

国家开发银行社会责任报告

China Development Bank

Social Responsibility Report



2009

报告说明

本报告是国家开发银行股份有限公司履行全球契约承诺、致力可持续发展的真实反映。

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报告组织范围 覆盖国家开发银行股份有限公司总部、35家分行和3家代表处。为便于表达,在报告的表述中分别使用“国家开发银行股份有限公司”、“国家开发银行”、“开行”、“我行”、“我们”。

报告编制参考 全球报告倡议组织《可持续发展报告指南(2006)》及金融服务行业补充指南(www.globalreporting.org);英国社会责任研究机构AccountAbility发布的《AA1000原则标准(2008)》系列标准(www.accountability21.net);中国银监会《关于加强银行业金融机构社会责任的意见》;中国银行业协会《中国银行业机构企业社会责任指引》等。

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报告保证方法 为保证报告的真实性、可靠性,本报告提请安永华明会计师事务所按照《AA1000 审验标准(2008)》和《国际鉴证业务准则第3000号 (ISAE3000)》进行第三方审核,提供独立的审核声明。

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Notes to the Report

- This report is a genuine representation of China Development Bank's efforts in implementing the Global Compact and its commitment to sustainable development.
- **Reporting period** From January 1st to December 31st 2009, with some contents exceeding the abovementioned period.
- **Publication cycle** This report is an annual publication.
- **Organizational coverage** This report covers China Development Bank Corp's Head Office, 35 branches, and three representative offices. For convenience of expression, they are referred to as "China Development Bank Corporation", "China Development Bank", "CDB", "this bank" and "we".
- **Reporting guidelines** The Global Reporting Initiative (GRI) Guidelines for Sustainable Development Report 2006 and the supplementary guidelines for financial service sector (www.globalreporting.org); the AA1000 Series of Standards released by AccountAbility, a UK social responsibility research institute (www.accountability21.net); the Opinions on Strengthening Social Responsibilities of Banking Financial Institutions of China Banking Regulatory Commission (CBRC) and the Guidelines for Corporate Social Responsibilities of Chinese Banking Institutions of China Banking Association.
- **Data used in the report** Financial data used in this report came from the financial statements in the Annual Report 2009, and was independently audited by the accounting firm PricewaterhouseCoopers; and Ernst & Young Hua Ming has performed independent assurance on other key performance data.
- **Report guarantee** Ernst and Young Hua Ming has performed assurance on the report in accordance with the AA1000 Assurance Standard (2008) and the International Standards on Assurance Engagements 3000 (ISAE 3000) to ensure its authenticity and reliability, and provided an independent assurance statement.
- **Access to this report** Please visit "www.cdb.com.cn/csr" for the electronic version of this report. In the report, the term "www" indicates that relevant and detailed information is available on the CDB website.
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陈元 董事长

Chen Yuan
Chairman of Board of Directors

董事长致辞

反思本次国际金融危机,很多人都关心该怎样定义国际一流银行。我认为,衡量的标准在于:首先要健康,保持优质的资产,获得投资者的信任;还要对社会问题有客观、公正和深入的理解,为解决社会问题付出不懈努力,并获得公众的认可。值得欣慰的是,2009年,我们在朝着这个目标前进的道路上迈出了新的步伐,并增添了更多的中国特色、中国风格。

“天行健,君子以自强不息。”多年来,正是自强不息的民族精神,帮助我们树立中国国有银行也能办好的雄心壮志,努力赶超华尔街、伦敦城的国际一流银行,力争在经济社会发展中起到更大的作用。2009年,面对国际金融危机和开行商业化转型的双重挑战,我们坚持开发性金融方法,发挥中长期投融资优势,克难奋进,贯彻落实国家宏观调控政策,扎实推进开行商业化转型,以良好的业绩巩固了市场的信任和信心。

“风声雨声读书声,声声入耳;家事国事天下事,事事关心。”中国古代知识分子的这种全局观和责任感,对于金融机构和银行家们而言同样重要。我们始终认为,金融是经济社会的重要组成部分,必须为实体经济发展服务,必须和社会整体共同行动。2009年,我们在基础设施建设、国际合作业务、基层金融和绿色金融等核心业务领域做出了新的努力。我们希望,在金融业务中,体现越来越多的对社会公正、经济公平和生态平衡的考虑。

“先义后利、以义制利。”中国古代思想家荀子提出:先义后利者荣,先利后义者辱。企业不能先考虑短期的商业利益,而是要自觉考虑长期的社会影响,在盈利和道义之间寻找平衡点。开行改革发展的历程,包括2009年的重大发展,让我们有理由坚信:责任创造价值。社会责任并不简单意味着成本或者约束,它同时也将为企业创造商业价值,例如,新的市场、产品和客户;将风险转化为机遇;长远的财务回报等。

“兼取众长、以为己善。”建立和完善一个有效的责任机制,需要政府、企业、市场、公众的多方参与和合作。我们提出了“金融社会化”的理念,主动地与社会各界开展合作,动员我们的利益相关方来参与和关注贷款活动,从而实现“公众参与、公众监督、公众受益”;同时,我们也广泛参与全球性问题的讨论和实践,积极支持联合国全球契约十项原则,为负责任投资、反腐败、应对气候变化等问题贡献我们的智慧和力量。

在后金融危机的形势下,我们将继续秉持“科学发展、社会和谐”的理念和“增强国力、改善民生”的使命,认真倾听利益相关者的期望和要求,加快推进国际一流银行的建设,为创建人类共同可持续发展的未来奉献我们的一份力量。

Message from the Chairman

- In retrospect, the global financial crisis has given people much food for thought, especially the definition of a world-leading bank. As I understand, such a bank must, first of all, be healthy, maintain quality assets and investors' trust. Secondly, it must have an objective, fair and in-depth understanding of social issues, make unremitting efforts to tackle social problems and be publicly accepted. I was gratified that in 2009 we had taken new strides along the road to this target, and made solid practice with Chinese characteristics.
- "As Heaven maintains vigor through movement, a gentleman should constantly strive for self-perfection." This national spirit of ceaseless self-improvement has helped us over the years foster the ambition to well run a Chinese state-owned bank, pushed us to catch up with the world-leading players in the Wall Street and the City of London and inspired us to play an ever-increasing role in socio-economic development. In 2009, in the face of the dual challenges of the international financial crisis and CDB's commercialization reform, we stuck to the development financing approach, consolidated our advantages in medium- and long-term investment and financing, overcame difficulties, thoroughly applied the country's macro-control policies, made concrete efforts to push ahead with CDB's commercialization reform, and reciprocated the trust and confidence in the market with good performance.
- "Wind, rain and reading sound are all heard while home, state and global affairs are all attended." This couplet made in old days has been viewed as a vivid reflection of the holistic outlook and sense of responsibility of ancient Chinese intellectuals. Revisiting the famous couplet is worthwhile for executives of financial institutions and bankers in modern China. We have always maintained that, as an important component of the economy and society, finance must serve the development of the real economy and take concerted actions with the society. In 2009, we made new efforts in core business areas including infrastructure construction, international cooperation, grass-roots finance and green finance. It is our hope that social justice, economic fairness and ecological equilibrium would consist a bigger leverage in our future financial services.

- “Justice before profits and justice above profits.” This moral standard proposed by ancient philosopher Xunzi made it clear that those who put morality ahead of profits shall prosper and that those who put profits ahead of morality shall be put to shame. Businesses should not think only short-term commercial interests; instead, they should conscientiously take into account long-term social impacts of their activities and strike a balance between profits and morality. The experience of CDB’s reform and development, including the major developments achieved in 2009, has given us a reason to believe that responsibility creates value. Social responsibilities do not simply mean costs or constraints; they will also create commercial value for enterprises, such as new markets, products and customers, translate risks into opportunities and generate long-term financial returns.
- “Draw widely upon others’ strong points for self-improvement.” A sound and effective responsibility mechanism must involve the collaboration of all relevant parties including government, business, markets and the general public. We have advanced the business philosophy of “financial socialization”, enthusiastically conducted cooperation with various quarters of society and mobilized our stakeholders to get involved in, and pay attention to lending activities in an effort to realize the goal of “public participation, public supervision and benefiting the public”. At the same time, we have extensively participated in the discussions and resolution of global issues, supported the Ten Principles of the United Nations Global Compact, and contributed our wisdom and resources to issues like responsible investment and the combats against corruption and climate change.
- In the post-financial crisis era, we will continue to stick to the philosophy of “balanced development and social harmony” and the mission of “strengthening the nation’s overall strengths and improving the people’s livelihood”, attentively listen to the aspirations and requests of stakeholders, accelerate the efforts to build this bank into a first-rate international bank, and make our contributions towards a sustained future of the Mankind.



CHEN YUAN



蒋超良 行长
Jiang Chaoliang
President

行长致辞

2009年,是国内外经济形势极为严峻复杂的一年,也是开行商业化转型的起步之年。我们坚持以科学发展观为指导,克难奋进、勇担重任,实现了经营业绩、风险防控和社会效益的综合平衡,各项工作取得新成效。

服务国家战略,助力经济平稳较快发展。主动应对金融危机,积极响应国家宏观经济调控政策,有力支持国民经济回升向好;坚持规划统领发展,债市引导资金,发挥了中长期投融资的特点和优势;克服经济下行风险加大、资本和规模约束增强等不利因素,保持了较好的经营业绩。全年新增人民币贷款6350亿元,创历史新高;截至2009年末,全行资产余额4.5万亿元,不良贷款率0.94%,净利润319亿元,同比增长52.9%。

履行全球责任,促进国际经济金融合作。加快国际化步伐,国际合作业务的能力得到显著提升。截至2009年末,境外金融服务涉及全球5大区、78个国家,外汇贷款余额达到974亿美元,市场份额名列国内同业第一。树立全球责任观,注重将促进当地基础设施、农业、民生等领域的发展作为国际合作业务的重要目标,积极推动有助于当地经济发展和民生改善项目的实施。

致力金融普惠,推动建设人人享有平等融资权的融资体系。积极探索以社会化方法建设基层金融,以批发方式满足千家万户的融资需求。继续加大对“三农”、中小企业、保障性住房、教育、医疗卫生、应急等民生领域的融资支持。全年发放基层金融领域贷款2950亿元,最大限度地使广大群众直接受益,感受到开行的关爱。

共建社会和谐,实现金融与社会的共同发展。坚持“金融社会化、社会金融化”的原则,最大限度地回馈社会,服务公众。与各利益相关方开展广泛的交流与合作,携手促进社会发展。员工满意度和客户满意度均得到不同程度的提升;积极参与社会公益事业,全年捐赠2995.25万元。

关注气候变化,促进资源节约与环境友好。发挥金融在应对气候变化中的特殊作用,支持重点流域水环境综合治理、城市和农村环境综合治理、工业企业节能减排技术改造等领域,支持发展绿色经济和低碳经济。全年环保及节能减排发放贷款1390亿元,同比增长40.7%,实现了去年的承诺;推广实施绿色办公、绿色采购,减轻运营活动的碳足迹。

完善公司治理,健全社会责任管理体系。建立完善公司治理基本制度,初步形成科学规范的公司治理决策程序。加快推进全面风险管理,创新风险集中管理模式,加大审计监督力度,防范金融犯罪。召开首次社会责任报告发布会,加强社会责任培训交流,提升了我行在社会责任领域的影响力。

展望2010年,我们将继续以科学发展观为指导,扎实推进商业化转型,深化开发性金融实践,进一步树立股东意识、回报意识、价值理念和风险理念,不断推动企业社会责任与企业发展战略和经营业务的融合,为实现金融和经济社会的共同发展做出新的贡献。

Message from the President

- The year 2009 witnessed extremely severe and complicated economic circumstances both at home and abroad, and also marked the first year in China Development Bank's commercialization reform. With the Outlook of Balanced Development continuing to be its guideline, the bank has achieved new fruits by getting over difficulties, taking on arduous tasks and striking a balance among operating performance, risk control and social benefits.
- **Serving national strategies to facilitate a steady and relatively fast economic expansion.** CDB has given a forceful boost to the recovery of Chinese economy by responding to the financial crisis on its own initiative and vigorously carrying out the macro-economic control policies. We have continued to put planning above development and channel capital flows via bond markets, and therefore brought into play our cutting edges in medium- and long-term investment and financing. Despite the aggravating economic downturn risks and tightened industrial constraints in capital and scale, CDB has scored a relatively good operating performance. The year 2009 has seen its RMB-denominated new loans rising to the record high of 635 billion yuan. By the end of 2009, the Bank's assets balance amounted to RMB 4.5 trillion yuan, with a non-performing loan rate of 0.94%. Its net profits surged by 52.9 % year on year to RMB 31.9 billion yuan.
- **Honoring global responsibilities and promoting global economic and financial cooperation.** CDB has accelerated its globalization drive and significantly increased its capabilities of undertaking international cooperation. By the end of 2009, the bank's overseas financial services had expanded to 78 countries in five regions around the world, registering US\$ 97.4 billion in the balance of foreign currency loans and owning the largest market share among all domestic peers. The bank has fostered the sense of being globally responsible, taken it a significant target of its international cooperation to promote the development of local infrastructure, agriculture and people's livelihood, and energetically facilitated projects conducive to local economic expansion and the improvement of people's living standards.
- **Committed to inclusive finance and contributing to the set-up of a financing system equally available to every one.** CDB has enthusiastically explored grass-roots finance with socialized methods and used wholesale to satisfy the financing demand of individual households. More support has been granted to

financing in the spheres concerning agriculture, rural development, farmers, small and medium-sized enterprises, public housing, education, healthcare, and emergency management. In 2009, CDB has lent RMB 295 billion yuan in these spheres, trying its utmost to benefit the public.

- **Facilitating social harmony and the concerted development of finance and society.** CDB has stuck to the principle of "socializing finance and financing society" to best reciprocate and serve the public. It has staged extensive exchanges and cooperation with all stakeholders to boost social development hand-in-hand. Staff and client satisfaction both rose by some degrees. A total of RMB 29.95 million yuan was donated for the public good.
- **Tackling climate change and promoting resource savings and environmental friendliness.** CDB has wielded its special financial leverages in the combat against climate change by supporting an all-round improvement in major river valleys, cities and the rural areas, technical upgrading for energy and resource conservation, as well as green and low-carbon economy. A total of RMB 139 billion yuan was loaned to these fields last year, up 40.7% from 2008 and in fulfillment of its commitment a year earlier. CDB continued to reduce its carbon footprints by advancing green office and green procurement.
- **Improving corporate governance and perfecting social responsibility management system.** We have set up a basic corporate governance system and put into place a set of primary but scientific and standardized decision-making procedures. We have accelerated the all-round risk management, innovated in centralized risk management, intensified audit and warded off financial crimes. We have held our first news conference on social responsibility report, enhanced social responsibility training and exchanges, and elevated our bank's clout in social responsibilities.
- Looking toward the year 2010, we will continue to work under the guideline of Balanced Development Outlook, solidly advance the commercialization reform, deepen our financial practice, be more aware of shareholders, society, values and risks, constantly promote the integration of corporate social responsibility with business strategies and activities, and make new contributions towards the common development of finance, the economy and the society.



JIANG CHAOLIANG

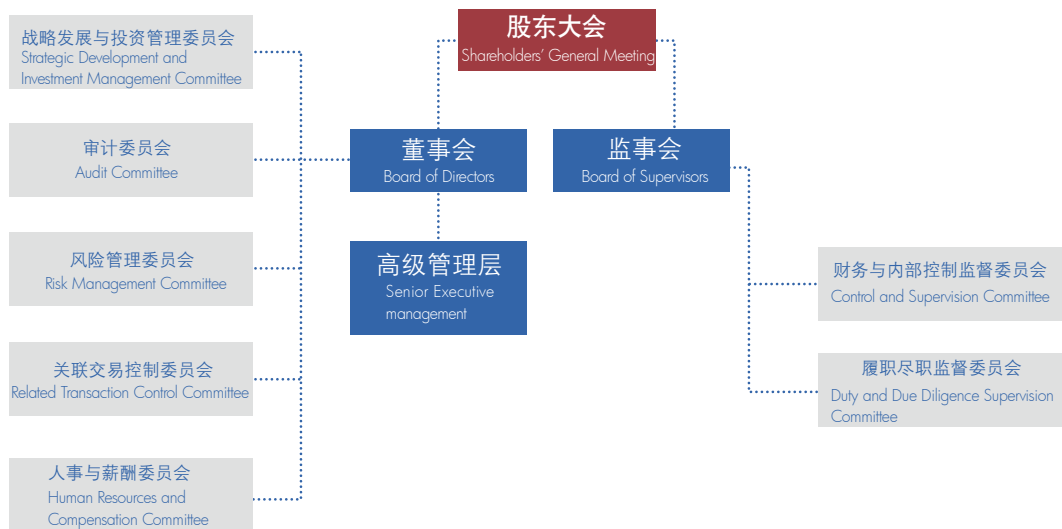
公司治理 Corporate Governance

完善的公司治理是保障利益相关者利益、实现可持续发展的基石。2009年，本行继续按照建立现代金融企业制度的要求，推进公司治理建设。

- Sound corporate governance is the cornerstone to secure the interests of stakeholders and achieve sustainable development. In 2009, CDB continued to optimize its corporate governance in line with the requirements of building a modern financial corporate system.



姚中民 监事长
Yao Zhongmin
Chairman of Board of Supervisors



2009 年公司治理建设重要进展 Main progress in corporate governance efforts in 2009

完善股东大会、董事会、监事会、高级管理层“三会一层”的运行机制，组建董事会专门委员会、监事会专门委员会；

Improving the mechanism comprised of the Shareholders' General Meeting, the Board of Directors and the Board of Supervisors and the Senior Executive Management, and setting up special committees respectively under the Board of Directors and the Board of Supervisors;

制订《股东大会议事规则》、《董事会议事规则》、《监事会议事规则》、《行长工作规则》以及董事会各专门委员会、监事会各专门委员会会议事规则；

Formulating the Rules of Procedures of the Shareholders' General Meeting, the Rules of Procedures of the Board of Directors, the Rules of Procedures of the Board of Supervisors, the Governor's Working Rules as well as the rules of procedures for the various special committees under the Board of Directors and the Board of Supervisors;

及时向监管部门、股东单位和社会公众披露信息；

The shareholders' General Meeting and the boards of directors and supervisors operate independently according to laws, support and advance the bank's reform and development in line with the duties entrusted by the Articles of Incorporation;

“三会一层”依法独立运行，按照《公司章程》赋予的职责，支持和推动本行改革发展；

Convening three Shareholders' General Meetings, six Board of Directors' meetings, and four Board of Supervisors' meetings;

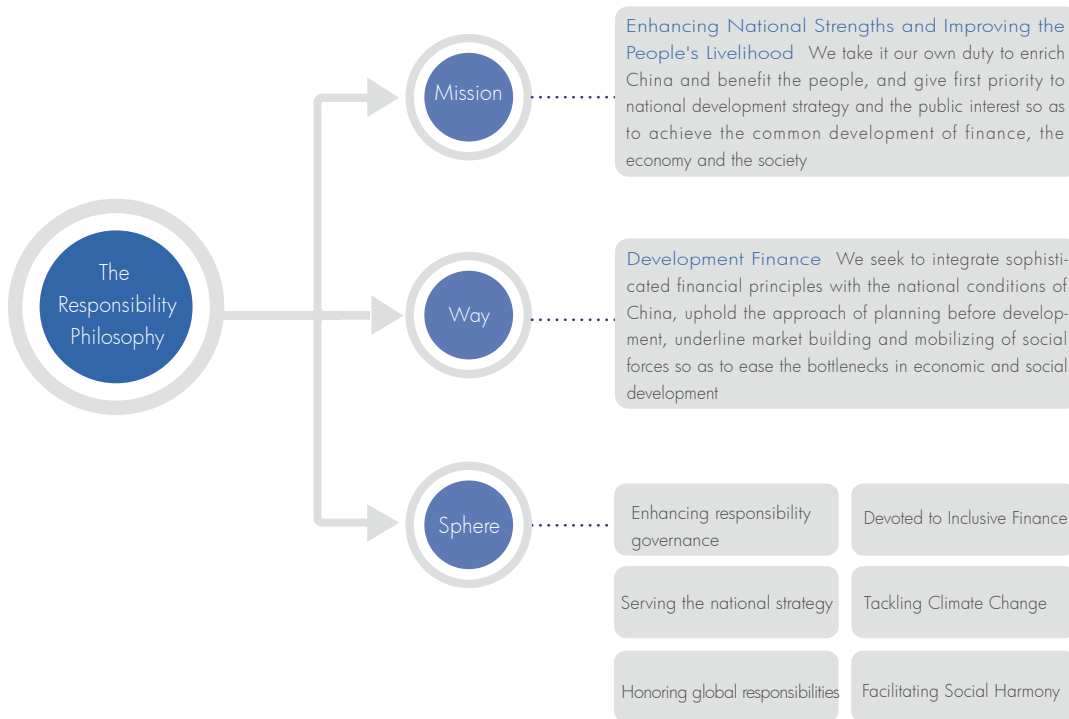
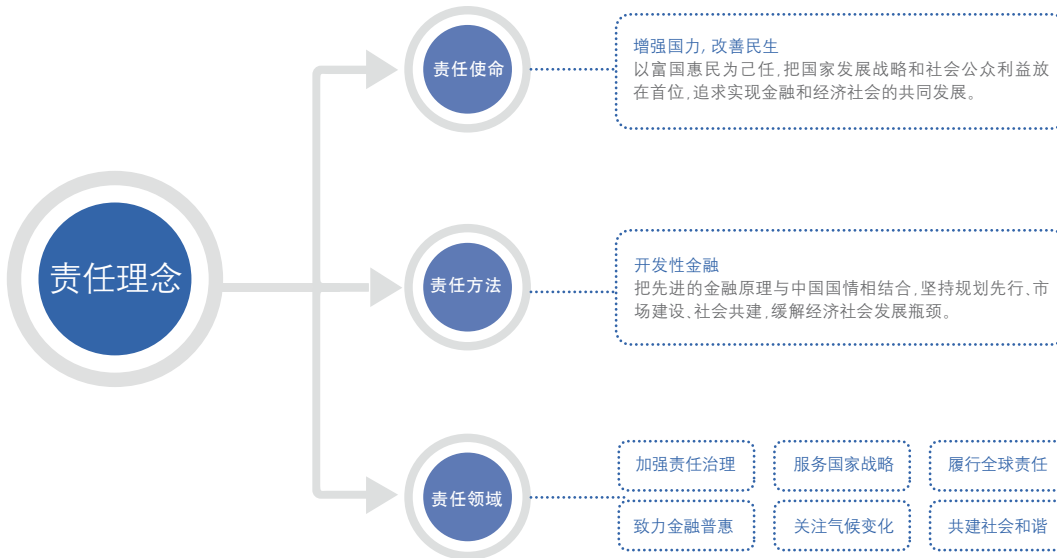
召开 3 次股东大会，6 次董事会会议，4 次监事会会议；

Disclosing information in a timely fashion to the regulatory authorities, shareholders and the general public;

成立国开金融公司，筹备国开证券公司。

Establishing CDB Financial Company and preparing for the start-up of CDB Securities

责任理念 The Responsibility Philosophy



关键数据 Key Data

经济类指标 | Economic indicators

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

项目 Item	2009	2008	2007
总资产 Total assets	4541.1	3821.2	2892.8
贷款余额 Outstanding loans	3708.4	2898.6	2261.7
不良贷款率(%) NPL ratio(%)	0.94	0.96	0.59
贷款减值准备 / 不良贷款比率(%) Loan depreciation reserve / NPL ratio(%)	215.08	210.12	251.1
发行债券余额 Bond balance	3268.0	2783.7	2277.4
资本充足率(%) Capital adequacy ratio(%)	11.83	11.31	12.77
净利润 Net profits	31.9	20.8	28.8
税收 ¹ Taxes	33.14	25.71	22.42
股东权益 Shareholders' equity	379.9	348.5	348.2
平均资产收益率 ROA(%)	0.76	0.62	1.11
平均股东权益收益率 ROE(%)	8.76	5.97	15.97
“两基一支”贷款发放额(人民币贷款) RMB loans to “Two Basics and One Pillar”	1328.9	767.9	780.7
中西部贷款发放额(人民币贷款) RMB loans to central and western areas	701.3	462.4	356
外汇贷款余额(亿美元) Balance of Foreign currency loan (US\$ 100million)	974	644.7	304.9
外汇贷款不良率(%) Bad foreign currency loan ratio(%)	0	0	0
新农村建设及县域贷款发放额 Loans to the New Rural construction and counties	201.4	131.1	93.7
中小企业贷款发放额 Loans to Small and Medium-sized Enterprises	48.2	36.8	22.24
小额贷款项目发放额 Loans to micro-finance projects	19.8	15.6	10.6
中低收入家庭住房新增贷款发放额 New housing loans to mid- and low-income households	85.3	47.58	22.06
助学贷款发放额 Student loans	5.3	3.0	2.2
医疗卫生贷款发放额 Medical care and public health loans	8.4	3.82	2.73
应急贷款发放额 Emergency loans	0.79	5.51	0.68

注1: 税收 = 企业所得税 + 营业税 + 其他税收

Note 1: Taxes = Income Tax for Enterprises + Business Tax + Other Taxes

环境类指标 | Environmental indicators

	2009	2008	2007
贷款项目环评率(%) Loan projects under Environmental Impact Assessment(%)	100	100	100
环保及节能减排贷款发放额 Loans for environmental protection, energy saving and emissions reduction	139.0	98.8	69.3
其中:			
流域、城市环境综合治理 for river valleys, urban environmental treatment	53.8	30.8	19.3
工业污染治理和循环经济 for industrial pollution treatment and recycling economy	26.6	25.8	12.1
清洁能源和十大节能工程 for clean energy and 10 major energy saving projects	58.6	42.2	38.0
林业贷款发放额 Forestry loans	15.88	10.28	6.34
人均用电(度/人) Per capita power consumption (kwh/person)	3308	4446.6	4470.7
人均用纸(千克/人) Per capita paper consumption (kg/person)	11.8 ¹	33.2	32.0
人均用水 ² (立方米/人) Per capita water use (m ³ /person)	43	45.4	47.8

社会类指标 | Social indicators

	2009	2008	2007
中小企业贷款创造就业岗位(万个) Jobs created by loans to SMEs (10,000)	131	76.3	68.8
保障性住房建设贷款惠及人数(万人) Beneficiaries of loans to housing for middle- and low-income households (10,000)	953	550	330
助学贷款覆盖人数(万人) Beneficiaries of student loans (10,000)	100	60	41
员工总人数(人) Total staff (person)	6711	5953	5311
女性员工比例(%) Percentage of female staff (%)	38.4	38.5	37.6
员工满意度(%) Staff satisfaction rate (%)	85	84	81
客户满意度(%) Client satisfaction rate (%)	89	86	84
公益捐赠(万元) Donations made for public welfare (RMB 10,000 yuan)	2995.25	5737.2	2647.1

注1:2007、2008 为全行数据,2009 为总行数据。

注2:《国家开发银行2008 年社会责任报告》中所公布的“人均用水量”为总行机关平均数;该表格中三年数据为全行平均数(含物业、外包工作人员)。

2008 年承诺 Commitments in 2008	实现情况 Progress in 2009
完善公司治理, 实施联合国全球契约十项原则; Improving corporate governance and implementation of the Two Principles of the UN Global Compact;	▶
应对金融危机, 支持“保增长、扩内需、调结构”; Responding to the financial crisis and supporting efforts to “ensure economic growth, expand domestic demand and adjust economic structures”;	●
加大对亚非拉国家基础设施等领域的支持力度; Intensifying support for such areas as infrastructure development in Asian, African and Latin American countries;	●
推动普惠金融贷款业务发展; Promoting the development of inclusive finance;	●
大力开拓环保及节能减排业务; Doubling efforts to expand business concerning environmental protection, energy saving and emissions reduction;	●
防止腐败风险; Preventing corruption risks;	▶
加强与利益相关者沟通, 积极投身社会公益事业。 Strengthening communication with stakeholders and enthusiastically getting involved in public welfare.	●

- 已经实现 Completed
- ▶ 正在进行中 In progress

Note 1: The 2009 data is referred to average consumption in CDB head office.

Note 2: The data published in CDB Responsibility Report 2008 is referred to average consumption in CDB head office, We adjusted the statistical caliber to average consumption in CDB head office in 2009.



The background features a traditional Chinese ink wash painting in shades of blue. It depicts a cluster of leaves at the top and a bird in flight in the lower right quadrant, set against a light, misty background.

1

加强责任管理

Strengthening Responsibility Management

理念与政策 Philosophy and policy

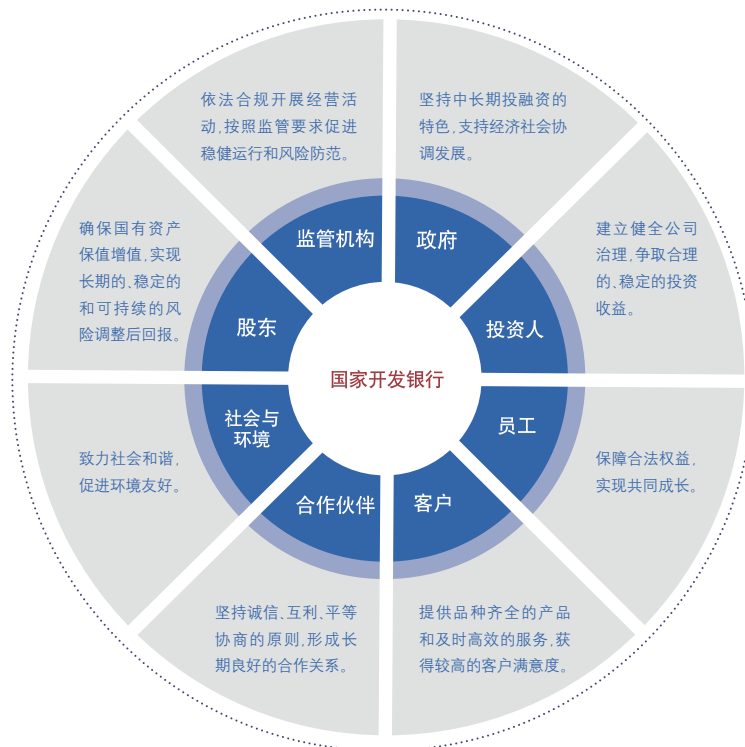
全球化视野, 中国式责任 借鉴国际经验, 参与共同行动; 立足中国国情, 传承中国文化
Global vision and Chinese Wisdom Drawing upon international experience and participating in global activities; remaining rooted in Chinese culture and reality.

推动沟通, 实现融合 加强与利益相关方的沟通合作, 促进社会责任与发展战略、经营业务的融合, 助力可持续发展目标的实现

Promoting communication and achieving amalgamation Strengthening communication and cooperation with stakeholders, promoting the integration of social responsibility, development strategy and business operations, and facilitating the achievement of a sustainable development.

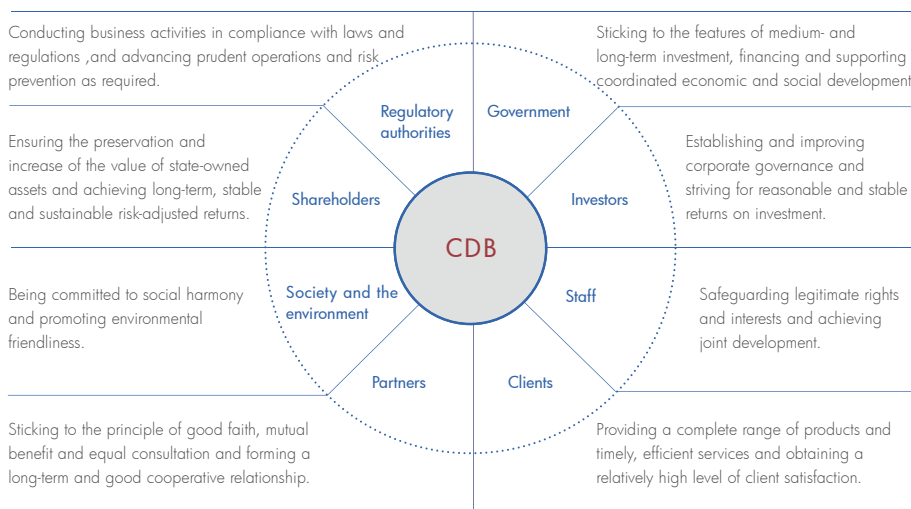
1. 利益相关方参与

我行主动支持和配合利益相关方参与决策与管理, 将利益相关方的期望更好地融入企业战略和核心业务领域, 共同推进经济社会可持续发展。



1. Stakeholders' Participation

- CDB took the initiative to collaborate with and support stakeholders in corporate decision-making and management, managed to combine stakeholders' expectations with its corporate strategy and core business, and made concerted efforts to push ahead with sustainable economic and social development.



2. 责任推进

2009年,我们在社会责任管理方面取得了新的重要进展,逐步推动建立具有开行特色的社会责任管理体系。

2009年我行社会责任推进主要进展

共同行动	<ul style="list-style-type: none">• 应邀加入联合国全球契约反腐败工作组和联合国“冲突和高风险地区负责任投资”专家组,参与讨论和制定相关政策指南;
责任培训	<ul style="list-style-type: none">• 组织高层管理者、社会责任联络人、新员工等1000多名员工参加了社会责任专题培训,提升员工的认知水平和参与能力;
责任沟通	<ul style="list-style-type: none">• 召开首次社会责任报告发布会,有力地增进了我行与利益相关方的沟通和共识;• 参与10余次国内外社会责任专题活动;• 与10余家机构开展社会责任对话交流,广泛推动全球契约、社会责任理念的传播与实践;
责任管理	<ul style="list-style-type: none">• 与联合国全球契约中国网络中心联合开展社会责任指标体系课题研究,初步梳理出六大类485个指标。



在联合国全球契约第七届年度地方网络大会介绍反腐败经验

Presenting anti-corruption experience at the 7th Annual Local Network Conference of the United Nations Global Compact

2. Responsibility Promotion

- In 2009, we made new, important progress in social responsibility management and gradually fostered a social responsibility management system with the CDB characteristics.

CDB's Main Progress in Advancing Social Responsibility in 2009

Joint Action	<ul style="list-style-type: none"> • CDB was invited to join the Anti-Corruption Working Group under the United Nations Global Compact and the United Nations' Expert Group on "Responsible Investment in Conflict and High-risk Areas", and participated in the discussions and formulation of relevant policy guidelines;
Responsibility Training	<ul style="list-style-type: none"> • CDB organized specialized trainings on CSR for more than 1,000 staff , including senior management, CSR liaisons and new recruits, and raised staff awareness and capacity for effective participation;
Responsibility Communication	<ul style="list-style-type: none"> • CDB organized the bank's first press conference on social responsibility report, which gave a strong boost to the communication and consensus among all relevant parties; • CDB participated in more than 10 domestic and international social responsibility events, conducted dialogue and exchanges with a dozen organizations, worked extensively to popularize the concept and practice of the Global Compact and the social responsibility philosophy;
Responsibility Management	<ul style="list-style-type: none"> • CDB staged, together with the UN Global Compact Local Network China, a research on the establishment of a social responsibility indicator system, and has sorted out preliminarily 485 indicators under six categories

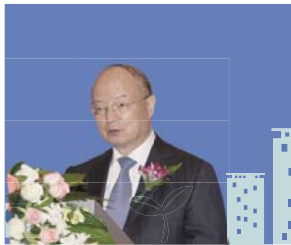


赴英国、挪威的社会责任专题培训

Social responsibility trainings in the UK and Norway

首次社会责任报告发布会

2009年8月12日,我行在北京隆重召开首次社会责任报告发布会。董事长陈元、行长蒋超良、副行长李吉平及全行各部门负责同志出席会议;来自四川省政府、环保部、人民银行、中央汇金公司、银监会、中国五矿集团公司、世界自然基金会等利益相关方的150多位代表参会。



陈元 Chen Yuan

国开行董事长 Chairman of China Development Bank

金融不能脱离经济社会的发展而独善其身,只有担负起社会责任,为国家经济社会发展的全局和长远利益服务,才会有自身生存发展的广阔空间。

A financial institution can not live without the economic and social development. It has to should social responsibility so as to serve macro goals and realize long-term returns of national economy, and only by this way, can it pursue more opportunities.



黄小祥 Huang Xiaoxiang

四川省副省长 Vice Governor of Sichuan Province

四川的跨越发展、和谐发展离不开开行的倾力支持,这是开行“增强国力、改善民生”的最直接的体现,也是开行服务国家、服务社会、服务公众的宗旨所在。

The rapid progress and harmonious development of Sichuan province depends on CDB's continuous support, which proves CDB's mission to "increase national wealth and improve people's living standards", and indicates its goal to benefit the state, the society and the general public.



周中枢 Zhou Zhongshu

中国五矿集团总裁 Chairman of China Minmetals Corporation

长期以来,开行以“先天下之忧而忧,后天下之乐而乐”的高度社会责任感,高效发挥金融在政府与市场之间的桥梁纽带作用,以开发性金融实践服务于中国经济社会发展,作出了独特的不可替代的贡献。

CDB has strong sense of responsibility to "be concerned about the affairs of state before others, and enjoy comfort after others", and plays an effective and communicative role between the government and the market. It benefits the national economic development by means of development finance, and imposes a unique and irreplaceable influence.

Picture: First Social Responsibility Report Launch Event

- More than 150 representatives from governments, Ministry of Environmental Protection, CBRC, China Minmetals Corporation, WWF attended the First Press Conference on Social Responsibility Report.



别涛 Bie Tao

环保部副司长 Deputy Director of Ministry of Environmental Protection

开行主动关注国家的环境政策和法规,积极推动环境友好型社会的建设,为国家的环境保护提供了强有力的支持。

CDB paid attention to state policies and regulations on environmental protection, take initiative to promote the environmental-friendly society and provide strong support to environmental protection.



陈英 Chen Ying

联合国全球契约理事 Board member of the UNGC Council

多年来开发性金融的成功实践表明,全面履行社会责任是金融企业可持续发展的重要基础,是促进国家金融、经济和社会健康发展的有效途径。

Successful experiences of development finance after practices so many years indicate that overall commitment of social responsibility is the base for sustainability and good way towards sound development of national finance, economy and the society.



蒋超良 Jiang Chaoliang

国开行行长 President of China Development Bank

开行将不断推动企业社会责任与企业发展战略和经营业务的融合,逐步建立起既符合中国国情、又具有开行特色的社会责任管理体系。

CDB continued to promote integration of corporate social responsibility, development strategy and operation business, and gradually established a social responsibility management system both with Chinese characteristics and CDB's features.

“ 祝贺《国家开发银行2008年社会责任报告》,它以生动的形式、充实的内容,让人印象深刻。

Congratulations to you on the China Development Bank's interesting and informative Social Responsibility Report 2008. It is an impressive document. ”

——国际采矿与金属委员会, 凯瑟琳女士
Mrs. Kathryn McPhail
International Council on Mining and Metals

2009年参与社会责任领域的交流合作情况

Exchanges and Cooperation in the Realm of Corporate Social Responsibility in 2009

联合国全球契约第七届年度地方网络大会; 联合国全球契约中、日、韩三国网络圆桌会议; 联合国全球契约反腐败工作组第五次、第六次会议;

The UN Global Compact: The 7th Annual Local Network Meeting; China-Japan-Korea Roundtable Conference; The 5th and 6th meetings of Working Group on Anti-Corruption;



负责任投资原则年度会议; 联合国“冲突地区负责任投资指南”第一次、第二次专家组会议;

The Annual Event of Principles for Responsible Investment



社会责任区域研讨会;

OECD-ESCAP Regional Conference on Social Responsibility



“GRI 可持续发展报告指南与中国银行业可持续发展”研讨会;

Seminar on GRI Sustainable Development Reporting Guidelines and the Chinese Banking Industry;



我们还与其他的国内外机构开展了对话与交流:

Other domestic and foreign organizations engaged in dialogues and exchanges with CDB include:



3. 社会评价 Social Assessment

2009 年开发银行社会责任领域所获荣誉和奖励 | Social Responsibility Honors and Awards in 2009

所获荣誉和奖励 Honors and Awards	颁奖机构 Awarder
“人民社会责任奖” “People’s Social Responsibility Award”	
“2008 小企业金融服务先进机构” “Advanced Institution in Financial Services for Small Enterprises 2008”	
“中国扶贫基金会20 周年特别贡献奖” “20th Anniversary Special Contribution Award of China Foundation for Poverty Alleviation”	
“中国儿童慈善奖” “China Children’s Charity Award”	
“最佳社会责任银行” “Most Socially Responsible Bank of the Year”	 
“2009 最具责任感企业” “Most Responsible Enterprise in 2009”	 

www

我行参与的国内外社会团体和组织 CDB joined and participated in the following associations





2 服务国家战略 Serving National Strategies



理念与政策 Philosophy and policy

服务国家战略 把服务国家战略与开行发展紧密联系在一起,实现国家利益、风险防范与股东回报的内在统一

Serving national strategies CDB closely connects its own development with the national strategies, and achieves a unity among national interests, risks prevention and returns for shareholders.

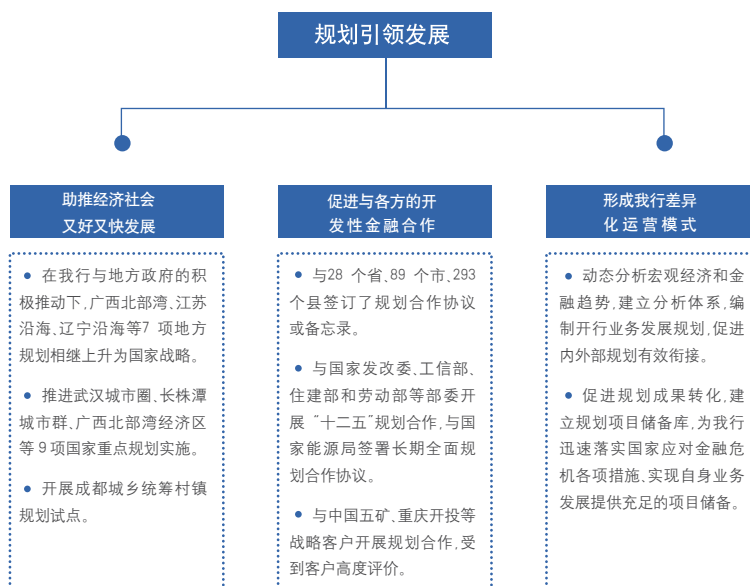
中长期投融资 贯彻国家宏观政策,在重点领域和重大项目建设上发挥引领作用,以中长期投融资助力经济社会可持续发展

Medium- and long-term investment and financing CDB implements the national macro-economic control policies, plays a pioneering role in key areas and the construction of key projects, and contributes to the sustainable economic and social development.

1. 规划引领发展

“不谋万世者不足以谋一时,不谋全局者不足以谋一域。”科学规划是避免重复建设和资源能源浪费,保证我国持续、快速、健康发展的重要前提。我行自2003年开始致力于规划先行实践,从重点支持国家、地方重大项目前期工作,拓展到积极推动区域、产业、社会、富民、国际合作和市场经济等领域,逐步形成了比较完善的科学发展规划体系。

2009年是我行的规划年,我们紧紧围绕服务国家、地方中长期发展战略和开行业务发展两个大局,不断深化与各方的规划合作,积极开展内外部规划编制,促进内外部规划有效衔接,初步形成了规划引领全行业务发展的新模式,进一步提升了对国家和地方经济社会发展的影响力。





1. Planning Leads Development

- “Those who do not plan for generations ahead are inadequate to plan for the short period, and those who plan without an overall picture on mind are insufficient to seek a domain.” Scientific planning is a significant premise to avert repetitive construction and the waste of resources and energy and to ensure China’s sustainable, rapid and healthy development. Starting from the year 2003, CDB has been committed to planning before development, and gradually formed a relatively sound planning system for scientific development, with the emphasis expanded from mainly supporting the preliminary work of key projects at state and local level to promoting regional, industrial, social programs benefiting the people and concerning international cooperation.
- The year 2009 was CDB’s year of planning. Closely centering on the dual objective of serving the national and local medium- and long-term development strategies and the bank’s business expansion, CDB constantly deepened its planning cooperation with various parties, enthusiastically complied internal and external planning and integrated them effectively. Such efforts have preliminarily brought the bank a new model that guided the way for CDB’s development and boosted the bank’s influence on national and local economic and social development.

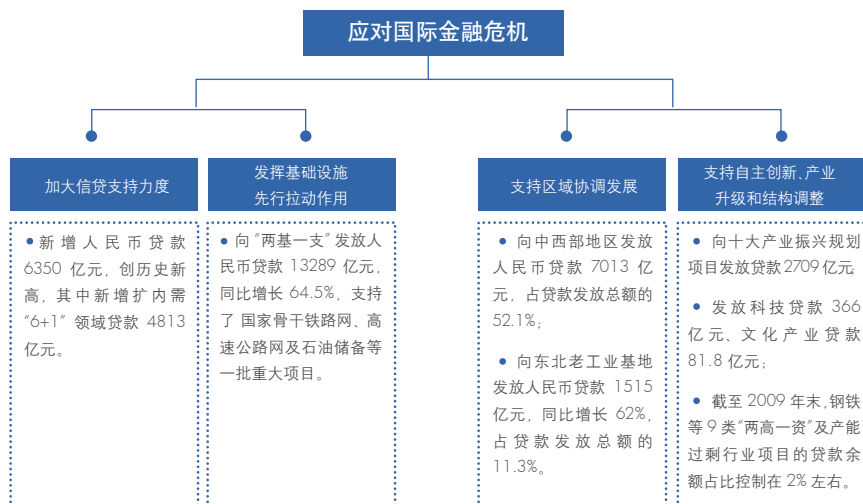


2009 年我行推进规划编制与实施情况 | Planning Compilation and Implementation in 2009

规划类型 Type of Planning	主要成绩 Main Achievements
区域规划 Regional planning	覆盖34个省(市)、1922个县,其中包括国家重点区域规划9项;重点跨省市区域规划8项。 Covering 1,922 counties in 34 provinces and municipalities, including nine regional development plans at state level and eight trans-provincial and inter-city plans.
行业规划(项) Industrial planning	151
战略客户规划(项) Strategic client planning	42
国别规划(项) Country-specific planning	139
社会规划(项) Social planning	85

2. 融资应对危机

中长期融资业务是发展中国家经济社会发展的基础和动力,在平抑经济周期波动中有着特殊的重要作用。2009年,我行按照国家应对国际金融危机的部署,发挥中长期投融资优势,科学统筹贷款的规模、节奏和投向,在促进我国经济企稳回升、转变经济发展方式等方面发挥了积极作用。



案例：“规划先行”支持成都市城乡统筹试验区建设

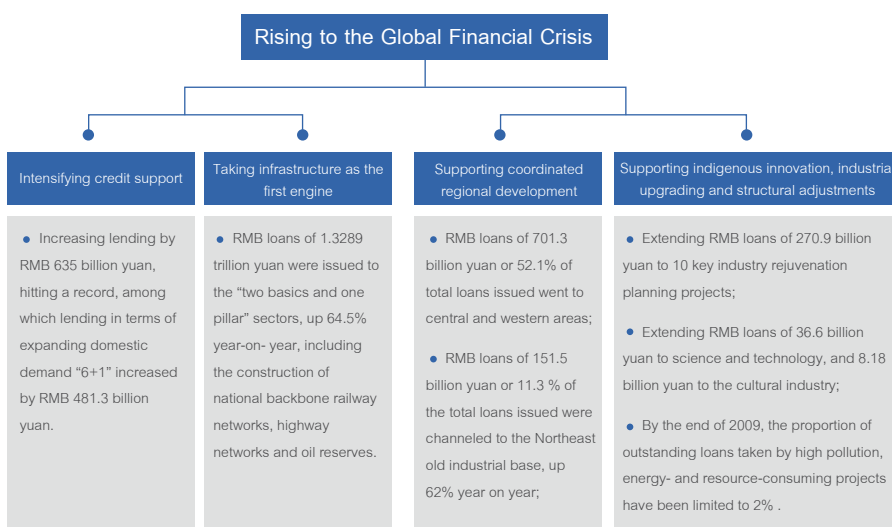
2009年6月,《国家开发银行成都市人民政府城乡统筹村镇规划合作框架协议》在成都正式签署,该协议在成都市已有国民经济与社会发展中长期规划和国土规划的基础上,初步形成覆盖市域(全域)—中心城(特大城市)—新城(区市县)—镇—村—聚居点的城乡统筹发展战略,促进地方经济社会的全面发展。

Case: “Planning first” supports the pilot integrated urban and rural development plan in Chengdu

In June 2009, China Development Bank and the Chengdu Government struck a framework cooperation agreement for the integrated planning on Urban and Rural development. This agreement, based on the city’s existing long-term national economic and social development plans and the land use plan, covers not only the overall expansion strategy of the city, but also elaborates the specific development plans of each village, township, settlement and county.

2. Financing in Response to the Crisis

- Medium- and long-term investment and financing is the cornerstone and engine of a developing country’s social and economic progress, and plays a special but vital role in restraining the volatility of an economic cycle. In 2009, CDB moved, in line with the arrangement of the central government amidst the global financial crisis, to use its advantages in medium- and long-term investment and financing, properly managed the size, direction and pace of its loan issuance and played an active role in facilitating the recovery of the Chinese economy and transforming its economic growth mode.



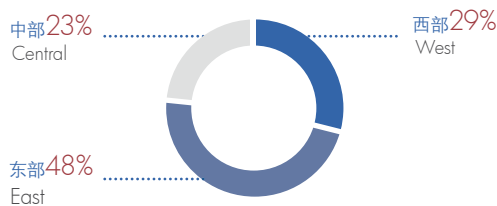
案例：支持“两基一支”中四大行业贷款的经济绩效

投入(当年发放贷款)	产出(能力增强情况)
铁路贷款532 亿元	支持铁路建设3000 多公里
电力贷款1643 亿元	增加发电装机容量约4000 万千瓦,发电量约1800 亿千瓦时
煤炭贷款(含煤化工)276 亿元	增加煤炭煤化工产能8638 万吨
石油石化贷款2133 亿元	增加天然气供应量141 亿立方米,原油供应量9750 万吨

案例：大力支持煤制油项目

我行以服务国家能源战略为出发点,积极通过贷款支持煤制油项目。截至目前,我为神华鄂尔多斯、神华宁东等6 个煤炭液化项目累计承诺贷款608.82 亿元,共支持煤炭液化产能777 万吨/年。

2009 年我行人民币贷款发放的区域分布
Geographic Distribution of CDB's RMB Loans in 2009



3.打造债券银行

债券市场是优化资源配置的重要机制,是开展金融创新的基础,是金融市场发展程度的标志。作为中国最重要的债券发行体之一和创新引领者,开发银行在发行债券筹集资金推进我国工业化、城市化进程的同时,成功开创了债券银行模式,形成了债券银行与存款银行等金融机构合作互补、协同发展的金融体系。

开发银行是中国唯一具备债券发行、承销、做市、资产证券化的全功能债券银行,业务涵盖资产、负债、资本和中间业务等领域,跨越一级、二级市场,完善了多层次的资本市场体系,构建了和谐的金融生态环境。

Case: Economic returns of loans to the four key sectors under the “Two Basics and One Pillar” category

Input (New loans)	Output (New capacity)
Railway loans of 53.2 billion yuan	new rail lines of 3,000 km long
Power generation loans of 164.3 billion yuan	new installed generation capacity of 40 million kilowatts, generating electricity of 180 billion kilowatt-hour.
loans for the coal industry (including coal chemical) of 27.6 billion yuan	new capacity of 86.38 million tonnes for coal and coal chemical industries
petroleum and petro-chemical loans of 213.3 billion yuan	New natural gas output of 141 cubic meters and new crude oil output of 97.5 million tonnes;

Case: Vigorous support for coal-oil projects

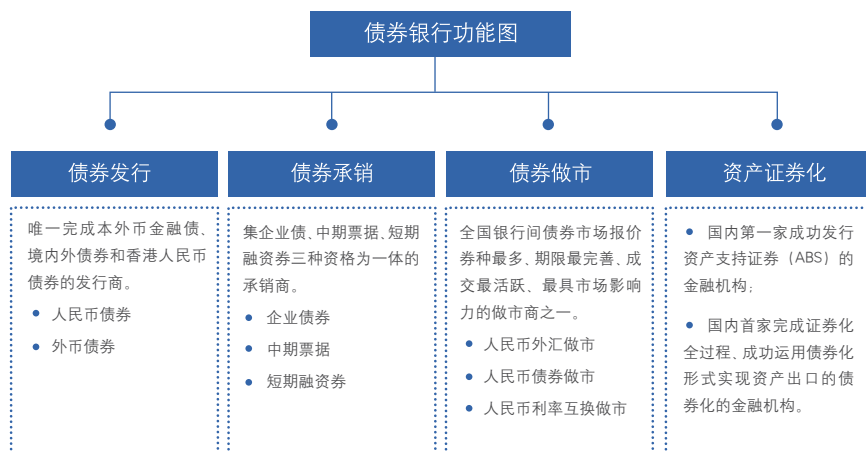
With serving the national energy strategy as the starting point, CDB vigorously supported coal-oil projects with loans. So far, CDB has cumulatively pledged RMB 60.882 billion yuan in loans for six coal liquefaction projects including the Shenhua Erdos and the Shenhua Ningdong programs, financing an aggregate capacity of 7.77 million tonnes a year.



神华鄂尔多斯煤制油项目
Shenhua Erdos Coal Liquefaction Project

3. Building of A Bond Bank

- Bond market stands to be a significant mechanism to optimize fund allocation, the basis of financial innovation and a hallmark of the sophistication of a financial market. As one of China’s most important bond issuers and innovation leaders, CDB not only advanced China’s industrialization and urbanization by raising funds through bond issue, but also successfully pioneered the bond bank model allowing bond banks, savings banks and other financial institutions to cooperate and complement with one another for more coordinated development.
- CDB is the only Chinese bond bank with full functions from bond issue, underwriting, market-making to asset securitization. With its operation covering assets, liabilities, capital and middleman business, and spanning the primary and secondary markets, CDB contributes to the construction of China’s multi-level capital market system and a harmonious financial ecology.



债券发行

2009年,通过市场化招标方式,一次性成功发行400亿次级债券,极大程度地稳定了市场信心。

2009年末,本外币债券累计发行突破5万亿,债券余额超3万亿,约占银行间市场债券存量的四分之一,成为我国规模最大的债券银行。 www.cdb.com.cn

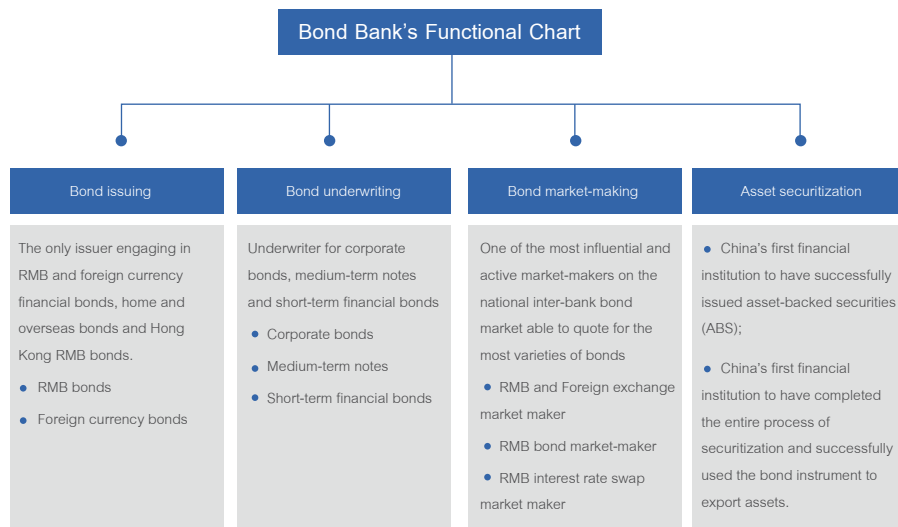
开行历年人民币债券发行情况(亿元)

CDB's RMB currency bond issue over the years(100 million)



债券承销

2009年主承销企业债券1035亿元,创下历史新高,重点完成了国开投、秦山核电等债券承销,促进直接融资方式发展,与开行中长期贷款协同配合,共同为企业提供了强大的融资支持;2002-2009八年间,企业债券主承销家数达76家,位居市场第一。



Bond issuing

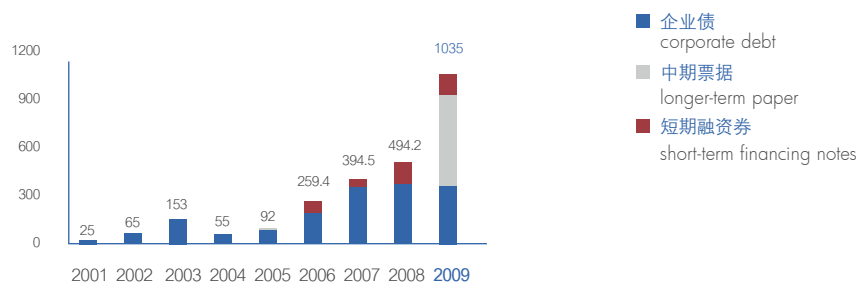
- In 2009, CDB successfully issued through public bidding RMB 40 billion yuan of subordinated bonds in one time, and stabilized market confidence to a large extent.
- CDB is China's largest bond mark by scale. In the end of 2009, CDB had issued more than five trillion yuan in RMB and foreign currency bonds, with its bond balance exceeding three trillion yuan, about one quarter of the debt securities outstanding on the inter-bank market. [www](#)

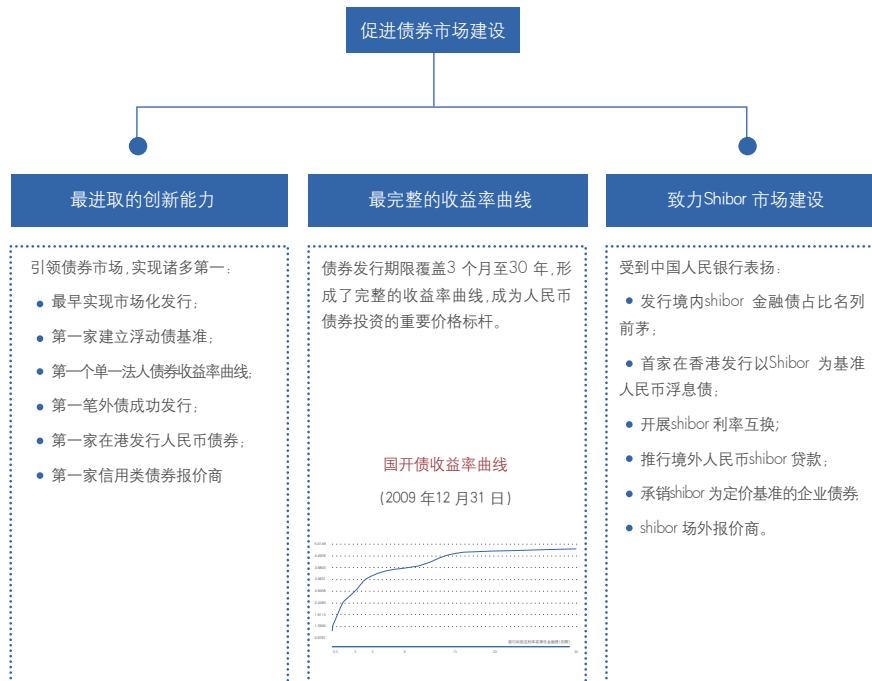
Bond underwriting

- In 2009, CDB underwrote as the lead underwriter RMB 103.5 billion yuan of corporate bonds, including the CDB Investment and Qinshan Nuclear Power bonds. Such direct financing together with CDB's medium- and long-term loans provided solid financing support for enterprises. Between 2002 and 2009, the lead underwriter underwrote 76 corporate bonds, ranking the highest on the market.

我行债券承销量情况 (亿元)

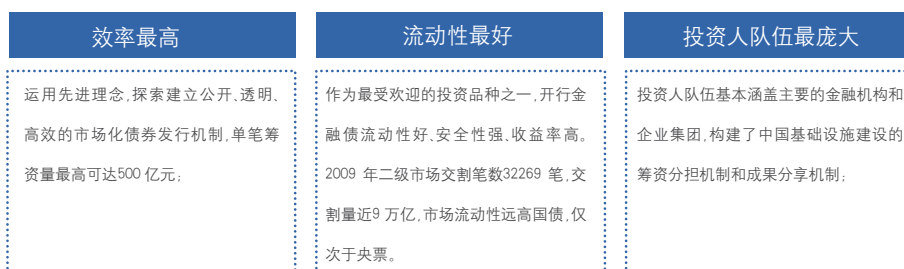
CDB Bond Underwriting Volume (RMB 100 million)





完善资金转化机制, 持续满足融资需求

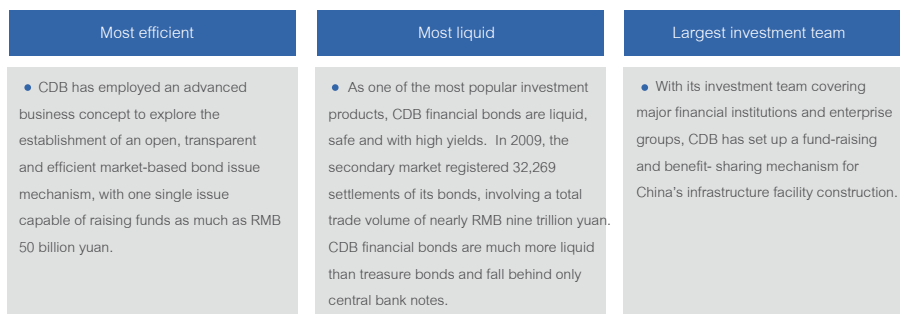
我行将开发性金融与债券银行理念相结合, 通过发行债券将短期、零散的资金转化为长期、大额的资金, 实现了债券市场与中长期投融资领域的“双推动”。





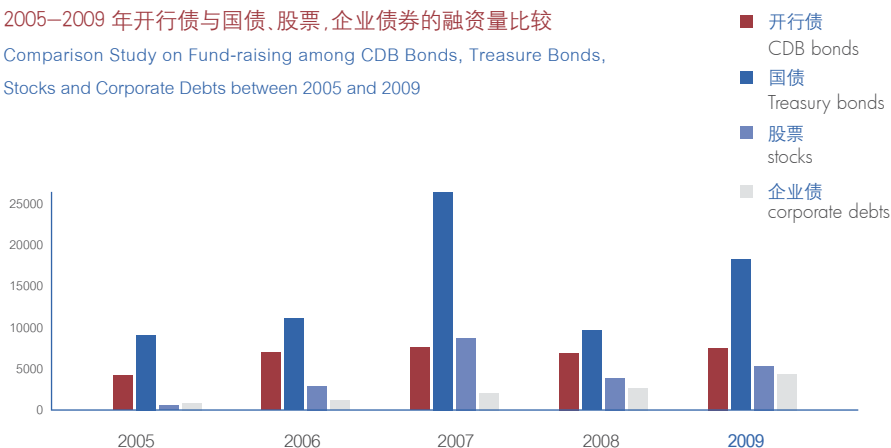
Perfecting capital use mechanism to constantly satisfy financing needs.

- CDB integrated the concept of development finance with bond bank operation, converted short-term and scattered funds into long-term fund of a larger amount, and thus achieved a "double advancement" on the bond market and medium- and long-term investment and financing.



2005—2009 年开行债与国债、股票、企业债券的融资量比较

Comparison Study on Fund-raising among CDB Bonds, Treasury Bonds, Stocks and Corporate Debts between 2005 and 2009



4. 防范金融风险

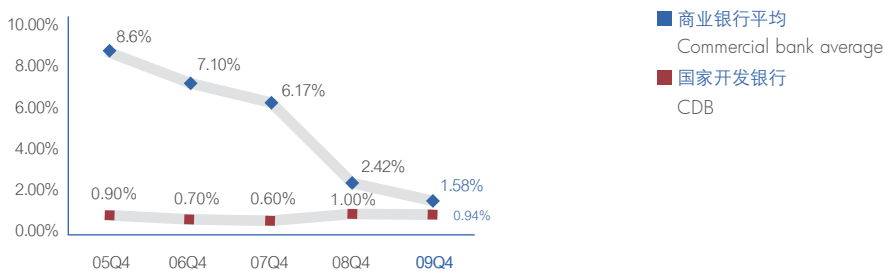
金融体系的稳健运行事关经济发展的全局。我行始终将防范金融风险作为重要的责任领域，2009 年强化全面风险管理，推进巴塞尔新资本协议的实施，实行垂直、独立、具有全面覆盖能力的内审体制机制改革，实现风险管理和业务发展相互促进。

保持良好的风险管理业绩

截至2009 年末，我行不良贷款额为331.5 亿元，不良贷款率为0.94%，持续保持在1% 以内；累计本息回收率99.81%，当期回收率99.97%，连续10 年保持高位。

2005—2009 年开发银行不良贷款率同业比较

Industry Comparison on NPL Ratios between 2005 and 2009



强化全面风险管理

2009 年，我们优化全面风险管理架构，设立董事会风险管理委员会，整合分析全行投贷债租四大领域、总分行54 个分支机构和部门的风险信息，形成了独具特色的风险集中化管理模式，实现了信用、市场、操作和合规风险的统一集中管理。 www.cdb.com.cn

2009 年我行改制后首轮外部债信用评级保持与国家主权级相同

CDB' s first round of external credit rating after its commercialization reform in 2009 is the same as China's sovereign credit rating.

		
 Moody's Investors Service	A1 稳定 stable	A1 稳定 stable
 STANDARD & POORS	A+ 稳定 stable	A+ 稳定 stable
 FitchRatings KNOW YOUR RISK	A+ 稳定 stable	A+ 稳定 stable
 R&I NOW	A+ 稳定 stable	A+ 稳定 stable

4. Preventing Financial Risks

- The stability and health of a financial system concerns the overall situation of economic development. CDB has always taken it a significant duty to prevent financial risks. In 2009, CDB strengthened comprehensive risk management, pushed ahead with the implementation of the new capital rules of Basel II, introduced an internal audit system reform that is vertical, independent and comprehensive, and achieved the mutual promotion of risk management and business development.

Maintaining a good risk management record

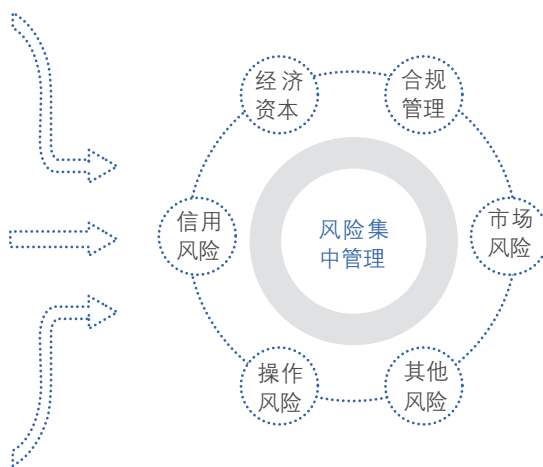
- In the end of 2009, CDB registered a NPL ratio of 0.94%, or RMB 33.15 billion yuan in the non-performing loans. With the current and cumulative return rate on loan principals and interests standing at 99.97% and 99.81% respectively, the bank has kept the indicators at a high level for 10 years in a row.

Strengthening comprehensive risk management

- In 2009, we optimized the structure of comprehensive risk management, set up the Risk Management Committee under the Board of Directors, integrated the risk analyses from CDB's four key businesses, namely investment, loans, bonds and leasing, and 54 branches and departments, and established a unique centralized risk management model securing the unified management of credit, market, operation and compliance risks. [www](#)

我行的风险集中管理模式

- **市场风险管理**
初步建立市场风险管理体系。
- **合规管理职能**
构建合规、内控管理架构。
- **经济资本职能**
建立风险管理与防范体系。
- **资产质量管理**
建立资产质量分类管理办法。
- **健全评级管理**
健全评级质量管理体系。
- **加强风险监控**
建立风险预警及监控系统。



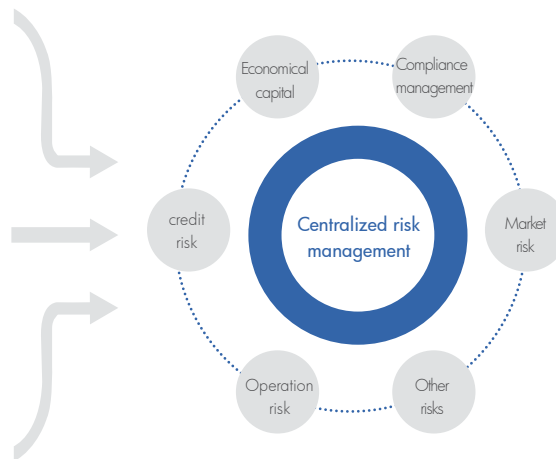
加强审计监督

2009年,内部审计检查涉及项目数量约1.2万个,涉及人民币贷款余额1.5万亿元、外汇贷款余额791亿美元,发现问题及风险点约1600个,提出建议约400条,平均整改率70%。

2009年我行审计工作重点领域	CDB's Auditing Priorities in 2009
国际合作业务 International cooperation	新增贷款项目 New loans
中小企业贷款业务 Loans to Small and Medium-sized Enterprises	城市公共基础设施、煤炭、电力、公路、邮电通讯等重点行业 Urban public infrastructure and key sectors like coal, power, roads, posts and telecommunications
股权投资业务 Equity investment	风险管理情况 Risk management
负债业务和资金交易 Liabilities and financial transactions	审计系统建设 Auditing system development
重点项目贷款评价 Loan evaluation on key projects	信息安全 Information security

CDB's Centralized Risk Management Model

- **Market risk management**
Establish a primary market risk management system
- **Compliance management**
Establish compliance and internal control management framework
- **Economical capital**
Establish risk management and prevention system
- **Assets quality management**
Establish categorized management on assets quality
- **Perfect credit rating management**
Perfect the management system of credit rating quality
- **Intensify risk monitoring and control**
Establish risk alert, monitoring and control system



Strengthening audit supervision

- In 2009, approximately 12,000 projects have gone through internal auditing inspection, involving 1.5 trillion yuan in RMB loan balance and US\$ 79.1 billion in foreign currency loan balance. About 1,600 problems and risks were detected, while some 400 proposals were made to have 70 percent of the problems rectified on average.

审计举报 阳光监督 Audit Tip-offs and Sunshine Supervision

我行继续发挥社会公众对我行资产安全的监督保障作用。2009年，总分行共受理查处举报35件，受理率100%，避免或挽回经济损失1.91亿元（累计9.75亿元），进一步巩固了社会监督的风险屏障作用。

CDB continued to take social supervision as a useful risk shelter and encouraged the general public to supervise and safeguard its assets security. In 2009, the bank received a total of 35 tip-offs and had them all under investigation. Economic losses of RMB 191 million yuan (or cumulatively RMB 975 million yuan) have been avoided or retrieved.

3 履行全球责任 Honoring Global Responsibilities





理念与政策 Philosophy and policy

互利共赢, 共同发展 推动经济全球化向着普惠、均衡、共赢的方向发展, 推动建设持久和平、共同繁荣的和谐世界

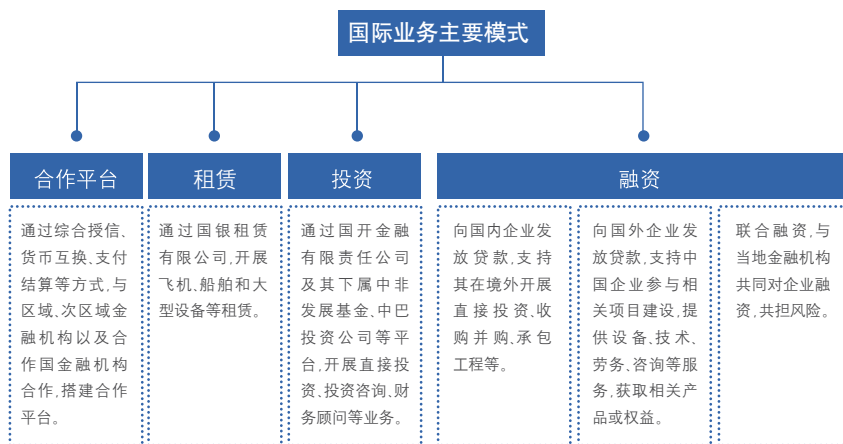
Mutual benefit, win-win and joint development Advancing economic globalization in the direction of inclusiveness, equilibrium and win-win results, and promoting long-lasting peace and a harmonious world of common prosperity.

负责任投资 自觉将社会责任纳入经营战略, 遵守所在国法律和国际通行的商业习惯, 完善经营模式, 促进经济效益和社会效益的协调增长

Responsible investment Incorporating social responsibility into the business strategy, abiding by the laws of the host countries and the internationally accepted business customs, and promoting the coordinated growth of economic and social returns.

1. 境外金融服务

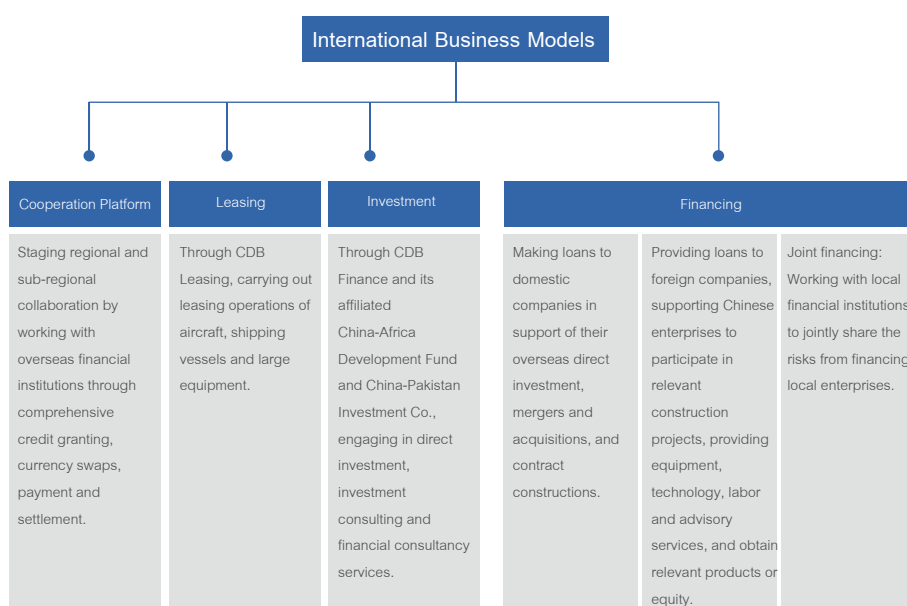
我行面对全球化浪潮, 加快国际化步伐, 积极创新业务模式, 健全组织体系, 推进全球网络布局, 服务区域不断扩大, 业务范围从单一的外汇信贷拓展至基金、股权投资、融资并购等多个领域。



截至 2009 年末, 我行外汇贷款余额 974 亿美元, 同比增长 51%。连续两年保持国内外汇贷款同业市场份额第一, 是中国对外投融资合作主力银行。

1. Overseas Financial Services

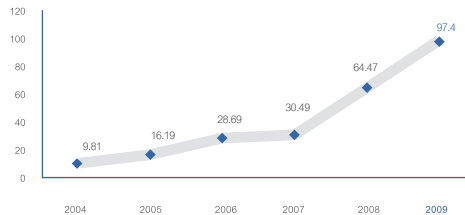
- Facing the wave of globalization, CDB has quickened its pace of going global, vigorously innovated its business models, improved its organizational framework, pushed ahead with its global network layout, constantly expanded its services from mere foreign currency credit and loan to a broader sphere including fund management, equity investment and merger and acquisition financing.



- By the end of 2009, CDB's foreign currency outstanding loans had reached US\$ 97.4 billion, a rise of 51% year-on-year. For two consecutive years, CDB has kept the largest market share on domestic inter-bank market for foreign currency loans, and become the country's mainstay bank in overseas investment and financing services.

2004—2009 国家开发银行外汇贷款余额情况 (10 亿美元)

CDB's Foreign Currency Outstanding loans between 2004 and 2009 (US\$ billion)



在国际项目的运作中,我们注重发挥专业技术优势,科学规范运作,合理设计融资模式,有效降低了项目风险。截至2009年末,外汇贷款不良率连续30个季度保持为零。

国家开发银行境外金融服务情况

地理区域	全球78个国家
业务合作模式	金融合作、联合融资、向国内外企业发放贷款、投资、租赁等
金融产品服务名称	国际银团贷款等
业务领域	基础设施、基础产业、农业、中小企业、住房、环境等

2009年,我行全球网络布局取得重要进展。香港分行正式挂牌成立;首家国外分支机构——开罗代表处挂牌成立,这也是中国金融业在北部非洲设立的首家分支机构;中非基金首家驻非代表处——南非代表处在约翰内斯堡开业。

案例：主办首届“中国对外投资合作洽谈会”

2009年,我行会同中国产业海外发展和规划协会共同主办了首届中国对外投资合作洽谈会。来自世界123个国家和地区投资领域的近5000位中外政府官员、国际组织官员、企业代表和专家学者参加了本次会议。特别值得一提的是,我行资助40多个世界最不发达国家代表参加会议,帮助这些国家获得了与其他参展国同等的招商引资机会。

Case: Hosting the First “China Overseas Investment Fair”

In 2009, in cooperation with the China Industrial Overseas Development & Planning Association, CDB hosted the First China Overseas Investment Fair. Nearly 5,000 representatives from 123 countries and regions attended this conference. CDB sponsored the attendance of representatives from more than 40 least-developed countries and helped these countries secure the same access to business and investment opportunities as other participating countries.

- When dealing with international projects, CDB made efforts to bring its expertise into full play, ensured its operation scientific and standardized, and rationally designed its financing model to reduce project risks. By the end of 2009, the bank has kept its ratio of non-performing foreign currency loans at zero for 30 consecutive quarters.

CDB's overseas financial services

Geographical areas	78 countries around the world
Business cooperation models	Financial cooperation, joint financing, lending to domestic and foreign enterprises, investment, leasing and etc.
Financial products and services	International consortium loans and etc.
Business scope	Infrastructure, basic industries, agriculture, small and medium-sized enterprises, housing, environment and etc.

- In 2009, CDB achieved significant progress in global network layout. Our Hong Kong Branch was officially opened. Our first overseas branch the Cairo Representative Office, also the first branch ever set up in northern Africa by a Chinese financial institution, was established. South African Representative Office, the first African representative office of the China-Africa Development Fund, opened in Johannesburg.

香港分行成立仪式
The opening ceremony of
Hong Kong Branch



2009年3月16日，陈元董事长与南非执政党非洲人国民大会总司库马修斯·弗萨共同为中非基金南非代表处揭牌。

- On March 16, 2009, Chairman Chen Yuan unveiled the nameplate of the South African Representative Office of China-Africa Development Fund together with Dr. Matthews Phosa, Secretary General of the African National Congress, the ruling party in South Africa.

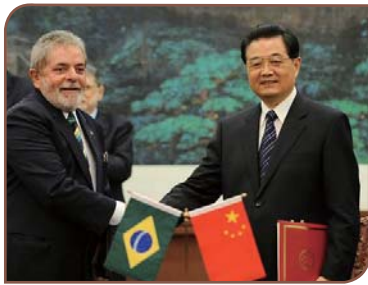
2. 参与国际合作

我行利用中长期融资优势,在服务国家“走出去”战略的同时,积极促进所在国的经济社会发展。2009年,我行国际合作贷款余额774亿美元。

融资推动战略合作

2009年,在金融危机导致国际银行普遍收缩信贷的情况下,我行成功运作了中俄石油、中巴石油、中委联合融资基金二期、中委矿业、中土天然气等一批国际合作重大项目,在国家领导人见证下签订20多项重要金融合作协议和融资协议。

这些战略合作,一方面支持我国企业获得境外稳定的能源和资源供应,带动大型成套设备出口、工程承包和劳务输出;另一方面,促进了所在国基础设施建设、对外贸易、经济发展和就业,提高了当地企业的技术和管理水平,实现了国家、企业、银行、合作国多方共赢。 [www](#)



案例：中巴石油融资合作项目

2009年5月19日,胡锦涛主席和卢拉总统签署《中华人民共和国和巴西联邦共和国关于进一步加强中巴战略伙伴关系的联合公报》。国家开发银行与巴西国家石油公司在胡锦涛主席和卢拉总统的共同见证下,签署《100亿美元贷款协议》。本次合作是中巴两国合作规模最广、涉及金额最大、期限最长的项目。

Case: China-Brazil Oil Financing Cooperation Project

On May 19th, 2009, President Hu Jintao and President Lula signed the Joint Communiqué between the People's Republic of China and the Federative Republic of Brazil on Further Strengthening China- -Brazil Strategic Partnership. Witnessed jointly by the two Presidents,, China Development Bank and Brazil national oil company Petrobras signed the US\$ 10 billion Loan Agreement. This project is the largest in scale and amount, and spans the longest period of time in the history of Sino-Brazilian cooperation.

2. Participating in International Cooperation

- Capitalizing on its advantages in medium- and long-term financing, CDB not only served the national “Going Global” strategy but also vigorously facilitated the economic and social development of host countries. In 2009, its outstanding loans for international cooperation reached US\$ 77.4 billion.

Financing to accelerate strategic cooperation

- When a universal credit crunch triggered by the financial crisis was plaguing most international banks in 2009, CDB successfully operated a number of major international cooperation projects including China-Russia Petroleum, China-Brazil Petroleum, China-Venezuela Joint Financing Fund (phase II), China-Venezuela Mining and China-Turkmenistan Natural Gas, and signed more than 20 significant financial cooperation and financing agreements in the presence of national leaders.
- Such strategic cooperation has, on one hand, supported Chinese enterprises’ efforts to secure stable overseas energy and resources supply, stimulated contract construction and the exports of large-scale equipment and labor services. On the other hand, it has also promoted the infrastructure development, foreign trade, economic development and employment in the host countries, raised the technical and managerial skills of local enterprises, and achieved multilateral win-win consequences among the national economy, enterprises, banks and partner countries. [www](#)

“ 双方欢迎两国有关部门和企业分别签署的涵盖采矿、矿产加工、电力、可再生能源、油气等领域的《关于能源和矿业合作议定书》和《中国国家开发银行、中国石油化工集团公司和巴西石油公司关于加强石油及融资合作的谅解备忘录》、《中国国家开发银行与巴西国家开发银行贷款合作备忘录》等合作文件。双方愿积极推动上述文件的落实。”

——《中华人民共和国和巴西联邦共和国关于进一步加强中巴战略伙伴关系联合公报》

“ The two sides welcomed the signing of cooperation agreements covering mining, mineral processing, electricity, renewable energy, gas and oil, such as the Protocol of Energy and Mining Cooperation, the Memorandum of Understanding on Cooperation on Promoting Cooperation on Oil Trade and Finance Between China Development Bank, China Petrochemical Corporation and Petroleo Brasileiro SA, and the Memorandum of Understanding Between China Development Bank and Brazilian National Development Bank BNDES. The two sides are ready to promote the implementation of the above-mentioned documents. ”

——Joint Communiqué Between the People's Republic of China and the Federative Republic of Brazil on Further Strengthening China-Brazil Strategic Partnership

积极开展国际金融机构合作

我行通过综合授信、联合贷款、货币互换、支付结算等方式积极开展与国际金融机构的合作。2009年,我行积极开拓国际银团业务,国际银团组团和参团额达66亿美元,并成功运作了我行在国际市场上作为牵头行主导的第一笔银团贷款——委内瑞拉国家石油公司15亿美元国际银团贷款。

我行积极推动上合组织银联体机制建设。2009年银联体成员行修改了《银联体理事会工作条例》,制订并通过了《与上合组织观察员国金融机构合作及观察员行地位条例》和《上合组织银联体成员行人员培训与经验交流领域合作协议》。此外,成员行间还签署了一系列新的双边融资协议。我行资金主要用于支持上合组织成员国农业、电信、中小型企业、能源等经济领域的发展。

积极支持中国企业“走出去”

我行充分发挥融资推动、金融先行的作用,服务“走出去”,促进全球经济合作与发展。对中石油、五矿、中兴等中国企业拓展海外市场发挥了重要作用;推进国家大型成套设备出口“421”,带动合同金额72.5亿美元。

深入开展国际对话与交流

我行注重加强与世界各国人民的交往与了解,通过与各国政府、金融机构、企业开展多种形式的对话和交流活动,增进交流、分享经验、促进合作。

2009年,共有亚非拉发展中国家的697名外国政府官员及企业管理人员参加了我行组织的交流活动,就共同应对金融危机和发展地区间金融合作开展政策对话和专题研讨。



2009年,我行设立的“国家开发银行奖学金”资助了27名发展中国家优秀青年来华学习。我们深信,通过推动跨文化交流和友好交往,各国的优秀青年必将能把金融发展成果更好地回馈国家、服务社会,共同推动建设一个繁荣、和平的世界。

- In 2009, the China Development Bank Scholarship Program sponsored 27 excellent youngsters from developing countries to study in China. We are firmly convinced that, as a result of friendly cross-cultural exchanges, these outstanding youngsters will bring back home what they have learned in China to better serve their countries, and make joint efforts to build a prosperous and peaceful world.

Vigorously conducting cooperation with international financial institutions

- By way of comprehensive credit granting, joint loans, currency swaps and gross settlements, CDB continued to expand its cooperation with overseas financial institutions. In 2009, CDB issued a total of US\$ 6.6 billion in international syndicated loans, and successfully operated, as the lead manager for the first time, a consortium loan on the overseas market—the US\$ 1.5 billion international syndicated loans to Petróleos de Venezuela, S.A.
- CDB has vigorously promoted the institutional building of the Inter-bank Consortium of the Shanghai Cooperation Organization. In 2009, the members of the Inter-bank Consortium revised the Regulations on the Work of the Inter-bank Consortium Council, developed and approved the Regulations on Cooperation with Financial Institutions of SCO Observer Countries and the Status of Observer Banks and the Agreement on the Cooperation in the Field of Personnel Training and Experience Exchanges among the Member Banks of the SCO Inter-bank Consortium. In addition, the member banks also signed a series of new bilateral financing agreements. CDB's funds were primarily used to support SCO member state's development in agriculture, telecommunications, small and medium-sized enterprises and energy.

Vigorously supporting Chinese enterprises to "Go global"

- CDB has made full use of financing leverages to help domestic companies to expand their overseas presence and facilitate international cooperation and global economic development. It has played a pivotal role in supporting Chinese enterprises such as PetroChina, Minmetals and ZTE to explore overseas market. The bank also facilitated the exports of large-scale complete equipment through the "421" program and helped enterprises to win over contracts with an aggregate value of US\$ 7.25 billion.



In-depth global dialogues and exchanges

- CDB has devoted itself to facilitating the exchanges and mutual understanding with the peoples across the world. Through a variety of activities involving governments, financial institutions and enterprises, CDB boosted exchanges, shared experience and facilitated cooperation.
- In 2009, 697 foreign government officials and business executives from developing countries in Asia, Africa and Latin America participated in the exchange activities organized by CDB including policy dialogues and themed seminars on inter-regional financial cooperation and joint combat against financial crises.

3. 增进当地福祉

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

——国开行董事长 陈元

共同应对金融危机

2009年,在国际金融危机的影响下,国际金融市场的融资能力大大削弱,国际资本纷纷撤出,发展中国家经济普遍受到影响,急需资金;而据世界银行估计,2009年新兴市场国家及主要发展中国家资金需求高达7000亿美元。我行发挥优势,积极帮助各国企业应对危机,共克时艰,这成为“南南合作”的重要内容,展现了与发展中国家同舟共济的负责任形象。

案例: 国际银团贷款支持埃及ORASCOM 电信投资有限公司

在国际金融危机导致全球金融市场流动性紧张的情况下,2008年3月,我行与巴克莱及其他金融机构共同为埃及OTH项目提供25亿美元贷款。

Case: An International Consortium Loan in Support of Egypt's ORASCOM Telecom Holding S.A.E

At a time when the international financial crisis resulted in liquidity strains in the financial market, CDB teamed up with Barclays and other financial institutions to jointly provide a consortium loan of US\$ 2.5 billion for Egyptian OTH project in March 2008.

促进中小企业发展

我行在国际合作中高度重视支持中小企业发展,促进当地解决就业、提高居民生活水平。

案例: 非洲中小企业发展专项贷款——中国对非合作八项新举措之一

2009年,为深化我国与非洲共赢合作,打通非洲中小企业融资瓶颈,我行设立了“非洲中小企业发展专项贷款”。温家宝总理在中非合作论坛第四届部长级会议上将该专项贷款作为中国对非洲八项新举措之一对外宣布。该专项贷款主要支持交通、电力、农业水利灌溉设施、出口换汇型工业、农业、建材、深加工、服务业、通讯等行业的中小企业发展,将成为我行在非洲国际合作业务的新亮点和服务中小企业的新平台。

3. Promoting Local Welfare

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

—Chen Yuan, Chairman, China Development Bank

Joint efforts to tackle financial crisis

- The global financial market has been put into a straitjacket last year, with its fund-raising capability seriously dampened by the financial crisis. Developing countries were capital-hungry in general after the emergency withdrawal of international capitals. The World Bank estimated, however, that the capital demand of emerging economies and major developing countries were as much as US\$ 700 billion. CDB has become the part and parcel of the “South-South Cooperation” to pull together with all developing countries in times of the trouble by drawing upon its advantages and enthusiastically helping enterprises to respond to the crisis.

Promoting the development of small and medium-sized enterprises

- CDB attached great importance in its international cooperation to supporting the development of small and medium-sized enterprises, promoting employment and raising the living standards of the host countries.

Case: Special loan for African small and medium-sized enterprises—one of China’s eight new measures for Sino-African cooperation

CDB set up a “Special Loan for African Small and Medium-sized Enterprises (SMEs)” in 2009 so as to break the financing bottlenecks of local SMEs and to deepen the Sino-African win-win cooperation. Premier Wen Jiabao announced the launch of this special loan at the 4th Ministerial Conference of the forum on China-Africa Cooperation as one of China’s eight new measures for Africa. This special loan primarily supports the development of SMEs engaging in transport, power generation, water conservancy and irrigation facilities, export-oriented industrial production, farming, building materials, deep processing, services industries and telecommunications. This new service platform for SMEs will develop into a new bright point in CDB’s international cooperation in Africa.

非洲中小企业发展专项贷款运作模式 | Operation Model of the Special Loan for African SMEs

转贷 Relending	<p>金融机构：通过向非洲地区具有政府背景的金融机构或公司、区域性和次区域性金融机构提供授信，以机构转贷款方式为中小企业提供融资服务。</p> <p>Financial institutions: comprehensive credit lines are extended first to financial institutions or companies with a government background, and regional or sub-regional financial institutions, which will then provide SMEs with financing services through transferred loans.</p>
直贷 Direct Credit	<p>中小企业：通过直接贷款方式为非洲地区有实力的中小企业提供融资支持</p> <p>SMEs: financing support is offered to African SMEs with strength in the form of direct loans.</p>

推进基础设施建设

基础设施薄弱是许多发展中国家经济社会发展的重大瓶颈，国际金融危机使世界各国无力进行大规模的基础设施建设。我行积极支持发展中国家基础设施建设，帮助它们消除基础设施建设不足而资金又严重匮乏的瓶颈，取得了显著成效。

案例：埃塞俄比亚国家电信网络项目

该项目由我行为埃塞电信提供为期三年的信贷支持，中兴通讯公司负责承建，得到了两国政府的高度重视，被誉为中埃合作的“一号工程”和“中非合作的典范”。



开行代表与住房部部长沟通
CDB representative in talks with Kenya's Housing Minister

案例：肯尼亚中低收入住房试点项目

我行与肯尼亚开发银行合作支持肯尼亚中低收入住房项目，包括528套住房及配套附属设施。同时还提供低于市场水平的优惠按揭贷款，保证中低收入者有能力购买属于自己的住房。截至2009年底，该项目2000万美元贷款已全部发放。



2009年11月8日,温家宝总理在举行参与协办的中非合作论坛:第三届中非企业家大会上发言

- Premier Wen Jiabao delivers a speech at the 3rd China-Africa Entrepreneur Conference of the Forum on China-Africa Cooperation co-organized by CDB on November 8, 2009.

Promoting infrastructure construction

- Inadequate infrastructure is an important bottleneck restraining the economic and social development of developing countries. The international financial crisis has made it impossible for various countries around the world to engage in large-scale infrastructure construction. CDB vigorously supported developing countries' infrastructure construction and achieved remarkable progress by easing their bottlenecks from insufficient infrastructure and serious capital shortfalls.

Case: the Ethiopian National Telecommunications Network Project

CDB provided Ethiopian Telecommunications with a three-year credit support while ZTE has contracted to build the project. With high regards from both governments, the project was dubbed as the "No.1 Project" in China-Ethiopia cooperation and a "model for China-Africa cooperation".



项目为当地创造了大量就业机会

The project has created a large number of jobs for local residents.

Case: Pilot housing program for Kenyan middle- and low-income households

CDB cooperated with the Development Bank of Kenya to jointly finance a housing program for Kenyan medium- and low-income households involving 528 flats and other auxiliary facilities, and at the same time, offered preferential mortgage loans with the interest rate below the market average so that the beneficiaries could afford their own housing. By the end of 2009, US\$ loans of 20 million have all been extended.

加强农业合作

加快发展农业是许多发展中国家社会稳定和经济发展的迫切要求。2009年,我行编制农业国际资源开发规划,提出多种合作模式,支持农业企业“走出去”,推进中外农业资源开发领域的合作,帮助所在国发展农业生产,解决粮食安全问题。

案例: 陕西农垦集团与国家开发银行签署农业国际合作协议

2009年11月,国家开发银行与陕西省农垦集团有限责任公司签署了农业国际合作协议。该项目由喀麦隆政府无偿提供15万亩土地,陕西农垦集团负责开发经营,通过种植和加工水稻、玉米、木薯等作物,增加当地粮食及生物能源供应,促进就业,消除贫困。

Case: Sha'anxi Land-reclamation Group and China Development Bank signed an agriculture international cooperation

CDB and Sha'anxi Provincial Land-Reclamation Group Co. Ltd. signed an agricultural international cooperation agreement in November 2009. Under the agreement, the Cameroonian government provides for free 150,000 mu of land for Sha'anxi Land-Reclamation Group to cultivate and process rice, corn, cassava and other crop plants, so as to raise indigenous supply of food and bio-energy, boost employment and eliminate poverty.

“我希望粮食计划署能够与中国一道继续加强南南合作,把中国成功的经验传播到那些仍然挣扎在饥饿中的国家和地区。”

——联合国世界粮食计划署副执行干事 希拉·西苏洛

“有很多最不发达国家有着非常丰富的资源,他们也愿意给中国提供更多的机会。同时中国的农业公司与最不发达国家的农业公司有很多互补优势,因为中国有农业生产方面的管理经验和生产能力,可以使最不发达国家的资源得到充分利用。”

——联合国贸发会议秘书长代表、战略规划与协调司司长 Taffere Tesfachew

Strengthening agricultural cooperation

- Accelerating agricultural development is a pressing demand of many developing countries seeking social stability and economic expansion. In 2009, CDB compiled a plan for the development of international agricultural resources, proposed a variety of cooperation models, supported agricultural companies to go global, advanced the Sino-foreign collaboration in the development of agricultural resources, and assisted the host countries to boost agricultural production and improve food safety.

“ I hope the World Food Program could continue to enhance the South-to-South collaboration with China, and bring the successful Chinese experience to the countries and regions still struggling with hunger. ”

—Ms. Sheila Sisulu, Deputy Executive Director of the World Food Program

“ Many least-developed countries enjoy rich resources and are willing to provide China more opportunities. Meanwhile, Chinese agricultural companies and their peers in the least-developed countries are very complementary to each other, because the management experience and production capacity on the Chinese side could put the resources of the least-developed countries to full use. ”

—Mr. Taffere Tesfachew, Secretary, Director General’s representative and Director of the Strategic Policy Unit, UNCTAD



中非发展基金

中非发展基金以推动中非互利合作、促进非洲发展为目标,以市场化方式促进非洲地区经济发展和民生改善,推动中非新型战略伙伴关系的进一步发展。自2007年6月开业以来,已安排对非投资项目30多个,基金投资7亿多美元,带动中国企业对非投资30多亿美元,为非洲国家经济发展和民生改善发挥了显著作用。

案例1

2009年5月,埃塞俄比亚首个玻璃项目——汉盛玻璃厂投产,这是中非发展基金参与投资的项目中首个建成投产的项目。该项目结束了该国不能自主生产玻璃的历史,有利于当地百姓改善居住和生活条件。

埃塞俄比亚总理梅莱斯高度评价中非发展基金在支持和引导中国企业对非投资中发挥的积极作用,认为汉盛玻璃厂项目是中埃务实合作和支持非洲国家工业化的典范。

案例2

马拉维和莫桑比克棉花种植加工项目是我国最大的对非农业合作项目之一。通过“公司+农户”的运作模式,由中方在当地设立公司和加工厂,向当地农民提供种子、化肥、农药及技术指导,并负责棉花的收购和加工。此项目是我行与马第一个农业合作项目,受到当地政府和民众的高度评价。

“中非发展基金启动两年来,有力地促进了中国企业对非投资,其中埃塞玻璃厂填补了当地工业空白,马拉维棉花项目可带动当地近10万农户就业”。

——温家宝总理在第三届中非企业家大会上讲话



China-Africa Development Fund

- China-Africa Development Fund aims to promote the mutually beneficial China-Africa cooperation and boost Africa's development so as to bring further progress in the New Sino-African Strategic Partnership by using market forces to improve the people's livelihood of the African region. Since its establishment in June 2007, the fund has financed more than 30 African projects with an aggregate US\$ investment of more than 700 million, generating separate US\$ investment of three billion from Chinese enterprises and becoming a pivotal force to boost African economy and African people's livelihood.

Case 1

In May 2009, Hansheng Glass Factory was constructed and put into operation, ending the Ethiopian history of no indigenous glass production and putting local residents into a more favorable position to improve their own living and housing conditions. The factory is also the first project co-funded by the China-Africa Development Fund to have been constructed for operation.

Ethiopian Prime Minister Meles spoke highly of the positive role of the China-Africa Development Fund in supporting and guiding Chinese enterprises' investment in Africa. He took the Hansheng Glass Factory project as a model for the pragmatic Sino-Ethiopian cooperation and the Chinese support for the industrialization of African economies.

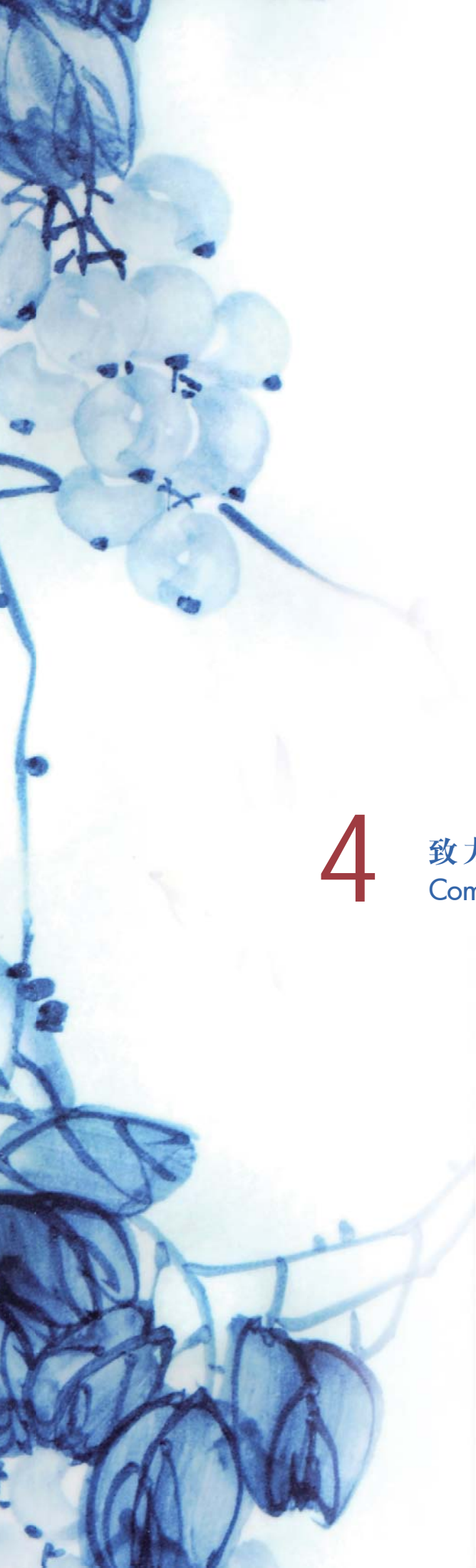
Case 2

The cotton planting and processing project in Malawi and Mozambique is one of China's largest agricultural cooperation projects in Africa. Adopting the business model of "company + farming households", Chinese investors set up companies and processing plants there, offer local farmers seeds, chemical fertilizers, pesticides and technical guidance, and are responsible for cotton purchases and processing. This is CDB's first agricultural cooperation project in Malawi, and was given a high evaluation by local government and people.

"Since it was started two years ago, the China-Africa Development Fund has strongly promoted Chinese business' investments in Africa, among which the glass factory in Ethiopia has filled in the blank of the local industry and the cotton project in Malawi can create jobs for nearly 100,000 farming households."

— —Remarks by Premier Wen Jiabao at the 3rd China-Africa Business Conference





4

致力金融普惠

Commitment to Inclusive Finance

理念与政策 Philosophy and policy

建设人人享有平等融资权的融资体系 坚持金融服务社会发展, 致力实现金融普惠

Building a financing system equally available to every one Sticking to the approach of financing serving social development and being committed to inclusive finance.

创新基层金融服务模式 用批发的方式解决零售的问题, 用统一的模式解决千家万户的共性问题

Innovating grass-roots financial services models CDB serves as a whole sale bank and working with local commercial banks for retail distribution.

截至2009年末, 在1,751个市县累计发放基层金融业务贷款8924亿元, 当年发放2950亿元, 不良贷款率保持在1%以下。

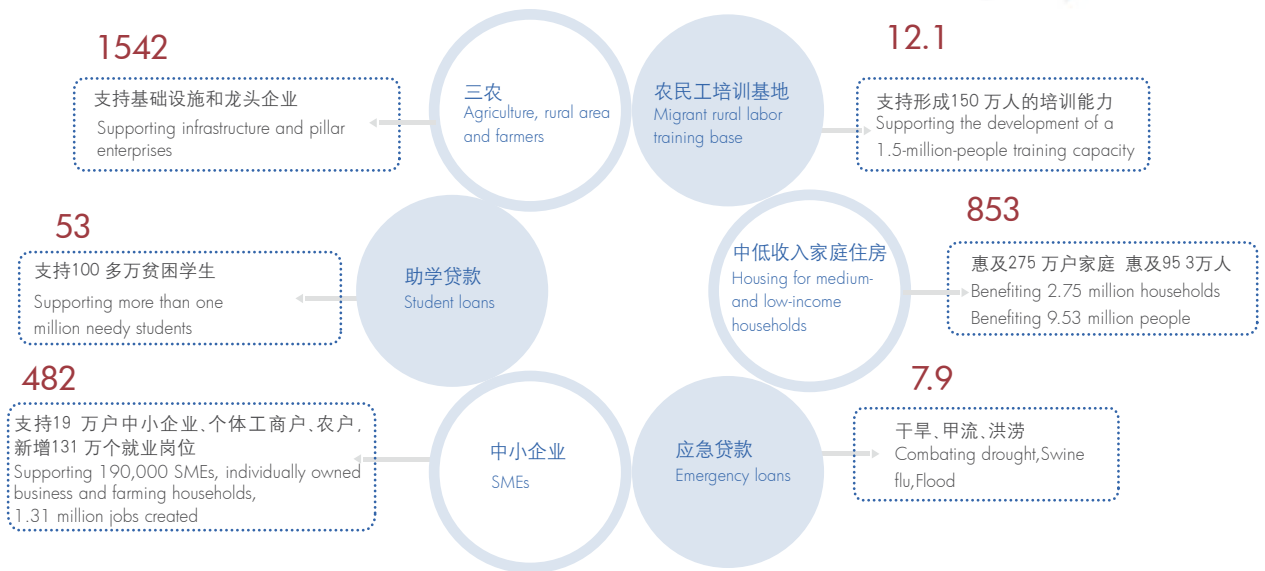
- By the end of 2009, the accumulative loans of RMB 892.4 billion for grass-root financial services have been made in 1,751 cities and counties, with the new loans reaching RMB 295 billion yuan and the NPL ratio remaining below 1%.

基层金融机制建设 Grass-roots Financial Institution Building

合作市县	Cooperative cities and counties	2414
合作机构	Cooperative agents	8000
合作办公室	Cooperative offices	2359
合作人员	Cooperative personnel	100,000



基层金融工作概览 | Overview of grass-root finance
(亿元 RMB 100 million)



注：上图中数据分别为2009年贷款发放额、发放领域及其产生的社会效益。

Notes: data in the chart are respectively the amount of new loans in 2009, the targets, and the social returns.

1. 支持“三农”

对“三农”的支持,关乎国家的经济安全与人民的根本利益。我行以农村基础设施建设、农业资源开发和农村社会事业发展为重点,在促进新农村建设、农业增产、农民增收等发面发挥了积极作用。2009年,我行发放新农村建设及县域贷款2014亿元,贷款余额4729亿元。

2008—2009年新农村及县域贷款情况(亿元)

Loans for New Rural Construction and County Development between 2008 and 2009 (RMB 100 million yuan)



Case: helping 820,000 people have access to safe drinking water in rural Changzhi, Shanxi Province

This project has not only provided safe water to 824,000 people in the rural of Changzhi City, Shanxi Province, but also accelerated the development of local animal husbandry and small-scale processing business, increased farmers' income, improved rural sanitation conditions, reduced the spread of diseases, and improved the health of rural women and children.

案例: 帮助山西长治农村82万人喝上安全水

该项目不仅解决了山西长治市农村82.4万人的饮水安全问题,加快农村养殖业和小型加工业的发展,增加了农民收入,而且改善了农村卫生条件,减少了疾病,提高了农村妇女、儿童的健康水平。

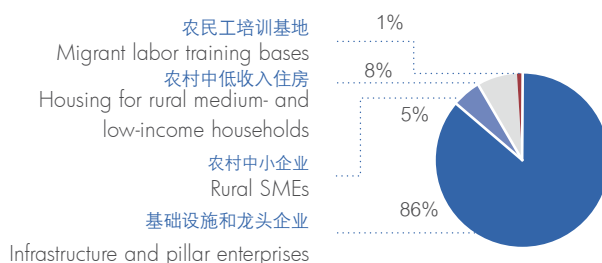
www

1. Supporting “San Nong”

- Support for “San Nong”, a Chinese catch-all name for agriculture, rural areas and farmers, concerns the fundamental interests of the people and the national economic security. CDB gives priorities to the facilitation of infrastructure construction, agricultural resources development and the expansion of rural social undertakings, and has played a positive role in promoting the building of the new Rural China, increasing agricultural output, and raising farmers’ income. In 2009, CDB issued RMB loans of 201.4 billion for the New Rural Construction and county development, with the outstanding loans standing at RMB 472.9 billion.

2009 年新农村建设及县域贷款余额结构

Structure of the Outstanding Loans for New Rural Construction and County Development



推动农户小额贷款

针对农户抗风险能力不强、缺乏有效抵质押物等问题,我行积极推进机制建设,创新小额贷款模式,实现银行、农户及企业多赢的目标。

Promoting micro loans for farming households

- To remedy the problems facing rural households such as being highly volatile to risks and lacking effective collaterals, CDB dedicated itself to establishing a sound micro-finance mechanism and constant innovations to achieve the multilateral win-win results among the bank, rural households and enterprises.



案例：青海循化新型小额贷款模式

青海分行建立了青海循化“公司+农户”新型小额贷款模式，促进小企业、小农户与大企业、大市场形成有效连接，该项目带动了800多人就业，解决了少数民族地区群众的就业增收问题，促进了当地特色产业的发展。

“小产品、大市场、高就业”。

——胡锦涛

Case: A new micro-finance model in Xunhua, Qinghai

Qinghai Branch established a new micro-finance model based on “companies + farming households” in Xunhua of Qinghai Province, which cemented a close bond between small businesses and households and large businesses and markets. The project created jobs for more than 800 people, figured out a way to enrich residents of ethnic minorities, and promoted the development of local speciality industries.

“Small products, big markets and high employment”.

——President Hu Jintao

2. 扶持中小企业

扩大就业是保障和改善民生的重要手段。

完善机制体制

2009年，我行建立了总行中小企业贷款专营业务管理委员会、富民技术推广中心和分行富民业务处三级专营机制，制定了《关于中小企业流动资金贷款的指导意见》等制度文件，创新金融产品，大力提升中小企业服务的规范化和制度化。

中小企业创新金融产品情况

产品名称	业务所在地	社会效益
“支持全民创业” 小额担保贷款	河南、内蒙古、宁夏	有效推动小额担保贷款工作，以创业带动就业。
版权质押担保贷款	北京	有效满足了中小企业“短、小、频、急”的融资需求。
中小企业循环短期贷款	吉林、贵州、山西、四川	有效支持文化创意类中小企业发展。

推进村镇银行建设

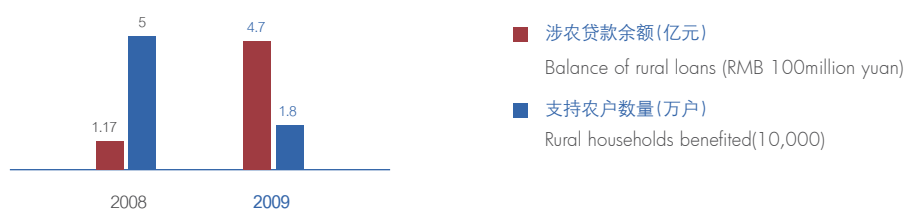
我行参与组建的7家村镇银行发展态势良好。2009年总资产达12.8亿元,当年实现净利润1902万元,不良贷款率为1.21%,社会影响不断扩大。 [www](#)

Promoting the development of rural banks

- The seven rural banks co-established by CDB have been developing soundly and witnessing ever-increasing social influence. Last year, they registered a total asset of RMB 1.28 billion yuan, generated 19.02 million yuan in current-year net profits, and recorded 1.21% in the non-performing loan ratio. [www](#)

2008—2009年国开村镇银行业务开展情况

Business Operations of CDB Rural Banks between 2008 and 2009



2. Fostering Smaller Companies

- Expanding employment is a significant means to ensure and improve the people's livelihood.

Optimizing operation mechanism

- In 2009, CDB set up a three-tiered operational framework composed of the SME Loans Special Business Management Committee within the Head Office, the People-enriching Technology Popularization Center, and People-enriching Business Offices at branch level. The bank also formulated a Guideline on SMEs Working Capital loans, introduced innovative financial products, and greatly boosted the standardization and institutionalization of SMEs services

Innovative Financial Products for SMEs

Products	Location of Services	Social Returns
Small secured loans "Supporting nationwide business startups"	Henan, Inner Mongolia and Ningxia	Giving a solid boost to small secured loans and spurring employment through business startups.
Guarantee loans with copyright hypothecation	Beijing	Effectively satisfying the financing demand of SMEs who tend to borrow only a small amount of fund for a short period of time in case of emergencies.
Revolving short-term loans for SMEs	Jilin, Guizhou, Shanxi and Sichuan	Offering drastic support to SMEs engaged in cultural creativity.

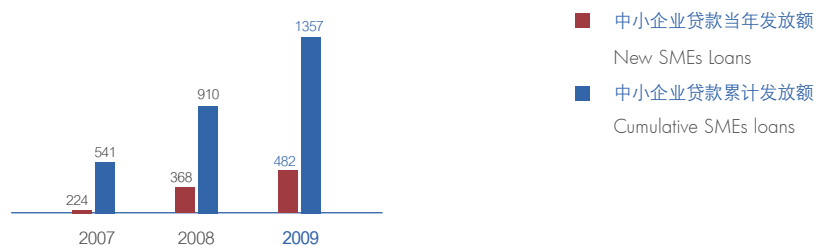
加大信贷投放

2009年,我行发放中小企业贷款482亿元,支持19万户中小企业、个体工商户和农户,创造就业岗位131万个。

截至2009年末,累计发放中小企业贷款1357亿元,贷款不良率1.42%,累计支持120万户中小企业和经营户,创造335万个就业岗位。

发放中小企业贷款情况(亿元,万个)

Released SMEs Loans (RMB 100 million yuan, 10,000 jobs)



案例: 小企业主对我行工作的评价

内蒙古通辽市下岗工人张晶通过SYB 创业培训,得到了我行提供的8万元小额担保贷款,现已在各旗县市区开设分店6家,累计吸纳安置下岗失业人员30多人。

“我感到意外的是,像国家开发银行这样的国有大银行也能给我们下岗失业人员提供贷款支持。”

——内蒙古通辽市科尔沁区亚东乳胶漆代理专卖店店主张晶

Case: A small business owner's evaluation of CDB work

laid-off worker Zhang Jing of Tongliao City in north China's Inner Mongolia passed a training program called "Start Your Business" and got a small secured loan of RMB 80,000 yuan. Now she has opened six outlets and employed more than 30 people who were previously laid off.

"To my surprise, large state-owned banks like the China Development Bank even extended loans to laid-off workers like us."

——Zhang Jing, Yadong Emulsion Paint Franchise Store Owner, Khorchin District, City of Tongliao, Inner Mongolia

稳步推进草根金融

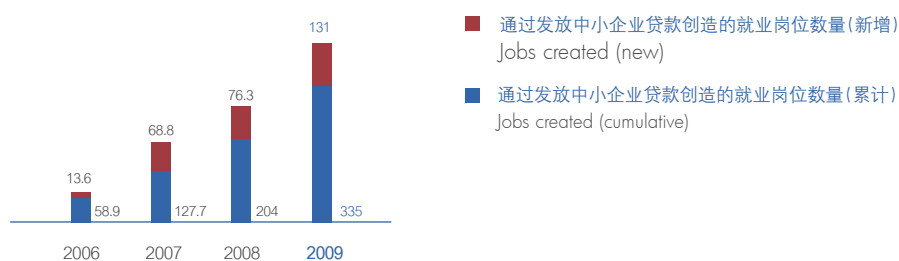
2009年,发放小额贷款198亿元,支持小企业、个体工商户和农户,创造就业岗位64万个,累计184万个。成立了“中国构建普惠金融体系项目”国家开发银行办公室,加强对普惠金融体系的研究,推动建立中国微金融发展投资基金。

Intensifying credit supply

- In 2009, CDB issued RMB 48.2 billion yuan in SMEs loans to 190,000 SMEs, self-employed business people and farming households, creating 1.31 million jobs.
- By the end of 2009, CDB had cumulatively extended loans of RMB 135.7 billion yuan to SMEs, with a non-performing loan ratio of 1.42%. These loans have financed 1.2 million SMEs and self-employed people, and created 3.35 million jobs.

发放中小企业贷款情况(亿元,万个)

Released SMEs Loans (RMB 100 million yuan, 10,000 jobs)



Steadily pushing ahead with grass-root finance

- In 2009, CDB granted micro loans of RMB 19.8 billion yuan in support of small businesses, self-employed business people and farming households, which created 640,000 job last year and brought the total jobs created by CDB micro loans over the years to 1.84 million. CDB set up an office in 2009 to take charge of a project aiming to establish the Chinese Inclusive Finance Mechanism, to strengthen the research on Inclusive Finance system and to promote the set-up of the China Microfinance Development and Investment Fund.

案例：中国青年创业小额贷款项目

该项目是我行与团中央联合推动的重点工作。我行在青海等29个省支持了800余家青年企业家创办的企业和1.5万余名个体青年创业者。

Case: Micro Loan Project for Business startup by Young Chinese

The project, jointly initiated by CDB and the Central Committee of the Communist Youth League of China, financed the enterprises started by more than 800 young entrepreneurs and 15,000 youngsters who were self-employed in 29 provinces including Qinghai.

3. 关爱民生

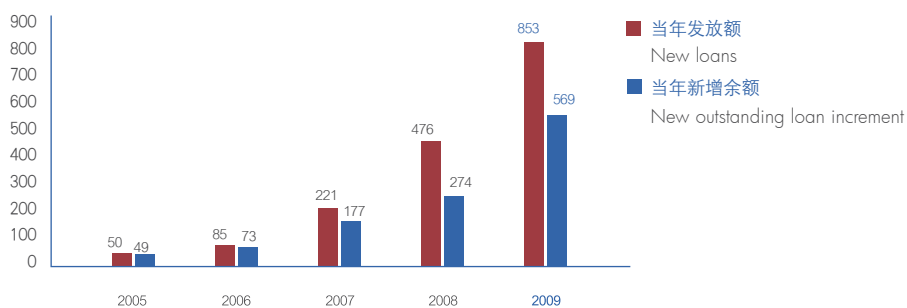
改善民生、发展社会事业是“扩内需、调结构”的重点。2009年，我行加快支持中低收入家庭住房建设、助学贷款、医疗卫生体系建设等领域，体现了高度的责任感和使命感。

支持中低收入家庭住房建设

2009年，发放贷款853亿元，同比增长79.2%。截至2009年末，累计发放中低收入家庭住房建设贷款1680亿元，贷款余额1183亿元，共支持556个项目，总建筑面积2.5亿平方米，惠及275万户中低收入家庭、953万中低收入群众。

中低收入家庭住房贷款历年发放、余额增长情况(亿元)

New Loans and Outstanding Loan Increments to Housing Construction for Medium- and Low-income Families (RMB 100 million yuan)



泥草房改造前
Before renovation

案例：支持吉林泥草房改造安居工程项目

2009年，我行发放贷款10亿元支持吉林省农村泥草房改造安居工程项目，新建砖瓦结构的农民新居4461万平方米，安置农民260.24万人。

在泥草房中住了几十年的张老汉感慨地说：“我活了60多岁了，第一次住进这么好的房子。”

3. Caring for the People's Livelihood

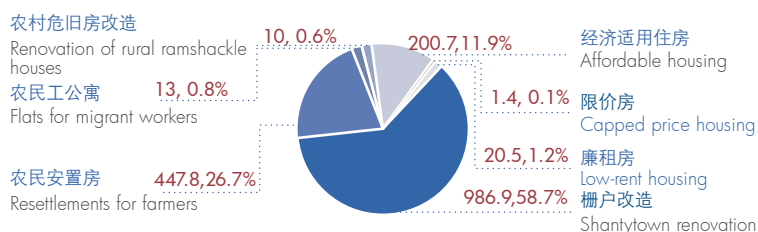
- Improving the people's livelihood and developing social undertakings are crucial to the national economic target of "expanding domestic demand and adjusting economic structure". With great responsibility and the sense of mission, CDB accelerated its support in 2009 to the housing construction for the medium- and low-income families, student loans and the development of healthcare system.

Support the housing construction for the medium- and low-income families

- CDB extended RMB 85.3 billion yuan of loans to this sphere in 2009, up 79.2% year on year. By the end of 2009, CDB had cumulatively issued RMB 1.68 trillion yuan in loans for the housing construction targeting the medium- and low-income families, with the outstanding loans amounting to RMB 1.183 trillion yuan. These loans have financed 556 projects with an aggregate floor area of 250 million square meters, benefiting 2.75 million medium- and low-income families or 9.53 million people with medium- or low-income.

中低收入家庭住房贷款累计发放情况(亿元,%)

Accumulated Loans to Housing Construction for Medium- and Low-income Families
(RMB 100 million yuan, %)



泥草房改造后
After renovation

Case: Supporting the Renovation of Mud-Straw Cottages in Jilin

CDB issued a loan of RMB 100 million yuan in 2009 in support of the renovation of mud-straw cottages in the rural of northeastern Jilin Province. About 2.6024 million farmers have moved into their newly-built brick-and-tile homes with an aggregate floor area of 44.61 million square meters.

"In my 60s, I am moving into such a good house for the first time in my life," said a farmer surnamed Zhang who had lived in his mud-straw cottage for decades.

确立助学贷款主力银行地位

2009年,我行新增发放生源地助学贷款和高校助学贷款合计53亿元,同比增加78.8%,占全国份额的57%,支持家庭经济困难学生100万人次,贷款规模保持银行同业首位。

2009年开发银行助学贷款结构 | Distribution of CDB's Student Loans

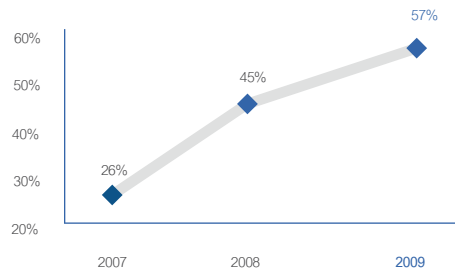
	生源地助学贷款 Student loans in their hometowns	高校助学贷款 Student loans in institutions of higher learning
贷款情况 Loans	39 亿元 3.9 billion yuan	14 亿元 1.4 billion yuan
市场份额 Market share	79.8%	31.7%
覆盖情况 Coverage	全国1427个县(区) 1,427 counties/districts	395所高校 395 institutions of higher learning
支持学生 Students supported	约72万人次 720,000 borrowers	约28万人次 280,000 persons/times

注: 市场份额= 开发银行助学贷款当年新增发放额/ 全国助学贷款当年新增发放额×100%

Notes: market share= CDB current-year new student loans /the country's total current-year new student loans×100%

开发银行助学贷款份额

CDB's Market Share of Student Loans

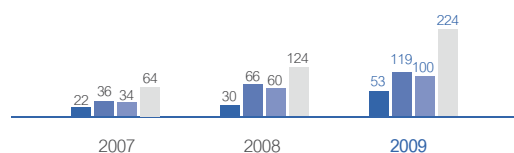


Establishing CDB's status as a mainstay bank in student loans

- CDB continued to lead the industry by the scale of its student loan issuance. In 2009, student loans of RMB 5.3 billion yuan have been granted to needy students either at their hometowns or after they entered colleges, up 78.8% year on year and accounting for 57% of the country's total. Approximately one million students with financial difficulties were benefited.

开发银行助学贷款情况

CDB Student Loans



- 助学贷款项目当年发放额(亿元)
Current year loans (RMB 100 million yuan)
- 当年发放助学贷款支持的学生数量(万人)
Number of current-year beneficiaries (10,000 people)
- 助学贷款项目累计发放额(亿元)
Accumulated student loans (RMB 100 million yuan)
- 累计发放助学贷款支持的学生数量(万人)
Cumulative number of beneficiaries (10,000 people)

“ 开发银行对教育事业做出重要贡献,特别是在全国学生资助工作最困难的时候,主动承担起助学贷款业务,帮助解决了教育公平问题,办了教育部想办而办不了的事情,开发银行对教育事业有情,对家庭经济困难学生有恩。 ”

——教育部部长 袁贵仁

“ CDB has made important contributions to the educational undertaking. It has volunteered to take over the student loan business to help promote education equity and complete what the Ministry of Education hoped but had no way to do, when the work of providing financial aid to students fell into the tough time. CDB has been enthusiastic with the educational undertaking and has done favors to students whose families were in financial difficulties. ”

—Mr. Yuan Guiren, Minister of Education

“ 2009年秋季我接到了内蒙古大学的录取通知书,作为一个考上大学的贫困生,我一直在为交学费而苦恼。当我得知可以在当地贷到国家开发银行信用助学贷款时,我喜出望外,签贷款协议的那一天,我激动地哭了。其实我知道,国家还不富裕,银行负担也很重,你们却考虑到民生,考虑到教育大计。”

——内蒙古大学生 苏德毕力格

“ I had been worrying about my tuition fees since the arrival of the enrollment notice from the Inner Mongolia University in the Autumn of 2009. I was so excited to learn that I could apply for a CDB student loan at my hometown. On the day when the loan agreement was signed, I cried. And It was a tear of excitement. I knew our country was far from wealthy and the bank had a heavy workload, but you have borne in mind the people's livelihood and the educational undertaking.”

—Sude Bilige, Student of Inner Mongolia University

支持医疗卫生事业

2009年,我行发放医疗卫生贷款84亿元,加快预防和处置突发性公共卫生事件能力建设,在促进医疗卫生服务体系建设方面发挥了积极作用。

应急贷款

2009年,我行继续提高应急响应速度,发放应急贷款7.9亿元,积极应对北方干旱、雪灾、甲型流感、暴雨洪涝等灾害,有效维护了社会和谐稳定。

2009年新增发放应急贷款主要投向

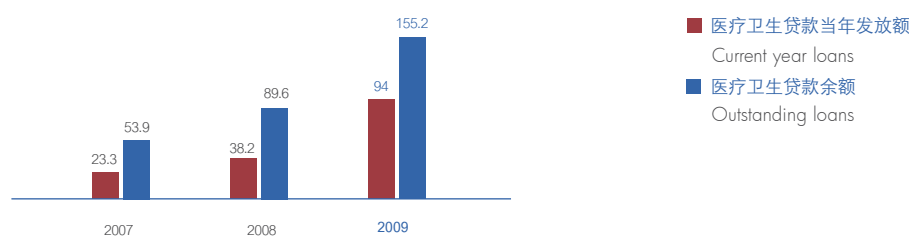
发放应急贷款的领域	发放地区	发放金额(亿元)
抗击北方干旱	甘肃、河北、河南、江苏、 内蒙古、山西、陕西	4.2
抗雪灾	内蒙古、山西、陕西	0.5
抗甲型流感	山西	0.1
抗暴雨洪涝	四川、山东	2.1
其它突发事件及自然灾害	江苏、福建、四川	1

定点扶贫

2009年我行向定点扶贫县新增基础设施及民生领域贷款4.2亿元,帮助贫困地区群众脱贫致富。例如:河北分行通过龙头企业直接帮助2.73万人口脱贫,间接带动10万人口增收;宁夏分行通过开展小额贷款业务,支持4573户贫困农户脱贫。

开发银行医疗卫生贷款情况(亿元)

CDB Medical and Health Loans (RMB 100 million yuan)



Supporting the healthcare undertaking

- CDB has played an active role in promoting the development of China's public health service system and elevating the nation's capability of preventing and rapidly responding to emergency public health incidents. In 2009, CDB extended medical and health loans of RMB 8.4 billion yuan.

Emergency loans

- CDB continued to quicken its responses to emergencies and contributed to social stability and harmony. In 2009, the bank extended loans of RMB 790 million yuan in total to tackle disastrous events such as the drought in northern China, snow storms, H1N1 flu, torrential rains and floods.

Application of New Emergency Loans in 2009

Purpose	Location	Amount (million yuan)
Combating north China drought	Gansu, Hebei, Henan, Jiangsu, Inner Mongolia, Shanxi, Sha'anxi,	420
Combating snow storms	Inner Mongolia, Shanxi, Sha'anxi	50
Combating H1N1 flu	Shanxi	10
Combating torrential rains and floods	Sichuan, Shandong	210
Other emergencies and natural disasters	Jiangsu, Fujian and Sichuan	100

Targeted Poverty Alleviation

- In 2009, CDB extended RMB 420 million yuan in loans to targeted poverty alleviation counties for the improvement of infrastructure and the people's livelihood so as to help the local needy to shake off poverty. For example, by granting loans to local pillar enterprises, CDB Hebei Branch has directly elevated 27,300 people out of poverty and indirectly assisted 100,000 people increase their income. CDB Ningxia Branch helped 4,573 needy households to get rich with micro loans.



5

关注气候变化 Tackling Climate Change



理念与政策 Philosophy and policy

气候变化是环境问题,也是发展问题 以生态环境建设为核心,以发展促减排,积极应对气候变化

Climate change is an environmental and development issue An active response should put the improvement of ecological environment at the core and have greenhouse gas emissions cut along with development.

开展绿色信贷,探索低碳金融 发挥市场配置资源的作用,创新低碳金融服务,支持环境保护、节能减排,促进人与环境的和谐发展

Offering green loans and exploring low-carbon finance Innovating low-carbon financial services, advocating environmental protection, energy saving and emissions reduction, and promoting the harmonious development between people and the environment.

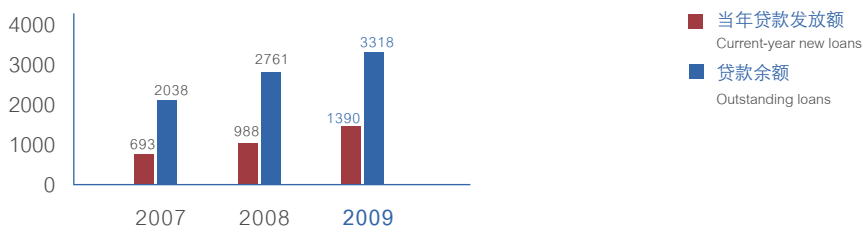
1. 支持环保节能

支持环保及节能减排项目的实施,是应对全球气候变化、构建环境友好型社会的有效手段,也是我们应该承担的责任。2009年,我行与环境保护部签订新一轮《开发性金融合作协议》,承诺2009-2015年提供1000亿元的融资额度,支持环保重点工程等。

我们制订了《2009年环保及节能减排贷款工作的指导意见》,明确了支持重点和贷款发放目标。全年发放贷款1390亿元,同比增长40.7%,占全行发放额的8.1%;贷款余额3318亿元,同比增长20.2%,占全行余额的9%。

2007-2009年环保及节能减排贷款(亿元)

Loans for Environmental Protection, Energy Conservation and Emission Reduction
(RMB 100 million yuan)



流域、城市环境综合治理

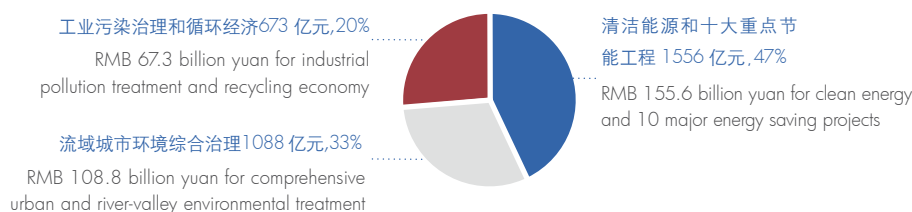
2009年,我行对流域、城市环境综合治理项目的支持力度显著增加,年末贷款余额同比增长44%,重点支持了淮河、海河、辽河、太湖、滇池、巢湖、黄河中上游、南水北调及沿线、三峡库区及其上游和松花江等重点流域污染防治项目及江西、广西、湖南、内蒙古、深圳城市污水及环境综合治理项目。

1. Supporting Environmental Protection and Energy Conservation

- Supporting the implementation of projects concerning environmental protection, energy saving and emissions reduction is an effective means to tackle global climate change. In 2009, CDB signed a new Cooperation Agreement on Development Finance with the Ministry of Environmental Protection, in which the bank committed itself to extending a credit line of RMB 100 billion yuan between 2009 and 2015 to support major environmental protection projects.
- We formulated the 2009 Guidelines for the Lending for Environmental Protection, Energy Conservation and Emissions Reduction, and made clear our priorities and lending target. The past year has seen CDB issue such kind of loans of RMB 139 billion yuan, up 40.7% year on year, and accounting for 8.1% of the bank's total new loans. Outstanding loans in this sphere stood at RMB 331.8 billion yuan in 2009, up 20.2% year on year and representing 9% of the bank's total outstanding loans.

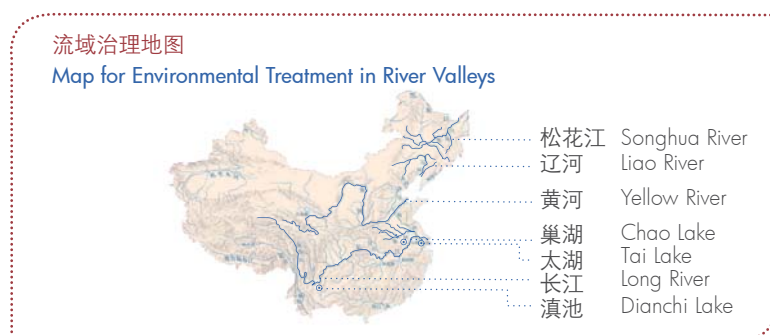
2009 年环保及节能减排项目贷款余额

Outstanding Loans for Environmental Protection, Energy Conservation and Emission Reduction 2009



River valley, urban comprehensive environmental treatment

- CDB has intensified its support for the comprehensive environmental treatment in cities and river valleys. In the end of 2009, the bank's outstanding loans in this area rose 44% year-on-year. Key projects CDB financed involve the pollution prevention and control in Yellow River, Long River and etc, as well as sewage disposal and comprehensive environmental treatment in Jiangxi, Guangxi, Hunan, Inner Mongolia and Shenzhen.



案例：发布《长江保护与发展报告2009》

我行与中国科学院、世界自然基金会三方合作编制完成《长江保护与发展报告2009》，重点针对气候变化与重大工程效应对长江生态与环境的影响，提出了战略性和前瞻性的对策建议。



Case: Release of the Yangtze River Protection and Development Report 2009

Together with the Chinese Academy of Sciences and the World Wildlife Fund, CDB compiled the Yangtze River Protection and Development Report 2009, which analyzed the impacts of climate change and giant construction projects on the ecology and environment of the Yangtze River and proposed strategic and forward-looking policies and solutions.

案例：支持污水处理设施建设项目

2009年7月，我行向内蒙古全区污水处理项目承诺15年期贷款49.31亿元。该项目包含109个子项目，覆盖全区12个盟市94个旗县区，可实现日处理污水157万立方米。

工业污染治理和循环经济

我行积极支持企业实施资源循环利用、脱硫改造等节能减排项目。2009年，发放工业污染治理和循环经济项目贷款266亿元，贷款余额673亿元，重点支持了重庆钢铁节能减排、环保搬迁，浙江苍南发电厂脱硫改造工程等项目。

案例：山东新汶矿业集团节能减排项目

2009年，我行与新汶矿业集团签订《开发性金融合作协议》，支持煤矿新建建设、煤化工生产及循环经济、节能减排等项目，其社会经济效益突出表现在：a. 可实现年节能量76.66万吨标煤，年节能效益约3.8亿元。b. 每年可减排CO₂ 191.6万吨，SO₂ 0.58万吨。c. 矿区废水及生活污水资源化利用，年减少COD量为3000吨。处理后再生水完全可以回用于生产工艺用水，回用率提高到90%，年回用量达1200万吨。d. 每年可减排矸石固体废弃物102万吨，防止了地面沉陷。同时改善煤矿生态环境，年可节约环境治理费约600万元。



Case: Support for Sewage Disposal Facility Construction

In 2009, CDB pledged to lend up to RMB 4.9 billion yuan to finance the construction of sewage disposal facilities in Inner Mongolia. The program, consisting of 109 sub-projects in 94 counties and 12 cities, will bring the region a daily sewage disposal capacity of 1.57 million cubic meters.

Industrial pollution treatment and circular economy

- CDB has vigorously supported enterprises to utilize recycled resources and carry out desulphurization renovation. In 2009, CDB extended RMB 26.6 billion yuan in loans for industrial pollution treatment and circular economy projects, with the amount of outstanding loans standing at RMB 67.3 billion yuan. These projects include the energy-saving and emission reduction of Chongqing Iron and Steel Corporation, relocation triggered by environmental protection and the desulphurization renovation in Zhejiang Cangnan Power Plant.

Case: Energy Saving and Emissions Reduction Project of Shandong Xinwen Mining Group

CDB signed a Development Finance Cooperation Agreement with Xinwen Mining Group in 2009 to finance the group's new colliery construction, coal-chemical production, circular economy, energy saving and emissions reduction. The project's social and economic benefits are as following: a. Energy saved could reach an equivalent of 766,600 tonnes of standard coal a year, generating an annual economic return of 380 million yuan; b. Annual carbon dioxide emissions could be cut by 1.916 million tonnes, and sulfur dioxide, by 5,800 tonnes; c. Recycled colliery waste water and sewage could cut chemical oxygen demand by 3,000 tonnes a year and be directly used in production. The reuse ratio was 90 %, equivalent to 12 million tonnes of water a year. d. The discharge of solid waste coal-gangue could be axed by 1.02 million tonnes a year, which not only prevented land subsidence, improved colliery ecological environment but also spared six million yuan in the annual environmental treatment outlay.

清洁能源和十大节能工程

我行加大对风电、太阳能发电、水电、核电等清洁能源项目的支持力度,开发各类节能工程项目,出台了国内金融机构首个《太阳能发电开发评审指导意见》。2009年,我行发放清洁能源和十大节能工程项目贷款586亿元,贷款余额1556亿元,重点支持了龙源风电、华电新能源、荒漠式太阳能光伏并网发电、广西防城港核电等项目。



神池风电场
Shenchi Wind Farm

案例：山西风电项目

2009年,我行向山西云光风电有限公司神池霸业梁4.8万千瓦风电项目贷款4.2亿元,新荣小窑山风电项目贷款4.4亿元。与相同发电量的火电相比,神池霸业梁风电场每年可节约标煤1.08万吨,减排SO₂ 831.6t/a、NO_x 519.7t/a、CO₂ 8.7万t/a,还可节约大量淡水,减少燃煤电厂产生的噪声及燃料、灰渣的运输处理造成的环境和生态影响。

2.增加森林碳汇

森林系统是应对气候变化的一个关键因素,增加森林碳汇能力与降低二氧化碳排放是减缓气候变化的两个同等重要的方面。2009年,我行出台了《做好集体林权制度改革与林业发展金融服务工作的实施意见》,发放林业贷款158.8亿元,贷款余额249.3亿元,进一步加大对林业改革发展的金融支持力度。

我行与国家林业局达成《支持林权制度改革、促进现代林业发展开发性金融合作协议》。积极配合林权制度改革,探索林权证抵押贷款的支持方式,累计发放林权抵押贷款46亿元,支持31个项目。

Clean energy and 10 major energy-saving projects

- CDB has intensified its support for the development of clean energies including wind, solar, hydraulic and nuclear power, and formulated the Guidelines for the Assessment of Solar Power Generation and Development, the first of its kind made by a Chinese financial institution. In 2009, CDB extended RMB 58.6 billion yuan in loans for clean energy and 10 major energy saving projects, with the amount of outstanding loans standing at RMB 155.6 billion yuan. Key projects involved the Longyuan Wind Power, Huadian New Energy, grid-connected solar photovoltaic power generation in deserts, and nuclear power generation in Fangchenggang of Guangxi.

Case: Shanxi Wind Power Projects

In 2009, CDB extended a loan of RMB 420 million yuan to the Shenchu Bayeliang 48,000 KW Wind Power Project and a loan of RMB 440 million yuan to the Xinrong Xiaoyaoshan Wind Power Project, both of which are run by the Shanxi Yunguang Wind Power Co. Ltd. Compared to coal-fired power generation with the same generating capacity, the Shenchu Bayeliang Wind Farm, for instance, can save 10,800 tonnes of standard coal a year, reduce emissions of SO₁ by 831.6 t/a, NO_x by 519.7 t/a and CO₂ by 87,000 t/a. It can also save a large volume of freshwater, reduce production noises and fuels, and avoid the damages to local environment and ecology by the transport and disposal of residue.



新荣风电场
Xinrong Wind Farm

2. Increasing Forest Carbon Sinks

- Forest system is a key factor in tackling climate change. Increasing forest carbon sinks and reducing carbon dioxide emissions are equally important to the slowdown of climate change. In 2009, CDB issued the Implementing Opinion on Financing the Forest Use Right Reform and Managing Financial services for Forestry Development to beef up its financial support to the forest industry. Last year, about 15.88 billion yuan of forest loans were extended, bringing the total value of outstanding forest loans to 24.93 billion yuan.
- CDB and the State Forestry Administration reached a cooperation agreement on development finance supporting the forest use right reform and the modernization of China's forest industry. To advance the reform, CDB piloted a program allowing borrowers to use their forest use right certificates as the collateral to apply for loans. Last year, about 4.6 billion yuan went to forest-use-right-backed loans and financed a total of 31 projects.

案例：“永安模式”

我行选择福建省永安市为试点,率先开展林业贷款信用平台构建,搭建“三台一会”(融资平台、管理平台、担保平台、信用协会),构筑了由政府信用、企业信用和市场信用共同组成的一整套较为完善的基层信用体系,逐步形成了“商业性信贷+政策性信贷+商业性保险”的林权抵押贷款模式——“永安模式”。

截至2009年底,分行累计承诺林业贷款人民币25.72亿元,外汇2100万美元;其中通过“三台一会”累计发放贷款2.08亿元,直接或间接支持了试点区域累计约25家林业中小企业的扩大再生产和856户(次)从事林业经营林农的生产经营,支持了约100万亩用材林和工业原料林的建设,并保持贷款本息回收率100%,贷款质量优良。

“永安模式”带来了“就业增加、林农增收、涉林企业增效、林产业发展、政府财政增收”多方共赢的局面。



3.探索低碳金融

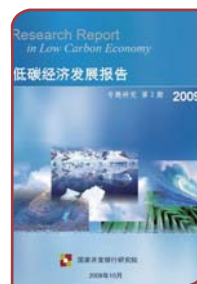
发展低碳经济对于经济社会的可持续发展至关重要。我行积极推进低碳金融,不断创新低碳金融产品,在节能减排领域逐步从单一信贷支持走向全方位服务模式。

CDM 咨询业务

2009年11月,我行率先完成国内商业银行第一笔碳排放交易咨询服务。截至年底,我行共为宁夏太阳山二期风电项目、湖北安陆生物质项目等6个CDM项目提供了咨询服务,其中3个项目已促成买卖双方签署了碳权购买协议,协助客户累计减排383.3万吨二氧化碳当量。

低碳经济研究

我行积极开展低碳经济研究,探索针对清洁技术开发和应用项目的节能服务商模式、金融租赁模式等创新融资方案。2009年我行组织完成了《中国碳排放市场及金融机构碳交易研究》、《低碳经济发展报告》等研究,在全行推广低碳理念,探索进一步开展低碳业务。



Case: The Yong'an Model

CDB launched a pilot project in the city of Yong'an in Fujian Province by taking the lead to set up a relatively sound grass-roots credit platform for forest loans, where government credibility have been well integrated with corporate and market credibility. Dubbed as the Yong'an Model, the forest loan services are a combination of commercial loans, policy loans and commercial insurances. By the end of 2009, CDB branches have cumulatively pledged to provide RMB 2.572 billion yuan and US\$ 21 million in forestry loans. Of the total, about 208 million yuan of loans were extended through the Yong'an Model, which directly or indirectly financed 25 small and medium-sized forestry enterprises to expand their production, and helped 856 rural households engaging in forestry production to build approximately one million mu of timber forests and industrial raw material forests. With the recovery rate of principals and interest payments hitting 100%, CDB forest loans maintained a fairly good quality.

The "Yong'an model" has resulted in multilateral "win-win" results by increasing employment, enriching forest farmers, improving the efficiency of forest enterprises, facilitating forestry development and increasing local government's fiscal revenues.

3. Exploring Low-carbon Financing

- Developing low-carbon economy is crucial to the sustainable social and economic development. CDB enthusiastically pushed ahead with low-carbon finance, continuously innovated low-carbon financial products and was gradually shifting from providing mere credit support to all-inclusive services when it came to energy conservation and emission reduction.

CDM advisory services

- CDB became China's first commercial bank to offer advisory services on carbon-emission trading in November 2009. By the end of last year, CDB had provided advisory services for six CDM projects including the Ningxia Taiyangshan Wind Power Project (Phase II) and the Hubei Anlu Biomass project. In three of them, CDB brokered carbon credit trading agreements and helped clients cumulatively reduce the emission of 3.833 million tonnes of carbon-dioxide equivalent.

Research in Low-carbon economy

- CDB actively staged research into the low carbon economy and explored innovative financing services including financial leasing and the role of energy-saving-service provider to boost the development and application of clean energies. In 2009, CDB led several researches and completed reports highlighting the Research into China's Carbon Emissions Market and the Carbon Trading by Financial Institutions as well as the Research Report in Low Carbon Economy. CDB promoted the low-carbon concept within all of its branches and continued to advance low-carbon business.



案例：“中国电谷·低碳保定”

2008年1月,保定入选世界自然基金会中国低碳城市发展项目首批试点城市。2005年以来,我行累计为“中国电谷·低碳保定”建设提供基建贷款5.5亿元和新能源产业外汇贷款9500万美元,并任财务顾问。预计用十年左右的时间,建成一个销售收入超千亿、国际化的可再生能源与电力设备产业基地,为国家提供一个可再生能源和节电产业的战略发展平台。

4. 坚持绿色运营

我行将环保节约理念融入日常运营的全过程,全面推进绿色采购和绿色办公,切实履行作为联合国契约成员作出的承诺,减轻碳足迹。

绿色采购

我行制定了《关于国家开发银行绿色采购的实施意见》,在采购中明确提出环保要求和标准,提高办公设备的环保水平。在2009年签订的329个采购合同中,绿色采购比率达到100%。 [www](#)

绿色办公

我行致力于建立环保、健康的办公环境,制定《总行节粮节能工作指导意见》,建立了分支机构能源统计数据库,指导物业公司制定《垃圾分类岗位责任制》。积极宣传绿色办公理念,落实各项节约、减排措施,减少自身运营对环境的影响。 [www](#)

我行大力推行视频会、电话会等电子会议,减少使用交通工具带来的温室气体排放。2009年,全行共召开电子会议921个。其中,视频会议437个,比2008年增加90.8%。

办公场所消耗资源 Resource Consumption in Offices	2007	2008	2009
人均用纸量(千克/人) Per capita paper use (kg/person)	32.0	33.2	11.8
人均用电量(度/人) Per capita electricity use (kwh/person)	4470.7	4446.6	3308
人均用水量(吨/人) Per capita water use (ton/person)	47.8	45.4	43

Case: "China Power Valley—Low-Carbon Baoding"

In January 2008, Baoding was chosen as one of the first pilot cities of the WWF Low-Carbon City Initiative in China. Since 2005, CDB has extended an aggregate loan of RMB 550 million yuan to the infrastructure construction in Baoding, China's Power Valley and low-carbon city, and another US\$ 95 million in loans for the city's new energy industries. The city has planned to use 10 years to incubate an international industrial base for the development of renewable energies and power generation equipment. With its annual sales revenue expected to exceed 100 billion yuan, the industrial base will spearhead the national development strategy for renewable energies and electricity saving industries.

4. Sticking to Green Operations

- CDB has integrated the environment-protecting and energy-saving concepts into the process of its daily operations, advanced green procurement and green office in full swing, and made earnest efforts to honor its commitments as a member of the UNGC and to reduce its carbon footprints.

Green procurement

- CDB has formulated the Implementing Opinion on the Green Procurement by China Development Bank, specified the environmental requirements and standards in the process of its procurement, and strove to make its office equipment more environment-friendly. In the bank's 329 procurement contracts signed in 2009, the ratio of green procurement reached 100%. [www](#)

Green office

- In efforts to have an environment-friendly and healthy working environment, CDB formulated the Guidelines on Food and Energy saving in the Head Office, set up a database for the energy statistics in CDB branches, and coached its property management companies to clarify staff responsibilities in garbage classification. CDB enthusiastically pitched the concept of green office, took serious actions to facilitate energy conservation and reduced the impact of its business operations on the environment. [www](#)
- CDB also vigorously promoted the use of video-conferences and teleconferences to avoid the greenhouse gas emissions from the use of transport vehicles. In 2009, CDB convened 931 electronic conferences, of which 437 were video-conferences, up 90.8% from a year earlier.

2009 年电子会议 (个)

Electronic Conferences in 2009







6

共建社会和谐
Building Social Harmony

理念与政策 Philosophy and policy

金融社会化、社会金融化 既要用社会建设的目标和方法来加强发展金融,又要以金融发展的成果为社会发展提供强大的内生动力

Socializing finance and financing society Financial development is aimed to provide strong inner drive for social prosperity; the targets and methods for social development are to be employed to beef up the muscles of financial industry.

公众参与、公众受益 推动政府、市场、公众以及各利益相关方建立共识、形成合力,实现各方利益的平衡发展

Public participation and benefiting the public Efforts are to be made to promote consensus among the government, markets, the general public and all stakeholders, so as to make concerted efforts and achieve balanced development in the interest of all relevant parties.

1. 员工关爱

人才是第一资源,员工是开发银行最宝贵的财富。2009年,我行继续加强人才队伍建设,引进各类人才,为建设国际一流银行和顺利推进商业化改制提供了有力的人力资源保障。

2007-2009年员工数据 | Employee Data for the Period 2007-2009

指标 Indicators	2007	2008	2009
员工总数 Total number of employees	5311	5953	6711
男女员工比例 Gender ratio of employees (Man vs. Woman)	1.66:1	1.60:1	1.60:1
中高层管理人员的男女比例 Gender ratio in high management (Man vs. Woman)	1.94:1	2.12:1	1.88:1
员工流失率 Employee turnover rate	0.64%	0.62%	0.61%
少数民族员工比例 Proportion of employees of ethnic minorities	4.6%	5.12%	5.23%

员工发展

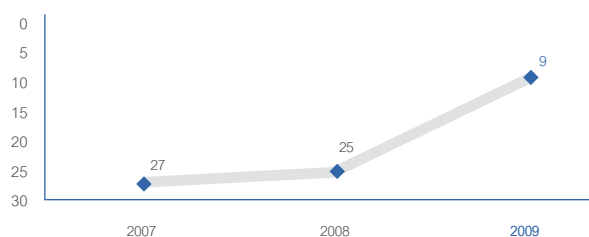
2009年,我行坚持“人才强行”战略,以打造一流员工队伍为目标,加强人才的战略性和前瞻性研究,结合员工职业发展需要,积极开展各类培训,不断完善激励机制,实现员工与开行的共同发展。

1. Care for Employees

- Talents are the first and foremost resource while employees are the treasure of development banks. CDB continued to build up its workforce in 2009 by bringing in talents with a variety of expertise and equipping itself with competent human resources so as to grow into a world-leading bank and steadily advance its commercialization reform.

Universum 最理想雇主排名

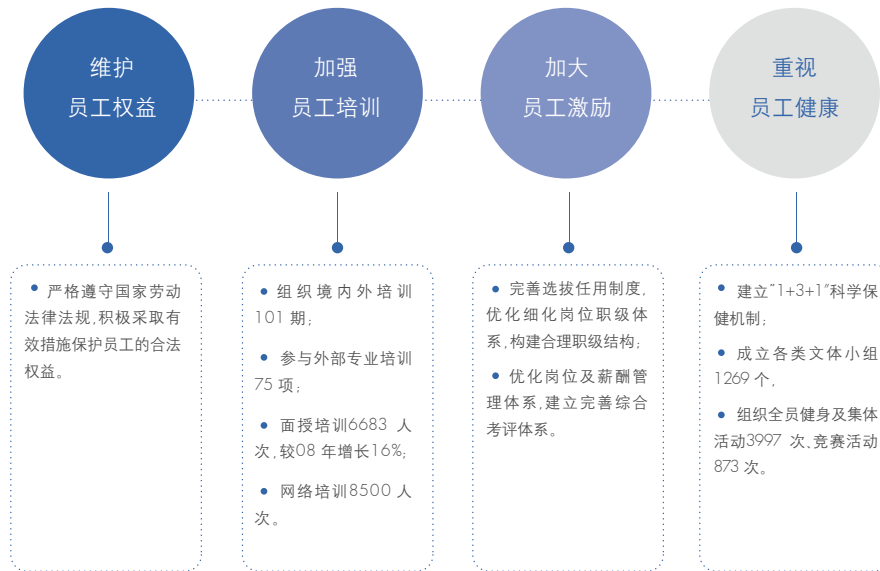
CDB Position in the Universum Best Employers Chart



Employee development

- CDB stuck to the strategy of “developing a competent bank through talents”, continued to cultivate its staff toward the target of being first-rate, strengthened the strategic and forward-looking research on talents, staged various kinds of training in line with the staff needs for career development, and continuously improved the incentive mechanism so as to achieve the joint development between the employees and the bank.

员工发展



2009年员工权益保护主要措施及成效

工会和职代会	<ul style="list-style-type: none"> 工会组建率及正式员工入会率100% 召开职代会108次, 落实员工提案966件; 征集员工合理化建议3012条。
劳动合同与集体合同	<ul style="list-style-type: none"> 合同签订率100%; 按照《劳动合同法》修订劳动合同制度管理规定及劳动合同文本; 完成大连分行集体合同试点工作; 按时足额缴纳五险一金; 保障员工休息休假权。
关注女员工及儿童权益	<ul style="list-style-type: none"> 成立工会女工委; 组织女员工专题活动628次; 男女同工同酬, 提供平等的职业发展机会; 杜绝使用童工, 反对任何形式的强迫劳动和歧视。
成立帮扶中心	<ul style="list-style-type: none"> 开展对国际专家组工作人员、困难员工及单亲困难女员工的帮扶工作。

Staff Development



Major Steps and Achievements in Protecting Employee Rights and Interests in 2009

Labor Union and Workers' Congress	<ul style="list-style-type: none"> • Established Labor Union in all branches • Convened 108 Workers' Congresses and implemented 966 staff proposals • Solicited 3,012 rationalization proposals from staff
Labor Contract and Collective Contract	<ul style="list-style-type: none"> • Protected by labor contracts • Revised Labor Contract management rules and texts • Completed the pilot Collective Contract program in Dalian Branch • Paid staff insurances and benefits in full amount • Secured staff rights of taking leaves and vacation
Care for Female Employees and Children's Rights	<ul style="list-style-type: none"> • Established Female Employee Committee • Organized 628 themed activities for female employees • Provided female equal career development opportunities • Prevented the use of child labor and oppose forced labor and discriminations in any form
Establish Aid Center	<ul style="list-style-type: none"> • Provided aids for expatriates of foreign expert teams, employees and single Mums with financial difficulties

2009 年主要员工培训项目

项目	人数	内容
业务技能培训	2399	风险管理、项目评审、金融管理、商务沟通、公司财务、信贷管理、微贷款
操作技能培训	2154	规划编制、国际并购、资金管理等
管理能力培训	225	领导力和变革管理。累计培训局级干部225人,覆盖全行70%左右的局级干部
新员工培训	570	行领导和14位局长授课



篮球比赛
Basketball Game

案例：利用巴克莱平台开展培训

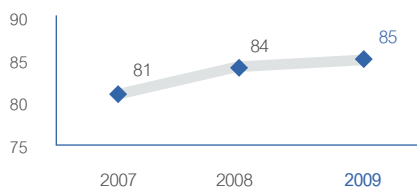
2009年,我行派出50名业务骨干分赴巴克莱集团伦敦、香港、新加坡等地的机构进行风险管理、商品交易、人力资源、内部审计、IT等领域的工作交流;组织巴克莱专家面授12天,培训521人。

员工满意度

我们高度重视员工评价和员工满意度。2009年,开展第15次员工满意度调查;员工参与率达到89.8%,总体满意度达到85%。

员工满意度(%)

Employee Satisfaction (%)



2. 客户服务

我行高度重视客户服务,坚持以客户为中心,大力加强客户关系管理体系建设,不断增加服务手段,提高服务能力,为客户提供全面优质的金融服务。

Key Staff Training Programs in 2009

Program	Number	Subject
Business skills	2399	Risk management, project evaluation, financial management, business communication, corporate finance, credit management and micro loans.
Operational skills	2154	planning and layout, international acquisition, capital management
Management skills	225	leadership and transformation management. About 70% of CDB's bureau-class managers or 225 persons were trained.
Orientation	570	lectures given by top managers and 14 bureau-level managers

Case: Training in cooperation with Barclays

CDB sent 50 employees, all backbone of the bank's business, to Barclay's branches in London, Hong Kong and Singapore for training and exchanges in relation to risk management, commodities trading, human resources development, internal auditing and IT management. Experts from Barclays were also invited in to train 521 people in 12 days.



职工文艺汇演

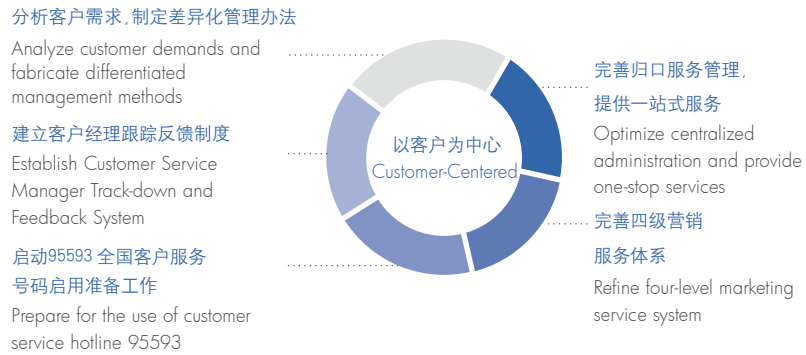
Art Performance by Employees

Employee satisfaction

- We attached great importance to employees' feedback and satisfaction. In 2009, CDB conducted the 15th survey over employee satisfaction, in which 89.8% of the total employees had participated, with the overall satisfaction reaching 85%.

2. Client Services

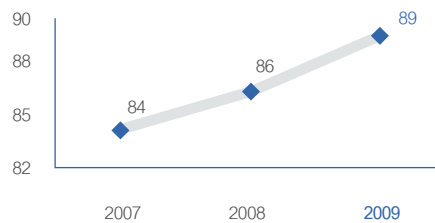
- CDB treasures and stays focused on client needs and continues to refine its client relationship to build up its service strength, diversify its service methods and provide all-inclusive quality financial services.



2009 年金融危机背景下, 我行通过专题会议、定期高层会晤、日常沟通等形式, 及时了解客户需求, 与客户建立多层次的沟通机制和良好的工作关系, 不断开发新的产品和服务, 进一步简化项目评审工作流程, 加快评审速度, 满足客户多样化的融资和服务需求, 与客户共同应对金融危机的挑战。

我行坚持开展客户满意度调查, 及时发现客户服务中存在的问题和不足, 制定相应措施, 不断提高客户服务的质量和水平。2009 年客户总体满意度为89%, 客户关系优良率99.27%, 满意度比例上升的原因主要是我行贷款资金供应充裕且全行客户服务水平有所提高。

客户满意度 (%)
Customer Satisfaction (%)



3. 伙伴关系

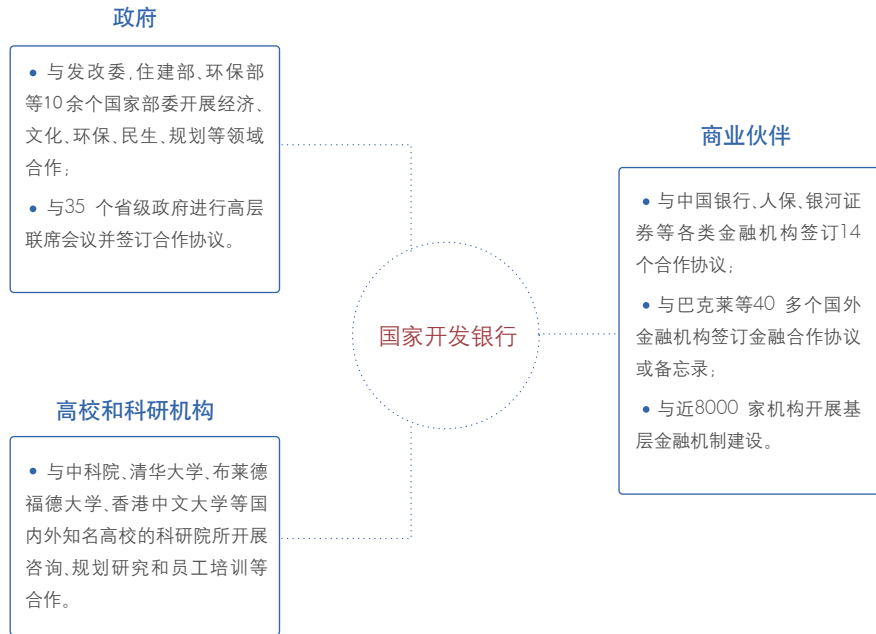
我们坚持互利共赢的原则, 与政府、商业伙伴、高校和研究机构等建立密切的合作关系, 寻求共同发展。

- CDB has risen to the challenges of the global financial crisis with a closer customer relationship. Through themed meetings, regular high-level conferences and daily communication, CDB has stayed on top of customer needs and establish a multi-level communication mechanism with customers. The bank constantly innovated products and services, further simplified the procedures of project evaluation, satisfy the diversified financing and service demands of customers.
- CDB has consistently conducted customer satisfaction surveys, timely spotted the problems and defections in customer services, took corresponding measures and constantly improved its service quality. In 2009, the overall customer satisfaction reached 89%, with 99.27% of the polled grading their relationship with CDB as "fine". The rising customer satisfaction mainly came from CDB's sufficient capital supplies and improving customer services.



3. Partnerships

- Sticking to the principle of mutual benefit and win-win cooperation, CDB has established close ties with the government, business partners, institutions of higher learning and R&D institutes to pursue common development.

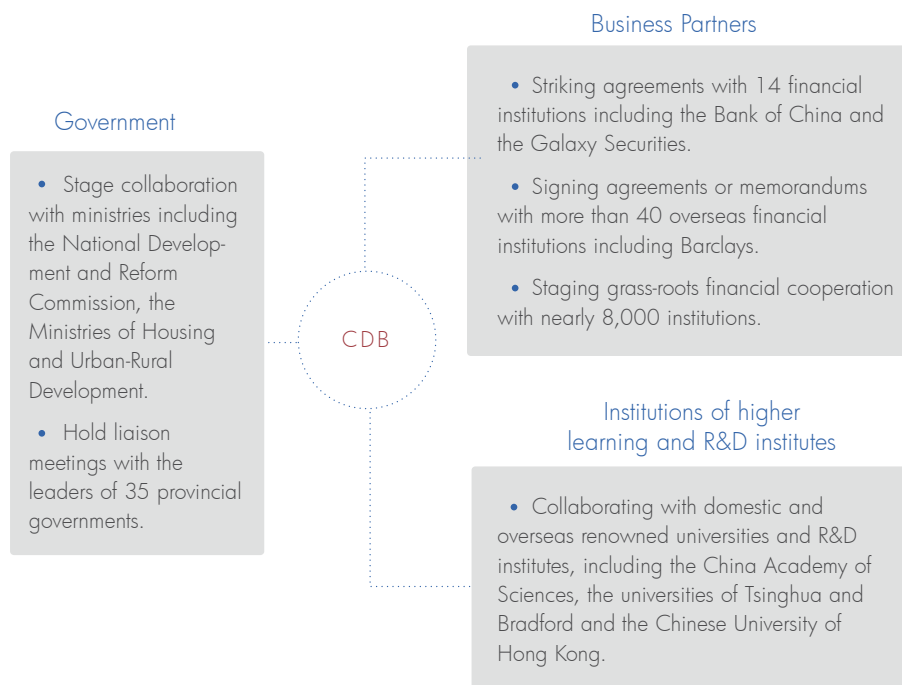


4. 公益事业

我们高度重视并积极投身社会公益事业，在公益性捐赠、关爱儿童、志愿者服务、社区共建等方面做出了积极贡献，热心回馈社会。

2009年公益捐赠情况

捐赠事项	金额(万元)
发起设立中国国际经济研究基金	1000
分行开发性金融志愿者项目	125.85
外国人来华人员学习奖学金	100
新长城贫困大学生资助项目	70
广西、安徽分行定点扶贫工作	300
台湾莫拉克台风救灾	680
旱涝灾害捐赠	90
其他	629.4
总计	2995.25



4. Public Welfare

- CDB has placed great importance upon and vigorously devoted itself to, the cause of public welfare. The bank has passionately reciprocated the society with efforts in public welfare donations, the love of children, volunteer services and community building.

Donations for Public Welfare in 2009

Donation Purposes	Amount (RMB 10,000 yuan)
Sponsoring the establishment of the Chinese Fund for International Economic Research	1000
Development finance volunteer project of CDB branches	125.85
Scholarship for foreign students in China	100
"New Great Wall" Aid to needy university student	70
Targeted poverty alleviation	300
Disaster relief for Typhoon Morakot in Taiwan	680
Donations against drought and flood	90
Others	629.4
Total	2995.25

案例：“中国儿童慈善奖”

2009年由中华妇女联合会、中国儿童基金会召开的“春蕾计划”实施20周年纪念暨表彰大会上,我行成为金融系统唯一一家获“中国儿童慈善奖”荣誉称号的单位。

Case: China Children's Charity Award

In 2009, at the 20th Anniversary and Awarding Ceremony of the Spring Bud Program convened by the All China Women's Federation and the China Children and Teenagers' Fund, CDB became the only institution within the financial sector receiving the honorary title of China Children's Charity Award.

案例：建立爱心书屋

2009年,我行组织开展了捐助灾区“国家开发银行书屋”活动,爱心书屋委托中国儿童少年基金会组织实施,由我行验收挂牌。全行共收到来自员工捐款878027.1元,在四川、甘肃贫困地区的14所小学建立起“爱心书屋”和都江堰中学“爱心图书馆”。

Case: Build Study of Love

CDB initiated the drive of “China Development Bank Study” in 2009 for students in the quake-hit regions and built up the Studies of Love in 14 primary schools of Sichuan and Gansu as well as the Library of Love in Dujiangyan Middle School. The China Children and Teenagers' Fund was entrusted to implement the project with the CDB approval.



员工参与春季植树
Tree Planting by CDB Employees

5.反金融犯罪

反对各种形式的金融犯罪,确保银行资金高效、安全、合法运行,提高金融安全水平是银行的重要责任。

案例：关爱受艾滋病影响的儿童

关爱一个特殊的儿童群体—艾滋病学校的儿童,是我们的责任。2008 年至今,我行教育培训局全体员工先后四次向河南某小学受艾滋病影响的孩子们捐赠电脑3 台,学习用品 100 多套;文体用品400 多件,图书2000 余册。

Case: Care for children affected by the HIV/AIDS

It is our responsibility to offer care to children affected by HIV/AIDS. From 2008 up to now, the Training Department of CDB has, on four different occasions, donated three computers, more than 100 sets of stationary, 400 cultural and sports items and more than 2,000 books to children at a primary school in Henan Province.

2009 年,我行继续鼓励并支持各种形式的志愿者行动,招募开发性金融志愿者232 人,覆盖19 个省(区、市),深入社区开展金融教育宣传,普及金融知识。

- In 2009, CDB continued to encourage and support all forms of voluntary activities and recruited 232 development finance volunteers to fan out in the communities of 19 provinces to spread financial knowledge.



案例：“机关青年志愿者协会”开展活动

2009 年,我行成立“机关青年志愿者协会”,并正式注册为“北京市志愿者联合会”的团体会员,开展“礼仪服务青年志愿者”、“开发性金融知识下乡入校”、“绿色环保行”等五个项目。

Case: Association of Young Volunteers from Governmental Departments in action

In 2009, CDB set up the Association of Young Volunteers from Governmental Departments, which was later officially registered as a group member of the Beijing Volunteers Federation., and launched five programs including “Young Volunteers of Etiquette Services”, “Bring Development Finance ABC to the Countryside and Schools” and “Green Environmental Protection Tour”.

5. Anti-financial Crimes

- CDB opposes financial crimes in all forms, and takes it a significant duty of a bank to ensure the efficient, safe and legal use of bank funds and to raise the level of financial safety.

反腐败

我们健全反腐体系,制定《国家开发银行员工违规行为处理暂行办法》等制度,落实党风廉政建设责任制,与全行员工签订廉洁从业承诺书,认真履行日常监督职能,对信贷、财务、人事、国际合作业务、后勤管理等重点风险领域实施风险岗位监控,加强了全行惩防体系建设,切实防范腐败行为。

创新联合监督机制。开发银行与地方政府监察系统、监管部门、职能部门共建社会监控网络,创造性地推行联合监督模式,对地方政府公共财政与开发银行贷款共同介入的建设项目实现100% 监督,综合防控贷款的信贷风险和廉政风险,该机制模式获得了国内外反腐败专家的一致好评。

2009 年联合监督的开展情况 | Joint Supervision in 2009

	检查情况 Inspection	发现问题 Problems	整改情况 Rectification
项目数量(个) Number of projects	2964	108	104
项目金额(亿元) Amount of projects (RMB 100billion yuan)	5905	128	122

整改完成率达 94%。其中,“6+1”领域抽查项目 1740 个,金额 395.6 亿元,占抽查项目 67%。

The rectification rate is 94%. About 1,740 projects or 67% of the total inspected concerned the “6+1” fields and involved an aggregate fund of RMB 395.6 billion yuan.

加强反腐教育	依法查处违纪
2009 年,中层以上干部谈话提醒率、员工反腐败培训覆盖率均实现 100%。	2009 年,办结信访件 20 件,办结率 90%; 查处违纪案件 5 起,对涉案的 7 人分别作出了相应处理。

反洗钱

我行坚决贯彻反洗钱法律法规,认真组织开展管理制度建设、培训教育、IT 系统升级、大额和可疑交易报送、客户洗钱风险等级划分等各项工作。

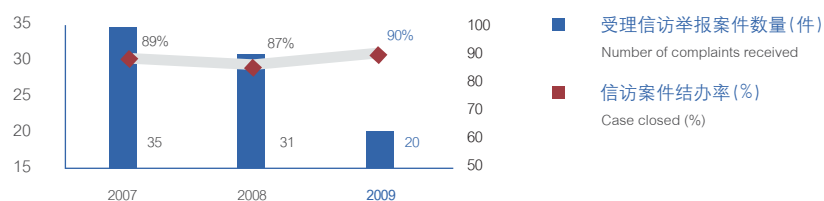
Anti-corruption

- In efforts to improve its anti-corruption mechanism, CDB has formulated the Interim Methods on the Punishment of Rule-Breaking Employees, signed a letter of commitment with all employees for clean and honest operation, seriously enforced the day-to-day supervisory function and brought in tighter monitoring in the vulnerable posts concerning credit, finance, personnel, international cooperation and logistics.
- CDB also introduced an innovative joint supervisory mechanism. In collaboration with local supervisory, regulatory departments, CDB set up a societal monitoring network to track all projects jointly financed by local public finance and CDB loans. Such practice has put credit risks and corruption under effective control, and thus won unanimous recognitions from anti-corruption experts from home and abroad.

Stronger anti-corruption education	Investigation and punishment
All staff has received anti-corruption training in 2009 while the middle and senior managers have all been reminded by conversation.	In 2009, twenty or 90% of the letters of complaints received have been handled. Five cases were closed with seven people punished in line with laws and rules.

2007–2009 年受理信访举报情况

Complaint Letters and Visits Handled between 2007 and 2009



Anti-money laundering

- CDB has resolutely implemented the laws and regulations in relation to anti-money laundering, earnestly optimized its management system, organized training and education programs, upgraded its IT systems, timely reported suspicious transactions of large value and categorized the risks of customer money laundering.

挑战与展望

2010 年将是开行改革发展非常关键的一年,也是各种经营约束集中显现、经营压力不断加大的一年。一是债信和资金来源约束更加突出;二是贷款规模约束增大;三是资本约束日益增强;四是防范风险的要求更加迫切。以上这些困难和制约,都是开行改革发展探索性、实践性、艰巨性在现阶段的表现,我们将正确认识、客观分析、冷静应对,全力打造责任银行。

责任领域	2010 年关键目标
加强责任治理	<ul style="list-style-type: none">• 健全现代公司治理,推进社会责任工作;• 继续推进联合国全球契约十项原则的实施;
服务国家战略	<ul style="list-style-type: none">• 支持重点领域,助力经济结构调整;• 改善经营管理机制,提高风险防控能力;
履行全球责任	<ul style="list-style-type: none">• 加快推进国际业务合作,纵深推进对外开放;
致力金融普惠	<ul style="list-style-type: none">• 助力社会瓶颈领域,着力保障改善民生;
关注气候变化	<ul style="list-style-type: none">• 支持重点节能工程和循环经济,创新低碳金融产品;• 2010 年节电、节水等指标要实现人均同比降低;
共建社会和谐	<ul style="list-style-type: none">• 加强与客户、股东、员工等利益相关方的和谐共建;• 支持社会公益,推进志愿者行动,积极回馈社会。

Challenges and Prospects

- The year 2010 will be a very critical year for CDB's reform and development, and a year witnessing rising operation pressure under tighter constraints which could stem from the credit-worthiness of debtors, the scale of loans, capitals and a pressing need in risk prevention. These difficulties and constraints are all manifestations of the exploratory, practical and arduous endeavors of CDB at the current stage. We will understand these difficulties correctly, analyze them objectively, take calm action in response, and make all-out efforts to forge CDB into a responsible bank.

Field of responsibility	Key targets for 2010
Strengthening responsibility governance	<ul style="list-style-type: none"> • Perfecting modern corporate governance, carrying out social responsibilities, continuing to implement the 10 principles under the United Nations' Global Compact
Serving national strategy	<ul style="list-style-type: none"> • Supporting key fields and facilitating economic restructuring; improving the operational mechanism and enhancing the capabilities of risk prevention and control
Honoring global responsibilities	<ul style="list-style-type: none"> • Speeding up the development of international business and deepening the country's opening-up drive
Committed to universal benefits of finance	<ul style="list-style-type: none"> • Facilitating the removal of social bottlenecks and working hard to improve people's livelihood;
Tackling climate change	<ul style="list-style-type: none"> • Supporting energy-saving projects and the circular economy and innovating low-carbon financial products; • Per capita power and water consumption must decline further in 2010
Building social harmony	<ul style="list-style-type: none"> • Strengthening communication and cooperation with stakeholders such as clients, shareholders and employees; • Advocating public welfare, advancing volunteer actions and vigorously rewarding society.

社会责任独立鉴证报告

国家开发银行股份有限公司董事会：

一、鉴证范围

国家开发银行股份有限公司(以下简称“贵公司”)2009年社会责任报告(以下简称“报告”)由贵公司管理层编制。收集和披露报告内容,包括根据AccountAbility 组织发布的《AA1000 原则标准(2008)》和全球报告组织(GRI)发布的《可持续发展报告指南(G3)》要求的原则编制报告,保留充分的证据,以及设计、实施和维护与报告编制相关的内部控制是贵公司管理层的责任。

我们的责任是根据贵公司管理层的要求,对报告是否遵循了《AA1000 原则标准(2008)》要求的包容性、重要性和回应性原则,以及对报告中披露的2009 年度关键数据(详见报告第16—17 页“关键数据”)的可靠性实施中度保证(即有限保证 * 鉴证程序。

根据双方的业务约定条款,本报告仅为贵公司董事会编制。我们的工作仅限于就上述约定事项向贵公司董事会进行汇报,而非其他目的。我们不会就我们所实施的工作、出具的报告或做出的结论对除贵公司董事会以外的任何第三方承担任何责任。

二、鉴证工作

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》和《AA1000 审验标准(2008)》所定义的鉴证业务类型2 的要求计划和执行鉴证工作。《AA1000 审验标准(2008)》的包容性、重要性和回应性是我们用于评估报告的标准。为了得出鉴证结论,我们执行了下列工作:

根据贵公司管理层的要求,我们选取了如下地点进行现场工作,对报告中披露的2009 年度关键数据实施鉴证程序:

总行

陕西分行

青海分行

福建分行

深圳分行

除此以外,我们没有在其他地点实施鉴证程序。

我们所实施的鉴证程序仅限于以下方面:

与贵公司负责收集、整理和披露信息的管理层和员工进行访谈,了解贵公司履行社会责任的总体情况,以及报告的编制程序;

通过访谈、查阅相关支持性文件,了解贵公司主要的利益相关方,利益相关方的期望和需求,贵公司如何回应这些期望和需求,以及双方具体的沟通渠道;

通过收集特定相关行业、其他同业以及媒体关注的焦点问题,结合贵公司实际情况,检查报告中是否涵盖了重要的社会责任事项;

了解贵公司与报告中披露的关键数据相关的IT 系统,以及有关控制环境和存在的内部控制措施;

对报告中披露的关键数据执行分析性复核;

收集和评估其他能够判断报告遵循AA1000 原则(包容性、重要性和回应性)以及支持关键数据的证据资料和管理层声明;

在选定的地点,抽样测试有关社会责任事项和数据的准确性。

三、鉴证的局限性

我们的鉴证工作不包括:

鉴证除贵公司总行和上述四家分行关键社会责任指标外,其余信息或数据的准确性及公允性;

鉴证贵公司管理层的预测性声明;

鉴证历史比较数据。

四、保证水平

我们的鉴证程序是为得出中度保证的鉴证结论而设计的,执行这些程序并不会使我们获取为得出深度保证(如财务报表审计)的结论而所需的全部鉴证证据。尽管我们在决定鉴证程序的性质和范围时会考虑贵公司内部控制的有效性,但我们的目的不是就贵公司内部控制的有效性发表意见。

五、结论

基于本鉴证报告所述的范围、实施的程序和上述局限性,我们的鉴证结论如下:

包容性

贵公司是否在制定成为负责任银行的政策过程中与利益相关方一起进行沟通、讨论和合作?

我们没有注意到任何重大事项使我们相信贵公司在制定成为负责任银行的政策过程中不符合《AA1000 原则标准(2008)》要求的包容性原则或将任何重要的利益相关方排除在外。

重要性

贵公司是否在社会报告中平衡地描述了重要的社会责任事项?

我们没有注意到任何重大事项使我们相信贵公司

注*: AA1000 原则标准(2008)中的深度保证和中度保证分别等同于国际鉴证业务准则第3000号中的合理保证和有限保证。

Note*: “Moderate assurance” as specified by AA1000AS(2008) is equivalent to “limited assurance” as specified by ISAE 3000. “High assurance” as specified by AA1000AS(2008) is equivalent to “reasonable assurance” as specified by ISAE 3000.

不符合《AA1000 原则标准(2008)》要求的重要性原则或者贵公司没有运用筛选重要社会责任事项的流程或在报告中遗漏任何重要的社会责任事项。

回应性

贵公司是否就利益相关方关注的社会责任事项作出了回应?

我们没有注意到任何重大事项使我们相信贵公司在回应利益相关方关注的重要社会责任事项上不符合《AA1000 原则标准(2008)》要求的回应性原则。

关键数据

我们没有注意到任何重大事项使我们相信贵公司编制的2009年社会责任报告中披露的2009年度关键数据存在重大错报。

六、观察所得

除上述结论外,我们还观察到以下情况。这些情况不构成上述结论的一部分,亦不会对上述结论产生影响。

包容性

贵公司识别了主要的利益相关方,并能就有关社会责任事项与利益相关方进行沟通,积极将利益相关方的期望融入企业战略和核心业务领域。希望贵公司能够持续完善利益相关方参与的政策、流程及其关注的核心问题筛选机制,更为重要的是将相关政策、流程和机制制度化,以确保利益相关方的参与过程持续、稳定和有效。

重要性

对于社会责任报告中披露的信息,贵公司考虑了自身的行业 and 经营特点,媒体的关注焦点,以及社会责任事项对利益相关方的影响程度。贵公司可以考虑将重要性判定的原则、标准和流程制度化,系统地梳理重要披露信息,并实施动态管理。

回应性

贵公司较为全面和客观地就利益相关方关注的核心问题做出回应,披露了贵公司社会责任承诺目标的情况,并对2010年关键目标进行了展望。希望贵公司通过正在进行中的社会责任指标体系建设工作将社会责任理念与公司战略目标逐渐有机结合,以期在具体业务操作中将贵公司的社会责任深入落实。

完整性

贵公司社会责任报告涵盖了贵公司在经济、社会、环境等方面主要的社会责任。目前报告的组织范围覆盖了公司总部、35家分行和3个代表处,贵公司可以考虑逐步将重要的子公司纳入报告的组织范围。

可靠性

贵公司安排了专门的部门对社会责任报告的编制进行管理,并采取了一套完整的包括信息收集、筛选、编制、复核、鉴证和发布等环节的编制流程,这些安排增强了社会责任报告的质量。由于社会责任报告披露的内容较为广泛,贵公司可以考虑制定相关的社会责任信息披露管理办法,明确信息披露的责任和流程,以进一步保证信息的可靠性。贵公司个别关键数据仍通过手工方式收集、汇总和整理。希望贵公司能够逐步将此类个别数据的收集过程纳入管理信息系统之中。

七、独立性

我们是第一次为贵公司提供社会责任报告独立鉴证服务。我们遵循了安永全球独立性政策,安永全球独立性政策是根据国际会计师联合会的要求而制定的,在某些方面还超越了该要求。我们相信没有任何事项或其他项目服务的提供会损害到我们社会责任报告鉴证服务工作的独立性。

八、鉴证团队

本次鉴证服务工作人员包括来自我们社会责任报告鉴证服务领域的专家,他们在国内或国际上从事类似的鉴证服务,我们的鉴证团队满足了本项目要求的工作能力和工作经验。

安永华明会计师事务所

中国 北京

2010年5月21日



To the Board of Directors of China Development Bank Corporation

I. Scope of Our Engagement

- The 2009 Corporate Social Responsibility Report (the "Report") of China Development Bank Corporation (the "Bank") has been prepared by management of the Bank (the "Management"). The Management is responsible for the collection and presentation of information within the Report in accordance with the principles of AA1000 Accountability Principles Standard 2008 (the "AA1000APS (2008)") issued by AccountAbility and the Sustainability Reporting Guidelines version 3.0 (the "G3") issued by the Global Reporting Initiative (the "GRI"), and for maintaining adequate records and internal controls that are designed, implemented and maintained to support the corporate social responsibility reporting process.
- Our responsibility is to carry out moderate assurance (the same as limited assurance*) procedures in respect of the Report's compliance with the principles of inclusivity, materiality and responsiveness set out in the AA1000 Assurance Standard 2008 (the "AA1000AS (2008)") and on the accuracy of the key data included in the pages 16 to 17 of the Report for the year ended 31 December 2009 in accordance with the Management's instructions.
- Our work was limited to these stated above and our report is made solely to you, as a body, and for no other purpose further to the agreed terms by both parties. We do not therefore accept or assume any responsibility for any other purpose or to any other person or organization for our work, report or conclusion. Any reliance any such third party may place on the Report is entirely at its own risk.

II. Procedures Performed

- Our assurance engagement has been planned and performed in accordance with International Standard on Assurance Engagements ("ISAE") 3000: Assurance Engagements Other Than Audits or Reviews of Historical Financial Information and the requirements of a type 2 assurance engagement as defined by AA1000AS (2008). The AA1000AS (2008) assurance principles of Inclusivity, Materiality and Responsiveness have been used as criteria against which to evaluate the Report. To form our conclusion on the Report we undertook the procedures outlined below:

- In accordance with the Management's instructions, we visited the Bank's Head Office and four branches to perform moderate assurance procedures over the key data in the Report for the year ended 31 December 2009. The sites visited included:

Head Office

Shanxi branch

Qinghai branch

Fujian branch

Shenzhen branch

We did not perform assurance procedures at other sites.

The assurance procedures we carried out were limited to:

Interviewing a selection of the Bank's management and staff responsible for collecting, compiling and disclosing the information to understand the current overall status of social responsibility activities and the report compilation approach.

- Understanding the major stakeholders of the Bank, and their expectations and needs, how the Bank responds to these expectations and needs, and the communication channels between the stakeholders and the Bank through interview and review of related supporting documents.
- Testing whether the Report has covered the material social responsibility issues by reviewing a selection of reports of related industries and peers, and media after considering the matters specific to the Bank.
- Understanding the IT systems in relation to the key data disclosed in the report and respective control environment and internal control procedures in place.
- Performing analytical review on the key data disclosed in the Report.
- Obtaining and reviewing other evidences that could support the Report's compliance with the principles (inclusivity, materiality and responsiveness) of AA1000APS (2008) and the key data disclosed in the Report, and also obtaining the Letter of Representation from the Management.
- On a test basis, reviewing the accuracy of the social responsibility matter disclosures and data at the sites visited.

III. Limitations of Our Scope

- Our scope of work did not include:
- Assessing the accuracy or fairness of information other than the key social responsibility data of the head office of the Bank and the aforementioned four sites visited.
- Reviewing the forward-looking statements made by the Management.
- Reviewing and consequently providing assurance on comparative data.

IV. Level of Assurance

- Our procedures have been designed for us to express a moderate assurance opinion. The procedures conducted do not provide all the evidence that would be required in a high assurance engagement and, accordingly, we do not express a high assurance opinion or an audit opinion (such as in a financial statements audit). While we considered the effectiveness of the Bank's internal controls when determining the nature and extent of our procedures, our review was not designed to provide assurance on internal controls.

V. Our Conclusions

- Subject to the limitations of scope and based on the procedures specified above for this moderate assurance engagement, we provided the following conclusions:

Inclusivity

Has the Bank been engaging with stakeholders across the business to further develop its approach to responsible banking ?

We are not aware of any matters that would lead us to conclude that the Bank has not applied the inclusivity principle as defined by AA1000APS (2008) in developing its approach to responsible banking or that any key stakeholder groups have been excluded from dialogue.

Materiality

- Has the Bank provided a balanced representation of material issues concerning its social responsibility performance ?

Nothing has come to our attention that causes us to believe that the Bank management has not applied the materiality principle as defined by AA1000APS (2008) or has not applied its processes for determining material issues or that any material aspects of its social responsibility performance have been excluded from the Report.

Responsiveness

- How has the Bank responded to stakeholder concerns ?

We are not aware of any matters that would lead us to conclude that the Bank has not applied the responsiveness principle as defined by AA1000APS (2008) in its response to material topics of interest to stakeholders or that any material issues of stakeholder interest have been excluded from the Report.

Key data

- Nothing has come to our attention that causes us to believe that there are any material errors in respect of the 2009 key data reported by the Management in the Report.

VI. Other Observations

We had the following observations in our review. These observations do not form part of the conclusions set out above, nor do they affect on our conclusions.

Inclusivity

- The Bank has identified its major stakeholders and began to integrate the stakeholders' expectations into the Bank's strategies and core business activities after communicating social responsibility issues with stakeholders. The Bank may consider to continuously improve policies and procedures on stakeholder engagement and the process of balancing the priorities of stakeholders and more importantly formalizing the related policies, procedures and mechanisms to ensure the stakeholder engagement process constant, stable and effective.

Materiality

- The Report takes into account industry specific issues and hot topics of the year and their impacts on the stakeholders. The Bank may consider setting up formal principles, standards and processes for assessing materiality. It is also important to formalize the collation process of important information disclosure on a dynamic basis.

Responsiveness

- The Bank has responded comprehensively and objectively to key social responsibility issues the stakeholders cared and disclosed the status of the social responsibility commitments and outlook for 2010 key social responsibility goals. The Bank may consider integrating the vision of social responsibility with the Bank's strategies through the ongoing project of social responsibility index system and ensuring that the corporate social responsibility would be implemented in its daily operations across the business lines of the Bank.

Completeness

- The Report has disclosed the material social responsibility issues from the economic, social and environmental aspects. The Report covers the Bank's Head Office, 35 branches and 3 representative offices. The Bank may consider gradually covering all of its important subsidiaries in the Report.

Reliability

- The Bank has assigned one specific department in charge of the preparation of the Report and in the preparation adopted an integrated and comprehensive approach including information collection, filtering, compilation, review, assurance and release. The process helped in improving the quality of the Report. In consideration of the extensive coverage of the Report, the Bank may consider establishing the information disclosure policy on social responsibility with clarified responsibilities and processes to ensure the reliability of the information disclosure. Certain key data of the Report are still collected and aggregated manually. The Bank may consider embedding the collection of these data into management information systems gradually.

VII. Our Independence

- This is the first year Ernst & Young Hua Ming provided independent assurance service in relation to the Bank's corporate social responsibility report. We are in compliance with the Ernst & Young Global Independence Policy. The Ernst & Young Global Independence Policy was designed to comply with or, in certain aspects, exceed the requirements of the IFAC Code of Ethics for Professional Accountants (the IFAC Code). We believe that there were no events or prohibited services provided which could impair our independence.

VIII. Our Assurance Team

- Our assurance team has been drawn from our sustainability assurance services network, which undertakes similar engagements to this with a number of domestic or international businesses. Our assurance team has met the requirements of competence and work experience of this engagement.

Ernst & Young Hua Ming
Beijing, PRC
21st May, 2010

第三方评价

国家开发银行2009年社会责任报告评价

《国家开发银行2009年社会责任报告》(简称《报告》)是该行发布的第三份社会责任报告,在文字内容与版式设计等主要方面都更加成熟,特色也更加鲜明。《报告》的内容包含系统的责任理念与丰富的量化指标;《报告》的设计突出清新淡雅的中国传统文化元素;《报告》的形式采用纸质版与网络版相结合,便于读者阅读的同时大大增加了报告的信息量。将三年的报告进行对比,可以发现国家开发银行已逐步形成了一种具有中国特色的国际化的社会责任报告编写风格,在国内外众多的社会责任报告中独树一帜。

创新是这份《报告》的突出特点,其创新之处主要体现在以下几个方面:

结构创新 《报告》主体框架在原有基础上根据2009年开行社会责任工作的重点进行了调整,分为服务国家战略、履行全球责任、致力金融普惠、关注气候变化与共建社会和谐,既体现了企业的社会责任特色,也反映了时代对国有大型银行金融机构的期望与要求。

内容创新 《报告》在内容安排上强调文字表达的简洁清晰,采用了形式多样的图表与文字说明相结合,使报告披露信息的可接受性大大提高。

设计创新 将国内著名的艺术大师的青花瓷作品融入《报告》的封面和内页设计中,开中国社会责任报告设计之先河,使读者感受到了强烈的中国文化气息,阅读报告犹如欣赏艺术品,将中国社会责任报告的设计带入了新的境界。

形式创新 《报告》突破了传统纸质版社会责任报告信息量小的局限,在纸质版报告各章节中加入了相关网站信息的链接说明,更好地满足了不同利益相关方对报告各部分内容的差异化需求,为国内首创。

报告评价

《报告》全面披露了国家开发银行贯彻落实科学发展观,坚持开发性金融思想和方法,在服务国家战略、履行全球责任、支持改善民生等方面做出的不懈努力和取得的突出业绩,用实践证明了履行社会责任对于实现金融行业健康发展,进而支持国家经济社会的可持续发展方面所具有的重要现实意义。

《报告》逻辑清晰、内容丰富、可读性强,符合全球契约有关年度进展报告信息披露的要求,是一份有创新性、高水平 and 典范意义的社会责任报告。

改进建议

建议国家开发银行在以下几个方面继续努力,进一步提升企业的社会责任绩效、扩大影响:

加强企业社会责任管理组织体系建设,为社会责任工作的深入推进提供强有力的组织保障。

进一步推进对金融行业社会责任重大理论与实践问题的研究探索,参与社会责任知识共享机制建设,影响带动更多的企业履行社会责任。

联合国全球契约理事会理事暨
全球契约中国网络中心办公室主任
陈英

Third-party evaluation

Evaluation on China Development Bank Social Responsibility Report 2009

- China Development Bank Social Responsibility Report 2009 (or the report), the third of its kind issued by the bank, has become more mature in content and typographical designs, and increasingly distinctive. Its content contains a systemic corporate philosophy on social responsibility and abundant quantified indexes, while its layout highlights traditional Chinese cultural elements that are fresh and quietly elegant. By providing both print and online versions, the report has turned more reader-friendly and contains a lot more information. A careful reading of this report and the previous two will lead to such a conclusion that China Development Bank (CDB) has gradually established its own style in writing a social responsibility report with both Chinese Characteristics and a global prospective. As a result, it overshadows many reports from home and overseas.
- Innovation is the outstanding feature of the 2009 report and displayed in the following aspects:
- **Structural Innovation** The report has been restructured based upon existing versions to better match with the bank's work priorities in 2009. Sections like serving national strategies, shouldering global responsibilities, dedicated to inclusive finance, tackling climate change and building social harmony not only embody the bank's unique features in social responsibility but also mirror the expectations of the times toward large state-owned banking institutions.
- **Content Innovation** Written clearly and concisely, the report employs a variety of diagrams to enrich the writing, which drastically improved its acceptability to readers.
- **Layout Innovation** The artwork "Blue and White Porcelain" made by a Chinese maestro has been embedded for the first time into the front cover and inside pages, bringing into the report a strong Chinese flavor and turning the reading process into something more like an artistic appreciation.
- **Format Innovation** The report has removed the previous page constraints on a print edition by innovatively inserting in at the end of each sector a web link, which not only expands the amount of information carried by the report but also meets the differentiated needs of stakeholders.

Report Evaluation

- The report gives a full disclosure of the consistent efforts and outstanding achievements made by CDB in fulfilling its social responsibility through the implementation of the Balanced Development Outlook, sticking to the approach of development finance, serving national strategies, shouldering global responsibilities and supporting the improvement of the people's livelihood. CDB has used its practice to prove the significance of fulfilling social responsibility to the health of financial industry and the sustainable development of national economy and society.
- This paper, well-organized, substantial in content, readable and in line with all relevant requirements made by the Global Compact, is an innovative, exemplary and high-level social responsibility report.

Suggestions

- We suggest that CDB should make improvements in the following aspects to further elevate its performance in corporate social responsibility and expand its influence:
- Strengthen the building of organization system for corporate social responsibility management so as to forcefully deepen its future work;
- Push ahead with the research on theories and practices concerning the social responsibility of the financial industry, facilitate knowledge sharing, influence and lead more enterprises to fulfill their social responsibility.

Chen Ying
Board member of the UNGC Council,
Director of Center Office of UNGC Network China

GRI 指标应用说明

本报告参照全球契约倡议组织《可持续报告指南（3.0版）》及其金融服务行业补充指引编写。指标具体应用及对照情况请见本报告电子版。

指标应用情况表		
指标采用类别	2008	2009
全部采用(个)	71	78
部分采用(个)	12	11
未来采用(个)	14	19
不适用或不涉及(个)	39	28
合计	136	136

术语解释

保增长、扩内需、调结构 2008 年中央经济工作会议提出的2009 年经济工作的重点任务。即必须把保持经济平稳较快发展作为2009 年经济工作的首要任务。要着力在保增长上下功夫；把扩大内需作为保增长的根本途径；把加快发展方式转变和结构调整作为保增长的主攻方向。

“6+1”领域 即新增贷款投向,包括:铁路、公路等基础设施;医疗卫生、教育、文化等社会事业;自主创新和产业结构调整;灾后重建项目;保障性安居房工程;农民民生工程基础设施;节能减排和生态建设工程。

两基一支 “两基”指基础设施、基础产业,“一支”指国家支柱产业,是国家开发银行资金重点支持的领域。

十大产业振兴规划 2009 年国家确定的钢铁、汽车、船舶、石化、纺织、轻工、有色金属、装备制造和电子信息、物流这十大产业振兴规划。

两高一资 指高污染、高能耗、资源性企业。

巴塞尔新资本协议 巴塞尔新资本协议反映了当今先进的风险管理技术和监管理念与实际,代表了资本监管的大方向。新协议的核心内容是全面提高风险管理水平,即准确地识别、计量和控制风险。

“421 专项” 即大型成套设备出口融资保险专项资金安排。该政策是除了出口退税之外,2009 年国务院刺激大型机电产品出口的首要政策。

Use of GRI indicators

- The report has been compiled according to the Guidelines for Sustainable Report (Version 3.0) of the Global Reporting Initiative and its supplementary guidelines for financial service sector. For specific use and comparison of indicators, please see the digital version of the report.

Use of indicators		
Type of indicators	2008	2009
Fully used	71	78
Partially used	12	11
To be used in future	14	19
Not applicable or not involved	39	28
Total	136	136

Glossary

- **Ensuring growth, expanding domestic demand and adjusting structures** key tasks for the economic work in the year 2009 as the 2008 Central Economic Work Conference had proposed. Be more specifically, China must take it the primary task of 2009 economic work to secure a steady and relatively fast economic growth, make efforts to ensure growth by the fundamental means of expanding domestic demand and in the directions of structural adjustment and transformation of growth mode.
- **"6+1" fields** refer to the targets of new loans, which include infrastructure such as railways and highways; social undertakings such as medical care and public health, education and culture; indigenous innovation and industrial restructuring; post-disaster reconstruction projects; affordable housing projects; rural infrastructure concerning people's livelihood; and energy-saving, emissions reduction and ecological building projects.
- **Two basics and one pillar** Two Basic refers to infrastructure and basic industries, while one pillar refers to the country's pillar industry. These areas are on CDB's priority list of funding support.
- **Ten Industrial Rejuvenation Plans** In 2009, the Chinese government decided on the rejuvenation plans for 10 major industries, namely steel and iron, automobiles, ships and vessels, petrochemicals, textiles, light industry, non-ferrous metals, equipment manufacturing and electronic information, and logistics.
- **Two Highs and One Resource** refers to high-pollution, high-energy-consumption and resources-based enterprises.
- **The New Capital Adequacy Rules under Basel II** Basel II is a reflection of the currently advanced risk management techniques and regulatory ideas and practices and also the main direction of capital adequacy regulation. The core element of this new agreement is to comprehensively raise the level of risk management, i.e. to correctly identify, measure and control risks.
- **421 Special Program** This refers to the special lending arrangement for the export financing and insurance of large complete equipment. It is a primary policy of the State Council, beside tax rebates, to stimulate the exports of large electro-mechanical products.

对非合作八项新举措 2009年11月8日国务院总理温家宝出席中非合作论坛时,就全面推进中非合作提出的八项举措:一是倡议建立中非应对气候变化伙伴关系;二是加强科技合作;三是增加非洲融资能力;四是扩大对非产品开放市场;五是进一步加强农业合作;六是深化医疗卫生合作;七是加强人力资源开发和教育合作;八是扩大人文交流。

普惠金融体系 “普惠金融体系”是2005年国际小额信贷年期间联合国提出金融领域的一个发展概念,其核心内涵是要让社会各个阶层(特别是贫困和低收入人群)都能拥有享受各种金融服务的机会,从而有助于贫困人口提高生活水平。联合国将普惠金融体系建设作为实现千年发展目标的重要手段。

三农 即农民、农村、农业,这三个问题的统称即为“三农问题”。

中小企业 是指雇员人数不超过300人,且资产总额不超过5000万元的企业。

SYB 创业培训 Start your business,是我国政府与国际劳工组织等合作实施的“中国城市就业促进试点项目”。

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

森林碳汇 是指森林系统减少大气中二氧化碳浓度的过程、活动或机制。森林植物在生长过程中通过光合作用吸收二氧化碳、放出氧气,并把大气中的二氧化碳固定在植被和土壤中。

CDM Clean Development Mechanism,即清洁发展机制,是京都议定书下的弹性机制,它允许发达国家通过帮助在发展中国家进行有利于减排或者吸收大气温室气体的项目,作为本国达到减排指标的一部分,即以资金加技术换取碳排放权。

- **Eight New Measures for Sino-African Cooperation** On November 8, 2009, Premier Wen Jiabao attended the China-Africa Cooperation Forum where he put forward eight moves designed to comprehensively push ahead with the China-Africa Cooperation, including an initiative to establish the China-Africa Partnership on Climate Change Action, strengthening scientific and technological cooperation, enhancing Africa's financing capabilities, opening domestic markets wider to African products, further strengthening agricultural cooperation, deepening medical care and public health collaboration, intensifying human resources development and educational cooperation and broadening people-to-people exchanges.
- **Inclusive Financial Sectors** This is a development concept in the financial sector put forward by the United Nations during the International Micro-Credit Year in 2005. At the core of this concept is to ensure that all segments in society (in particular the poor and low-income groups) can have access to all kinds of financial services with a view to helping the poor population raise their standards of living. The UN regards the building of the inclusive financial sectors as an important means through which the Millennium Development Goals are achieved.
- **San Nong** a Chinese catch-all name referring to farmers, rural areas and agriculture. In Chinese, these three issues are generally referred to the San Nong issues.
- **Small and medium-sized enterprises** refer to enterprises that employ fewer than 300 people and have a total asset value of less than RMB 50 million yuan.
- **SYB Business Startup training** Start Your Business refers to the "Job Promotion Pilot Project in Chinese Cities" co-implemented by the Chinese Government and the International Labor Organization.
- **Ten Major Energy Saving Programs** refer to saving and replacing petroleum, renovating coal-fired industrial boilers, regional heat and power cogeneration, utilization of surplus heat and pressure, energy saving in motor systems, energy system optimization, energy-efficient buildings, green lighting, energy saving in governmental departments, energy saving monitoring and technical services.
- **Forest carbon sinks** refer to the process, activity or mechanism in which the forest system reduces the concentration of carbon dioxide in the atmosphere. In their growth cycle, through photosynthesis, plants in forests suck in carbon dioxide, release oxygen, capture carbon dioxide in the atmosphere and fix it in the vegetable and the soil.
- **CDM** the abbreviation of Clean Development Mechanism, is a flexibility mechanism under the Kyoto Protocol which allows developed countries to help developing countries to undertake projects that can help reduce the emissions of, or absorb, greenhouse gases as a tool to achieve their own emissions reduction targets. In other words, funds and technology are used in exchange for the carbon emission right.



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