening ●
	FS12	适用于环境和社会事件的投票政策, 通过参与政策制定活动拥有参与权或投票建议权	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting. ●
	FS13	针对人烟稀少或经济贫困地区的进入	Access points in low-populated or economically disadvantaged areas by type. ●

指标应用及对照情况

Application of the indicators and a comparison

	序号 GRI	指标内容 G3.1 Standards		采用情况 Index Adoption
G3 金融行业补充指南 Financial Services Sector Supplement	FS14	提倡改善弱势群体享受金融服务的环境	Initiatives to improve access to financial services for disadvantaged people	●
	FS15	公平设计和销售金融产品和服务的政策	Policies for the fair design and sale of financial products and services.	●

采用情况：未涉及 ○ 部分披露 ◐ 全部披露 ● 不适用 ⊗ Index adoption: Inapplicable ○ part ◐ full ● Not reported ⊗

术语解释

开发性金融：是以服务本国发展战略为宗旨，以中长期投融资为手段，把国家信用与市场化运作相结合，是缓解经济社会发展瓶颈制约、维护国家金融稳定、增强竞争力的一种金融形态和金融方法。

上海合作组织银行联合体：又叫上合组织银联体，成立于2005年10月，旨在按照市场化原则，依托成员国政府的推动作用和企业的广泛参与，创建适合本地区特点的多领域、多样化融资合作模式，共同为上海合作组织框架内的合作项目提供融资支持和金融服务，促进成员国经济社会可持续发展。

中委联合融资基金：于2006年8月设立，旨在通过长期、大额、集中资金支持委内瑞拉基础设施、农业、社会、科学技术等经济社会领域的重点项目实现科学发展。目前，中委联合融资基金总规模已达180亿美元。

“人人享有可持续能源”倡议：潘基文于2011年9月发起了“人人享有可持续能源”倡议，提出全球在2030年实现三大目标：人人享有现代能源服务、能源效率在全球范围内提高一倍、全球可再生能源在能源结构中的比重翻番。

《绿色信贷指引》：包含7章30条指导性意见，第一次为中国政策性银行、商业银行、农村合作银行和农村信用合作社建立了在绿色信贷政策和管理体系、监控、信息公开等方面的指南。

十大重点节能工程：为节省能源资源，保护环境，提高经济效益，中国政府实施十大重点节能工程，具体包括：燃煤工业锅炉（窑炉）改造工程、区域热电联产工程、余热余压利用工程、节约和替代石油工程、电机系统节能工程、能量系统优化工程、建筑节能工程、绿色照明

工程、政府机构节能工程、节能监测和技术服务体系建设工程。

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

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

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

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

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

环保及节能减排贷款：即以下三类项目贷款。

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

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

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

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

THE GLOSSARY

Development finance: It represents a kind of financial form and method that have been established to serve national development strategies through mid- and long-term investment and financing, combine state credit with market operations, ease social and economic bottlenecks, safeguard financial security, and enhance competence.

Inter-bank Consortium of the Shanghai Cooperation

Organization: Also known as the SCO Inter-bank Consortium, it was established in October 2005. It aims to provide financing support and financial services to cooperative projects within the SCO framework, promote the social and economic development of member countries in line with market principles and via the broad participation of member states' governments and enterprises, and create a financing cooperation model that can satisfy the region's diverse and multi-sector needs.

Joint Chinese-Venezuela Fund: Created in August 2006, the fund aims to facilitate Venezuela's development by providing large amounts of long-term capital to the country's major economic and social projects, including those related to infrastructure facilities, agriculture, society, science and technology. The fund currently contains 18 billion U.S. dollars.

"Sustainable Energy for All" initiative: UN Secretary-General Ban Ki-moon launched the initiative in September 2011 with the goals of achieving universal access to modern energy, doubling the global energy efficiency improvement rate, and doubling the share of renewable energy in the global energy mix by 2030.

Green Credit Guidelines: These directions, including 30 articles in seven chapters, are the country's first guidelines on green credit policies, management systems, supervision and information disclosure for policy banks, commercial banks, rural cooperative banks and rural credit cooperatives.

Ten major energy-saving projects: This refers to projects related to energy conservation, environmental protection and the improvement of economic benefits. These 10 projects include the renovation of coal-fired industrial boilers, regional combined heat and power generation, surplus heat and pressure utilization, oil replacement, conserving energy in motor systems, power system optimization, environmentally-friendly structures, green lighting, energy conservation in government departments, and energy-saving monitoring and technical services.

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

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

Loans to Central and Western Areas: Refers to loan projects situated at the central and western China. In line

with the relevant governmental regulations, the central and western areas include Shanxi, Jilin, Heilongjiang, Anhui, Jiangxi, Henan, Hubei, Hunan, Inner Mongolia, Guangxi, Chongqing, Sichuan, Guizhou, Yunnan, Tibet, Shannxi, Gansu, Qinghai, Ningxia and Xinjiang.

Loans to social housing for low-and middle-income

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

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

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

Watershed and urban environmental treatment: Which include comprehensive regional environmental treatment,

water pipe construction, non-point source pollution control, urban sewage disposal and recycling, recycling and pollution-free treatment of urban domestic wastes, disposal of hazardous and medical wastes, urban atmospheric environmental protection, urban ecological environmental restoration and greening.

Industrial pollution treatment and recycling economy:

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

Clean Energy and the ten major energy-saving projects:

Which mainly include regional combined heat and power generation, surplus heat and pressure utilization; energy conservation of motor systems; environment-friendly building, utilization of nuclear, wind and solar energies.

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

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