



国家开发银行
CHINA DEVELOPMENT BANK



可持续发展报告 2013
SUSTAINABILITY REPORT



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2013

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行稳致远：蹄疾步稳，任重道远

2013 年，我们坚持依托国家信用、服务国家战略、资金运用保本微利的开发性金融理念和方法，沉着应对各种复杂形势和挑战，主动发挥中长期投融资的优势和作用，大力支持国家重点项目建设，创新推动新型城镇化建设，倾情关注社会民生，积极参与国际经济合作，在服务国家战略、推动经济社会可持续发展的同时，实现自身的可持续稳健发展。

“作为一家银行，发展的关键不在于跑多快，而在于跑多远
The key to a bank's development lies not in how fast it develops but in how far it can reach.”

——国家开发银行董事长 胡怀邦
——*Hu Huaibang, board chairman of the China Development Bank*

**Smooth and steady steps sustain long journey:
It is imperative to take quick but steady steps in
development because the tasks are arduous and the
road is long.**

In 2013, by adhering to the principles and methods of taking advantage of the state creditability, serving the national strategy and achieving the economic result of “break-even with thin profits” characteristic of a developmental finance, we cool-headedly coped with all kinds of complicated situations and challenges, displayed our advantages and roles in the medium- and long-term investment and financing in supporting key state construction projects, made innovations in the new-type of urbanization, devoted itself to the social development and people's livelihood, took an active part in international economic cooperation and realized its own sustainable and steady development while serving the national strategy and stimulating the sustainable economic and social development. national strategies and boosting economic and social sustainability.

董事长致辞 Message from the Chairman



当前，全球可持续发展正面临新的变化和挑战，世界经济深度调整，中国发展面临多重矛盾，全面深化改革任务繁重，国家开发银行也承载着更大的责任和更多的期待。

2013 年，我们继续秉承“增强国力、改善民生”的使命，坚持开发性金融的定位和发展方向，根据经济社会发展面临的新形势新任务，不断探索以市场化方式服务国家战略的新思路、新方法、新模式，为促进经济、社会、环境协调发展提供有力支持。

我们坚持稳中求进的总基调，扎实推进改革创新，与时俱进地调整发展战略和经营思路，不断增强开行发展的适应性、稳定性、协调性和可持续性。一年来，开行业务发展稳中有为，经营质效稳中有升，服务国家战略、管控风险和经营管理能力稳步提升，开发性金融机构的价值更加凸显。

我们以“项目自身的战略必要性、整体业务的财务可平衡性和机构发展的可持续性”为原则，在支持国家重点项目建设，促进新型城镇化健康发展，推进经济结构调整和发展方式转变，保障和改善民生，

建设生态文明、促进环境保护等方面取得积极成效；我也欣喜地看到，开发性金融的成功经验通过国际合作在更多的地方开花结果，为当地民众带来了更多的福祉。

下一步，我们将继续以服务国家战略为己任，以建设国际一流的开发性金融机构为目标，不断赋予开发性金融新的时代内涵，找准自身的作用空间，补齐经济社会发展短板，努力提升服务国家全面深化改革的水平和自身的可持续发展能力，与利益相关方携手创造一个繁荣、幸福、美丽的未来。

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

“ 创造一个繁荣、美丽的未来，谱写开发性金融促进经济社会可持续发展的新篇章。”

Opening a new chapter of development finance and promoting sustainable economic and social development. ”

At a time when the world is undergoing new changes and facing great challenges in sustainable development, the world economy is in for period of deepening restructuring, and China is wrought with multiple contradictions in its development and is heavily burdened with the tasks of deepening reform in an all-round manner, the China Development Bank (CDB) has to carry greater responsibilities and manage higher expectations.

In 2013, by performing our mission of “enhancing national power and improving people’s livelihood” and by adhering to the positioning and development orientation in development finance, we continued exploring new ideas, new methods and new modes of serving the national strategy through the market and providing an effective support to the coordinated economic, social and environment development of the country.

By firmly following the basic general line of seeking progress in the course of steady development, we have taken solid steps in reform and innovation and timely adjusted the development strategy and operational pattern to enhance the adaptability, stability, level of coordination and sustainability in our development. Over the past year, our bank has made steady progress, with the quality and efficiency rising, and our abilities of serving the national strategy, controlling risks and managing and operating our businesses upgraded.

We have, in line with the principle of “strategic necessity of projects, general financial balancability, and sustainability in organizational development”, achieved positive results in supporting key state construction projects, promoting a healthy development of the new-type of urbanization, stimulating economic restructuring and the transformation of development pattern, securing and improving the people’s well-being, building ecological civilization and protecting the environment. I am pleased to see our successful experiences in development finance bearing fruits in more places to the benefit of the local people.

In the next step, we shall continue serving the national strategy and strive to make our bank an internationally first-class development finance institution. We shall renew the portfolio of development finance to make it measure up to the requirements of the new era and identify the place where we can bring our role into full play, make up for the shortest “wooden bars” in socioeconomic development, make great efforts to elevate the level of serving the state’s efforts to deepen reform in an all-round way and our own abilities of sustainable development and work hand in hand with stakeholders in building a prosperous, happy and beautiful future.

行长致辞 Message from the President



2013 年，世界经济缓慢复苏，国内经济处于增长速度换挡期、结构调整阵痛期、前期刺激政策消化期的“三期”叠加阶段。在这样的形势下，开行坚持改革创新，在服务国家战略、助力国家改革的同时，自身可持续发展能力进一步增强。截至年末，资产规模 8.19 万亿元，不良贷款率 0.48%，连续 35 个季度控制在 1% 以内。

注入活力，支持经济繁荣发展。支持铁路、公路、水利、电力等基础设施建设，为经济发展打牢基础；优化信贷投向，促进区域协调发展，推进经济结构调整和产业转型升级；参与国际经济合作，支持合作国经济发展。

汇聚力量，共建幸福美好生活。发展普惠金融，支持“三农”、棚户区改造、就业创业、助学贷款、扶贫开发等，促进社会公平和民生改善。截至 2013 年末，累计发放保障性安居工程贷款 6235 亿元，惠及约 2,574 万人；小微企业贷款余额 9367 亿元，支持 8 万户小微企业，创造 21 万个就业岗位。

融资绿色，建设美丽低碳家园。全面实施绿色信贷，支持能源结构优化，推进资源合理利用与生态保护，助力绿色环保产业发展，建设美丽中国。截至 2013 年末，开行绿色信贷项目贷款余额 11,910 亿元，相当于节约标准煤 6,580 万吨，减排 CO₂ 17,447 万吨。

改革创新，提升自身发展能力。推进管理创新，加强精细化管理，发挥人才、资金和综合金融优势，强化客户服务、员工成长、资金筹集、风险防控和绿色运营，增强可持续发展能力。

郑之杰 行长
Zheng Zhijie
President

“ 服务国家战略、助力国家改革。 ”

Serve national strategy and promote national reform. ”

2013 witnessed a low recovery of the world economy and a period in which three stages (the gear-changing stage of growth speed, the “birth pang” stage of restructuring and the stage of digesting the incentive policies in the previous period) of development overlapping in China’s economy. In such circumstances, our development bank remained committed to reform and innovation to enhance our abilities of sustainable development while serving the national strategy. By the end of the year, our total assets had reached 8.19 trillion yuan and the ratio of non-performing loans had been controlled at 0.48%. We have succeeded in controlling the index within 1% for 35 consecutive quarters.

We have injected renewed vigor into the prosperity of our economy. We have supported such infrastructure projects as railways, highways, water resources and power in order to consolidate the foundation for economic development. We have optimized the orientation of lending, aimed at bringing about a coordinated regional development. We have pushed restructuring and industrial transition and upgrading. We have participated in international cooperation and supported the cooperation partners in their economic development.

By gathering all possible strength to build a happy and beautiful life, we have developed inclusive financial service initiatives to support agriculture, the rural areas and farmers, financed the rebuilding of shantytowns and increased employment and individual initiatives

to pioneered new businesses, provided student loans, and aided the “poverty reduction by development” schemes in a bid to promote social equity and improve the livelihood of the people. By the end of 2013, we had extended a total of 623.5 billion yuan loans to government-secured low-cost housing projects, benefiting about 25.74 million people. The balance of loans to small and micro enterprises came to 936.7 billion yuan, sustaining some 80,000 small and micro businesses and creating 210,000 jobs.

In financing green projects to build low-carbon homes, we have provided loans to all green projects, such as optimization of energy consumption structure, rational utilization of resources and ecology protection, and supported environment-friendly industries so as to make the country clean and beautiful. By the end of 2013, the balance of CDB loans to green projects had reached 1.191 trillion yuan, amounting to saving 65.8 million tons of standard coal and reducing 174.47 million tons of CO₂ emissions.

In reform and innovation to boost our capacity of self-development, we have carried out innovations in management, strengthened precision management to give full scope to our advantages in personnel, funds and integrated finance. We have remained committed to better customer service and employee growth, intensify fundraising, manage and control risks, strive for green operations and build up sustainable development capacity.

监事长致辞

Message from the Chairman of the Supervisory Board



健全的风险管理体系，是金融业持续稳健发展的生命线。打造强大高效的风险管理系统，是开行安身立命的根本，也是更好服务国家战略的前提。开行的风险管理立足于对中国经济长期发展趋势的预判研判，立足于中长期投融资开发性金融机构的特点，重点从风险架构、风险管理、责任机制和风险文化四个方面入手，将风险管理覆盖到每一个业务环节，渗透到每一位利益相关方，实现风险管理与发展速度、经济效益相统一。

文化是现代企业的软实力，也是可持续发展的基石。开行在服务国家战略，推动经济社会发展的实践中，形成了独具特色的开发性金融文化和价值理念：“增强国力，改善民生”是我们永恒的奋斗目标；“以国为家，为国奉献”是我们坚守的精神追求；“国家好、民族好、开行好、每一个开行人才会好”是我们坚定的家国情怀；“责任、奉献、创新”是我们的核心价值理念。

未来，我们将持续完善符合开发性金融特点的风险管理体系，以风险管理打牢开行可持续发展的根基；继承和弘扬开行独特的文化和价值理念，用文化引领开行前进方向、汇聚改革发展的正能量，不断增强服务国家战略，推动经济社会持续健康发展的能力。

刘梅生 监事长
Liu Meisheng
Chairman of the Supervisory Board

“ 增强国力，改善民生。 ”

Enhance national power and improve people's livelihood. ”



A sound risk management system is the lifeline of a sustainable and steady development of the financial industry. To create a powerful and highly efficient risk management system is fundamental to CDB's existence and survival and the precondition for serving the national strategy. CDB's risk management rests on the pre-judgment, research and identification. It is based on the characteristics of a development financial institution in the medium- and long-term investment and financing, with emphasis put on risk framework, risk management, responsibility mechanism and risk culture. By doing so, we have extended the risk management coverage to every link of the business and to every stakeholder, thus achieving the unity of risk management, development speed and economic efficiency.

Culture is the soft power of a modern enterprise and also the cornerstone of sustainability. CDB has established a culture and values with its own distinct features in the course of serving the national strategy and contributing to economic and social development. “To enhance national power and improve the people's livelihood” is the eternal goal we have been fighting for; “To make the country the home and contribute our shares” is the spirit we have stubbornly pursued; “Only when the country

and the nation get well off, is it possible for CDB and every CDB member to become well off” – this is our aspirations for the home and the country. “Responsibility, devotion and innovation” is our core values.

In the future, we shall remain committed to improving the risk management system required of development finance. We shall do well in risk management so as to lay a solid foundation for a sustainable development. We shall carry over and forward the culture and values unique of CDB and use culture to chart the course of advance and muster all possible positive energy derived from reform and development to boost the capabilities of serving the national strategy and stimulating a sustainable and healthy economic and social development.

公司治理 Corporate governance

我们深知企业长期稳定的发展离不开规范的公司治理。我们按照建立现代金融企业制度的要求，建立“三会一层”治理结构，严格履行公司章程和相关议事规则，各司其职、规范运作，形成科学的战略决策、管理运营和监督评价机制。我们遵循现代公司治理原则，完善公司治理制度体系建设，研究关联交易管理办法、高管层经营业绩考核办法等规章制度，提高公司治理规范性。

顺利实现各治理层领导成员的平稳过渡。2013 年 4 月，陈元辞任董事长，董事会选举胡怀邦担任董事长、执行董事，并担任战略发展与投资管理委员会主席。2013 年 12 月 24 日，原监事长姚中民根据

有关规定和年龄原因辞任。2014 年 1 月，监事会 2014 年第一次会议选举刘梅生担任监事长。此外，董事会还选举赵晓宇、张旭光担任副行长，选举杨文岐担任首席风险官，进一步充实高管层人员力量。

推动可持续发展。董事会高度重视可持续发展重大议题，在重大决策中注重加强与利益相关方的沟通交流，充分酝酿审议，确保科学审慎决策。董、监事通过多种途径对全行改革发展和经营管理提出意见建议，指导推进可持续发展工作。

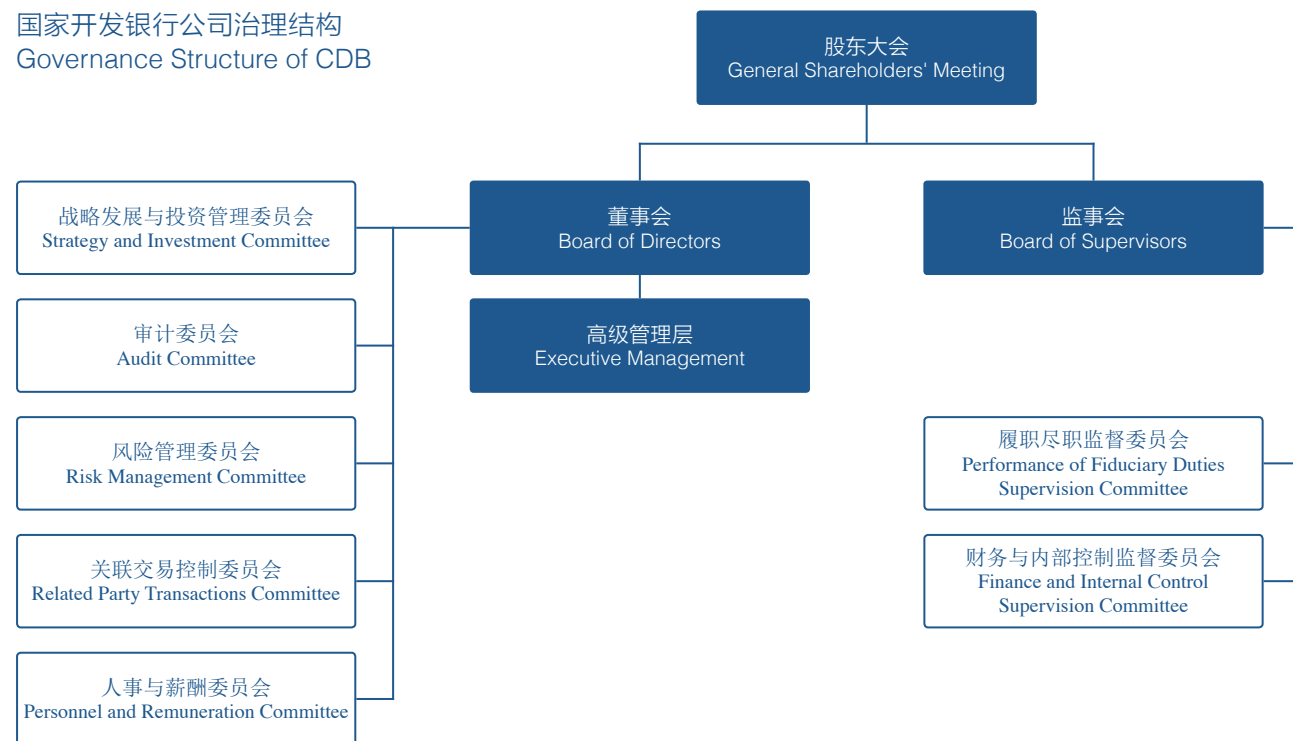
We are deeply aware that corporate governance is essential for a long-term steady development of an enterprise. We must, according to the requirements for a modern financial institution, set up a “three-meetings and one management team” governance structure, that is, the general shareholders meeting, the meeting of the board of directors and the meeting of the board of supervisors and the management team. We shall strictly abide by the corporate articles of association and related rules of procedure, with each performing its duties according to standard operations so as to form a scientific strategic policy decision taking, management and operational, oversight and assessment mechanisms. We shall, according to the principles of modern corporate governance, improve the corporate governing systems, study associate trading management methods and the assessment of the performances of senior management to standardize the corporate governance.

Smooth leadership changeover at all levels of governance. In April 2013, Chen Yuan resigned as the board chairman and Hu Huaibang was elected the board chairman, an executive director and chairman of the Strategic Development and Investment

Management Committee. On December 24, 2013, the former CSO Yao Zhongmin resigned as required by relevant regulations and on age reasons. In January 2014, the Board of Supervisors held its first meeting, electing Liu Meisheng the CSO. Besides, the Board of Directors elected Zhao Xiaoyu and Zhang Xuguang Vice Presidents, and Yang Wenqi as the Chief Risk Management Officer (CRO). The bank has thus added new blood to its senior management.

Commitment to sustainable development. The Board of Directors pays high attention to the major issue of sustainable development. It has strengthened communications and exchange with stakeholders in taking major policy decisions, making sure that the decisions are fully deliberated and discussed to ensure that the decisions are prudent and scientific. The Board of Directors and the Board of Supervisors have, through multiple channels, voiced their proposals and suggestions on CDB reform, development, operation and management and provide their guidance to the work of sustainable development.

国家开发银行公司治理结构
Governance Structure of CDB



利益相关方参与 Participation of stakeholders

利益相关方 Stakeholders	期望与要求 Expectations and Demands	2013 年我们的回应 Our responses in 2013
监管机构 Regulation	依法合规经营，按照监管要求稳健运行，有效防范风险 Comply with laws and regulations and operate proactively according to the requirements by regulatory authorities and effectively guard against risks	强化宏观形势分析和风险预研预判；加强风险文化建设 Intensified macro-economic pre-judgment and research to identify risks, strengthened the building of risk culture
政府 Government	服务实体经济，加大对重点领域与薄弱环节的支持力度 Serve the real economy, provide greater support to key areas and weak links	以市场化方式服务国家战略，支持新型城镇化建设 Served the national strategy through the market means and supported new urbanization projects
股东 Shareholders	完善公司治理，及时准确全面的信息披露，确保国有资产保值增值 Improve corporate governance, disclose information timely and in full, and ensure state assets preserve and increase value	健全公司治理制度体系，实现董事会、高管层平稳过渡，经营业绩稳步提升 Made the corporate governance system sound and perfect, realized smooth leadership changeover of the Board of Directors and the senior management, and steadily improved the operation and performances
投资人 Investors	提供优质、多样化的投资产品，合理、稳定的投资收益，及时准确的信息披露，良好的服务 Provide high-quality and diversified investment products with rational and stable returns, disclose information in a full and timely manner, offer fairly good services	完善债券发行方式，提供差异化投资服务，按时还本付息 Improve bond issuance to provide differentiated services for investors, repay principle and interest on time
客户 Clients	完善服务机制，创新服务产品，提升满意度水平 Improve the service mechanism, renovate service products, and raise customer satisfaction	完善服务体系，创新投融资模式，提供“债贷结合”、“投贷结合”等综合服务 Made the customer service system sound and perfect, created new investment and financing modes, and provided such integrated services as securities plus loans and investment plus loans

环境 Environment	推进绿色金融，坚持绿色运营，保护生态环境 Promote green finance and persist in green operation, protect the ecology and environment	推进绿色信贷，支持能源结构调整、环境污染防治和环保产业发展；建立信贷项目的节能环保效益测算体系，量化贷款项目的环境效益 Provided loans to green projects, Prevented and controlled environmental pollution and developed environment-friendly industries, built a system for calculating the efficiency of energy conservation and environmental protection of loan products and quantified the environmental efficiency of loan projects
员工 Employees	保障合法权益，搭建良好的发展平台，实现共同成长 Protect the legitimate rights and interests of employees, provide a sound platform for the common development of the business and its employees	公平招聘，创设“管理人才培养计划”，开展分类分级培训 Fairly recruit, initiated management talents training project, conducted training programs as most appropriate and effective for different staff categories
合作伙伴 Partners	坚持诚信、互利、平等原则，形成长期良好合作关系 Uphold the principles of integrity, mutual benefit and equality and establish a long-term relationship of good cooperation	与地方政府和重大客户签订合作协议；搭建合作平台，提供融资融智融商服务 Signed cooperation agreements with local governments and VIP clients, built a cooperation platform to provide financial, expert and business services.
公众 General Public	提高金融服务可获得性与质量水平，维护公众利益 Raise the reachability and quality levels of financial services and safeguard the interests of the general public	举办中国开发性金融大讲堂 Organized lectures on China's development finance
社区 Community	构建和谐社区关系，促进社区发展 Build a harmonious relationship with communities to promote community development	支持社区公共事业发展，捐赠灾区、应急救援 Supported local communities in developing public utilities, donated to disaster areas and provided emergency rescue and relief

关键数据表

Key data

项目 Items	2013	2012	2011
经济类指标 Economic indicators			
总资产 Total assets	8,188.0	7,520.3	6,252.3
贷款余额 Outstanding loans	7,148.3	6,417.6	5,525.9
不良贷款率 (%) Non-performing loan ratio (%)	0.48	0.30	0.40
贷款拨备率 (%) Loan loss reserve (%)	3.05	2.82	2.22
发行债券余额 Bond balance	5,840.6	5,302.2	4,476.4
资本充足率 (%) Capital adequacy (%)	11.28	10.92	10.78
净利润 Net profit	79.9	63.1	45.6
股东权益 Shareholders' equity	562.0	498.6	445.3
ROA (%)	1.02	0.92	0.80
ROE(%)	15.07	13.37	10.76
“两基一支”贷款发放额 (人民币贷款) RMB loans to infrastructure projects and basic and pillar industries	1,484.3	1,328.8	1,393
中西部贷款发放额 (人民币贷款) RMB loans to the middle and western regions	714.9	667.5	668.4
外币贷款余额 (亿美元) Outstanding foreign currency loans (units: \$100 million)	2,505	2,245	1,873
外币贷款不良率 (%) Bad foreign currency loans (%)	0.89	0.33	0.33
新农村贷款发放额 Loans to new countryside construction projects	160.5	135.0	143.2
中低收入家庭住房贷款发放额 Housing loans to low- and middle-income households	174.9	161.2	145.8
助学贷款发放额 Student loans	12.5	12.0	10.4
医疗卫生贷款发放额 Loans to medical service and public health	1.9	3.7	4.3
应急贷款发放额 Emergency loans	8.0	6.3	3.6

项目 Items	2013	2012	2011
环境类指标 Environmental indicators			
贷款项目环评率 (%) Percentage of projects completing environmental impact assessment	100	100	100
环保及节能减排贷款发放额 Loans to environmental protection, energy conservation and emissions reduction projects	196.2	249.1	228.1
其中: 流域、城市环境综合治理 Of which: loans to comprehensive control of river valleys and urban environment pollution control	66.4	89.2	72.0
工业污染治理和资源综合利用 Loans to industrial pollution control and comprehensive resource utilization projects	28.8	50.2	34.8
清洁能源和十大节能工程 Loans to clean energy and 10 major energy-efficient projects	101.0	109.7	121.3
总行人均用电 (度 / 人) Per capita electricity consumption at head office (kwh/person)	18,312	9,257	8,098
总行人均用纸 (千克 / 人) Per capita paper consumption at head office (kg/person)	30.0	26.4	27.5
总行人均用水 (立方米 / 人) ¹ Per capita water consumption at head office (cubic meter/person)	60.22	32.2	33.7
社会类指标 Social development indicators			
保障性安居工程贷款发放额 Loans to government-guaranteed affordable housing projects	162.8	148.1	130.2
累计保障性安居工程贷款惠及人数 (万人) Cumulative beneficiaries of loans to government-guaranteed affordable housing projects (unit: in 10,000)	2,574	2,100	1,715
助学贷款覆盖人数 (万人) Student loan coverage (unit: in 10,000)	995	774	561
员工总人数 (人) Employee (person)	8,468	8,038	7,626
女性员工比例 (%) Female employees (%)	39.8	39.5	38.9
客户满意度 (%) Customer satisfaction (%)	96	94	93
公益捐赠 (万元) Public welfare donation (in 10,000 yuan)	4,180	3,817	3,550

除特别说明外, 单位为人民币 10 亿元 Unit in 1 billion yuan, unless otherwise specified.

¹ 因业务需要, 2013 年总行增设办公场所一处, 故人均用电、用纸、用水量有所增加。数据不覆盖物业、文秘等外包人员。The per-capita electricity, paper and water consumption increased in 2013 because the head office added one more office venue. The figures do not include people in property management and secretaries and other outsourcing personnel.

可持续发展战略

Sustainable Development Strategy

- 我们的理念
Our philosophy
- 我们的目标
Our objectives
- 我们的方法
Our solutions

经济发展、社会进步和环境保护的协调统一是实现可持续发展的基本要求。我们认为实现经济社会可持续发展需要建立完善的金融生态，需要长期有效的金融支持。通过多年的探索和实践，我们形成了中国特色的开发性金融理念和方法，在构建多元化的金融生态、促进可持续发展方面发挥了独特作用。

2013 年，我们遵循可持续发展理念和要求，坚持稳健运营，推进开发性金融创新。我们编制发布了首份可持续发展报告，制定了《国家开发银行社会责任专项规划》，可持续发展战略和目标更加明确，可持续发展的方法和手段更加丰富，社会责任管理更加稳健有序。

The coordinated economic development, social progress and environmental protection are the basic requirements for realizing sustainable development. In order to realize the goal, it is necessary, we hold, to establish a sound financial ecology and a long-term effective financial support. Through years of exploration and practice, we have established the development finance principles and methods with Chinese characteristics and they have displayed their unique role in building a diversified financial ecology and promoting sustainable development.

In 2013, following such principles and requirements, we persisted in steady operation and carried out innovations in development finance. In the year, we compiled and released the first sustainable development report and formulated the “CDB Program of Action on Social Responsibility”, which clarified our sustainable development strategy and its goals and made our development finance methods more scientific, thus facilitating the orderly performance of our social responsibilities.

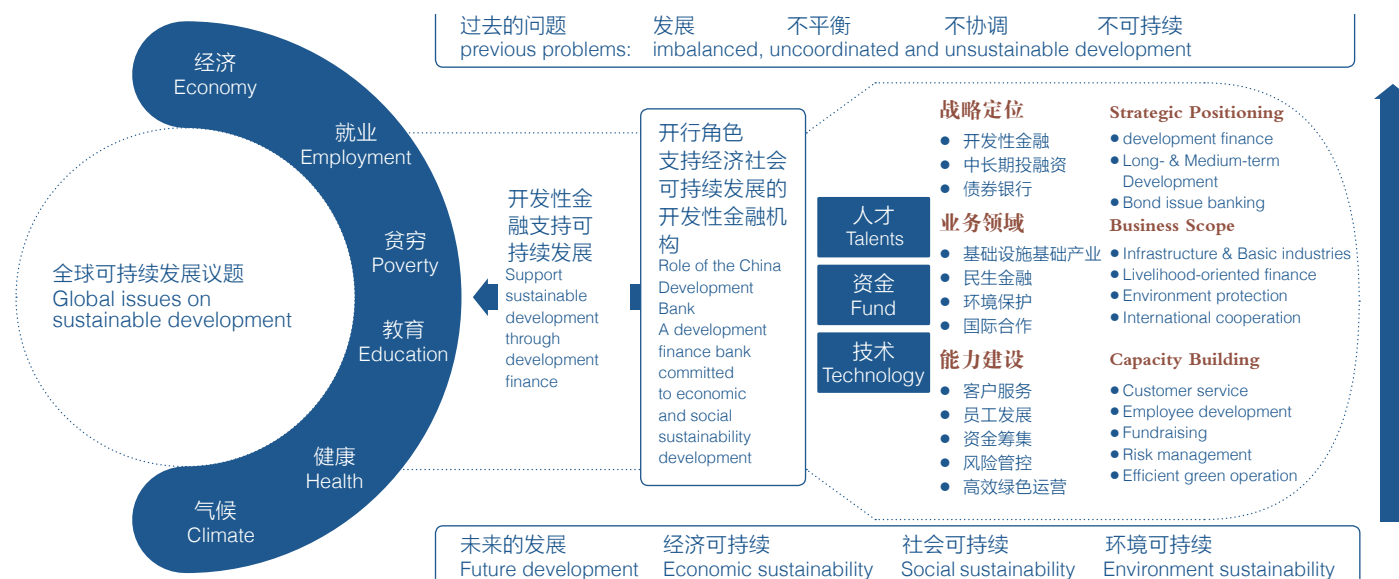


我们的理念 Our philosophy

我们坚持开发性金融的理念和方法，以“服务战略、管控风险、合理盈利”为经营方针，以“项目自身的战略必要性、整体业务的财务可平衡性与机构发展的可持续性”为原则服务国家战略，不断增强自身服务战略能力、业务创新能力和稳健发展能力，服务实体经济发展、促进社会公平和谐、提升绿色发展能力，努力推动经济可持续、社会可持续和环境可持续的有机统一。

We serve the national strategy by way of development finance, with “serving the national strategy, managing risks and making this profits” as our operational policy and “strategic necessity of projects, financial balancability of the whole business and sustainability of organizational development” as our principle. We have constantly enhanced our capacities of serving strategy, made operational innovations and steady development, served the real economy, promoted social equity and harmony, lifted the capacity of green development, striving to achieve the organic unity of economic, social and environmental sustainability.

国家开发银行可持续发展战略模型
CDB's Sustainable Development Strategy Model

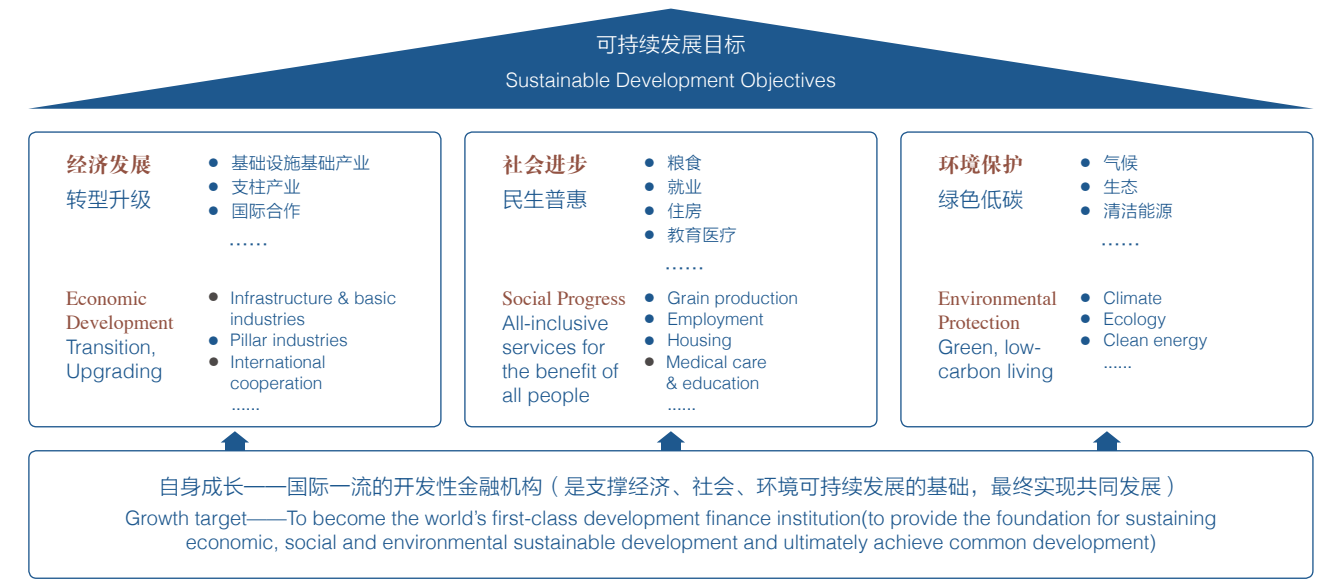


我们的目标 Our objectives

我们以促进可持续稳健发展为导向，更加关注发展的质量和长期、综合效益。我们坚持改革创新，发挥中长期投融资的优势和作用，以市场化方式服务国民经济重大中长期发展战略，不断提升服务国家战略的综合能力和自身的可持续发展能力。

2013 年，我们围绕实现“中国梦”的宏伟蓝图，在国家战略、股东利益、监管规则、客户需求、员工期盼等多重约束下，努力寻找规模、质量、效益的最佳平衡点，有效发挥金融促进共同发展的作用，推动自身价值与经济发展、社会进步、环境保护目标的同步实现。

国家开发银行可持续发展目标
CDB's Sustainable Development Objectives



我们的方法 Our solutions

我们发挥开发性金融在政府与市场之间的桥梁纽带作用，把政府的组织优势和开行的融资优势结合起来，主动开展市场建设、信用建设、制度建设等金融基础设施建设，使空白、缺失的市场逐渐发育、成熟，为市场在资源配置中起决定性作用和更好发挥政府作用创造条件。

2013 年，我们继续坚持“规划先行、融资推动、政府信用、市场建设”的投融资模式，紧紧围绕政府、社会、百姓关注的热点难点问题，立足当前又着眼长远做好发展规划，主动运用和依托国家信用，建设和培育中长期投融资市场和体制，整合政府的组织协调、市场的资源配置、开行的融资、企业的主体和平台、社会的监督等各方资源和优势，形成合力，打通经济社会发展中的瓶颈领域和薄弱环节，促进共同发展。

Acting as a bridge between the government and the market, we have integrated the organizational advantages of the government with CDB's financing advantage in engaging in such financial infrastructure as the building of the market, creditability, and organizational setup, thus filling in the market gaps and bringing deficient market to maturity, thus paving the way for the market to display its decisive role in resource allocation and for the government to better display its role.

In 2013, we continued with the investment and financing mode of “planning ahead, moving on with financing, relying on government creditability and building the market”. Closely centering round the hot and difficult problems about which the government,

society and the common people are concerned, we came out with a development program that takes both the present situation and long-term development into consideration and exploits and relies on the state creditability in constructing and cultivating medium- and long-term investment and financing markets and systems, integrated the government's abilities of organization and coordination with market allocation of resources, making CDB's financing as the main player and platform and integrated social supervision and the resources and advantages of all quarters so as to form a synergy to remove the bottlenecks and weak links in socio-economic progress, thus bringing about common development.



可持续发展实践

Sustainable Development in Action

繁荣

为经济发展注入活力支持

Prosperity: inject renewed vigor into economic development

幸福

携手共建美好生活

Happiness: hand-in-hand in building a better life

美丽

共建绿色低碳家园

Beautiful home: joint operation for a green and low-carbon home

专题

支持新型城镇化建设

Special topics: new type of urbanization

2013 年，我们坚持开发性金融定位，扎实推进改革创新，稳步推进可持续发展实践，努力为经济发展、社会民生改善以及环境保护贡献力量。我们将国内实践积累的成功经验应用到国际合作中，努力在促进全球经济复苏和可持续发展中发挥更大作用。

In 2013, we persisted in the positioning as a development finance organization, took solid steps in reform and innovation, and put into action the idea of sustainable development in a bid to contribute to economic development, to the improvement in the people's well-being and environmental protection. We applied the successful experience in international cooperation, striving to display a greater role in stimulating the global economic recovery and sustainable development.

繁荣为经济发展注入活力

Prosperity

Inject renewed vigor into economic development



阅读完整的繁荣为经济发展注入活力请扫描

Scan QR for further information

我们发挥中长期投融资的优势和作用，支持国家深化经济体制改革；担当调控经济的重要杠杆和工具，发挥逆周期调节作用，服务稳增长、调结构、促改革，推动经济发展稳中有升。

通过金融支持带动经济发展，是我们着力支持的重点。每天都有众多企业和个人受益于我们的开发性金融服务，享受完善的基础设施带来的便利，分享经济发展带来的成果。

By exploiting our advantages in medium- and long-term investment and financing, we helped deepen China's economic reforms, supported macro-economic adjustment, stabilized the Chinese economy by making proper counter-cyclical adjustments and contributed to the steady expansion of the Chinese economy.

One of our priorities is to spur economic development through financial leverage. An increasing number of enterprises and individuals are benefiting from our development finance services every day, not just from better infrastructure facilities but also the achievements of economic growth.

“为了实现共同繁荣，我们一直在努力。”

We have been making persistent efforts toward common prosperity.

”



基础设施 Infrastructure

让更多的人拥有良好的基础设施，是我们多年来一贯的追求和努力方向。2013 年，我们新增贷款中 80% 以上投向公路、铁路、电力、城市公共基础设施等八大领域建设，承诺贷款 20,141 亿元，占“两基一支”贷款的 90.8%。

我们支持建设的公路、铁路、水利等基础设施遍布中国的城市和农村，同时也让非洲、南美、中亚等地区的人们享受良好的基础设施带来的便利，实现当地基础设施建设与经济发展的良性互动。

It is the direction of our years' consistent pursuit and work to enable more people to access to good infrastructure facilities. In 2013, we devoted over 80% of the increased loans, or 2.0141 trillion yuan, to the construction of eight major infrastructure projects, such as roads, railways, power and public transit systems in cities, accounting for 90.8% of the loans to the whole of the infrastructure and basic and pillar industries.

The road, railway and water conservancy and other infrastructure projects we financed can be seen everywhere in the country, both in cities or in the rural areas. At the same time, we have also enabled the people in Africa, South America and Mid-Asia to enjoy the conveniences brought by the good infrastructure, thus realizing the interactive growth of infrastructure and economic development.

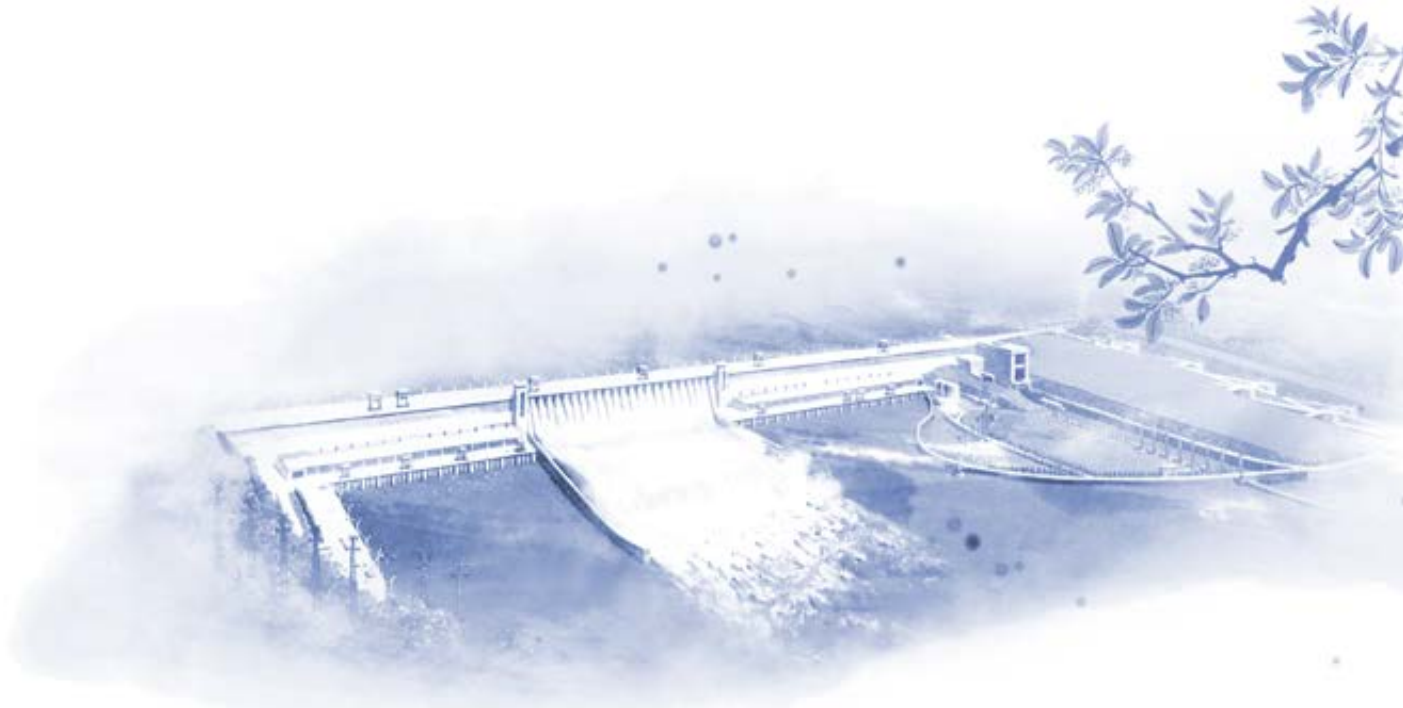
我们的举措 Our measures	<p>公路 Road</p>	<p>铁路 Railway</p>	<p>水利 Water conservancy</p>	<p>电力 Power</p>	<p>城市轨道交通 Urban rail public transit system</p>
	<p>截至年末累计发放贷款 18,803 亿元，贷款余额 12,382 亿元，同业占比超过 30%</p> <p>Issued accumulative 1.8803 trillion yuan loans by 2013 and the balance of loans at the end of the year stood at 1.2382 trillion yuan, with the proportion in the interbank loans exceeding 30 percent</p>	<p>2013 年发放贷款 1,139 亿元，国际业务中交通运输方面的贷款余额 137 亿元</p> <p>Issued a total of 113.9 billion yuan loans in 2013, with the loan balance in international business standing at 13.7 billion yuan at the end of the year</p>	<p>累计发放水利建设贷款 4,060 亿元，2013 年新增表内外发放 837 亿元</p> <p>Issued accumulative loans of 406 billion yuan, with the added loans in and out of balance sheet in 2013 reaching 83.7 billion yuan</p>	<p>2013 年发放贷款 1,267 亿元，贷款余额 7,505 亿元</p> <p>Issued 126.7 billion yuan loans in 2013, with the loan balance at the end of the year standing at 750.5 billion yuan</p>	<p>2013 年发放 512 亿元</p> <p>Issued 51.2 billion yuan loans in the year</p>
影响与实效 Impact and results	<p>累计支持建设的公路里程 146 万公里，其中高速公路 7.5 万公里，占全国通车高速公路里程的比例超过 70%</p> <p>We financed the road construction of 1.46 million km, including 75,000 km of expressways, accounting for over 70% of the total mileage open to traffic</p>	<p>累计支持国内铁路 6 万公里，约占全国铁路里程的 50%</p> <p>Financed the construction of 60,000 km of railways, about half of China's total railway mileage</p>	<p>累计支持水利项目 2,515 个，覆盖全国所有省、市、自治区，涉及农田水利、水源工程、河流综合治理等方面</p> <p>Financed 2,515 water conservancy projects, covering irrigation projects, water source projects and river control projects in all provinces, municipalities and autonomous regions</p>	<p>累计支持建成电力装机容量 6.5 亿千瓦</p> <p>The accumulative loans to power projects amounting to 650 million kw in installed capacity</p>	<p>累计为中国 31 个城市近 200 个轨道交通项目提供融资支持</p> <p>Accumulatively provided financing to nearly 200 rail transit projects in 31 Chinese cities</p>

支持水利与水运事业发展

水利兴农业兴，水利畅百姓旺。我们的水利贷款业务已覆盖全国所有省、市、自治区，贷款投向涵盖了河流综合治理、水资源配置等类型。截至年末，累计发放水利建设贷款 4,060 亿元，贷款余额 2,569 亿元，支持项目 2,515 个。

Water conservancy and shipping industry

Our water conservancy loan service has covered all provinces, municipalities and autonomous regions and projects financed include comprehensive river taming and water source projects. By the end of 2013, the total accumulative loans to 2,515 projects in this area reached 406 billion yuan, with the loan balance reaching 256.9 billion yuan at the end of the year.



新疆牧民定居饲草料基地水利工程
Xinjiang water conservancy at a settlement and forage center

关键词
Key Word

提供 4,800 万元支持牧民
4,500 户
Offered 48 million yuan to
help 4,500 households



新疆—牧民定居饲草料基地水利工程

2013 年，新疆分行提供 4,800 万元支持阿勒泰青河县开展此项目，并实施灌区定居点住房、道路、医院等基础设施建设，让 4,500 户定居牧民实现“定居兴牧”、“安居富民”。

Water conservancy project at a settlement and forage center in Xinjiang

CDB (Xinjiang) provided 48 million yuan loans in 2013 to the Qinghe County of Altay Prefecture for building the project, including such infrastructure facilities as housing, roads and hospitals, enabling 4,500 households to settle down.

关键词
Key Word

贷款：30 亿元
Loan: 3 billion yuan



浙江—水运航道开发工程

水运航道建设，对于沿海、沿江地区的经济发展具有重要作用。浙江地区杭平申线航道改造和钱塘江中上游衢江航运开发工程项目，是长三角地区东西向运输大通道，项目建设三级航道里程 116 公里，浙江分行提供贷款 30 亿元。

Waterway development project in Zhejiang Province

Waterway development is of vital importance to the economic development of the regions along coasts and waterways. The navigation course transformation of the Hangzhou-Pinghu-Shanghai line and the shipping development project on the Qujiang River on the middle and upper reaches of the Qiantang River are the east-west shipping thoroughfare in the Yangtze River Delta area. The projects included 116 kilometers of Class 3 navigation courses. CDB (Zhejiang) provided a loan of 3 billion yuan.



广西高铁线路 A high-speed railway in Guangxi

广西迈入高铁时代

高铁建设像阵阵春雷，唤醒沉睡的八桂大地。广西分行与铁路企业合作，以银团贷款等方式提供融资支持，并通过中国铁路总公司统借统还的形式引入铁路专项贷款资金。截至年末，累计提供信贷资金 282 亿元，通过债券承销募资 20 亿元。2013 年最后一天，广西 5 条高速铁路启用，通车里程 1,081 公里，是全国首个开通高铁的少数民族自治区。

High-speed railway in Guangxi

CDB (Guangxi) cooperated with railway enterprises in providing a consortium loan to the project. It also committed earmarked loans to the China Railway Corporation. By the end of the year, the total loans added up to 28.2 billion yuan, including 2 billion yuan raised by underwriting bonds. On the last day of 2013, the five high-speed railways totaling 1,081 kilometers were put into operation in Guangxi. It was the first such railway leading to a minority-inhabited autonomous region.



卡塔尔多哈新港建成效果图 The new Doha port in Qatar

现代化海港——卡塔尔多哈新港

在美丽的波斯湾之滨，将建成雄伟壮丽的现代化海港——卡塔尔多哈新港，这是卡塔尔承办 2022 年多哈世界杯的重点筹建项目，由中国港湾承建。截至年末，我们发放贷款 3,500 万美元，支持项目建设，提高当地基础设施条件。

New Modern Port in Doha, Qatar

The magnificent modern port in the Persian Gulf is a key project of Qatar for hosting the 2022 World Cup. The China Harbor Engineering Company contracted for the project. By the end of 2013, we issued a total of 35 million dollars loans to support the construction of the port, improving local infrastructure facilities.

产业结构 Industrial structure

尊重经济规律, 实现有质量、有效益、可持续的发展, 关键是深化产业结构的战略性调整。作为长期支持“两基一支”的银行, 我们对产业发展有独到的见解, 坚持以信贷结构调整促进经济结构协调和生产布局优化, 在支持产业发展方面积累了丰富的经验。

The key to deepening the strategic adjustment of industrial structure lies in the respect for the law governing economic development and a sustainable development of superior quality and efficiency. As a bank long backing the infrastructure and basic and pillar industries, CDB has a unique insight and a wealth of experience in this area and has brought about a harmony in economic structure and the optimization of the distribution of productivity through the adjustment of credit structure.

支持产业发展方式调整

Support the adjustment in the pattern of industrial development

经济持续健康发展, 要求转变经济发展方式, 优化产业结构。2013 年, 我们重点支持企业技术改造、兼并重组, 推动过剩产能化解, 钢铁、船舶等五大过剩行业人民币贷款余额占比继续下降。同时, 加大信贷投放力度, 融资引导传统产业的结构调整和优化升级。

我们协助装备制造、水电等重点行业企业挖掘优势, 推进国际化发展, 帮助它们将业务拓展到欧洲、美洲、非洲等地区, 并在当地的经济与社会发展中发挥积极作用。

A sustained and healthy growth requires the change in the pattern of economic development and the optimization of industrial structure. In 2013, we gave priority support to the technical transformation of enterprises, acquisition and recapitalization and reduction of surplus production capacity. We provided fewer loans to the five industries, including iron and steel and shipbuilding, which had surplus capacity. In contrast, we committed more loans to traditional industries in their restructuring, optimization and upgrading.

We assisted equipment manufacturers, hydropower plants and other key industries in tapping their potentials for internationalizing their operations. We helped them reach out to Europe, the Americas and Africa, enabling them to display a positive role in the local economic and social development.

打造中国造船业升级版

我们支持高技术高附加值船舶、海洋工程装备等项目, 促进船企技术创新、产品升级。2013 年, 支持中船工业和中船重工的贷款余额 257.12 亿元。通过出口信贷、融资租赁等方式, 帮助船企拓展对外发展空间。如支持大连船舶公司的海洋工程装备出口, 为其钻井平台项目承诺贷款 3.1 亿美元。

Upgrading China's ship-building industry

We supported the shipbuilding, marine engineering equipment and other such projects with high technology and high added values to encourage them in technical innovation and product upgrading. In 2013, the outstanding loans to the China State Shipbuilding Corporation and the China Shipbuilding Industry Corporation totaled 25.712 billion yuan. We also helped shipbuilders to reach out to foreign countries through export credits and financial leasing. A case in point is the export of marine engineering equipment by the Dalian Shipbuilding Company. We committed a 310 million US dollar loan to its drilling rig project.



大连船舶建造的新型钻井平台
New Type of Drilling Rig of the Dalian Shipbuilding Industry Co., Ltd.

支持吉利沃尔沃升级换代国际银团贷款项目

2013 年 11 月 22 日, 我们与沃尔沃汽车集团签署沃尔沃 90 系列汽车升级换代项目 8 亿美元银团贷款协议, 贷款余额 3.72 亿美元。这是我们在瑞典牵头组建的首笔国际银团贷款项目, 获得了中行、工行、交行、汇丰银行、三菱东京联合银行、中国信托商业银行(台湾)等一批中外资主力银行的超额认购, 为加快推动我国汽车产业转型升级带动产业结构调整和技术升级提供有力支持。

International consortium loan to Geely Volvo's product upgrading project

In November 22, 2013, we signed with Volvo Auto Group an 800 million dollar consortium loan agreement on Volvo's 90 Series replacement project, with the balance of loans standing at 372 million dollars at the end of the year. This was the first CDB-led international consortium loan and it was oversubscribed by a number of heavyweight players such as the Bank of China, Industrial and Commercial Bank of China, Bank of Communications, Hong Kong and Shanghai Banking Corporation, the Bank of Tokyo-Mitsubishi UFJ and the China Trust Commercial Bank in Taiwan. This was an effective support to China's auto industry in its industrial structure adjustment and technical upgrading.

促进战略性新兴产业发展

Support to strategically emerging industries

我们重点支持信息技术、生物等战略性新兴产业发展，为经济注入新的力量。2013 年，我们与发改委等部门合作，推动在安徽、江苏、广东、湖北、深圳等 4 省 1 市开展战略性新兴产业区域集聚发展试点；携手国内外企业，搭建产业联盟，完善产业链条，推动全球发展。截至 2013 年末，国内战略性新兴产业贷款余额 5,800 亿元。

We gave priority in our support to such strategically emerging industries as information technology and biology in order to give a shot in the arms of the national economy. In 2013, cooperating with the State Development and Reform Commission and other central government departments, we carried out experiments in the regional cluster development of strategically emerging industries in the provinces of Anhui, Jiangsu, Guangdong, Hubei and the city of Shenzhen. We established an industry alliance with Chinese and foreign enterprises to improve the industrial chains and enable them to reach out to other parts of the world. By the end of 2013, the loan balance in this area amounted to 580 billion yuan.



厦门三安光电车间 San'an Optoelectronics in Xiamen



安徽东旭光电车间 Dongxu Optoelectronics in Anhui

汇聚力量培育成长型企业

2013 年，我们完善对战略性新兴产业中成长型企业的挖掘、推荐、认定、培育等全流程服务机制，加强调研推动和现场服务。培育三安光电、东旭光电等 66 家成长型客户，新增授信 664 亿元。

Concentrate efforts on cultivating growth enterprises

In 2013, we put in place a mechanism that offered a full spectrum services to strategically emerging growth enterprises, covering potential tapping, recommendation, acknowledgement and cultivation. We also strengthened investigations and on-site services. We cultivated 66 such enterprises, including the San'an Optoelectronics and Dongxu Phtoelectronics and increased the credit line by 66.4 billion yuan.

助力京东方 8.5 代线项目

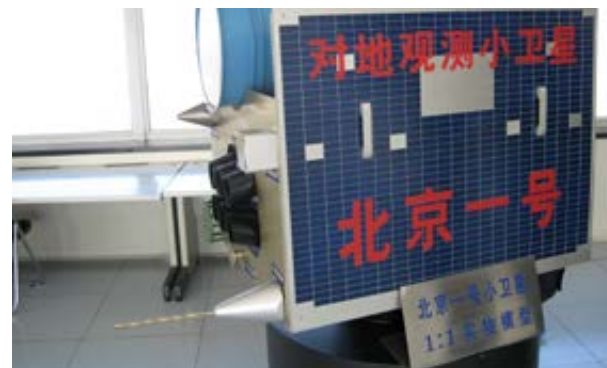
采用氧化物 TFT 技术的显示产品在实现大尺寸、超高清方面，优势更加明显。安徽分行提供 18.5 亿美元，支持京东方第 8.5 代线氧化物 TFT-LCD（薄膜晶体管液晶显示器件）生产线。2013 年 12 月 28 日，国内首条氧化物面板生产线正式投产，带动上下游产业投资 200 多亿元，上缴税收约 30 亿元，新增就业机会 2 万余个，形成一个产值近千亿元的半导体产业集群。

New production line of BOE Technology Group

CDB (Anhui) provided 1.85 billion dollars loan to BOE for putting up its 8.5 generation of IFT-LCD production line. The production line, the first of its kind in China, was put into operation on December 28, 2013. It gave an impetus to new investment in the up- and down-stream industries, which amounted to more than 20 billion yuan. The amount of tax it delivered to the state was about 3 billion yuan. In addition, it created more than 20,000 jobs. It gave rise to a semiconductor industrial cluster, with an annual output value nearing 100 billion yuan.



京东方办公大楼 The office building of BOE Technology Group



遥感小卫星模型图 Model of small satellite for remote sensing

支持遥感小卫星项目

北京二十一世纪科技发展有限公司是科技创新的排头兵之一。2013 年，该公司启动遥感小卫星项目。北京分行为其提供融资方案设计，建议其采取组建银团、发行债券等方式多渠道筹集资金。最终协助该公司发行债券 8,000 万元，提供承诺贷款 29,000 万元。

Small satellite for remote sensing project

CDB (Beijing) devised a financing plan of consortium loans by way of issuing bonds to finance the small satellite for remote sensing launched by the Beijing 21st Century Science and Technology Development Co., Ltd., a leading technological innovator in the country. In the end, the company issued 80 million yuan bonds and CDB (Beijing) committed a loan of 290 million yuan.

文化旅游产业

Cultural and tourism industry

文化产业不仅为人们的生活添加色彩，更是推动经济繁荣发展的生力军。多年来，我们支持非物质文化遗产的保护传承，协助文化企业拓展国际市场，促进国际文化交流。截至 2013 年末，文化产业贷款余额 1,568 亿元，旅游行业累计承诺贷款 1,242.7 亿元。

The cultural industry does not only enrich the people's life but also constitutes a vital force behind the prosperous economy. For years, we have been active in aiding the protection and inheritance of non-material cultural heritage and assisted cultural enterprises in reaching out to the international market for cultural exchanges. By the end of 2013, the total amount of loan balance to the cultural industry reached 156.8 billion yuan. The committed loans for the tourism industry added up to 124.27 billion yuan.

数字电视丰富非洲人民生活

坦桑尼亚达累斯萨拉姆市的四达数字电视营业厅里，姆万布卢库图女士赞不绝口：“四达数字电视很方便，还便宜，你能看到任何想看的节目。”2011 年，由开行和中非发展基金支持成立四达时代中非数字电视传媒有限公司。截至年末，该公司已在非洲 11 个国家开展运营，用户超过 300 万，覆盖非洲 45 个大中城市 4.5 多亿人口。丰富当地人民生活的同时，传递先进的数字电视节目制作、传输等技术和运营服务理念，为当地培养电视文化人才，员工本土化率逾 94%。

Digital TV Project in Africa

At the Startimes Digital TV Service in Dar es Salaam, Tanzania, a customer by the name of Mwambulukutu was full of praises, saying, "The Startimes digital TV is cheap and very easy to operate. You can see any program you want."

The Startimes Sino-African Digital TV and Media Co. Ltd. was founded in 2011, with the support of CDB and the China-Africa Development Fund. By the end of the very year, the company had operated in 11 African countries, with a customer base exceeding 3 million, covering 45 large and medium-sized cities with a combined population of more than 450 million. With local employees making up 94%, the company has been active in passing on the skills of digital TV program production and transmission and the principles for operation and services.

大明宫遗址保护

唐大明宫，被誉为丝绸之路的东方圣殿。陕西分行支持的国内首个大遗址保护项目——大明宫遗址公园，获得文化部优秀文化金融合作创新奖。截至年末，承诺的 60 亿元贷款已发放 55.6 亿元。如今，大明宫已成为西安未来城市发展的生态基础和最重要的人文象征。



大明宫遗址公园鸟瞰图
A bird's eye view of Daming Palace Ruins Park

Protection of Daming Palace ruins

Daming Palace of the Tang Dynasty used to be reputed as a majestic oriental palace on the Silk Road. The Daming Palace Ruins Park was the first major cultural relics protection project with the financing from CDB (Shaanxi). It has won the award for innovation and cooperation between outstanding cultural undertakings and financial institution. By the end of the year, 5.56 billion of the 6 billion committed loans had been disbursed. Now, the Daming Palace has become an ecological base for future development of the city of Xi'an and the most important humanistic symbol.



坦桑尼亚四达数字电视营业厅 Startimes Digital TV Service Center in Tanzania

区域协调 Coordinated regional development

我们积极配合国家推进丝绸之路经济带、长江经济带建设等区域协调发展战略。我们统筹考虑东中西部地区发展特点，先后助推一大批重点区域发展规划上升为国家战略，为推动形成合理的区域发展格局做出了积极贡献。

2013 年，我们编制《国家开发银行支持区域发展政策手册》，针对中国地区和城市特色进行政策倾斜；与四川、吉林等 18 个省市签署合作备忘录，支持中国各区域发展。

We have offered close cooperation to the state in its implementation of the coordinated regional development strategy, such as the Silk Road economic belt and the Yangtze River economic belt. We have, according to the characteristics of the eastern, western and middle regions of the country, assisted a number of key regional development programs that have been elevated to part of the national development strategy, thus contributing our shares to shaping up the rational regional development pattern.

In 2013, we compiled the “Manual on the CDB Policies for Supporting Regional Development”, which biases toward cities with their particular features. CDB signed MOU with Sichuan, Jilin and 16 other provinces and cities on regional development.



拉萨—林芝公路建成效果图
Effect chart of the Lhasa-Nyingchi Highway when completed



武汉东湖示范区光谷广场
the Optical Valley Square of the Donghu Demonstrative Zone



天津滨海新区塘沽区新貌
Tianjin Tanggu District

西部—畅通经济发展道路

2013 年，西藏分行承诺贷款 45 亿元，支持建设 318 线国道拉萨—林芝公路段，至此我们的公路行业贷款对中国各省市实现全覆盖。这条 399 公里的公路，贯穿西藏东南地区，是藏中、藏东的主要通道，为沿线少数民族地区的经济社会发展带来生机。

Smoothing up road networks for economic development

In 2013, CDB (Tibet) committed a 4.5 billion yuan loan to finance the Lhasa-Nyingchi State Highway 318. Up to that time, CDB had provided loans to all provinces, autonomous regions and municipalities for road construction. The 399 km long highway runs through the southwestern part of Tibet. It is the main thoroughfare in the middle and eastern part of the autonomous region. It has helped energize the economic and social development in the areas inhabited by minority people.

中部—产城融合带动城市发展

湖北分行提出“基础设施—产业园区—龙头企业—成长型企业”梯级合作路径，累计向东湖示范区提供融资 286 亿元，助其实现“产城融合”发展，吸引了 50 多家世界 500 强企业入驻。

Middle Region ---Melting of industries into cities to boost urban development

CDB (Hubei) designed a cascade cooperation pattern covering “infrastructure, industrial parks and zones, flagship enterprises and growth enterprises” and provided a total of 28.6 billion yuan loans to the Donghu Demonstrative Zone, helping it realize the integration of city and industries. The zone has attracted more than 50 of the world top 500.

东部—建设滨海新区

天津分行与市政府签订《关于滨海新区基础设施建设贷款的開發性金融合作框架协议》，支持滨海新区基础设施建设，提高城市载体功能。截至年末，累计支持该区基础设施建设项目 10 个，发放贷款 226.84 亿元。

Eastern Region—Building coastal new area

CDB (Tianjin) signed with the Tianjin Municipal Government a “Development Finance Cooperation Framework Agreement on Providing Loans to Infrastructure Projects in the Coastal New Area”. By the end of 2013, The amount of loans added up to 22.684 billion yuan, financing 10 projects.

全球经济 Global economy

作为全球最大的开发性金融机构和中国最大的对外投融资银行，我们将开发性金融经验广泛应用到国际合作中，从规划合作入手，与各国金融机构建立双、多边合作机制，分享专业知识和经验。截至 2013 年末，累计与 81 个国家签订了 243 个合作协议，支持合作国基础设施、中小企业、农业等领域的发展。

As the world's largest development finance institution and China's biggest foreign investment and financing bank, CDB has applied its successful experience in its international cooperation. Starting from planning, it has established bilateral and multilateral cooperation mechanisms with foreign financial institutions to share professional know-how and experience. By the end of 2013, CDB had signed 243 cooperation agreements with 81 countries to support them in constructing infrastructure facilities, and developing medium-sized and small enterprises and agriculture.

我们以规划促合作，在开展国家规划咨询合作、双边经贸规划及跨国规划编制的基础上，2013 年受商务部委托，整体承担并完成对非 45 国及尼泊尔援外规划编制工作，为合作国的经济社会发展建言献策，增进了中国与合作国人民的共同福祉。

We have carried out cooperation in national planning and consultation, bilateral economic and trade planning and trans-national planning. In 2013, entrusted by the Ministry of Commerce, CDB undertook and completed the compilation of foreign aid programs for 45 African countries and Nepal to contribute our advice to economic and social development to the benefit of the people of both China and cooperative countries.



我们以互利共赢为原则，深化与上合组织银联体、中国-东盟自由贸易区、金砖国家等多边金融合作，推进重大周边互联互通基础设施项目，服务开放型经济体系建设。截至 2013 年末，我们的外币贷款余额 2,505 亿美元，国际合作网络遍及五大洲 114 个国家和地区。

In line with the principle of mutual benefit and win-win, CDB has brought into depth the multilateral financial cooperation with SCO, Sino-ASEAN Free Trade Zone and BRIC countries. CDB's foreign currency loan to 114 countries and regions in the five continents had reached 250.5 billion US dollars by the end of 2013.

中葡合作基金促进互利共赢

葡语国家跨越亚欧非三洲，在推进世界经济发展中具有重要作用。2013 年 6 月 26 日，中葡合作发展基金正式成立，总规模 10 亿美元。基金将采取多种投资方式，带动金融和实业资本双向投资，以贸易合作促进全球经济发展。

China-Portuguese-speaking countries Cooperative Development Fund for mutual benefit and win-win

Portuguese-speaking countries spread in Asia, Europe and Africa. They have a great role to play in the world economy. On June 26, 2013, China-Portuguese-speaking countries Cooperative Development Fund was founded, with a founding capital of one billion US dollars. The fund will adopt multiple investment modes to promote two-way investment by financial and industrial capital in order to achieve global economic development through trade cooperation.



中国与葡语国家企业家大会暨中葡合作基金项目对接会现场
Venue of Meeting of Entrepreneurs of China and Portuguese speaking countries and the founding of China-Portuguese-speaking countries Cooperative Development Fund

推进南非家电产业发展

多年来，产业配套不足成为制约非洲家电产业发展的主要因素之一。2013 年 6 月 6 日，中非发展基金与海信集团共同投资的南非家电产业园开业，计划年产 40 万台电视和 40 万台冰箱，带动当地就业 2,500 人。通过促进技术转让，带动配套产业发展，提升了南非家电产业制造水平。

Development of South Africa's home appliances industry

For years, the inadequate supporting industries had constrained the development of the home appliances industry in Africa. On June 6, 2013, the South African Home Appliances Industrial Park financed by the China-Africa Development Fund and the Hisense Group opened, with a planned annual output of 400,000 TV sets and 400,000 refrigerators. The project created 2,500 jobs. It gave a strong impetus to the development of supporting industries through technology transfer, thus raising the manufacturing levels of the country's home appliances industry.

“南非将来不仅会成为全球工业原料的供应者，而且还会成为生产中心，南非家电产业园项目使得这一梦想得以早日实现。
“South Africa will become not only a supplier of the world's industrial raw materials, but also a production center. The South Africa Home Appliances Industrial Park has made this dream come true at an earliest possible date.”

——南非经济发展部长 帕特尔
— Ebrahim Patel, Minister of Economic Development of South Africa



南非海信家电园的生产车间
Workshop of Hisense Home Appliances Park in South Africa

中小微企业

Small, Medium-sized and Micro Enterprises (SMMEs)

中小微企业为经济发展带来了巨大活力。十余年来，我们不断完善中小微企业贷款机制体制，设立中德和非洲等中小企业发展专项贷款，加大资金投放力度，创新服务方式，支持更多的国内外中小微企业发展。

截至 2013 年末，开行国内中小微企业贷款余额 2.08 万亿元，融资支持了制造业、农林牧渔业等近 20 个行业。非洲中小企业发展专项贷款累计开发项目 112 个，发放贷款 10.3 亿美元，带动就业近 5 万个；中德中小企业发展专项贷款累计发放 14.5 亿欧元。

SMMEs have injected immense vigor into the economy. Over the past 10 years, we have persistently brought to perfection the loan mechanisms to these enterprises. We have earmarked loans to such enterprises in China, Germany and Africa. By increasing loans and creating new services, we have supported more and more such enterprises at home and abroad.

By the end of 2013, the amount of outstanding loans to SMMEs amounted to 2.08 trillion yuan, financing nearly 20 industries including manufacturing, agriculture, forestry, livestock breeding and fisheries. The loans earmarked for SMMEs in Africa amounted to 1.03 billion US dollars in 112 projects, which created nearly 50,000 jobs. The cumulative loans earmarked for such enterprises in China and Germany reached 1.45 billion euros.

支持中外中小微企业发展

融资难、融资贵一直是中小微企业发展面临的重要问题。经过多年探索，我们形成多种融资服务体系 and 模式，为小微企业发展提供动力。

Support SMMEs at home and abroad

To solve the major problem of difficulty and costliness in getting financing, we have, through years of studies, devised a multiple financing services and models that provided the motive force for their development:

河南、江西—多样化融资服务体系

在河南，探索出促进青年创业就业的贷款模式，自 2010 年以来已累计向 1,964 个中小企业客户发放贷款 68.2 亿元。同时，发放小额担保贷款 49.5 亿元，支持 7 万多名创业就业个人、300 多家劳动密集型小企业，创造就业岗位 14.7 万个。

在江西，建立“园区政府选择项目入口—开发性金融信用孵化—实现战略客户培育”的融资服务体系。重点支持了鄱阳、奉新等 13 个工业园区，累计发放贷款 13.4 亿元，支持 500 余家企业，解决 1 万余人就业。



园区小企业生产车间（江西）
Workshop of a small enterprise(Jiangxi)



塔吉克斯坦中小企业车间
Workshop of a small Tajikistani factory

Diversified financing service systems in Henan and Jiangxi

In Henan, we have developed a lending model to facilitate young people to pioneer their own businesses. We have, since 2010, provided 1,964 SMMEs with 6.82 billion yuan loans. At the same time, we have also issued small sum guarantee loans to 70,000 new startups and more than 300 labor-intensive small enterprises, creating 147,000 jobs.

In Jiangxi, we set up a financing service system covering a full spectrum of projects selected by governments in industrial parks and zones, development finance credit incubation and cultivation of strategic clients. The cumulative amount of loans to 13 industrial parks and zones in Poyang and Fengxin reached 1.34 billion yuan, supporting more than 500 enterprises and provided jobs for more than 10,000 people.

塔吉克斯坦—风险缓释模式

新疆分行和塔吉克斯坦国家储蓄银行共同研究出“筛选—评审—再核准”风险缓释模式，解决了当地中小企业量大、规模小、风险把控难的问题。截至 2013 年末，发放贷款 970 万美元，惠及当地数以千计的小企业主。

Risk Mitigation Model in Tajikistan

CDB (Xinjiang) and the State Savings Bank of the Republic of Tajikistan has jointly developed a “screening – Evaluating – Reexamination and Approval” risk mitigation model, which helped ease the difficulty of large numbers of SMMEs in managing risks. By the end of 2013, we had issued 9.7 million U.S. dollar loans, benefiting thousands of SMME owners.

幸福 携手共建 美好生活

Happiness

Hand-in-hand in building
a better life



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我们以实现经济社会的稳定发展为前提推进改革，努力让我们的服务延伸到广大需要帮助的基层百姓。面对人类共同的挑战，我们加大对薄弱环节和瓶颈领域的支持力度，以市场化方式支持社会建设，携手政府、企业、金融同业和其他机构，共同创造幸福美好生活。

我们重视与合作伙伴建立长期稳定的关系，大力推进市场建设、信用建设和制度建设，寻求解决民生项目外部性大、收益性低和回收期长等问题的业务模式和方法，成为民生金融创新的有力推动者。通过在农业、保障性住房、教育等民生领域发挥作用，让人们能够学有所教、劳有所得、病有所医、老有所养、住有所居，享受更好的生活。

We have forged ahead with our reform under the precondition of stable economic and social development, striving to extend our services to the grassroots common people in need. Bracing for the common challenges to the humankind, we have strengthened support to the weak links and bottleneck areas and, through the market, support social construction and worked hand-in-hand with the government, enterprises, and counterparts in the same trade and other organizations in creating a happy and better life.

We have paid full attention to establishing a long-term stable relationship with cooperation partners in building the market, creditability and institutions. By seeking the operational models and methods that help resolve the problems of big externalities, low returns and long period of investment recoup for projects concerning the livelihood of the people, we have made great efforts to stimulate financial innovation concerning the people's well-being. We have given full scope to our functions in agriculture, government secured affordable housing and education, thus enabling people to have places to learn, to get paid for labor, to have disease treated, to enjoy support when getting old and to have shelters over their head and to enjoy a better life.

“ 通过与各方的合作，
我们可以做到更多。 ”

We would have done much more with the
cooperation from all quarters. ”



兴农 Energizing agriculture

发展现代农业，既能提高农业综合生产能力，又为农民增加收入。2013 年，我们以推进国家级现代农业示范区建设为突破口，探索支持现代农业的模式与方法；支持中低产田改造等粮食安全工程项目，保障居民食品安全；推动粮食流通体系建设，提高粮食生产及储运能力；推动中外企业开展境外农业综合开发，助力非洲、南美等地粮食增产、农民增收。

全年发放农业贷款 345 亿元，同比增长 60%。其中，发放农业国际合作贷款 45 亿元，支持了包括莫桑比克农业开发、利比里亚棕榈种植、赞比亚棉花进口、泰国橡胶加工等项目在内的 30 个农业国际合作项目，项目分布在非洲、南美、东南亚等海外地区。

In 2013, we made state-class modern agricultural demonstrative zones as the breakthrough points in aiding modern agricultural projects, which cannot only raise the comprehensive production capacity but also increase the income of farmers. We developed models and methods for developing such agriculture. We supported the food security projects by ameliorating low- and middle-yielding land. We participated in the building of grain distribution systems to increase the grain production, storage and shipping capacities. We encouraged Chinese and foreign-funded enterprises to engage in comprehensive agricultural development abroad to provide an impetus to increase grain production and farmers' income there.

We extended 34.5 billion yuan agricultural loans in 2013, up 60% from a year earlier. Of the total, 4.5 billion yuan went to 30 such international cooperation projects as agricultural development in Mozambique, palm tree plantation in Liberia, cotton import in Zambia, and rubber processing in Thailand.

创新融资模式 支持现代农业发展

在河南济源，河南分行采用平台统贷和政府增信的模式构建现代农业示范区中小企业统贷模式，开展农村土地承包经营权、林权、集体建设用地使用权抵押融资，开创生物性资产和浮动资产抵押融资先例，成为济源农村融资的“破冰之举”。2013 年，河南分行为济源市富民农业发展有限公司提供综合授信 4 亿元。

Creating new financing model to support modern agriculture development

In Jiyuan, Henan Province, CDB (Henan) adopted the model of unified lending through a platform backed by government creditability to support SMMEs in its modern agriculture demonstrative zone and offered lending with the right to contracting the collective land, forest ownership and the rights to collective use of land as collateral, thus pioneering the first such case, an “ice-breaking move” in Jiyuan’s rural financing. In 2013, CDB (Henan) extended a credit line amounting to 400 million yuan for the Jiyuan City Fumin Agricultural Development Co. Ltd.

全年发放农业贷款 345 亿元，同比增长 60%
We extended 34.5 billion yuan agricultural loans in 2013

345 亿元

30 个农业国际合作项目
30 such international cooperation projects

30 ↑



河南济源西红柿种植基地 Tomato Growing Base of Jiyuan County, Henan Province

支持万宝莫桑比克农业园建设

莫桑比克加扎省赛赛市气候温暖湿润，富含腐殖质的黑土层厚达 2 米。但却因种植品种单一、技术简单，农业主粮自给率仅 50%。2013 年，中非发展基金与中国万宝粮油合作，共同出资 1.97 亿美元，支持当地建设 30 万亩粮食种植基地和集加工、仓储为一体的农业园，提高当地农业种植水平和能力，建立该国粮食加工和储备体系。



莫桑比克粮食生产基地
Mozambique's grain production base

Agricultural Park of Wanbao Grains and Oils in Mozambique

In 2013, the China-Africa Development Fund and the Wanbao Grains and Oils joined hands in providing a 197 million US dollar fund for building an agricultural park with a 20,000-hectare grain growing base and a processing center and a storage in Xai-Xai of Gaza Province, Mozambique, which, although noted for its warm and wet climate and fertile soil, and yet, constrained by its single crop variety and simple planting technique, could hardly meet half of the local food needs.

“中莫农业合作的首例和奇迹。It is the first agricultural cooperation between China and Mozambique, a miracle.”

——莫桑比克总统
——Armando Emilio Guebuz
Mozambique President



香港分行 1.96 亿美元支持汇源果汁完成产业链整合
Integrated industrial chain of Huiyuan Juice with the 196 million US dollar financing from CDB (Hong Kong)

安居

Low-cost housing project

居者有其屋，是千百年来的社会理想。2013 年中央农村工作会议提出，到 2020 年完成约 1 亿人居住的城镇棚户区 and 城中村改造。我们从辽宁支持棚户区改造起步，不断创新融资模式，加大支持力度，以主力银行的担当，圆亿万棚户区居民的“安居梦”。

2013 年，我们与住建部等部门和各级地方政府密切合作，制定住房保障政策和资金筹措方案，加大对棚户区改造的支持力度，推进内蒙古包头北梁、吉林等地区棚户区改造项目的实施。截至 2013 年末，累计发放保障性安居工程贷款 6,235 亿元，支持了 1,609 个项目，总建筑面积 6.46 亿平方米，惠及 835 万户、约 2,574 万人。当年新增贷款 1,628 亿元，同业占比 60% 以上。

It is an age-long dream of the Chinese people to own a home. The 2013 central rural work conference set the target of completing the transformation of shantytowns and city villages for about 100 million people by 2020. CDB (Liaoning) quickly responded to the call. By creating new financing models to strengthen lending, it undertook the tasks as a main player, determined to make the dream of millions of people come true.

In 2013, in close cooperation with the Ministry of Housing and Construction and governments at all levels, it mapped out policies and a plan for raising funds to finance shantytown transformation. It hastened the implementation of such projects in Baotou of Inner Mongolia and Jilin province. By the end of 2013, the amount of loans in this area added up to 623.5 billion yuan, financing 1,609 projects, with a total floor space of 646 million square meters, benefiting 25.74 million people in 8.35 million families. The additional loans provided in the year amounted to 162.8 billion yuan, about 60% of the total in the banking industry.

心系亿人安居梦

虽已是春天，但东北这几天依然春寒料峭。葫芦岛张大爷家里却感觉不到一丝寒意。“据说未来几天有可能降温，不过住在这新家里，我不用担心这个了。”2013 年，国有工矿棚改工程在开行支持下完工，张大爷也从低矮破旧的棚户区搬进了温暖敞亮的楼房。在中国，每天都有许多像张大爷这样的棚户区居民在开发性金融的助力下实现自己的安居“中国梦”。

Always keep at heart the housing dream of millions of people

Though it was springtime, the weather was still chilly in Northeast China. Yet, there was not the slightest coldness in the home of Grandpa Zhang in the city of Huludao, Liaoning Province. “I heard that temperature will drop in the next few days, but I do not worry at all in this new home,” said Zhang. Zhang’s home is part of the shantytown transformation project completed in 2013 with the financing from CDB. Zhang moved into this bright and spacious apartment. In China, there are many people like Zhang realizing their dreams of moving into new homes every day.

“国家开发银行对保障性安居工程建设的贷款占全部金融机构此类贷款的 60%，今后要继续发挥骨干作用。CDB’s lending to government secured affordable housing projects accounts for 60% of similar loans provided by all financial institutions. It should continue displaying its backbone role in the future.”

——中华人民共和国国务院总理 李克强
——Li Keqiang, Premier of the State Council,
People’s Republic of China



内蒙一支持工矿棚户区改造
---- 改造前
Beiliang Shantytown

内蒙一支持工矿棚户区改造
---- 改造后
New apartment buildings on the old site of the shantytown

关键词
Key Word

承诺贷款：171.2 亿元
loan commitment of 17.12 billion yuan



内蒙一支持包头北梁棚户区改造

包头市北梁棚户区占地约 13 平方公里，涉及 12.4 万居民，是内蒙古面积最大的城市棚户区。内蒙古分行累计承诺贷款 171.2 亿元，2013 年发放 26.2 亿元，从根本上改善当地居民的住房、就业、医疗、教育环境。

Beiliang shantytown rebuilding project in Baotou City, Inner Mongolia Autonomous Region

Beiliang is the largest shantytown sprawling for 13 square kilometers inhabited by 124,000 people in Baotou City. CDB (Inner Mongolia) committed loans of 17.12 billion yuan for the project. It issued 2.62 billion in 2013. The completion of the project has fundamentally improved the living, employment, medical service and education environment.



陕西一支持工矿棚户区改造
Shantytown transformation project in a mining area of Shaanxi Province

关键词
Key Word

贷款：25.93 亿元
2.593 billion yuan in loans



陕西一支持工矿棚户区改造

国有工矿因历史遗留问题形成“百里矿区、百里棚户区”的现象。陕西分行通过引进社保基金、发放专项贷款等手段支持工矿棚户区建设。截至 2013 年末，累计发放贷款 25.93 亿元，建设面积 632 万平方米，改善了铜川、蒲白等 25 万矿区职工及家属的住房状况。

Shantytown transformation project in a mining area of Shaanxi Province

CDB (Shaanxi) actively supported the transformation of a vast expanse of shantytowns left over from the state-owned mining areas. It came out with a package of social security scheme plus earmarked loans for the special purpose. By the end of 2013, the amount of loans added up to 2.593 billion yuan. The construction area covered 6.32 million square meters, greatly improving the living conditions of 250,000 miners in Tongchuan and Pubai.



西藏昌都地区公租房项目建设现场
Construction site of public rental housing project in Qamdo, Tibet

关键词
Key Word

资金：1 亿元
Capital: 100 million yuan



西藏一支持昌都地区公租房住房建设

西藏自治区昌都沿山间的狭长平原而建，地少人多，住房租金一直偏高。西藏分行发放贷款 1 亿元支持昌都地区公租房建设，以解决当地中低收入家庭住房难问题。

Public housing construction in Qamdo, Tibet

CDB (Tibet) issued 100 million yuan loan in support of building public housing in the Qamdo area, where the housing rental used to be extremely high. The project eased the difficulty of low- and middle-income families in renting houses.

乐业 Employment

就业是民生之本。我们支持的产业和项目，为众多人创造了就业机会，2013 年，我们支持中小企业、个体工商户和农户 195 万户，创造就业岗位超过 508 万个。还为创业者提供多种模式的综合性金融服务，帮助他们完成创业梦想。

Employment is fundamental to people's livelihood. The industries and projects we have supported have created jobs for an increasing number of people. In 2013, we provided loans to 1.95 million SMMEs, self-employed and farmers, creating job opportunities in excess of 5.08 million. We also created multiple comprehensive financial services to people who started their own businesses.



得到创业就业机会的青海撒拉族青年
Working young man of Salar nationality



吉林分行支持的东北袜业园纺织工人工作场景
Women at work in a sock mill in Northeast China, a project financed by CDB (Jilin)

关键词 Key Word

贷款：15.24 亿元
loans: 1.524 billion yuan



吉林分行“万民创业小额贷款”社会效益显著

吉林分行自 2007 年创新推出“万民创业小额贷款”以来，累计发放创业贷款 15.24 亿元，支持创业 7,884 户，直接和间接带动就业 12.2 万余人。特别是在辽源直接推动打造了中国最大的棉袜生产基地——吉林辽源“袜业园”。作为第一批进入园区内的企业，“鹿人”袜业在创业贷款介入之初仅是一个拥有十几名工人、几十台设备、年收入不足 400 万元的小厂，通过吉林分行持续的贷款支持和融智服务，今天已发展成拥有 1500 台设备、6500 万双产能、2 亿元销售收入、670 名员工的大型知名民营企业。

Jilin Branch's small start-up loans benefit 10,000 rural residents

Our bank's Jilin Branch initiated a small start-up loan program for 10,000 rural households in 2007. Since then, it has extended 1.524 billion yuan in aggregate loans, benefiting 7,884 individual business and creating 122,000 direct and indirect jobs. Thanks to Jilin Branch's support, a "sock park", China's largest cotton sock production base, was developed in Liaoyuan of Jilin Province. The Luren Socks, one of the first enterprise who entered the park, used to have only a dozen workers, tens of sets of equipment and a yearly income of less than four million yuan. Because of the capital and technical support of the Jilin Branch, it has evolved into a large well-known private enterprise, posting an annual sales revenue of 200 million yuan. It currently has 1,500 sets of equipment, 670 employees and an annual production capacity of 65 million pairs of socks.



得到创业就业机会的青海撒拉族妇女
Working young women of Salar nationality

关键词 Key Word

贷款：26,700 万元
loans: 267 million yuan



青海分行支持撒拉族青年和妇女创业就业

在青海，我们与共青团组织合作，向有一技之长、有创业梦想的撒拉族青年发放青年创业小额贷款，帮助他们完成梦想，实现价值。青海分行向青海伊佳民族有限公司累计发放贷款 26,700 万元，带动 2,000 余名撒拉族妇女就业，人均收入增加了 8,000 元。

Employment of Salar youth and women in Qinghai

In cooperation with the Qinghai provincial Youth League organizations, we offered small sum start-up loans to help local youths of Salar nationality who dreamed to start their own businesses, helping them make their dreams come true and realize their own values. The amount of loans to the Qinghai Ewa Folk Products Company added up to 267 million yuan, enabling more than 2,000 women to get jobs. Their average annual income increased by 8,000 yuan.

助学 Student loans

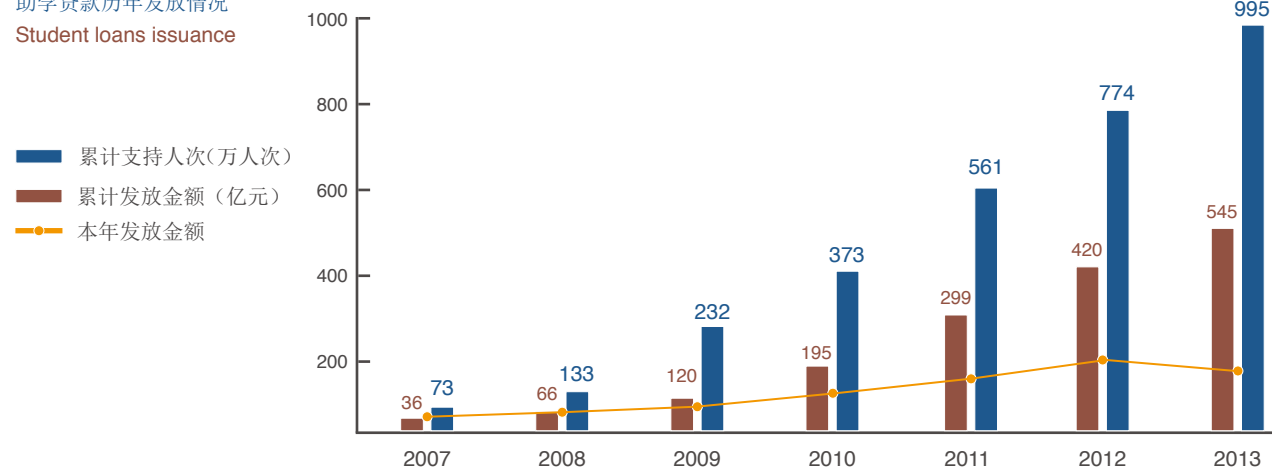
受教育权是人的基本权利，帮助贫困学生接受高等教育是社会公平的重要体现。我们已连续 9 年开展大学生助学贷款业务，通过与财政部、教育部等部门和高校的合作，制定助学贷款实施方案，扩大受益学生群体，有效缓释还贷风险。截至 2013 年末，累计发放助学贷款 544.7 亿元，覆盖中国 25 个省（市）、1,928 个县（区）和 2,689 所院校，支持困难学生 994.9 万人次。

针对大学生就业难问题，我们延伸服务外沿，通过联合有关部门和企业举办毕业生招聘会、提供创业贷款等方式帮助大学生就业创业。2013 年，在吉林、青海等六省举办“国家开发银行助学贷款毕业生专场招聘会”，900 家参会企业提供就业岗位 2 万个。

The access to education is a fundamental right of citizens. Helping students from poor families pursue studies is a major manifestation of social equity. For nine consecutive years, CDB has engaged in student loan business. It helped the Ministry of Finance, the Ministry of Education and institutions of higher learning formulate plans for executing student loan programs, striving to help more and more students and effectively mitigated repayment risks. By the end of 2013, the cumulative amount of student loans issued by CDB reached 54.47 billion yuan, benefiting 9.949 million students from poor families in 2,689 institutions of higher learning in 1,928 counties (districts) of 25 provinces and municipalities.

We have also extended services to help college graduates find jobs. It cooperated with departments concerned and enterprises in organizing job fairs and providing business startup loans. In 2013, CDB held job fairs in six provinces, including Jilin and Qinghai. Nine hundred enterprises offered 20,000 jobs at the fairs.

助学贷款历年发放情况
Student loans issuance



助学贷款圆学子大学梦

2007 年 8 月，国家生源地信用助学贷款试点工作在甘肃省会宁县率先启动，6 年来，开行积极探索研究长效发展机制，不仅支持了贫困生实现大学梦，而且在促进诚信教育、建设诚信社会方面发挥了重要作用。

甘肃分行提出诚意、满意、爱心、耐心、责任心的服务理念。截至 2013 年末，在甘肃累计发放贷款 41.9 亿元，惠及家庭困难学生达 36 万人，贷款余额 33 亿元，成为甘肃涉及群众最多、力度最大的惠民政策之一，被群众形象地称为民心工程、德政工程和圆梦工程。

河南省每年考上大学的学生约 60 万人，无力承担学费的学生近 10 万人。河南分行于 2013 年启动生源地助学贷款，覆盖全省 118 所高校、152 个县区。截至年末，累计发放助学贷款 48.3 亿元，帮助 100 万人次寒门学子圆大学梦。

CDB loans make students' college dream come true

The state launched a national pilot student loan project in students source area of Huining county, Gansu Province, in August 2007. Over the past six years, CDB has been actively exploring and studying a long-lasting mechanism, which cannot only help students from poor families to realize their dream of going on to universities but also display an important role in promoting education in honesty and integrity and in building a society of honesty and integrity.

CDB(Gansu) put forward the service idea of "sincerity, satisfaction, love, patience and sense of responsibility". By the end of 2013, CDB had provided a total of 4.19 billion yuan to Gansu, benefiting 360,000 students from poor families and the loan is still 3.3 billion yuan outstanding. It has become one of the policies that involved the largest number of people and the biggest amount of money ever, hence the honored description by the local people as a "Heart-Winning Project", a "Benevolent Project" and a "Dream-Realization Project".

600,000 students from Henan Province are admitted to colleges every year. Among them nearly 100,000 students from poor families cannot afford tuition. CDB (Henan) started a student loan program in 2013, covering 118 universities, 152 counties and districts. By the end of the year, it had extended a total of 4.83 billion yuan loan to one million students.

“我拿到助学贷款啦，这下可以到学校报到了！
Now that I've got the loan and can register for placement at school!”

——Zhao Bijian, a CDB student loan recipient in Henan

扶贫 Poverty relief

全世界每天有 12 亿人的生活支出不足 1.25 美元，我国有 1.28 亿人口尚未脱贫。2013 年，我们积极探索金融支持扶贫开发的创新思路、合作机制和推进模式，配合国务院扶贫办等部门及地方政府制定扶贫政策，探索武陵山等连片特困地区扶贫开发的新思路与新模式，将捐赠和信贷支持相结合。

About 1.2 billion people in the world live on less than 1.25 dollars per day. In China, 128 million people still live in poverty. In 2013, we explored into new ways, new cooperation mechanisms and execution models in poverty relief by development finance. In line with the policies of the Poverty Relief Office of the State Council and local governments, we came out with a new idea and new model of donation plus loans poverty-relief scheme in the Wuling Mountainous area, where people still lived in dire poverty.

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About 1.2 billion people in the world live on less than 1.25 dollars per day

1.25 美元

我国有 1.28 亿人口尚未脱贫
In China, 128 million people still live in poverty

1.28 亿人

截至 2013 年末，我们向 592 个国家级贫困县和 400 余个省级贫困县累计发放贷款 1.55 万亿元，贷款余额 8,474 亿元，有力支持了这些地区的公共服务、基础设施、特色产业发展，解决贫困群众的交通、医疗等生活难题，助其脱贫致富。

By the end of 2013, we had issued 1.55 trillion yuan loans to 592 state-level poor counties and more than 400 provincial-level poor counties, with 847.4 billion still outstanding. The loans gave a strong impetus to these areas in providing public services, constructing infrastructure, developing specialty industries and easing the people's difficulty in travel and medical service and helped them end poverty and embark onto the path to wealth.

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1.55 万亿元

8,474 亿元

合作方 Our partners	我们的举措 Our efforts	影响与实效 Influence and effect
国务院扶贫办 Poverty Relief Office of the State Council	举办开发性金融扶贫经验交流会 Organized meetings to share experience in aiding the poor by way of development finance	推广成功经验做法，覆盖 22 个省 Recommended successful experience in 22 provinces
国家民委 State Nationalities Commission	制定《关于支持武陵山片区区域发展与扶贫攻坚试点的意见》及实施方案，签订省、部、行等六方合作协议 Drafted "Proposal on Carrying out Pilot Project in Regional Development and Poverty Relief in the Wuling Mountainous Area" and a program of action. Signed six-party cooperation agreement at the provincial, ministerial and bank levels	探索连片特困地区扶贫开发新机制与新模式 Explore into new mechanisms and modes for large-scaled poverty relief by development in places living in dire poverty
中国扶贫基金会 China Foundation for Poverty Alleviation	向国家级、省级贫困县的农户发放小额扶贫贷款 Extended small sum poverty-alleviation loans to rural households in state- and provincial-level poor counties	发放小额扶贫贷款 7.1 亿元，覆盖 14 个省 63 个国家级、省级贫困县 Extended 710 million yuan loans to 63 state- and provincial-level poor counties in 14 provinces
各地政府 Local governments	与贵州、四川等省政府签订扶贫攻坚合作备忘录 Signed MOU on cooperation with Guizhou and Sichuan provincial governments	从基础设施、特色产业、教育、医疗等方面全面支持扶贫开发工作 Supported poverty-relief scheme by developing infrastructure, specialty industries, education and medical service
小额贷款公司、保险公司等机构 Small lending companies and insurance agencies	与宁夏惠民小贷公司等合作开展扶贫小额贷款；与中国平安保险公司在贵州支持特色农业 Provided small sum loans in cooperation with small sum lending firms in the Ningxia Hui Autonomous Region. Supported specialty industries in Guizhou in cooperation with Ping An Insurance	引导金融力量共同参与扶贫开发 Encouraged all financing agencies to participate in relieving poverty by development

因地制宜支持武陵山连片特困地区扶贫开发

武陵山连片特困地区区域范围包括湖南、湖北、贵州、重庆四省市 11 个地（市、州）71 个县（市、区），是跨省交界面积大、少数民族聚集多、贫困人口分布广的连片特困地区。

Poverty Relief Development Project in areas living in dire poverty in the Wuling Mountainous region

The areas for poverty relief by development in the Wulingshan mountainous region included Hunan, Hubei, Guizhou and Chongqing, involving 11 prefectures (cities) and 71 counties, where minority people live in compact community and the poor population was widespread.



正安县茶园 Tea plantation in Zheng'an County

关键词 Key Word

贷款：9,574 万元
95.74 million yuan in loans
间接创造就业机会 1 万多个
Indirectly created more than 10,000 jobs



贵州—支持正安县茶叶规模化种植

贵州省正安县是国家级贫困县，茶叶种植历史悠久，但由于产业化程度较低，茶农收入增长缓慢。贵州分行坚持规划先行，编制《发展顾问咨询报告》提供融智支持，与当地政府及扶贫办合作，将财政扶贫和信贷资金结合，向该县 1,700 户茶农发放贷款近 9,574 万元，间接创造就业机会 1 万多个。

Tea plantation in Zheng'an County of Guizhou

Zheng'an is a state-level poor county in Guizhou. It has a long history of growing tea. But due to low industrialization, the income of local farmers was slow in increase. CDB (Guizhou) compiled a "Development Consultation Report" to provide expert support. In cooperation with the local government, CDB combined fiscal poverty relief with credit fund and provided nearly 95.74 million yuan loans to tea farmers, creating more than 10,000 jobs indirectly.



贵州印江土家族苗族自治县特色产业茶业、食用菌丰收
Specialty Tea plantation and edible fungi harvesting in Yinjiang Tujia and Miao Autonomous County of Guizhou

关键词 Key Word

发放小额农户集合贷
6,000 万元
Extended aggregated loans of 60 million
养殖户人均年收入增长 5,000 多元
Annual income increased by more than 5,000 yuan



湖北—创新金融产品支持恩施扶贫开发

湖北分行以“基础设施+产业扶贫+金融支撑”为切入点，支持恩施土家族苗族自治州饮水安全、沼气等民生项目，推进高山蔬菜种植加工、文化旅游等产业发展。2013 年，向 153 户生猪养殖户发放小额农户集合贷 6,000 万元，间接创造就业机会 500 多个，养殖户人均年收入增长 5,000 多元。

Hubei: CDB created new financial products to support poverty-relief development in Enshi, Hubei

CDB (Hubei) made "Infrastructure, industry and finance" as the cut-in point to carry out poverty relief development. It supported the drinking water safety and methane gas and other projects associated with people's livelihood and promoted alpine vegetable planting and processing and developed cultural tourism in the Enshi, Tujia and Miao Autonomous County. In 2013, it provided 60 million yuan loans to 153 pig breeding households, creating, indirectly, more than 500 jobs. The per capita annual income of pig breeders increased by more than 5,000 yuan.

公益 Public welfare

我们积极投身社会公益事业，开展公益捐赠，组织志愿者服务活动，热心回馈社会。2013 年，公益捐赠总额 4,180 万元，其中 1,120 万元用于救灾，支援雅安等地区实施救灾和重建；开展“垄上行—国家开发银行青年农村金融服务行动”、“七彩课堂”等志愿服务活动 23 个，传播金融知识，关爱需要帮助的群体。

高效及时支援灾区

我们作为唯一的金融机构，与国家减灾委员会建立了灾情共享机制，为抗击自然灾害、应对突发事件提供快捷、高效的金融支持。2013 年发放应急贷款 80 亿元，有力支持了灾区救灾和生产生活恢复。

2013 年 4 月 20 日，四川省雅安市芦山县发生 7.0 级强烈地震，造成 19 个市州、152 万人受灾。四川分行第一时间启动响应机制，地震当天发放首笔应急贷款 2 亿元，并与省政府签署 500 亿元合作备忘录，与雅安签署 100 亿元专项协议，全力支持救灾。地震发生一年以来，分行累计向地震灾区投放贷款 80 亿元，通过应急贷款、项目贷款、规划服务、捐款捐物等方式为抗震救灾和灾后重建工作提供了有力支持。

We have actively participated in the public welfare cause, organized donation to welfare undertakings and provided voluntary services in return for the support given to us by the general public. In 2013, we donated 41.80 million yuan to public welfare projects, including 11.20 million yuan to disaster relief and reconstruction of Ya'an. We launched 23 volunteers' service activities including the "Colorful Classroom" campaign during which we organized CDB young employees to provide financial services in the rural areas, disseminate financial knowledge and take care of the people in need.

Efficient and timely disaster relief

We are the only financial institution to share disaster information with the State Commission for Disaster Reduction and provide efficient and timely financial support during natural disasters and breaking events. In 2013, CDB provided 8 billion yuan emergency loans, helping disaster areas restore production and daily life.

On April 20, 2013, a 7.0 magnitude quake hit Lushan County of Ya'an City in Sichuan Province, causing disaster to 1.52 million people in 19 cities and prefectures. CDB (Sichuan) set its quick response mechanism in motion and on the very day, extended an emergency loan of 200 million yuan. It signed a 50 billion yuan cooperation MOU with the provincial government and a 10 billion yuan exclusive agreement with the city of Ya'an. Over the past year after the quake, CDB (Sichuan) provided a total of 8 billion yuan. In addition, it provided an effective support to disaster relief and post-disaster reconstruction by providing emergency loans, earmarked loans, program service and donations.

主题公益活动送关爱

彩烛工程—西部教育人才开发项目

与中国西部人才开发基金会、北京师范大学合作连续两年开展“彩烛工程”项目。2013 年，邀请 270 名重庆、四川等贫困地区小学校长赴京参加为期 10 天的综合素质培训。

新长城助学—教育资助项目

与中国扶贫基金会合作连续 11 年开展“新长城助学”项目，2013 年捐赠资金 100 万元，资助广西、新疆、西藏的 5 所大学的学生；在重庆、四川等定点扶贫县，各选择 1 所中学设立高中自强班，资助 250 名高中贫困学子。

Public good activities

"Colorful Candle Program", a project for education personnel development in western China

The project, the brainchild of CDB, the China Western Personnel Development Fund and the Beijing Normal University, lasted for two years. In 2013, the project organized 270 primary school headmasters from the poor areas of Chongqing and Sichuan to receive a ten-day training in Beijing.

"New Great Wall" education grant project

Together with the China Foundation for Poverty Alleviation, CDB has for 11 years in a row carried out the "New Great Wall" education grant scheme. In 2013, CDB donated one million yuan as grants to students of five universities in Guangxi, Xinjiang and Tibet. It also funded 250 high-school students in the poor counties of Chongqing and Sichuan.



“彩烛工程”培训现场
Training classroom of the Colorful Candle Project

励志奖学金—教育资助项目

2010 年，首次向中国金融教育发展基金会捐赠 100 万元，设立“国家开发银行励志奖学金”，三年间奖励内蒙古、四川等七省区九所大学的 300 名学生。2013 年 4 月，再次捐赠 100 万元，奖励范围扩展为十二省区十三所高校。

Inspirational Scholarship -- another education grants project

In 2010, CDB donated its first one million yuan to the China Financial Education Development Fund for setting up the "CDB Inspirational Scholarship". In a short period of three years, the scholarship was granted to 300 students in nine universities of Inner Mongolia, Sichuan and five other provinces. In April 2013, CDB donated another one million yuan, extending its scholarship to 13 institutions of higher learning in 12 provinces and autonomous regions.

启明行动—白内障康复项目

与中国残疾人福利基金会合作开展“启明行动”白内障康复项目，2013 年捐赠资金 200 万元，为重庆、四川等地 2,000 名患者免费治疗

Sight Restoration Action -- cataract recovery project

In cooperation with the China Foundation for Disabled Persons, CDB has carried out a "Sight Restoration Action", a project to help cataract patients restore sights. CDB donated 2 million yuan in 2013, which were used to give free surgery to 2,000 patients in Chongqing, Sichuan and other places.

情暖阿里—员工志愿活动

2013 年 8 月，宁波分行“青春开行”爱心公益基金的代表与西藏分行员工一起，从拉萨出发，驱车上千里，赶往阿里雄巴乡小学举办“爱心开行、情暖阿里”服装捐赠仪式，赠送 320 余套羽绒服、冲锋衣及 140 套棉帽、围巾和手套等价值 20 余万的保暖衣物，为藏区老师及孩子们送去一份温暖。

Bring warmth to Ngari -- CDB employee volunteers

In August 2013, representatives of CDB (Ningbo), together with employees of CDB (Tibet) set off from Lhasa and drove hundreds of miles to a primary school in Xiongba Township of Ngari, bringing with them 320 pieces of down clothes, water-proof jackets and 140 cotton hats, scarves and gloves, worth more than 200,000 yuan for the teachers and pupils of the school.



穿上新衣的孩子们
Children in new clothes

七彩课堂—关爱农民工子女志愿服务

Volunteer Service for children of migrant workers



苏州分行青年志愿者为宝南学校的农民工子女介绍苏州评弹
CDB Suzhou young volunteers telling children of migrant workers at Baonan School about Suzhou Pingtan Opera



山东分行青年志愿者在济南市柳埠镇大会村小学开展消防演习
CDB Shandong young volunteers teaching pupils of Dahui Primary School in the city of Jinan how to fight fire during a firefighting exercise

美丽 共建绿色 低碳家园

Beautiful Home

Joint operation for a green and low-carbon home



阅读完整的
美丽共建绿色低碳家园
请扫描

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information

地球是人类共同的家园，良好的自然生态环境是经济社会可持续发展的基础。开发性金融致力于推动生态文明建设与经济发展、社会进步的有机结合，实施绿色信贷，在支持产业转型升级、新型城镇化建设等过程中坚持将环境保护作为重点，推进资源合理利用与生态保护，应对气候变化，融资绿色未来，建设美丽中国。

我们发挥开发性金融在环境保护方面的积极作用，支持能源结构优化，推进环境污染防治，助力绿色环保产业发展，携手各方共建天蓝、地绿、水净的美丽家园。

The Earth is the common home of mankind. A good natural ecology and environment provide the foundation for a sustainable economic and social development. Development finance is dedicated to the organic integration of the building of ecological civilization with economic development and social progress. CDB has focused on environmental protection in the course of extending green loans, supporting industrial transition and upgrading and getting involved in the new type of urbanization. It has contributed its share to promoting the rational utilization of resources and ecology protection, and in coping with climate change by investing in the green future and the building of a beautiful China.

By displaying the positive role of development financing in environment protection, CDB has in cooperation with all quarters made great efforts to finance projects of optimizing energy structure, controlling pollution and developing environment-friendly industries so as to make the sky blue, land green and water clean.

“为了与自然环境和諧发展，我们从未止步。”

For the harmony between man and nature, we have never stopped. ”



大气治理 Air pollution prevention and control

近年来，中国许多地区遭遇了持续雾霾天气，引发了全社会对大气质量的高度关注。2013 年，我们制定《国家开发银行支持大气污染防治工作方案》，支持工业企业和城镇大气污染防治项目；推进清洁能源在工业生产和居民生活中的广泛应用；与环保部合作，拓宽大气治理项目的融资渠道；支持新能

源汽车产业和城市轨道交通发展，降低公众出行的尾气排放。

截至 2013 年末，我们支持的项目总计约减排 CO₂1.7 亿吨、SO₂309 万吨、NO_x99 万吨，帮助改善空气质量。

Many areas in China have sustained foggy and hazy weathers, arousing great concern for the air quality. In 2013, we mapped out a “CDB Program of Action for Supporting the Efforts to Prevent and Control Air Pollution”, spelling out the steps in supporting industrial enterprises and cities and towns in their air pollution prevent and control projects, and in the use of clean energy in industrial production and daily life. Cooperating with the Ministry of Environmental

Protection, CDB has expanded financing channels for pollution control to finance the development of automobiles using new energy and urban rail transit system development so as to reduce exhaust emissions.

By the end of 2013, the projects financed by CDB had reduced 170 million tons of CO₂, 3.09 million tons of SO₂ and 990,000 tons of NO_x, going a long way to improving the air quality.

支持“煤改气”

天然气清洁高效，可有效替代煤炭供热，并降低污染。

Coal-to-gas Project

Clean, efficient and pollution-free natural gas is a perfect alternative for coal in heating.



陈塘庄热电厂全景
A bird's-eye view of the Chentangzhuang Thermal Power Plant

关键词 Key Word

贷款：24.79 亿元
Aggregate loan of 2.479 billion yuan



天津—支持陈塘庄热电厂煤改气搬迁工程

天津市陈塘庄热电厂煤改气搬迁工程建成后，相当于年节约燃煤 420 万吨，水 2,000 万吨，减排 SO₂3,500 吨、NO_x4,688 吨、粉尘 1,100 吨。截至年末，天津分行为该项目累计发放贷款 24.79 亿元。

Coal-to-gas project at Chentangzhuang Thermal Power Plant in Tianjin

After completion, the project may achieve the result equivalent to an annual saving of 4.2 million tons of coal and 20 million tons of water, reducing 3,500 tons of SO₂, 4,688 tons of NO_x, and 1,100 tons of soot and dust. By the end of the year, CDB (Tianjin) granted a 2.479 billion yuan loan to the project.

关键词 Key Word

贷款：20.8 亿元
Loan issued: 2.08 billion yuan



新疆—支持乌鲁木齐成为全国首个气化城市

乌鲁木齐市对 72 座燃煤锅炉进行“煤改气”改造，拆除 5,000 余台燃煤小锅炉。新疆分行创新信用结构，10 天完成项目贷款审批。截至年末，累计发放贷款 20.8 亿元。乌鲁木齐市成为全国首个气化城市，PM_{2.5} 浓度同比下降 48%，全年空气质量优良天数达 304 天。

Making Urumqi in Xinjiang the first city that uses natural gas in all production and daily life

The project involved the conversion of 72 coal-fired boilers and removal of more than 5,000 small coal-fired boilers. CDB (Xinjiang) designed a credit structure that allowed loan examination and approval to finish in only ten days. By the end of 2013, it extended 2.08 billion yuan loans. Urumqi has become China's first city that has realized the use of natural gas citywide, with the PM_{2.5} density dropping by 48% and the number of days with air quality rated as good reaching 304.

支持首都大气环境改善

我们融资支持恢复首都北京的空气质量。

Air and environment improvement in Beijing
We have provided financing to Beijing in its efforts to clean its air.

关键词
Key Word

北京分行发放中长期贷款 2 亿元
CDB (Beijing) issued 200 million yuan



北京

2013 年，北京分行发放中长期贷款 2 亿元，支持密云县 25,000 亩平原地区造林工程。

Beijing

In 2013, our bank's Beijing Branch issued a long-term loan of 200 million yuan to an afforestation program covering a land area of 25,000 mu in Miyun County.

关键词
Key Word

贷款：13,500 万元
Loan: 135 million yuan
实现沙地绿化 150 万亩
More than 100,000 hectares have been covered with green.



内蒙古

内蒙古分行发放贷款 13,500 万元，用于治理京津冀地区风沙来源库布齐沙漠，实现沙地绿化 150 万亩。

The Inner Mongolia

CDB (Inner Mongolia) offered a 135 million yuan loan for controlling the Kubuqi Desert, a sandstorm source of Beijing, Tianjin and Hebei. More than 100,000 hectares have been covered with green.



密云造林工程 Miyun Afforestation project



库布齐沙漠绿化 Kubuqi Desert Greening Project

可持续能源 Sustainable energy

我们响应联合国“人人享有可持续能源”倡议，支持可持续能源发展。中国被认为是世界最大的可持续能源供应者，是世界风电及光伏产业第一大国。我们独立承担了中国 1/3 风电装机容量和 60% 并网光伏容量的融资支持。

截至 2013 年末，开行支持国内水电、风电、光伏发电等清洁能源替代项目 1,248 个，贷款余额 3,079 亿元；向境外可再生能源发电项目发放贷款 80.9 亿美元，有效支持周边国家、美洲、欧洲等主要国家水电、风电、光伏等可再生能源的建设。

Responding to the United Nation's initiative of "Sustainable Energy for All", we have rendered great support to the development of sustainable energy. China is regarded as the world's biggest sustainable energy supplier and the world's No. 1 for its wind and PV industry. CDB alone has financed 1/3 of the wind power installed capacity and 60% of the on-grid PV power capacity.

By the end of 2013, CDB financed 1,248 hydropower, wind power and PV power projects, with 307.9 billion yuan loans. It also released 8.09 billion US dollar loans to renewable energy power projects in neighboring countries and some countries in the Americas and Europe.

2013 年支持可持续能源重点举措 Major Measures for Supporting Sustainable Energy in 2013

水电 Hydropower

承诺贷款 267 亿元，总装机容量 490 万千瓦，相当于年节约标煤约 470 万吨，减排 CO₂1,232 万吨、SO₂7.5 万吨、NO_x3.7 万吨、烟尘 7,500 吨

Committed 26.7 billion yuan loans to finance projects with a total installed capacity of 4.9 million kw, equivalent to an annual saving of about 4.7 million tons of standard coal and an emission reduction of CO₂ by 12.32 million tons, SO₂, by 75,000 tons, NO_x by 37,000 tons, and soot and dust, by 7,500 tons

风电 Wind power

发布《海上风电项目开发评审指导意见》，支持中国海上风电产业国际竞争力提升

Published "A Guide to Evaluation of Offshore Wind Power Projects" in support of the efforts to lift the international competition power

光伏 PV power

支持技术研发、改造和引进，兼并重组，分布式光伏系统应用等领域；强化行业风险防控，压缩对太阳能电池板等产能过剩行业的新增信贷

Financed R&D, technical transformation and technology import, enterprise acquisition and recapitalization and the distributive PV power system
Intensified industry risk prevention and control and reduced the amount of increased loans to sub-sectors with overcapacity in solar cell panel production



支持雅砻江流域锦屏水电站建设

雅砻江流域锦屏水电站是国家“西电东送”关键工程，建成后平均每年可为全国 5 亿居民提供 408 亿度清洁用电。四川分行作为银团贷款牵头行，开通贷款审批“快速通道”，并在贷款期限和利率上予以优惠。截至年末，发放贷款 164 亿元。

Jinping hydropower project on the Yalong River

Jinping Hydropower Station is a key project in China's West-East power transmission program. After completion, it can provide 40.8 billion kWh of electricity a year for 500 million people to consume. CDB (Sichuan) provided a consortium loan and opened an express loan examination and approval channel and offered preferences in loan maturity term and interest rate. By the end of the year, the consortium loan put in place amounted to 16.4 billion yuan.



雅砻江流域锦屏水电站
Jinping Hydropower Station on the Yalong River

助力风力、光伏发电项目

截至 2013 年末，宁夏分行累计向贺兰山、红寺堡、太阳山等风电、光伏发电项目发放贷款 251.93 亿元，可实现年上网电量 46.7 亿千瓦时，相当于年节约标准煤 140.1 万吨，减排 CO₂ 420 万吨；

甘肃分行融资支持国内首个光伏发电示范工程项目并网。累计投放贷款 25 亿元，贷款余额 24 亿元，支持光伏发电项目 31 个，总装机容量 56 万千瓦，每年可节约标准煤 302400 吨，减少烟尘 6043 吨、二氧化碳 786240 吨、二氧化硫 2570 吨；

黑龙江分行支持风电项目 19 个，可实现年发电量 20 多亿千瓦时，相当于年节约标准煤 60 万吨，减排 CO₂ 7 万吨、SO₂ 6,000 吨、烟尘 6,000 吨；

江苏分行累计发放贷款 52.6 亿元，支持 180 兆瓦江苏如东潮间带实验风电场项目，相当于每年节约标准煤约 16 万吨，减排 CO₂ 约 36 万吨。

相当于每年节约标准煤约 16 万吨，减排 CO₂ 约 36 万吨
Equivalent to saving about 160,000 tons of standard coal and cutting CO₂ emissions by about 360,000 tons

360,000 吨

Wind and PV power project

By the end of 2013, CDB (Ningxia) had extended 25.193 billion yuan loans to the wind and PV power projects in Helanshan, Hongsipu and Taiyangshan. It provided a combined on-grid electricity of 4.67 billion kWh a year, saving 1.401 million tons of coal annually and cutting carbon dioxide emissions by 4.2 million tons.

Our bank's Gansu Branch financed China's first demonstration project for grid-connected photovoltaic power generation. Some 2.5 billion yuan has been lent to 31 photovoltaic power plants which have an aggregated installed capacity of 560,000 kilowatts. The loan balance was 2.4 billion yuan. Last year, the amount of energy saved reaches 302,400 tonnes of coal equivalent while dust emissions shrink by 6,043 tonnes a year. The annual discharge of carbon dioxide and sulfur dioxide can be cut by 786,240 tonnes and 2,570 tonnes respectively.

CDB (Heilongjiang) financed 19 wind power projects, which can generate more than 2 billion kwh of electricity a year, equivalent to a saving of 600,000 tons of standard coal and the reduction of CO₂ by 70,000 tons, SO₂ by 6,000 tons and soot and dust, by 6,000 tons.

CDB (Jiangsu) granted 5.26 billion yuan loans to the 180-MW inter-tide experimental wind field project in Rudong, Jiangsu Province, equivalent to saving about 160,000 tons of standard coal and cutting CO₂ emissions by about 360,000 tons.



甘肃大唐玉门昌马风电场
Datang Wind Farm in Changma, Yunnan, Gansu Province



宁夏太阳山光伏并网电站一期 10MW 项目发电设备
10MW first phase project of Taiyangshan on-grid PV power plant in Ningxia

循环经济 Circulating economy

循环经济具有低污染、低排放、高效率的特点，是我们支持的重点领域。我们携手发改委等部门，探索循环经济的规模化发展途径；联合相关企业和研究机构，推动资源综合利用、循环经济园区、再制造产业化等循环经济重点领域再制造产业化等循环经济重点领域的发展。2013 年，我们提供了 196 亿元资金支持循环经济发展。

Our priority support area is the circulating economy, which is characterized by low pollution, low emission and high efficiency. We have worked hand in hand with the State Development and Reform Commission in exploring into the way for scale development and associated with enterprises and research institutions to promote the comprehensive utilization of resources, build circulating economic parks and industrialize the re-manufacturing sector. In 2013, CDB provided 19.6 billion yuan loans to sustain the development of the circulating economy.

打造再生资源产业“汨罗模式”

使用再生资源可大量节约能源、水和生产辅料，减少环境污染。2004 年以来，湖南分行累计向湖南汨罗再生资源企业发放贷款 22.27 亿元，200 家受助企业实现了设备更新换代。汨罗市也成为中南地区最大废旧物资聚集地和加工地。

“Miluo Model” for developing renewable resources industry

The use of renewable resources can save a lot of energy, water and auxiliary materials and reduce pollution to the environment. Since 2004, CDB (Hunan) has provided 2.227 billion yuan loans to the Hunan Miluo renewable resource enterprises. The 200 recipients realized the replacement of their equipment. Miluo has become the biggest center for collecting and processing waste materials in the central China area.



湖南汨罗市再生资源市场
Renewable resources market in Miluo, Hunan

支持生物质发电

生物质发电可显著减少 CO₂ 和 SO₂ 排放，推进资源循环利用。2013 年，山西分行发放贷款 3.6 亿元，支持应县和寿阳生物质发电项目。前者年发电量 19,200 万度，可提供 70 万平米的供热热源。后者预计年发电量 19,500 万千瓦时，年节约标准煤 11 万吨，减排 SO₂ 3,000 吨。

Bio-power project

Bio-power can significantly reduce CO₂ and SO₂ emissions and promote the cyclic utilization of resources. In 2013, CDB Shanxi granted 360 million yuan loans to the bio-power projects in Yingxian and Shouyang. Yingxian project has an annual power generating capacity of 192 million kwh, capable of supplying heat to 700,000 square meters. The Shouyang project is expected to have an annual generating capacity of 195 million kwh, equivalent to saving 110,000 tons of standard coal and cutting 3,000 tons of SO₂.

年节约标准煤 11 万吨，减排 SO₂ 3,000 吨
Equivalent to saving 110,000 tons of standard coal and cutting 3,000 tons of SO₂

3,000 吨



应县生物质发电项目
Bio-power plant in Yingxian County



寿阳生物质发电项目
Bio-power plant in Shouyang County

流域综合治理

Comprehensive river valley harnessing

水是生命之源。我们大力推进太湖、滇池等重点流域综合治理，还公众以清澈的河流和新鲜的水源。2013 年，发放流域综合治理贷款 373.9 亿元，同比增长 14.4%；贷款余额 1,580.2 亿元，同比增长 9.2%。

Water is the source of life. We have firmly committed to the comprehensive harnessing of Lake Taihu, Lake Dianchi and other major river valleys, making the waters clean and fresh. In 2013, CDB provided loans amounting to 37.39 billion yuan for such projects, 14.4% more than in the previous year. The total outstanding loans came to 158.02 billion yuan, 9.2% more than in the previous year.

“ 千岛湖是我国极为难得的优质水资源，加强千岛湖及新安江上游流域水资源保护意义重大，在这个问题上要避免重蹈先污染后治理的覆辙。浙江、安徽两省要着眼大局，从源头控制污染，走互利共赢之路。

Qiandao Lake is one of the few hard-to-get quality water sources in China. It is of great significance to strengthen the protection of the water in Lake Qiandao and the upper reaches of the Xin'an River. We must avoid repeating the mistakes of polluting it first and controlling it later. The two provinces of Zhejiang and Anhui must have the whole situation in mind and control pollution from the sources and follow the mutual benefit and win-win road. ”

——中华人民共和国主席 习近平
——Xi Jinping, President of the People's Republic of China

支持流域综合治理

我们致力于流域综合治理，为广袤大地增添绿水青山。

Comprehensive harnessing of river valleys

We have dedicated ourselves to projects of comprehensive harnessing of river valleys.



治理后的新安江流域（横江和率水交汇处）
The Xin'an River catchment area (confluence of Hengjiang and Lushui) after harnessing



青草沙水源地示意图 Chart of Qingcaosha Water Source

关键词

Key Word

累计发放贷款 19.2 亿元
The cumulative amount of CDB loans to the project reached 1.92 billion yuan.



安徽—新安江流域综合治理项目

新安江发源于安徽黄山，为千岛湖供应了近 70% 的水源。项目完成后将关停、转移近百家污染严重企业，解决 10.3 万移民的生产生活和 20 万人口的安全饮水问题。截至年末，累计发放贷款 19.2 亿元。

Xin'anjiang drainage area Comprehensive harnessing project, Anhui Province

Sourcing in the Huangshan in Anhui Province, Xin'an River supplies nearly 70% of the water in Lake Qiandao area. The project involved the closure and removal of nearly 100 heavily polluting enterprises and resolved the production and living for 103,000 relocated people and safe drinking water for 200,000 people. By the end of 2013, the cumulative amount of CDB loans to the project reached 1.92 billion yuan.

关键词

Key Word

累计发放贷款 23.9 亿元
The amount of loans provided by CDB had added up to 2.39 billion yuan.



上海—青草沙水源地原水工程项目

项目获得中国水利工程最高奖—中国水利工程优质（大禹）奖。完成后，供水能力可达每天 719 万立方米，供水规模将占上海原水供应的 50% 以上，1,000 余万人受益。截至年末，累计发放贷款 23.9 亿元。

Water source project at Qingcaosha, Shanghai

The project has won China's top award for hydraulic engineering, the Dayu Prize for Best Quality. After completion, it can supply 7.19 million cubic meters of water a day, or more than half of the water supply to Shanghai, benefiting more than 10 million people. The amount of loans provided by CDB had added up to 2.39 billion yuan by the end of 2013.

煤炭清洁高效利用 Clean and efficient utilization of coal

我们关注煤炭生产和利用方式变革，推动煤炭使用
由燃料向原料与燃料并举转变；融资促进煤矿企业
兼并重组和资源整合，加速煤炭产业转型升级；支
持煤层气（煤矿瓦斯）抽采利用，弥补中东部地区
天然气资源不足，为构建我国稳定、经济、环保的
现代能源产业体系贡献金融力量。

We have closely watched the changing coal production
and utilization patterns and strive to advance toward the
direction of transition from pure fuel use to the use as
fuel and raw material. We have financed the acquisition
and recapitalization of coal enterprises to integrate their
resources to accelerate the transition and upgrading of
the coal industry. We have supported the coal seam gas
extraction and utilization projects to make up for the
shortages in natural gas supply in the middle and eastern
regions. We have contributed our share to the building of
a stable, economical and environment-friendly modern
energy industrial system.

2013 年支持煤炭清洁高效利用重点举措

Major moves for supporting the clean and efficient utilization of coal in 2013

<p>煤炭生产和利用方式变革 Changes in the pattern of coal production and utilization</p>	<p>煤炭深加工示范项目贷款余额 314 亿元，推动每年将 1 亿吨煤炭 转化为 988 万吨油品、110 亿立方米天然气、226 万吨烯烃和 60 万吨乙二醇 Lent 31.4 billion yuan to an experimental coal deep-processing project that can convert 100 million tons of coal into 9.88 million tons of oil products, 11 billion cubic meters of natural gas, 2.26 million tons of olefin and 600,000 tons of ethylene glycol</p>
<p>煤矿企业兼并重组和资源整合 Acquisitions & recapitalization and resources integration of coal enterprises</p>	<p>开创矿业权出让等新模式，累计承诺贷款 1,440 亿元，整合产能逾 2 亿吨 / 年，整合资源量逾 100 亿吨 Committed 144 billion yuan loans by way of royalty transfer and other new models to integrate production capacity amounting to 200 million tons. The resources integrated exceeded 10 billion tons</p>
<p>煤层气（煤矿瓦斯）抽采利用 Coal-seam gas extraction and utilization</p>	<p>贯彻国务院《关于进一步加快煤层气（煤矿瓦斯）抽采利用的意见》 要求，向煤层气产业累计承诺贷款 66.2 亿元 创新“组合众多安全改造工程为整装项目、以煤炭生产安全费作 为项目资本金”模式，实现差别化信贷管理 Committed 6.62 billion yuan loans to coal-seam gas extraction industry according to the requirements of the State Council on accelerating coal- seam gas extraction and utilization Created a “project package” by combining the numerous safety transformation projects and made production safety fees the project capital, thus realizing differentiated loan management</p>

支持潞安矿业集团煤间接液化示范项目

我们承诺贷款 23 亿元，支持潞安矿业集团煤间
接液化示范项目。项目可实现年产油品 16 万吨。

Indirect coal liquefaction demonstrative project launched by the Lu'an Mining Group

We committed a 2.3 billion yuan loan to the indirect coal
liquefaction project of the Lu'an Mining Group, which
is designed to produce 160,000 tons of oil products
annually.

“把臭煤（高硫煤）变成了香煤，把废料变成了原料，把废品变成了产品，把宝藏变成了宝物，展示了循环经
济发展的巨大魅力。”

Turning stink coal (high sulfur coal) into good-scented coal (Non-sulfur coal), turning waste into raw material,
turning rejects into finished products, and turning hidden trove into treasure – all these have demonstrated
the immense charm of the circulating economy. ”

——中华人民共和国国务院总理 李克强
——Li Keqiang, Premier of the State Council of the
People's Republic of China



潞安矿业集团煤间接液化示范项目
Indirect coal liquefaction demonstrative project of the Lu'an Mining Group

专题：支持新型城镇化建设 Special topics: new type of urbanization

新型城镇化建设是今后相当长时期我国经济改革发展的重要推动力。新型城镇化发展，需要解决好“三个一亿人”问题，涉及户籍、土地、资金、体制机制等多个领域改革，尤其需要建立多元化可持续的资金保障机制。

2013 年，我们从各地经济社会发展水平、区位禀赋、资源环境承载能力等实际出发，支持“基础设施、生态环境、文化遗产、健康保障”承载力建设，在城市燃气市场化运营、循环经济、文物及历史风貌保护、综合医院建设等领域取得了突破和进展，着力提升城镇的公共服务、文化等内涵，使城镇成为具有较高品质的宜居之所。选择安徽、辽宁、苏州作试点，为新型城镇化探索多元化、可持续的资金来源渠道。

截至 2013 年末，我们累计发放城镇化贷款约 7 万亿元，占人民币贷款累计发放的 62%，当年发放城镇化贷款 9,968 亿元，占当年人民币贷款发放的 65%。

The new type of urbanization will remain a major force propelling forward China's reform and development in a considerable long time to come. This requires efforts to solve the following problems: urban residency problem of around 100 million rural migrants, the rebuilding of urban shantytowns where some 100 million people live, and the movement into cities of another 100 million rural residents in the middle and western regions. This involved the reform of household registration system, land, funds and institutions, and especially a diversified and sustainable mechanism that can ensure funds for these projects.

In 2013, we made breakthrough progress in the operation of urban fuel gas market, circulation economy, cultural relics and historical sites protection and the building of general hospitals by helping various places in their efforts to enhance the bearing capacities with regard to infrastructure, ecology and environment, cultural heritage and health insurance according to their actual levels of economic and social development, geographic endowments and resources. We made great efforts to upgrade urban public services and cultural establishment so as to make cities and towns highly livable. We selected Anhui, Liaoning and Suzhou as the cities for experiments in seeking multiple and sustainable fund sources.

By the end of 2013, we had extended 7 trillion yuan loans to urbanization projects, accounting for 62% of the total RMB loans in the year. The amount of loans issued in the very year amounted to 996.8 billion yuan, 65% of the RMB loans in the year.

累计发放城镇化贷款约 7 万亿元
Extended seven trillion yuan in loans to finance urbanization

7 万亿元

人民币贷款累计发放的 62%
Accounting for 62 percent of our bank's total RMB loans

62%

当年发放城镇化贷款 9,968 亿元
The urbanization loans issued in 2013 hit 996.8 billion yuan

9,968 亿元

国家开发银行支持城镇化建设“三个专项”工作 CDB's three special projects for urbanization

发放专项贷款
Earmarked loans

集中和引导社会资金解决农民工市民化、保障房和中西部地区建设中的资金缺口问题，强化专项贷款的风险管理，提高资金使用效率

Amassed social idle funds to make up for the fund shortages in resolving the problem of urbanizing migrant workers, housing problem and the construction projects in the middle and western parts of the country; intensified risk management of ear-marked loan and raised the fund utilization rate

发行专项债券
Earmarked bond Issue

通过发行市政债券等方式，解决城镇化重大项目建设的资本金不足问题，确保城镇化建设资金供给可持续

Issued municipal bonds to make up for capital shortage in major urbanization projects to ensure sustainability of fund supply to urbanization projects

设立专项基金
Special purpose funds

发挥协同作用，可由开行发起设立并进行管理，也可根据需要由国家设立并纳入政府性基金预算管理

To display the synergy effect, the funds may be initiated and put in the hands of CDB. It may also be set up by the central government and put under the governmental funds budget management



C 基础设施
Infrastructure

支持“亚洲第一、世界第二”超长隧道
——秦岭终南山公路隧道贯通通车
CDB funded “No 1 in Asia, No.2 in the world”
Super long tunnel of Zhongnanshan highway at
Qinling Mopuntain Range

C 生态
Ecology

支持湖北黄冈“以水兴城”遗爱湖生态修复工程
Yiaihu ecology restoration project in Huanggang,
Hubei Province

C 文化
Culture

山西“又见平遥”剧场外观
Outer view of Shanxi Pingyao Theater

C 养老
Support for the Aged

支持安徽天长市金太阳老年公寓建设
CDB funded Golden Sun Apartment for the aged
in Tianchang, Anhui Province

可持续发展能力建设

Sustainable Development Capacity Building

我们深知应对可持续发展挑战并取得商业成功，需要具备独特的能力。2013 年，我们强调稳健运营，注重提升跨周期经营能力，积极改革创新，发挥人才、资金和技术专长，强化客户服务、员工成长、资金筹集、风险防控和绿色运营等工作，增强可持续发展能力，实现商业价值创造与可持续发展的统一。

We are fully aware that it requires unique abilities to achieve commercial success in coping with the sustainability challenges. In 2013 we stressed prudent operation, with the eyes set on raising the cyclic management capabilities. By displaying the strong points in personnel, fund and technology, we actively carried out reform and innovation, refined customer service, employee growth and fundraising, guarded against and controlled risks and devoted to green operation so as to enhance the capacity of sustainable development, realize the creation of commercial values in the course of achieving sustainability.

客户服务
Customer service

员工成长
Employee growth

资金筹集
Fund-raising

风险管控
Risk management

运营管理
Operation and management

客户服务 Customer service

我们发挥综合金融服务优势，为全球客户提供多元化、综合化的产品和服务。加快投融资模式创新，构建市场型、混合型、政府型等不同类别的多元投资主体和运行主体，完善客户服务体系，努力实现客户与银行价值共同增长的经营目标。2013 年，客户满意度为 96%。

We have given full scope to our advantage in the comprehensive financial service and provided a diversified and comprehensive products and services to global clients. We have accelerated renovating investment and financing modes, and created market-oriented, fixed and governmental and other types of investors and operational players and improved the customer service system, striving to materialize the operational objectives of creating value growth for both customer and the bank. Customer satisfaction reached 96% in 2013.

2013 年，客户满意度为 96%
Customer satisfaction reached
96% in 2013

96%

完善客户服务体系

Bring customer service system to perfection

我们完善服务体系，为提升客户服务能力奠定稳固的基础。截至 2013 年末，开行在境内开设 37 家一级分行、4 家子公司和 15 家村镇银行，在境外开设香港分行及开罗、莫斯科、里约 3 家代表处，并完善网上银行、呼叫中心等渠道，将服务延伸到客户身边。

发布《国家开发银行关于客户经理业务工作的指导意见》和《国家开发银行客户经理业务工作手册》，以客户经理作为与客户沟通的窗口，提升服务品质；落实中国铁路总公司、国家电网等 120 家重点客户综合金融服务方案，完成 50 家战略客户的规划咨询。

创新服务产品和模式。提出“融智、融资、融商”客户服务综合模式，为客户提供上下游产业链服务，共享资源、共御风险；推进资产证券化，发行 80 亿元铁路专项信贷资产支持证券；推出委托投资业务模式，实施中俄原油贸易增供项目；创新票据、保理等产品组合模式，开展国内信用证、银团保理等创新产品试点。

We have tried to perfect the service system so as to lay a solid foundation for enhancing customer service capability. By the end of 2013, CDB had opened 37 tier-one branches, four subsidiaries, 15 village banks, three representative offices in Cairo, Moscow and Rio-de-Janeiro. It had also improved on-line banking service and call centers to make our services more easily accessible.

We published the “CDB Guidelines on the Work of Customer Managers” and the “CDB Handbook for Customer Managers”, making the work of customer management a window for communications with customers and raising our service quality. We put into execution the integrated financial service program for 120 VIP clients including the China Railway Corporation and the State Grid and completed planning consultation for 50 strategic clients.

We have renovated our service products and models. This included “the services that integrate financing with expert service and sharing of business resources” to serve up- and down-stream industrial chains and share resources and risks. We have pushed the securitization of assets, issuing 8 billion yuan bonds earmarked for railway projects; it also included entrusted investment business initiatives in executing the Sino-Russian project for increasing supply in the crude oil trade. Another new product is a model that integrates bills exchange with factoring. We have carried out experiments in such innovative products as domestic letter of credit and consortiums factoring.



加强客户关系管理

天津分行秉持“以客户为中心”的理念，不断强化客户关系的维护和管理。

Customer relations management

Upholding the customer-centric philosophy, CDB (Tianjin) has constantly intensified servicing and management of customer relations.

举措 Measures	成效 Result
推动银政合作 Bank-government cooperation	明确对“美丽天津”建设、示范小城镇建设、节能环保等领域提供支持 Getting clear about support to “Beautiful Tianjin” project, small city and town demonstrative project and energy-conservation and environment-friendly projects
推动重点客户合作 Cooperation with VIP clients	建立“潜力客户、中端客户、高端客户”动态管理梯次，维护客户关系 Established a dynamic three-tiered customer management system for “potential customers, middle-end customers and high-end customers” and actively serviced customer relations
建立综合营销统筹调度机制 Establishment of integrated marketing and unified dispatching mechanism	发挥综合金融服务优势，针对重大客户和战略成长型企业，统筹协调，系统推进，提升服务实效 Displayed the advantages in comprehensive financial services and unified and coordinated steps in systematic advance and raised the efficiency of services to VIP clients and growth enterprises

中国开发性金融促进会

2013 年 4 月，我们发起成立中国开发性金融促进会，促进开发性金融社会化发展，搭建交流合作平台，加强开发性领域企业与各级政府、金融机构、科研院所的联系，共同推进开发性金融事业发展。

China Association for the Promotion of Development Finance

In April 2013, we initiated and set up the China Association for the Promotion of Development Finance as a platform for cooperation and exchange in the development finance and for development finance institutions to strengthen contacts with governments at all levels, other financial agencies, and research institutions in facilitating the progress of development finance.

提供综合金融服务

Comprehensive financial services

综合金融服务创新是开发性金融的活力所在。2013 年，我们秉持“一个开行、一个客户、一套服务”的理念，在现有投资、贷款、债券、租赁、证券基础上，创新并推广“债贷结合”“投贷结合”“租贷结合”等模式，涉及 3,824 亿元融资。

Creating comprehensive financial service provides the vitality for development finance. By upholding the principle of offering well-tailored services to each particular client, we have created such service portfolios as “investment plus loans” and “leasing plus loans” in 2013 on the basis of the existing investment, loans, bonds, leasing and securities. The models entailed a financing of 382.4 billion yuan.

综合金融服务模式 Comprehensive financial services

服务模式 Service model	举措与成效 Measures and results
债贷结合 Bonds plus loans	配合国家发改委，创新推出“债贷结合”企业债券，成功发行首批两支湖南岳阳、安徽铜陵“债贷统筹”债券，协助地方政府有效防控债务风险，支持两地棚改项目建设 Together with the State Development and Reform Commission, we issued bond-plus-loan corporate bonds. The first two issues were Hunan Yueyang and Anhui Tongling "bond-plus-loan" bonds to assist the local governments in effectively guarding against and controlling risks in their shantytown transformation projects
投贷结合 Investment plus loans	与国开金融，重点支持新型城镇化建设、基金、产业投资及海外投资等领域，投贷协同项目投资达 527 亿元 In cooperation with CDB Capital, we invested 52.7 billion yuan in the urbanization projects, funds, industries and overseas investment
租赁结合 Leasing plus loans	与国银租赁，实现租赁协同到位资金 369 亿元，重点支持城市基础设施、轨道交通、保障房等领域建设 We put in place 36.9 billion yuan in leasing-plus-loan portfolio in support of urban infrastructure projects, rail transit systems and affordable housing construction

发行首期 80 亿元铁路专项信贷资产支持证券

我们于 2013 年 11 月 18 日在银行间债券市场成功发行 2013 年第一期开元铁路专项信贷资产支持证券，金额 80 亿元。这是国内首次发行单一行业、单一借款人的证券化产品，也是 2013 年 8 月国务院决定进一步扩大信贷资产证券化试点后发行的第一单产品，盘活了存量铁路信贷资产，拓宽了铁路信贷资产的市场出口，为中国铁路投融资体制改革探索了新路径。

First 8-billion-yuan credit assets-backed railway bonds

On November 18, 2013, we issued the first 8-billion-yuan credit asset-backed railway bonds on the interbank bond market. That was the first single-industry and single-borrower securities-backed bond and also the first product after the State Council decided to further expand credit assets securitization in August 2013.



信贷资产证券化是落实金融支持经济结构调整和转型升级决策部署的具体措施，也是发展多层次资本市场的改革举措。开行一直是我国金融市场最活跃的创新力量之一，也是我国证券化领域的先行者。

Asset-backed securitization is a concrete step in implementing the government's decisions on supporting economic restructuring and industrial transition and upgrading through financial services. It is also a reform measure for developing a multi-level capital market. CDB is a very dynamic innovator in China's financial market and a leader in securitization. ”

——金融业专家

— — Financial expert

“债贷结合”支持岳阳市保障房建设

湖南岳阳市天灯咀地区住宅多为棚户和危房，基础设施不完善，垃圾、污水乱排放，是典型的脏乱差棚户区。为缓解低收入群体住房困难，我们利用“债贷结合”方式，由湖南分行提供专项贷款 8 亿元，国开证券承销 18 亿元债券，形成了全国首例利用贷款和债券资金相互配合，共同支持保障房建设的范例，共支持岳阳市建设保障房 9,256 套，惠及人口 2 万人。

Support government secured affordable housing projects in Yueyang, Hunan, by way of bond plus loan

We adopted the method of "bond-plus-loan" to support the shantytown and dangerous houses transformation projects undertaken by the city of Yueyang, which was noted for its poor infrastructure, poor and dangerous houses. CDB (Hunan) provided an 800 million yuan earmarked loan and CDB Securities underwrote 1.8 billion yuan corporate bonds to raise funds for the project, which involved the building of 9,256 apartments for 20,000 people. This set an example in undertaking affordable housing construction and bonds.



改造前 Before transformation



改造后 After Transformation



员工成长 Employee growth

我们拥有一支具备国际化视野和战略思维、能够适应改革发展要求的高素质员工队伍，员工的专业背景多元化，涉及国计民生众多行业。通过公平、公开招聘，持续、系统的专业培训和实践锻炼，我们将员工培养成为一流的行业专家，成为开发性金融最可靠的实践者。

We have a contingent of high quality employees, who have the international vision and strategic insight, capable of adapting to the changing environments of reform and development. They have a diversified professional background, covering a multiple industries concerning the livelihood of the people. Through fair and open recruitment and sustained systematic training and practice, we have made them the top-notch experts and reliable practitioners in development finance.

2013 年，全年接收高校毕业生 608 人
In 2013, We accepted 608 graduates

608人

2013 年，全年招聘 71 名实习生
In 2013, we hired 71 interns

71名

员工招聘 Recruitment

公开招聘是我们获取专业人才、打造高水平员工队伍的重要途径。2013 年，我们完善高校毕业生招聘机制，实现招聘平台、筛选标准、招考笔试的“三统一”，确保了人才招聘的公开、公平、公正，全年接收高校毕业生 608 人。

创设以海外一流院校毕业生为核心的“管理人才培养计划”，开发和储备后备管理精英，首期招录 15 名海外毕业生。继续赴哈佛、麻省理工、斯坦福、加州伯克利四校开展海外实习生招聘，为优秀学子提供锻炼成长平台，全年招聘 71 名实习生。

Open recruitment is a major way of acquiring professionals and train high-level personnel. In 2013, we optimized our university graduates recruitment procedures by unifying the recruitment platform, screening standards and written tests so as to achieve openness, fairness and justice. We accepted 608 graduates from institutions of higher learning that year.

We launched a managerial personnel-training plan targeting at graduates of prestigious overseas universities as part of the program of developing and training reserve management personnel. We enrolled the first batch of 15 overseas university graduates. Then we went on to recruit interns from the four universities of Harvard, Massachusetts Institute of Technology, Stanford University and the University of California at Berkeley. In 2013, we hired 71 interns.

员工培养 Training

我们始终坚持“大教育、大培训”的员工培养理念，坚持国际化和专业化标准，既着眼于提升员工的技能和能力，也重视员工思想修养等层面的素质提升，形成了“思想素质教育、业务技能培训、管理能力提升”三位一体的教育培训模式。

2013 年，推动员工分类分级培训，提高培训的针对性和有效性。加强网络学习平台建设，制作网络学习和培训课件，完成网络培训及考试 22,196 人天。赴巴克莱实习交流机会向分行和基层员工倾斜，交流学员中分行员工占 46.43%。

We have always held onto the “all-round education and training” principles and the international and professional standards in the training of employees, with an eye on both their skills and capabilities and the ethical values cultivation. This has given rise to a three-in-one training model, featuring ethical qualities education, skills and management abilities training.

In 2013, we carried out classified training at different levels to make the training program well-tailored and effective. We encouraged on-line learning and compiled on-line courses. In the year, 22,196 people went through on-line training and testing. We biased toward the branch and grassroots employees in the exchange program with Barclays PLC. About 46.43% of branch employee had the opportunity to become exchange trainees.

员工分类分级培训 Classified employee training at different levels

中高层管理人员 Senior and middle level managers	业务骨干 Backbones	青年员工 Young employees
战略思维 Strategic thinking	领导能力 Leadership	基础知识、基本技能 Basic knowledge and skills
围绕城镇化、风险管理等领域举办马里兰信用风险与信贷管理培训等境外高端培训 9 期，培训 263 人 High-end overseas trainings in credit risks and credit management at Maryland for people working in the area of urbanization and risk management. We conducted nine classes with 263 people attending	覆盖规划、评审、风险、资金、国际合作、人力资源等主要业务领域，举办培训 38 期，培训 3,284 人 Training program covered such key business areas as planning, evaluation and review, risk management, capital, international cooperation and human resources. We organized 38 training sessions, with 3,284 trainees	开展村镇银行岗位实践、新员工入职、基础知识技能等培训，600 人参与 Training 600 people from village banks in job skills, orientation for new recruits and in the training of basic knowledge and skills



赴马里兰信用风险与信贷管理培训团拜访美国花旗集团
Maryland Credit Risk and Credit Management training team visiting Citigroup
in the United States

青年员工村镇银行岗位实践

On-the-job training in village banks for young employees



走访貂养殖户
Visiting mink breeders



走访汽车配件加工小企业
Visiting small auto parts processing factory

“三同”实践锻炼活动促进青年员工全面发展

为加强对青年员工的培养，宁夏分行开展了青年员工在贫困艰苦地区与当地群众“同吃、同住、同劳动”为主题的实践锻炼活动。青年员工通过调研，根据当地养牛基础好的条件，将原“三同”提升到了帮扶助贫为主题的“同吃、同商、同建”新“三同”，提出了“农户+担保”的“造血扶贫”模式，为当地 111 名农户发放 131 万元养牛专项贷款，形成了以肉牛养殖为主的产业致富之路。

All-round development training for young employees

To bring about an all-round development of young employees, CDB (Ningxia) organized young employees to visit poor areas and live, eat and work together with local people. Through investigation and study, the young people created a "farm household plus guarantee" new aiding-the-poor program, which provided 1.31 million yuan loans earmarked for cattle breeding to 111 farm households, enabling them to embark on the road to wealth.



青年员工在田野中学习
Young employees learning in field

员工关爱

Care for employees

我们坚持以人为本，为员工创造和谐的工作环境，让员工切实感受到开行的关爱与重视。2013 年，坚持开展员工帮扶和“送温暖”活动，慰问西藏、青海等艰苦地区员工和驻海外员工。为员工提供心理咨询服务，组织和鼓励员工参与文体活动，有效缓解员工工作压力，促进工作与生活平衡，2013 年全员健身参与率为 100%。

We have upheld the people-first principle to create a harmonious work environment for our employees, making them feel the care and concern of the bank for them. In 2013, we organized employees on a tour to Tibet and Qinghai to see the CDB employees, who work under harsh working conditions, and provided them with mental counseling and organized and encouraged them to take an active part in recreational and sports activities as a way of relieving pressure and balancing their work and living. In 2013, all the staff members participated in health building activities.



甘肃分行开展三八妇女节“感受温馨花艺 展现女性风采”主题插花活动
Celebrating the Women's Day at CDB Gansu



开行员工在全国金融系统运动会上获奖合影
CDB prize-winning employees at National Financial System Sports meet.

资金筹集

Fund-raising

随着经济体制改革的深入推进，经济增长趋势性放缓，利率市场化改革进入实质性深化阶段，开行的经营环境发生了显著的变化。我们努力适应市场环境变化，以资金运用保本微利为原则，建立多元化筹资渠道，通过创新拓宽筹资方式。

2013 年，穆迪和标普对开行的信用评级分别为 Aa3 和 AA-，展望持续稳定。银监会明确开行的金融债券零风险权重延长至 2015 年底。

The deepening of economic reform, the slow-down in economic growth and market-oriented interests rate reform have brought about significant changes to the operational environment for CDB. To go along with the market changes, we have persisted in the "break even, with thin profit" principle and opened a diversified fund-raising channels and creating new ways of raising funds.

In 2013, the Moody's and Standard & Poor's credit rating of CDB was Aa3 and AA-, pointing to a sustained stable outlook. The China's Banking Regulatory Commission extended CDB's zero-risk weight for its financial bonds to the end of 2015.

“银监会明确开行的金融债券零风险权重延长至 2015 年底。”

The China's Banking Regulatory Commission extended CDB's zero-risk weight for its financial bonds to the end of 2015. ”



风险管控 Risk management

健全的风险管控，是金融业持续稳健发展的生命线。当前，经济增长放缓、结构调整深入推进，不确定性因素增多，风险防控难度大大增加。面对复杂的形势，我们强化全面风险管理，严守不发生系统性、区域性金融风险的底线。

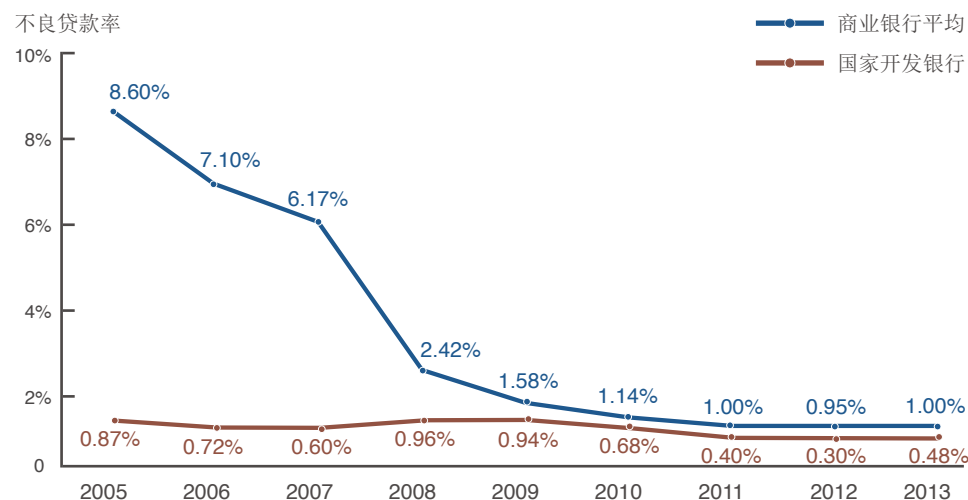
A sound risk management system is the lifeline of the sustainable and steady development of the financial industry. The economic slowdown and the deepening of restructuring have caused the increase in uncertainties and added to the difficulty in risk prevention and control. In the face of the complicated situation, we have intensified risk management in an all-round manner and strictly guarded the bottom line of no occurrence of systemic and regional financial risks.

完善风险管理体系 Improve risk management system

2013 年，我们强化宏观形势分析和风险预研预判，深化与政府、企业、金融机构的合作，科学设计信用机构，降低国别、项目和法律等各类风险。推动实施重点风险管控客户名单制管理，加强对煤炭、光伏等高风险行业的风险管控。加强风险文化建设，建立完善风险管理责任制，以有效的风险管控保障可持续发展。截至 2013 年末，开行不良贷款率 0.48%，连续 35 个季度保持在 1% 以内。

In 2013, we strengthened the pre-research and pre-judgment of the macro-economic situations, deepened cooperation with the government, enterprises and other financial institutions in scientifically designing credit organizations to lower country-specific, project and law risks. We introduced the management of customer list subject to key risk control and improved the risk management responsibility system, thus ensuring effective risk management and sustainable development. By the end of 2013, CDB's non-performing loan ratio was 0.48%, kept at below 1% for 35 consecutive quarters.

2005-2013 年国家开发银行
不良贷款率同业比较
Non-performing loan ratios
of CDB in comparison with
industrial averages from
2005 to 2013



强化内控内审 Intensify internal control and audit

我们创新审计模式，以机构为对象，开展 10 家分行机构审计，通过自查自纠，提升合规意识，促进规范经营。继续推进内审体制、机制改革，在 4 个稽核专员组内设处室，增强审计力量，强化内部控制。2013 年受理举报 16 件，举报处理率 100%。

We have created a new audit model, which takes the organizations as the targets and carried out organizational audit of 10 branches. The self-examination and correction has heightened the appliance awareness and stimulated standard operations. We have continued the internal audit and reformed the mechanisms. We set up offices under the four auditing commissioners to strengthen auditing and intensify internal control. In 2013, we accepted 16 tips and all the cases were handled.

- 反腐倡廉
- Fight against corruption and for clean operations

2013 年，我们继续深化惩治和预防腐败体系建设，以“一季一课”等多种形式开展反腐倡廉教育，完善反腐倡廉制度建设，开展廉政风险岗位监控等工作，强化对权力运行的制约和监督，严肃查处违纪违法问题，促进全体员工廉洁自律和廉洁从业。

In 2013, we continued deepening the building of corruption punishing and preventing system and carried out "a lecture a quarter" program and other ways of education, improved the anti-corruption system and intensified the monitoring of risk-prone posts and strengthened the restriction and monitoring of the exercise of power, seriously discovered discipline- and law-violating acts so that all employees are clean handed in their work.

反金融犯罪 Fighting financial crimes

我们坚决防范金融犯罪，大力加强反腐倡廉建设，推进反洗钱工作，以身作则，维护国家经济、金融安全和正常的经济秩序。

We are firmly committed to guarding against financial crimes and make great efforts to encourage the struggle against corruption and for clean operations. We have made much progress in fighting against money laundering. We have acted as an example in safeguarding national economy, financial security and normal economic order.

- 反洗钱
- Anti-money laundering

2013 年，我们实施反洗钱专项审计调查，检查和评价现行管理机制的有效性，及时整改发现的问题，深化反洗钱风险评估和管理，向中国反洗钱交易监测中心报送大额交易报告 13 万份，涉及交易 37 万笔；排查可疑交易 2.8 万笔，均确认为非可疑交易。

In 2013, we carried out anti-laundering audit investigation to see the effectiveness of the existing management mechanisms and timely discovered problems. We have deepened money laundering risk evaluation and management. We submitted 130,000 big-sum transaction reports to the China Anti-Laundering and Trade Monitoring Center, involving 370,000 deals. We uncovered 28,000 transactions suspected of being dubious, but in the end, it proved that they were not dubious.

运营管理 Operation and management

我们以高效、绿色运营为目标，全面提升运营管理水平，加强绿色办公和绿色采购，推动自身的稳定健康发展。

We have improved the operation and management levels in an all-round manner, making it up to the standard of efficient and green operation. We strengthened green officing and green procurement to bring about a stable and healthy development of the bank.

管理运营 Management

扎实、高效的管理运营，是我们践行可持续发展的基础。2013 年，我们从流程再造、财务管理、信息化建设等方面优化管理，为可持续发展提供基础保障。

Solid and efficient management is the foundation of our sustainability. In 2013, we optimized our management starting from procedural re-creation to financial management and the application of information technology, thus providing the basic guarantee for a sustainable development.

绿色办公 Green office

坚持绿色运营是我们减少自身环境足迹的出发点。我们将环保节约理念融入日常运营的全过程，倡导水电、纸张等资源的节约使用，借助视频会议减少公务旅行，推行办公垃圾的细分处理，全面降低自身运营的环境影响。2013 年视频会议设备 100% 覆盖，全年共召开视频会议 700 余场，同比增长 47.1%，相当于减少碳排放 17828.1 吨。

Green officing is our starting point for reducing our own carbon footprints in the environment. We have factored the idea of environmental protection and economy into the entire process of our routine operation, encouraging the economical use of water, electricity, paper and other materials. We have organized more videoconferences to reduce business. We encouraged refined sorting of office waste and mitigated the impact of our operation on the environment. In 2013, all the head offices and branches had been installed with video conferencing equipment. We held 700 such conferences, 47.1% more than in the previous year, equivalent to a carbon reduction of 17,828.1 tons.

信息化建设 Application of information technology

深化重要业务信息化，加强数据标准和质量管理，夯实 IT 基础设施，提升信息安全防控，提高 IT 技术对业务发展的支撑保障能力。

Strengthened the application of information technology in core businesses, data standards and quality control, consolidated the IT infrastructure and upgraded the control of information security and raised the capabilities of IT to support business development.

绿色采购 Green procurement

2003 年我们建立采购中心，十年来，我们不断完善采购管理体系，推行电子化采购管理流程，在节约资金、防范风险的同时，将环保节能、员工权益、安全生产等内容明确纳入采购要求。2013 年，保持绿色采购比率和供应商审查覆盖率 100%。

We set up a procurement center in 2003. We have, over the past decade, made constant efforts to improve the procurement management system by introducing procurement management processes. While saving money and guarding against risks, we have raised the demand of factoring environmental protection, the rights and interests of the employees and safe production into procurement. In 2013, the coverage of green procurement and supplier screening reached 100%.

责任采购体系 Procurement responsibility system

完善采购管理体系 Procurement management	具体要求 Specific requirements
健全采购管理制度 Improve the procurement management system	规范集中采购行为，在采购合同中增加环保、节能条款，赋予绿色采购法律效力 Standardized the centralized procurement and factored environmental protection and energy conservation elements into procurement contracts, thus making green procurement legally binding
制定集中采购目录 Build centralized procurement catalog	实现采购业务全覆盖，明确绿色采购实施范围 Realized full coverage of all procurements and clarified the scope of green procurement
实行采购全过程质量管理 Tighten quality control in the entire process of procurement	加强对产品的环保、节能要求；要求供应商保障员工权利和安全生产 Strengthened the implementation of the requirements for environmental protection and energy conservation in procuring products, Demanded suppliers to protect the rights of employees and ensure safe operation

公务用车改革

我们在总行开展公务用车改革，部门公务车由 205 辆减少到 51 辆，大大降低了汽油消耗。要求员工尽量合并使用公车，提倡短距离出行乘坐公共交通工具；严格控制 8 小时以外和节假日期间的车辆使用。培训驾驶人员，提高节油技能。

Reducing the use of official vehicles

We took the initiative to reduce the use of official vehicles at the head office, cutting the number of official cars from 205 to 51, thus greatly reducing the gasoline consumption. We encouraged employees to share car journeys as far as possible and the use of public transmit system in short-distance travel. We also banned the use of bank's vehicles in the off-hours and during holidays and festivals. We have given training to specialized drivers in how to economize the use of gasoline.

未来展望 Future Prospects

当前，全球经济复苏道路艰难曲折，中国正经历着新一轮改革大潮。可以预见，未来十年将是全球共同努力推进经济发展的十年，将是中国社会经济体制发生重大变革的十年。开行也将面临全新的环境、全新的形势、全新的任务、全新的要求，必须不断深化开发性金融的实践和理论探索，保证我们的生机与活力，在全面深化改革的时代潮流中赢得主动、赢得机遇、赢得未来。

2014 年是开行改革的关键一年，也是我们发挥开发性金融战略作用的重要一年。我们将更加重视以下几方面的工作：

- 服务国家战略，促进经济发展提质增效；推进区域协调发展，支持中国建设丝绸之路经济带和 21 世纪海上丝绸之路的战略；
- 发挥主力作用，以支持棚户区改造作为促进新型城镇化建设的切入点，加快住宅金融事业部组建工作，今后将确保每年发放贷款的 60% 以上投入新型城镇化建设；

- 拓展民生金融，围绕“三农”、小微企业、教育医疗、扶贫救灾等领域的发展需求和融资困境，进一步推进市场建设、信用建设和制度建设，构建可持续融资机制，帮助社会弱势群体实现“民生梦”，使发展成果惠及更多人民；

- 深化开行改革，完善集团架构，强化风险管理，推进管理创新，实现自身稳速、提质、增效的可持续发展。

未来，我们将继续肩负起中长期投融资主力银行的重任，以打造国际一流的开发性金融机构为目标，在经济金融体系的变革中，推进开发性金融实践，以市场化方式服务国家战略。通过自身改革和管理创新，不断提升综合服务水平和可持续发展能力，在开发性金融新的历史征程上创造新业绩，体现自身机构价值，为促进经济持续健康发展和社会全面进步贡献力量。



Future Prospects

The road to the world economic recovery is rough and tortious. China is in for a period of a new round of reform. It is foreseeable that the next decade will be a decade in which the entire globe will make concerted efforts toward economic recovery and a decade that will witness major changes in the social and economic systems. CDB is bound to face an entirely new environment, new situation and new tasks and entirely new requirements. It is imperative to bring into depth the practice and theoretical exploration of development finance in order to retaining its vigor and vitality and win the initiative, opportunities and future in the high tide of all-round reform.

2014 is a crucial year for CDB in its reform and an important year for CDB to display its strategic role in development finance. We shall pay more attention to the work in the following aspects: Serving national strategy, stimulating quality and added results in economic development, advancing coordinated regional development, supporting the construction of the Silk Road economic belt and implementing the strategy of rebuilding the 21st century Marine Silk Road.

- Display the role as a main player in the support of shantytown transformation and in the new type of urbanization program, accelerate the formation of housing finance business department and see to it that 60% of the annual amount of loans will be devoted to the new type of urbanization program.
- Extend livelihood-oriented finance, take further steps in the construction of market, credit and institutions, construct sustainable financing mechanism, help disadvantaged groups realize their dreams and make development fruit share by more people.

- Deepen CDB reform and optimize the group framework, tighten risk management, create new management models and realize its own sustainable development featuring steady speed, higher quality and better efficiency.
- Deepen reform and optimize our operating architecture to strengthen risk management, advance managerial innovations and pursue sustainable and efficient development with quality.

In the future, we shall continue to shoulder the heavy mission as a major medium- and long-term financing bank, with the aim of becoming the international first-class development finance institution. In the course of the changing economic and financial system, CDB will disseminate its successful experience in development financing and serve the national strategy through the market means. Through the reform and management innovation, CDB will lift its comprehensive service level and sustainable development capability and create new performances in the new historical journey, embody the values of its own organizations and contribute its share to the sustained and healthy economic development and social progress in all aspects.

附录 Appendixes



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可持续发展报告独立鉴证报告

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“贵行”)2013年可持续发展报告(以下简称“报告”)由贵行管理层编制。收集和披露报告内容,包括参考 AccountAbility 组织发布的《AA1000 原则标准(2008)》和全球报告组织发布的《可持续发展报告指南(G4.0)》要求的编制报告,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行管理层的责任。

我们的责任是根据贵行管理层的要求,对报告是否遵循了《AA1000 原则标准(2008)》要求的包容性、实质性和回应性原则,以及对报告中披露的2013年度关键可持续发展指标实施有限保证(即中度保证)的鉴证程序并形成鉴证意见。

根据双方的业务约定条款,本报告仅为贵行董事会编制。我们的工作仅限于就上述约定事项向贵行董事会进行汇报,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行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》(“ISAE3000”)和《AA1000 审阅标准(2008)》的要求计划和执行鉴证工作。《AA1000 原则标准(2008)》的包容性、实质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:

根据贵行管理层的要求,我们选取了如下地点进行现场工作,对报告中披露的2013年度关键可持续发展指标实施鉴证程序:

- 国家开发银行总行
- 西藏分行
- 甘肃分行
- 吉林分行
- 广西分行

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:

- 与贵行负责收集、整理和披露信息的管理层和员工进行访谈,了解贵行履行可持续发展的总体情况,以及报告的编制程序;
- 通过访谈、查阅相关支持性文件,了解贵行主要的利益相关方及利益相关方的期望和需求,贵行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,结合贵行实际情况,检查报告中是否涵盖了重要的可持续发展事项;
- 对报告中披露的关键指标执行分析性复核;
- 收集和评估其他能够判断报告遵循《AA1000 原则标准(2008)》以及支持关键数据的证据资料和管理层声明;及
- 在选定的地点,抽样测试有关可持续发展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:

- 鉴证除上述地点的关键可持续发展指标外,其余可持续发展信息或数据的准确性及公允性;
- 鉴证财务信息和数据的准确性和公允性;
- 鉴证贵行管理层的预测性声明;及
- 鉴证历史比较数据。

四、保证水平

我们的鉴证程序是为得出有限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合理保证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行内部控制的有效性,但我们的目的不是就贵行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,我们对国家开发银行股份有限公司2013年可持续发展报告的鉴证结论如下:
我们没有注意到任何重大事项使我们相信贵行在报告编制过程中存在不符合《AA1000 原则标准(2008)》要求的包容性原则、实质性原则和回应性原则。
我们没有注意到任何重大事项使我们相信贵行编制的2013年可持续发展报告中披露的关键可持续发展指标存在重大错报。

六、独立性说明

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,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可持续发展报告鉴证服务工作的独立性。

七、鉴证团队

本次鉴证服务工作人员包括来自我们可持续发展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(特殊普通合伙)
中国 北京
2014年7月1日

¹ 国际鉴证业务准则第3000号中的有限保证等同于《AA1000 审阅标准(2008)》中的中度保证。



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Independent Limited Assurance Statement on Sustainability Report

To the Board of Directors of China Development Bank Corporation:

I. Scope of Our Engagement

The 2013 Sustainability 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 referring to the principles of AA 1000 Accountability Principles Standard 2008 (the "AA1000APS(2008)") issued by AccountAbility and the Sustainability Reporting Guidelines version 3.1 (the "GRI G4.0") issued by the Global Reporting Initiative, and for maintaining adequate records and internal controls that are designed to support the sustainability reporting process.

Our responsibility is to carry out moderate assurance (the same as limited assurance¹) procedures and issue the assurance statement in respect of the Report's compliance with the principles of inclusivity, materiality and responsiveness set out in the AA1000APS (2008) and on the accuracy of the key data of the Report for the year ended 31 December 2013 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. We do not therefore accept or assume any responsibility for any other purpose or to any other person or organization. Any reliance any such third party may place on the Report is entirely as its own risk.

II. Work Performed

Our review 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 AA1000 Assurance Standard 2008 (the "AA1000AS(2008)"). The AA1000APS(2008) assurance principles of Inclusivity, Materiality and Responsiveness have been used as criteria against which to evaluate the Report. In order to form our conclusions, we carried out the following procedures.

In accordance with the Management's instructions, we selected Head Office in Beijing and four domestic branches to perform limited assurance procedures over key sustainability indicators in the Report for the year ended 31 December 2013. The sites selected included:

- Head Office in Beijing
- Tibet branch
- Gansu branch
- Jilin branch
- Guangxi branch

We did not perform limited assurance procedures on other sites.

The limited assurance procedures we carried out included the following:

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 sustainability 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 sustainability issues by reviewing a selection of reports of related industries and peers, and media after considering the matters specific to the bank.

Performing analytical review on the key data disclosed in the Report.

Obtaining and reviewing other evidences that could support the Report's compliance with principles (inclusivity, materiality and responsiveness) of AA1000APS(2008) and the key data disclosed in the Report, and also obtaining the letter of Representation from Management.

On a sample basis, review the accuracy of the sustainability 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 relating to areas other than the key sustainability indicators of the sites selected.

Assessing the accuracy or fairness of financial information.

Reviewing the forward-looking statements made by the Management.

Reviewing and consequently providing assurance on historical data.

IV. Level of Assurance

Our evidence gathering procedures have been designed to obtain a limited level of assurance (as set out in ISAE 3000) on which to base our conclusion. The procedures conducted do not provide all the evidence that would be required in a reasonable assurance engagement and, accordingly, we do not express a reasonable assurance opinion or an audit opinion. While we considered the effectiveness of the Management'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 to the 2013 Sustainability Report of China Development Bank Corporation:

Nothing has come to our attention that causes us to believe that the Sustainability Report for the year ended 31 December 2013 was not presented fairly, in all material aspects, in accordance with the principles set out in AA1000 APS, being inclusiveness, materiality and responsiveness (the AccountAbility principles).

Nothing has come to our attention that causes us to believe that the indicators listed in "Key Data" were not presented fairly, in all material respects, in accordance with the Criteria.

VI. Our Independence

We are in compliance with the Ernst & young Global Independence Policy which was designed to comply with the requirements of the IFAC Codes of Ethics for Professional Accountants (the IFAC Code). We believe that there were no events or prohibited services provided which could impair our independence.

VII. Our Assurance Team

Our assurance team has been drawn from our sustainability assurance service 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 LLP

Ernst & Young Hua Ming LLP

Beijing, PRC

1st July, 2014

¹ "Moderate assurance" as specified by AA1000AS (2008) is equivalent to "limited assurance" as specified by ISAE 3000.

荣誉与奖励 Honors and awards

颁奖单位 Awarder	获奖名称 Honors and Awards
中国人民银行 The People's Bank of China	银行科技发展奖二等奖 Second Prize for the development of banking technology
国家外汇管理局 State Administration of Foreign Exchange	年度国际收支统计之星先进单位 Star enterprise of the year for international balance of payment statistics
	最具社会责任金融机构奖 Most socially responsible financial institution award
中国银行业协会 China Banking Association	社会责任最佳民生金融奖 Best practice to improve people's livelihood award
	胡怀邦董事长获得年度社会责任引领人物奖 Chairman Hu Huaibang, leading figure award in implementing social responsibility
中国中小企业协会 China Association of Small and Medium-sized Enterprises	中小企业融资突出贡献奖 An outstanding contributor in financing for small and medium-sized enterprises
中国金融教育发展基金会 China Foundation for Development of Financial Education	年度金融教育先进集体 Outstanding collective of the year in financial education

颁奖单位 Awarder	获奖名称 Honors and Awards
人民网 people.com.cn	人民社会责任奖（连续八年） People's Social Responsibility Award (for eight consecutive years)
	董事长胡怀邦荣获 2013 年度金融人物奖 Chairman Hu Huaibang, the financial figure of 2013
金融时报 Financial News	中国金融机构金牌榜·金龙奖年度最佳支持新型城镇化银行 Onto the Gold List for China's financial institution: Golden Dragon Award for providing the best services to new type of urbanization
社科院金融所 Institute of Finance and Banking of the China Academy of Social Sciences	优秀企业社会责任报告·创新专项奖 Award for Excellent Corporate Social Responsibility Report and a special prize for innovations
WTO 经济导刊 China WTO Tribune	年度拉丁美洲交通运输行业最佳交易奖 Best deal in the Latin America's transportation industry
《项目融资》杂志 Project Finance Magazine	年度项目融资最佳交易奖 Best deal for project financing
IFLR 杂志 IFLR Magazine	中国光伏电站绿色金融创新大奖 Green financing innovation award for China's photovoltaic power station
中国能源报 China Energy News	
企业研究杂志 Business Research Magazine	
中国可再生能源学会 China Association of Circular Economy	支持风电发展突出贡献奖 Outstanding contributor to wind power generation

名词解释 Glossary

名词 Term	释义 Explanations
开发性金融 Development finance	<p>开发性金融的基本内涵包括：以服务国家发展战略为宗旨，以国家信用为依托，以资金运用保本微利为原则，以市场化为基本运作模式，以建设市场、信用、制度为核心原理，以银政合作和社会共建为主要抓手，以规划先行为工作切入点，以中长期投融资推动为载体。</p> <p>Serving national development strategies as its objective, this business strategy is based on sovereign credit and market operations and aimed for moderate profits. By focusing on market-, credit- and institutional building, it boosts the cooperation between governments and banks and the participation of social organization, emphasizes prior planning and advances the development of medium- and long-term investment and financing</p>
上海合作组织银行联合体 Inter-bank Consortium of the Shanghai Cooperation Organization(SCO)	<p>简称上合组织银联体，成立于 2005 年 10 月，旨在按照市场化原则，依托成员国政府的推动作用和企业的广泛参与，创建适合本地区特点的多领域、多样化融资合作模式，共同为上海合作组织框架内的合作项目提供融资支持和金融服务，促进成员国经济社会可持续发展。</p> <p>Also known as the SCO Inter-bank Consortium, it was established in October 2005. It aims to provide financing support and financial services to cooperative projects within the SCO framework, promote the social and economic development of member countries in line with market principles and via the broad participation of member states' governments and enterprises, and create a financing cooperation model that can satisfy the region's diverse and multi-sector needs</p>

名词 Term	释义 Explanations
爱晚工程 Aiwan Project	<p>是一项中国社会化养老服务的系统工程。爱晚工程的两大实施主体是中国社会工作协会社会化养老工作委员会和世纪爱晚投资有限公司。Aiming to provide elderly services through market operations, the project is jointly implemented by the Elderly Service Committee of the China Association of Social Workers and Aiwan Investment Corporation</p>
新兴产业区域集聚发展试点 Pilot work for regional agglomeration of emerging industries	<p>中国国家发展改革委、财政部制定发布《关于推进区域战略性新兴产业集聚发展试点工作的指导意见（试行）》（发改高技〔2012〕3438 号），2013 年，在全国 4 省 1 市选择试点。China National Development and Reform Commission and the Ministry of Finance jointly issued a guideline (trial) to advance regional agglomeration of emerging industries (2012, No. 3438). Four provinces and one city began with the experiments in 2013</p>
十大节能工程 Ten major energy-saving projects	<p>即十大重点节能工程，包括燃煤工业锅炉（窑炉）改造工程、区域热电联产工程、余热余压利用工程、节约和替代石油工程、电机系统节能工程、能量系统优化工程、建筑节能工程、绿色照明工程、政府机构节能工程、节能监测和技术服务体系建设工程。</p> <p>These projects include the renovation of coal-fired industrial boilers, regional combined heat and power generation, surplus heat and pressure utilization, oil replacement, conserving energy in motor system, power system optimization, environment-friendly structures, green lighting, energy conservation in government departments, and energy-saving monitoring and technical services</p>

全球契约十项原则对照表 Compliance with the global compact's ten principles

全球契约十项原则 Global Compact's Ten Principles	2013 年行动绩效 Actions in 2013
人权 Human Rights	
原则 1: 企业应该尊重和维护国际公认的各项人权 Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights	遵守国家和经营所在地区的法律法规, 劳动合同签订率 100%; 推行职工民主管理和民主监督, 维护职工合法权益; 为员工提供基本养老保险、基本医疗保险、失业保险、工伤保险、生育保险等五项基本保障, 最低薪酬水平满足经营所在地区最低工资要求 Observe the laws and stipulations of China and relevant regions; sign labor contracts with all employees; strengthen democratic staff management and democratic staff supervision; protect the lawful rights and interests of employees; provide basic old-age pension and basic insurances for medical care, unemployment, occupational injuries and maternity. Meet local government's requirements over the minimum salary
原则 2: 绝不参与任何漠视与践踏人权的行为 Principle 2: Businesses should make sure they are not complicit in human rights abuses	遵守中国政府签署或承认的国际公约、国际惯例, 尊重《世界人权宣言》《联合国公民权利与政治权利国际公约》《联合国经济、社会与文化权利国际公约》等公约和宣言 Observe international conventions and international practices signed or recognized by the Chinese government. Respect the Universal Declaration of Human Rights, UN International Covenant on Civil and Political Rights, International Covenant on Economic, Social and Cultural Rights, and other conventions and declarations
劳工标准 Labor	
原则 3: 企业应该维护结社自由, 承认劳资集体谈判的权利 Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	建立健全职工代表大会制度; 工会建会率 100% Establish and improve workers' conference system and set up labor unions in all branches.
原则 4: 彻底消除各种形式的强制性劳动 Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labor	杜绝各种形式的强迫劳动 Ban all forms of forced labor.
原则 5: 消除童工 Principle 5: Businesses should uphold the effective abolition of child labor	杜绝使用童工 Ban the use of child labor

全球契约十项原则 Global Compact's Ten Principles	2013 年行动绩效 Actions in 2013
原则 6: 杜绝任何在用工与行业方面的歧视行为 Principle 6: Businesses should uphold the elimination of discrimination in respect to employment and occupation	同工同酬; 建立公开、平等、竞争、择优的人才使用选拔机制; 杜绝因种族、性别、婚姻状况、国别、年龄、残疾、宗教、文化背景、语言等对员工歧视的现象 Establish a career advancement system emphasizing open, fair competition on a level playing field. Ban staff discrimination based on ethnicity, gender, marital status, nationality, age, disability, religion, cultural background or language
环境 Environment	
原则 7: 企业应对环境挑战未雨绸缪 Principle 7: Businesses should support a precautionary approach to environmental challenges	制定《国家开发银行支持大气污染防治工作方案》; 响应银监会《绿色信贷指引》 Form an in-house work plan on supporting atmospheric pollution control and treatment and implement the Green Credit Guidelines of the Banking Regulatory Commission
原则 8: 主动增加对环保所承担的责任 Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility	践行绿色信贷, 在大气污染治理、可持续能源、循环经济、流域综合治理等领域均有建树, 全年发放环保及节能减排贷款 1962 亿元; 践行绿色办公和绿色采购 Implement Green Credit policies and score achievements in atmospheric pollution treatment and prevention, sustainable energy, circular economy and watershed governance. Extend 196.2 billion yuan in loans for environmental protection, energy conservation and emissions reduction, implement green operations and green procurement.
原则 9: 鼓励无害环境技术的发展与推广 Principle 9: Businesses should encourage the development and diffusion of environment-friendly technologies	全年发放清洁能源和十大节能工程贷款 1010 亿元, 支持环保技术的推广应用 Extend loans of 101 billion yuan to projects concerning clean energy and energy conservation, facilitate the use of environment-friendly technologies
反腐败 Anti-corruption	
原则 10: 企业应反对各种形式的贪污, 包括敲诈、勒索和行贿受贿 Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery	推进内审体制、机制改革, 集中开展内审人员教育培训和交流, 提升内审能力; 加强内部控制评价, 完成《国家开发银行内部控制评价报告》; 2013 年受理举报 16 件, 举报处理率 100% Advance reforms on internal audit, make institutional improvement to enhance internal audit capacity, strengthen training on internal auditors and internal control evaluation, complete CDB internal control evaluation report. Finish investigations into all 16 complaints in 2013

GRI4.0 对照表 Comparison table for GRI4.0

本报告参照全球报告倡议组织《可持续发展报告指南（4.0 版）》及金融服务行业补充指南编写，共采用指标 84 项，未采用指标 62 项，另有 23 项指标不适用。指标具体应用及对照情况请见本报告的电子版。

This report has been compiled in reference to the Sustainable Development Reporting Guideline 4.0 of the Global Reporting Initiative (GRI) and the supplementary guidelines for the financial service sector. Altogether 84 indicators have been used, 62 indicators were not used, 23 indicators were not applicable. For details on the application of the indicators and comparison, please refer to the web edition of this report.

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
战略与分析 Strategy and analysis	G4-1	机构最高决策者（如 CEO、董事长或相当的高级职位）就可持续发展与机构的相关性及机构可持续发展战略的声明 Provide a statement from the most senior decision-maker of the organization.	采用 Adopted
	G4-2	描述主要影响、风险及机遇 Provide a description of key impacts, risks, and opportunities.	采用 Adopted
	G4-3	机构名称 Report the name of the organization.	采用 Adopted
	G4-4	主要品牌、产品和服务 Report the primary brands, products, and services.	采用 Adopted
	G4-5	机构总部的地点 Report the location of the organization's headquarters.	采用 Adopted
机构概况 Organizational profile	G4-6	机构在多少个国家运营，在哪些国家有主要业务，或哪些国家与报告所述的可持续发展主题特别相关 Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	采用 Adopted
	G4-7	所有权的性质和法律形式 Report the nature of ownership and legal form.	采用 Adopted
	G4-8	机构所服务的市场（包括地区细分、所服务的行业、客户 / 受益者的类型） Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	采用 Adopted

一般标准披露项 General standard disclosures

指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
机构概况 Organizational profile	G4-9	机构规模，包括员工人数、运营地点数量、净销售额（私营机构适用）或净收入（公共机构适用）、按债务和权益细分的总市值（私营机构适用）、所提供的产品或服务的数量 Report the scale of the organization, including: Total number of employees, Total number of operations, Net sales (for private sector organizations) or net revenues (for public sector organizations), Total capitalization broken down in terms of debt and equity (for private sector organizations), Quantity of products or services provided.	采用 Adopted
		按雇佣合同和性别划分的员工总人数 Report the total number of employees by employment contract and gender.	采用 Adopted
		按雇佣类型和性别划分的固定员工总人数 Report the total number of permanent employees by employment type and gender.	未采用 Not Adopted
		按正式员工、非正式员工和性别划分的员工总数 Report the total workforce by employees and supervised workers and by gender.	未采用 Not Adopted
		G4-10	按地区和性别划分的员工总数 Report the total workforce by region and gender.
	G4-10	机构的工作是否有一大部分由法律上认定为自雇的人员承担，或由非员工及非正式员工的个人（包括承包商的员工及非正式员工）承担 Report whether a substantial portion of the organization's work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors.	未采用 Not Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
机构概况 Organizational profile		雇佣人数的重大变化 Report any significant variations in employment numbers.	不适用 Not Applicable
	G4-11	集体谈判协议涵盖的员工人数百分比 Report the percentage of total employees covered by collective bargaining agreements.	不适用 Not Applicable
	G4-12	描述机构的供应链情况 Describe the organization's supply chain.	采用 Adopted
	G4-13	报告期内，机构规模、结构、所有权或供应链的重要变化，包括运营地点或业务转变，包括工厂的启用、关闭和扩充；股本架构的改变，其他资本的构成、保有及业务变更（私营机构适用）；供应商所在地、供应链结构、与供应商关系（包括甄选和终止）的改变 Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	采用 Adopted
	G4-14	机构是否及如何按预警方针及原则行事 Report whether and how the precautionary approach or principle is addressed by the organization.	未采用 Not Adopted
	G4-15	机构参与或支持的外界发起的经济、环境、社会公约、原则或其他倡议 List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	采用 Adopted
	G4-16	机构加入的协会（行业协会）和全国或国际性倡议机构，并且在治理机构占有席位、参与项目或委员会、除定期缴纳会费外，提供大额资助、视成员资格具有战略意义 List memberships of associations (such as industry associations) and national or international advocacy	采用 Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
确定的实质性方面与边界 Identified material aspects and boundaries		列出机构的合并财务报表或同等文件中包括的所有实体 List all entities included in the organization's consolidated financial statements or equivalent documents.	采用 Adopted
	G4-17	说明在合并财务报表或同等文件包括的任何实体中，是否有未纳入可持续发展报告的实体 Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	未采用 Not Adopted
	G4-18	说明界定报告内容和方面边界的过程 Explain the process for defining the report content and the Aspect Boundaries.	未采用 Not Adopted
	G4-18	说明机构如何应用“界定报告内容的报告原则” Explain how the organization has implemented the Reporting Principles for Defining Report Content.	未采用 Not Adopted
	G4-19	列出在界定报告内容的过程中认定的所有实质性方面 List all the material Aspects identified in the process for defining report content.	采用 Adopted
	G4-20	对于每个实质性方面，说明机构内方面的边界 For each material Aspect, report the Aspect Boundary within the organization	采用 Adopted
	G4-21	对于每个实质性方面，说明机构外方面的边界 For each material Aspect, report the Aspect Boundary outside the organization.	采用 Adopted
	G4-22	说明重订前期报告所载信息的影响，以及重订原因 Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	不适用 Not Applicable

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-23	说明范围、方面边界与此前报告期间的重大变动 Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	采用 Adopted
	G4-24	机构的利益相关方列表 Provide a list of stakeholder groups engaged by the organization.	采用 Adopted
	G4-25	就所选定的利益相关方，说明识别和选择的根据 Report the basis for identification and selection of stakeholders with whom to engage.	未采用 Not Adopted
机构概况 Organizational profile	G4-26	利益相关方参与的方法，包括按不同的利益相关方类型及组别的参与频率，并指明是否有任何参与是专为编制报告而进行 Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	采用 Adopted
	G4-27	利益相关方参与的过程中提出的关键主题及顾虑，以及机构回应的方式，包括以报告回应。说明提出了每个关键主题及顾虑的利益相关方组别 Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	采用 Adopted
	G4-28	所提供信息的报告期（如财务年度或日历年度） Reporting period (such as fiscal or calendar year) for information provided.	采用 Adopted
报告概况 Report profile	G4-29	上一份报告的日期（如有） Date of most recent previous report (if any).	采用 Adopted
	G4-30	报告周期（如每年一次、两年一次） Reporting cycle (such as annual, biennial).	采用 Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-31	关于报告或报告内容的联络人 Provide the contact point for questions regarding the report or its contents.	采用 Adopted
		说明机构选择的“符合”方案（核心或全面） Report the 'in accordance' option the organization has chosen.	未采用 Not Adopted
	G4-32	说明针对所选方案的 GRI 内容索引 Report the GRI Content Index for the chosen option .	采用 Adopted
		如报告经过外部鉴证，引述外部鉴证报告。GRI 建议进行外部鉴证，但并非成为“符合”本指南的要求 Report the reference to the External Assurance Report, if the report has been externally assured. GRI recommends the use of external assurance but it is not a requirement to be 'in accordance' with the Guidelines.	采用 Adopted
		机构为报告寻求外部鉴证的政策和目前的做法 Report the organization's policy and current practice with regard to seeking external assurance for the report.	采用 Adopted
	G4-33	如未在可持续发展报告附带的鉴证报告中列出，则需说明已提供的任何外部鉴证的范围及根据 If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided.	不适用 No Applicable
		说明报告机构与鉴证服务方之间的关系 Report the relationship between the organization and the assurance providers.	采用 Adopted
		说明最高治理机构或高级管理人员是否参与为可持续发展报告寻求鉴证 Report whether the highest governance body or senior executives are involved in seeking assurance for the organization's sustainability report.	采用 Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
治理 Governance	G4-34	机构的治理架构, 包括最高治理机构下的各个委员会。说明负责经济、环境、社会影响决策的委员会 Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	采用 Adopted
	G4-35	说明从最高治理机构授权高级管理人员和其他员工管理经济、环境和社会议题的过程 Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	采用 Adopted
	G4-36	机构是否任命了行政层级的高管负责经济、环境和社会议题, 他们是否直接向最高治理机构汇报 Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	未采用 Not Adopted
	G4-37	利益相关方和最高治理机构就经济、环境和社会议题磋商的过程。如果授权磋商, 说明授权的对象和向最高治理机构的反馈过程 Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.	采用 Adopted
	G4-38	报告最高管理机构与其委员会的组成 Report the composition of the highest governance body and its committees.	采用 Adopted
	G4-39	最高治理机构的主席是否兼任行政职位(如有, 说明其在机构管理层的职能及如此安排的原因) Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement).	采用 Adopted
	G4-40	最高治理机构及其委员会的提名和甄选过程, 及用于提名和甄选最高治理机构成员的条件 Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members.	采用 Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-41	最高治理机构确保避免和控制利益冲突的程序, 是否向利益相关方披露利益冲突 Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.	未采用 Not Adopted
	G4-42	在制定、批准、更新与经济、环境、社会影响有关的宗旨、价值观或使命、战略、政策与目标方面, 最高治理机构和高级管理人员的角色 Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	采用 Adopted
	G4-43	为加强最高治理机构对于经济、环境和社会主题的集体认识而采取的措施 Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	采用 Adopted
	G4-44	评估最高治理机构管理经济、环境和社会议题绩效的流程。此等评估是否独立进行, 频率如何。此等评估是否为自我评估 Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment.	采用 Adopted
		对于最高治理机构管理经济、环境和社会议题的绩效评估的应对措施, 至少应包括在成员组成和组织管理方面的改变 Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.	未采用 Not Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-45	在识别和管理经济、环境和社会的影响、风险和机遇方面，最高治理机构的角色。包括最高治理机构在实施尽职调查方面的角色 Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes.	未采用 Not Adopted
		是否使用利益相关方咨询，以支持最高治理机构对经济、环境和社会的影响、风险和机遇的识别和管理 Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.	采用 Adopted
	G4-46	在评估有关经济、环境和社会议题的风险管理流程的效果方面，最高治理机构的角色 Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics.	未采用 Not Adopted
	G4-47	最高治理机构评估经济、环境和社会的影响、风险和机遇的频率 Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.	未采用 Not Adopted
	G4-48	正式审阅和批准机构可持续发展报告并确保已涵盖所有实质性方面的最高委员会或职位 Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.	采用 Adopted
	G4-49	说明与最高治理机构沟通重要关切问题的流程 Report the process for communicating critical concerns to the highest governance body.	采用 Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-50	说明向最高治理机构沟通的重要关切问题的性质和总数，以及采取的处理和解决机制 Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.	未采用 Not Adopted
	G4-51	说明最高治理机构和高级管理人员的薪酬政策 Report the remuneration policies for the highest governance body and senior executives	未采用 Not Adopted
		说明薪酬政策中的绩效标准如何与最高治理机构和高级管理人员的经济、环境和社会目标相关联 Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.	未采用 Not Adopted
	G4-52	说明决定薪酬的过程。说明是否有薪酬顾问参与薪酬的决定，他们是否独立于管理层。说明薪酬顾问与机构之间是否存在任何其他关系 Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization.	未采用 Not Adopted
	G4-53	说明如何征询并考虑利益相关方对于薪酬的意见，包括对薪酬政策和提案投票的结果，如适用 Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.	未采用 Not Adopted
	G4-54	在机构具有重要业务运营的每个国家，薪酬最高个人的年度总收入与机构在该国其他所有员工（不包括该薪酬最高的个人）平均年度总收入的比率 Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.	未采用 Not Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
道德与诚信 Ethics and integrity	G4-55	在机构具有重要业务运营的每个国家，薪酬最高个人的年度总收入增幅与机构在该国其他所有员工（不包括该薪酬最高的个人）平均年度总收入增幅的比率 Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.	未采用 Not Adopted
	G4-56	说明机构的价值观、原则、标准和行为规范，如行为准则和道德准则 Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	采用 Adopted
	G4-57	寻求道德与合法行为建议的内外部机制，以及与机构诚信有关的事务，如帮助热线或建议热线 Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	采用 Adopted
	G4-58	举报不道德或不合法行为的内外部机制，以及与机构诚信有关的事务，如通过直线管理者逐级上报、举报机制或热线 Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	采用 Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
经济 Economic	G4-EC1	机构产生及分配的直接经济价值，包括： 1. 货币捐赠额； 2. 时间投入； 3. 服务或实物形式的捐赠； 4. 管理成本。 Direct economic value generated and distributed, include 1. Monetary contributions; 2. Time contributions; 3. In-kind contributions from services or equipment; 4. Management costs.	未采用 Not Adopted
	G4-EC2	气候变化对机构活动产生的财务影响及其风险、机遇 Financial implications and other risks and opportunities for the organization's activities due to climate change.	采用 Adopted
	G4-EC3	机构固定收益型养老金所需资金的覆盖程度 Coverage of the organization's defined benefit plan obligations.	采用 Adopted
	G4-EC4	政府给予的财务补贴 Financial assistance received from government.	未采用 Not Adopted
	G4-EC5	不同性别的工资起薪水平与机构重要运营地点当地的最低工资水平的比率 Ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	未采用 Not Adopted
	G4-EC6	机构在重要运营地点聘用的当地高层管理人员所占比 Proportion of senior management hired from the local community at significant locations of operation.	未采用 Not Adopted
	G4-EC7	开展基础设施投资与支持性服务的情况及其影响 Development and impact of infrastructure investments and services supported.	采用 Adopted
	G4-EC8	重要间接经济影响，包括影响的程度 Significant indirect economic impacts, including the extent of impacts.	采用 Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
环境 Environmental	G4-EC9	在重要运营地点，向当地供应商采购支出的比例 Proportion of spending on local suppliers at significant locations of operation.	未采用 Not Adopted
	G4-EN1	所用物料的重量或体积 Materials used by weight or volume.	不适用 Not Applicable
	G4-EN2	采用经循环再造物料的百分比 Percentage of materials used that are recycled input materials.	不适用 Not Applicable
	G4-EN3	机构内部的能源消耗量 Energy consumption within the organization.	采用 Adopted
	G4-EN4	机构外部的能源消耗量 Energy consumption outside of the organization.	未采用 Not Adopted
	G4-EN5	能源强度 Energy intensity.	未采用 Not Adopted
	G4-EN6	减少的能源消耗量 Reduction of energy consumption.	未采用 Not Adopted
	G4-EN7	产品和服务所需能源的降低 Reductions in energy requirements of products and services.	未采用 Not Adopted
	G4-EN8	按源头说明的总耗水量 Total water withdrawal by source.	未采用 Not Adopted
	G4-EN9	因取水而受重大影响的水源 Water sources significantly affected by withdrawal of water.	不适用 Not Applicable
	G4-EN10	循环及再利用水的百分比及总量 Percentage and total volume of water recycled and reused.	不适用 Not Applicable
G4-EN11	机构在环境保护区或其他具有重要生物多样性价值的地区或其毗邻地区，拥有、租赁或管理的运营点 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	不适用 Not Applicable	

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-EN12	机构的活动、产品及服务在生物多样性方面，对保护区或其他具有重要生物多样性价值的地区的重大影响 Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	采用 Adopted
	G4-EN13	受保护或经修复的栖息地 Habitats protected or restored.	采用 Adopted
	G4-EN14	按濒危风险水平，说明栖息地受机构运营影响的列入国际自然保护联盟（IUCN）红色名录及国家保护名册的物种总数 Total number of iucn red list species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	未采用 Not Adopted
	G4-EN15	直接温室气体排放量（范畴一），来源包括： 1. 商务差旅或使用公司车辆； 2. 使用快递服务 Direct greenhouse gas(ghg) emissions(scope 1) 1. Include travel on behalf of the company or use of the company fleet; 2. Include the use of courier services	采用 Adopted
	G4-EN16	能源间接温室气体排放量（范畴二），融资组合的温室气体排放应该单独披露 Energy indirect greenhouse gas(ghg) emissions(scope 2), Emissions of the financing portfolio should be disclosed separately.	采用 Adopted
	G4-EN17	其他间接温室气体排放量（范畴三），来源包括： 1. 商务差旅或使用公司车辆； 2. 使用快递服务 Other indirect greenhouse gas (ghg) emissions (scope 3) 1. Include travel on behalf of the company or use of the company fleet; 2. Include the use of courier services.	未采用 Not Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-EN18	温室气体排放强度 Greenhouse gas (ghg) emissions intensity.	未采用 Not Adopted
	G4-EN19	减少的温室气体排放量 Reduction of greenhouse gas (ghg) emissions.	采用 Adopted
	G4-EN20	臭氧消耗物质 (ODS) 的排放 Emissions of ozone-depleting substances (ods).	未采用 Not Adopted
	G4-EN21	氮氧化物、硫氧化物和其他主要气体的排放量 Nox, Sox, and other significant air emissions.	未采用 Not Adopted
	G4-EN22	按水质及排放目的地分类的污水排放总量 Total water discharge by quality and destination.	未采用 Not Adopted
	G4-EN23	按类别及处理方法分类的废弃物总重量 (大部分金融机构的废弃物主要包括废弃的纸张和电子产品) Total weight of waste by type and disposal method. (The primary types of waste streams for most financial institutions will be paper and waste IT products.)	未采用 Not Adopted
	G4-EN24	严重泄露的总次数及总量 Total number and volume of significant spills.	不适用 Not Applicable
	G4-EN25	按照《巴塞尔公约》附录 I、II、III、VIII 的条款视为有害废弃物经运输、输入、输出或处理的重量, 以及运往境外的废弃物中有害废弃物的百分比 Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel convention annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	不适用 Not Applicable
	G4-EN26	受机构污水及其他 (地表) 径流排放严重影响的水体及相关栖息地的位置、面积、保护状态及生物多样性价值 Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff.	不适用 Not Applicable

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-EN27	降低产品和服务环境影响的程度 Extent of impact mitigation of environmental impacts of products and services.	采用 Adopted
	G4-EN28	按类别说明, 回收售出产品及其包装物料的百分比 Percentage of products sold and their packaging materials that are reclaimed by category.	不适用 Not Applicable
	G4-EN29	违反环境法律法规被处重大罚款的金额, 以及所受非经济处罚的次数 Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	不适用 Not Applicable
	G4-EN30	为机构运营而运输产品、其他货物及物料以及员工交通所产生的重大环境影响 Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce.	采用 Adopted
	G4-EN31	按类别说明总环保支出及投资 Total environmental protection expenditures and investments by type.	未采用 Not Adopted
	G4-EN32	使用环境标准筛选的新供应商的比例 Percentage of new suppliers that were screened using environmental criteria.	采用 Adopted
	G4-EN33	供应链对环境的重大实际和潜在负面影响, 以及采取的措施 Significant actual and potential negative environmental impacts in the supply chain and actions taken.	未采用 Not Adopted
	G4-EN34	经由正式申诉机制提交、处理和解决的环境影响申诉的数量 Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms.	不适用 Not Applicable

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
劳工实践和 体面工作 Employment	G4-LA1	按年龄组别、性别及地区划分的新进员工和离职员工总数及比例 Total number and rates of new employee hires and employee turnover by age group, gender and region.	未采用 Not Adopted
	G4-LA2	按重要运营地点划分, 不提供给临时或兼职员工, 只提供给全职员工的福利 Benefits provided to full-time employees that are not provided to temporary or parttime, employees, by significant locations of operation.	未采用 Not Adopted
	G4-LA3	按性别划分, 产假 / 陪产假后回到工作和保留工作的比例 Return to work and retention rates after parental leave, by gender.	未采用 Not Adopted
	G4-LA4	有关重大运营变化的最短通知期, 包括该通知期是否在集体协议中具体说明 Minimum notice periods regarding operational changes, including whether these are specified in collective agreements.	未采用 Not Adopted
	G4-LA5	由劳资双方组建的职工健康与安全委员会中, 能帮助员工监督和评价健康与安全相关项目的员工代表所占的百分比 Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	未采用 Not Adopted
	G4-LA6	按地区和性别划分的工伤类别、工伤、职业病、误工及缺勤比例, 以及和因公死亡人数 Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	未采用 Not Adopted
	G4-LA7	从事职业病高发职业或高风险职业病职业的工人 Workers with high incidence or high risk of diseases related to their occupation.	不适用 Not Applicable

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-LA8	与工会达成的正式协议中的健康与安全议题 Health and safety topics covered in formal agreements with trade unions.	未采用 Not Adopted
	G4-LA9	按性别和员工类别划分, 每名员工每年接受培训的平均小时数 Average hours of training per year per employee by gender, and by employee category.	未采用 Not Adopted
	G4-LA10	为加强员工持续就业能力及协助员工管理职业生涯终止的技能管理及终生学习计划 Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	采用 Adopted
	G4-LA11	按性别和员工类别划分, 接受定期绩效及职业发展考评的员工的百分比 Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	未采用 Not Adopted
	G4-LA12	按性别、年龄组别、少数族裔成员及其他多元化指标划分, 治理机构成员和各类员工的组成 Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	未采用 Not Adopted
	G4-LA13	按员工类别和主要运营地区划分, 男女基本薪金和薪酬比率 Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	未采用 Not Adopted
	G4-LA14	使用劳工实践标准筛选的新供应商所占比例 Percentage of new suppliers that were screened using labor practices criteria.	采用 Adopted
	G4-LA15	供应链对劳工实践的重大实际和潜在负面影响, 以及采取的措施 Significant actual and potential negative impacts for labor practices in the supply chain and actions taken.	未采用 Not Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
人权 Human rights	G4-LA16	经由正式申诉机制提交、处理和解决的劳工问题申诉的数量 Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms.	未采用 Not Adopted
	G4-HR1	含有人权条款或已进行人权审查的重要投资协议和合约的总数及百分比 Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	未采用 Not Adopted
	G4-HR2	就经营相关的人权政策及程序，员工接受培训的总小时数，以及受培训员工的百分比 Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	未采用 Not Adopted
	G4-HR3	歧视事件的总数，以及机构采取的纠正行动 Total number of incidents of discrimination and corrective actions taken.	
	G4-HR4	已发现可能违反或严重危及结社自由及集体谈判的运营点或供应商，以及保障这些权利的行动 Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights.	不适用 Not Applicable
	G4-HR5	已发现具有严重使用童工风险的运营点和供应商，以及有助于有效杜绝使用童工情况的措施 Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	不适用 Not Applicable
G4-HR6	已发现具有严重强迫或强制劳动事件风险的运营点和供应商，以及有助于消除一切形式的强迫或强制劳动的措施 Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	不适用 Not Applicable	

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
社区 Society	G4-HR7	安保人员在运营相关的人权政策及程序方面接受培训的百分比 Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations.	未采用 Not Adopted
	G4-HR8	涉及侵犯原住民权利的事件总数，以及机构采取的行动 Total number of incidents of violations involving rights of indigenous peoples and actions taken.	不适用 Not Applicable
	G4-HR9	接受人权审查或影响评估的运营点的总数和百分比 Total number and percentage of operations that have been subject to human rights reviews or impact assessments.	未采用 Not Adopted
	G4-HR10	使用人权标准筛选的新供应商的比例 Percentage of new suppliers that were screened using human rights criteria.	采用 Adopted
	G4-HR11	供应链对人权的重大实际和潜在负面影响，以及采取的措施 Significant actual and potential negative human rights impacts in the supply chain and actions taken.	未采用 Not Adopted
	G4-HR12	经由正式申诉机制提交、处理和解决的人权影响申诉的数量 Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms.	不适用 Not Applicable
	G4-SO1	实施了当地社区参与、影响评估和发展计划的运营点比例 Percentage of operations with implemented local community engagement, impact assessments, and development programs.	未采用 Not Adopted
	G4-SO2	对当地社区具有重大实际和潜在负面影响的运营点 Operations with significant actual and potential negative impacts on local communities.	未采用 Not Adopted
	G4-SO3	已进行腐败风险评估的运营点的总数及百分比，以及所识别出的重大风险 Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	未采用 Not Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-SO4	反腐败政策和程序的传达及培训 Communication and training on anti-corruption policies and procedures.	采用 Adopted
	G4-SO5	确认的腐败事件和采取的行动 Confirmed incidents of corruption and actions taken.	未采用 Not Adopted
	G4-SO6	按国家和接受者 / 受益者划分的政治性捐赠的总值 Total value of political contributions by country and recipient/beneficiary.	未采用 Not Adopted
	G4-SO7	涉及反竞争行为、反托拉斯和垄断做法的法律诉讼的总数及其结果 Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	不适用 Not Applicable
	G4-SO8	违反法律法规被处重大罚款的金额，以及所受非经济处罚的次数 Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	未采用 Not Adopted
	G4-SO9	使用社会影响标准筛选的新供应商的比例 Percentage of new suppliers that were screened using criteria for impacts on society.	采用 Adopted
	G4-SO10	供应链对社会的重大实际和潜在负面影响，以及采取的措施 Significant actual and potential negative impacts on society in the supply chain and actions taken.	未采用 Not Adopted
	G4-SO11	经由正式申诉机制提交、处理和解决的社会影响申诉的数量 Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms.	未采用 Not Adopted
	FS13	人口稀少或经济欠发达地区的各种金融服务网点的分布 Access points in low-populated or economically disadvantaged areas by type.	采用 Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	FS14	改善弱势群体金融服务可获得性的倡议 Initiatives to improve access to financial services for disadvantaged people.	采用 Adopted
	G4-PR1	为改进现状而接受健康与安全影响评估的重要产品和服务类别的百分比 Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.	未采用 Not Adopted
	G4-PR2	按后果类别说明，违反有关产品和服务健康与安全影响的法规和自愿性准则（产品和服务处于其生命周期内）的事件总数 Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes.	未采用 Not Adopted
产品责任 Product responsibility	G4-PR3	机构关于产品和服务信息与标识的程序要求的产品及服务信息种类，以及需要符合这种信息要求的重要产品及服务类别的百分比 Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.	未采用 Not Adopted
	G4-PR4	按后果类别说明，违反有关产品和服务信息及标识的法规及自愿性准则的事件总数 Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	未采用 Not Adopted
	G4-PR5	客户满意度调查结果 Results of surveys measuring customer satisfaction.	采用 Adopted
	G4-PR6	禁售或有争议产品的销售 Sale of banned or disputed products.	不适用 Not Applicable

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	G4-PR7	按后果类别划分，违反有关市场推广（包括广告、推销及赞助）的法规及自愿性准则的事件总数 Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	未采用 Not Adopted
	G4-PR8	经证实的侵犯客户隐私权及遗失客户资料的投诉总数 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	未采用 Not Adopted
	G4-PR9	如有违反提供及使用产品与服务的有关法律法规，说明相关重大罚款的总金额 Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	未采用 Not Adopted
	FS6	按具体区域、规模和行业划分的各项业务资产组合的比例 Percentage of the portfolio for business lines by specific region, size and by sector.	未采用 Not Adopted
	FS7	按用途分类的各项业务中为实现某一特定社会效益而设计的产品和服务的货币价值 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	采用 Adopted
	FS8	按用途分类的各项业务中为实现某一特定环境效益而设计的产品和服务的货币价值 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	采用 Adopted

一般标准披露项 General standard disclosures			
指标分类 Indicators classification	指标排序 Ranging	指标内容 Content	采用情况 Adoption
	FS10	报告机构内所有投资组合中与之就环境和社会议题产生互动的分公司的数量和比例 Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	采用 Adopted
	FS11	产生正面或负面的环境或社会影响因素的资产比例 Percentage of assets subject to positive and negative environmental or social screening.	未采用 Not Adopted

报告说明

Notes on this report

本报告是国家开发银行股份有限公司致力可持续发展的真实反映。

This report truly reflects China Development Bank Corporation's commitment to pursuing sustainable development.

报告时间范围:

2013年1月1日至12月31日, 部分内容超出上述范围。

Reporting period:

From Jan. 1, 2013 to Dec. 31, 2013, with some content outside of the aforementioned period.

报告发布周期:

年度报告。上一期报告发布时间为2013年11月20日。

Publication cycle:

This report is an annual publication. The previous report was released on Nov. 20, 2013.

报告组织范围:

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Organization coverage:

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设计制作: 北京大良造品牌顾问有限责任公司

Designer: Bei Jing Da Liang Zao Brand Identity and Consultants., LTD.

艺术插图: 刘曾林

Illustration: Liu Zenglin

纸张认证: 该报告采用 FSC 认证纸张印刷

Paper Certification: The report is printed with FSC-certified paper

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