



国家开发银行
CHINA DEVELOPMENT BANK



可持续发展报告 2014
SUSTAINABILITY REPORT



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SUSTAINABILITY REPORT
2014

目录

CONTENTS

开篇

Prologue

- 6 领导致辞
Messages from the leadership
- 16 专题：改革与发展·国家
开发银行成立 20 周年
Special:
20 Years of Reform and
Development – Footprint of
CDB since Its Founding
- 19 20 年关键数据
Key data in 20 years
- 25 20 年感人瞬间
Touching Moments over the 20 years

可持续发展战略

Sustainable Development Strategy

- 28 可持续发展战略目标
Objectives
- 30 可持续发展的方法
Ways for Achieving
Sustainable Development



可持续公司治理

Corporate Governance for Sustainable Development

- 34 完善机制，推进科学决策
Improve decision-making mechanism to make decisions more scientific
- 34 深化改革，夯实发展基础
Deepening reform to solidify the development foundation
- 34 加强管控，防范金融风险
Strengthen management and control to guard against financial risks
- 36 多方参与，提升治理能力
Multipartite involvement in lifting the governance capacity

可持续发展实践

Sustainable Development in Action

- 40 服务国家战略，促进经济稳步发展
Serving the national strategy for a steady economic development
- 56 践行普惠金融，推动社会公平发展
Translating inclusive finance into action to promote social equity
- 68 保护碧水蓝天，共建美丽生态家园
Protect the blue waters and bright sky in the common endeavor of building a beautiful and eco-homeland
- 78 致力社会平安，共享和谐幸福生活
Dedicating to peaceful society and sharing the harmonious and happy life

90 可持续发展绩效

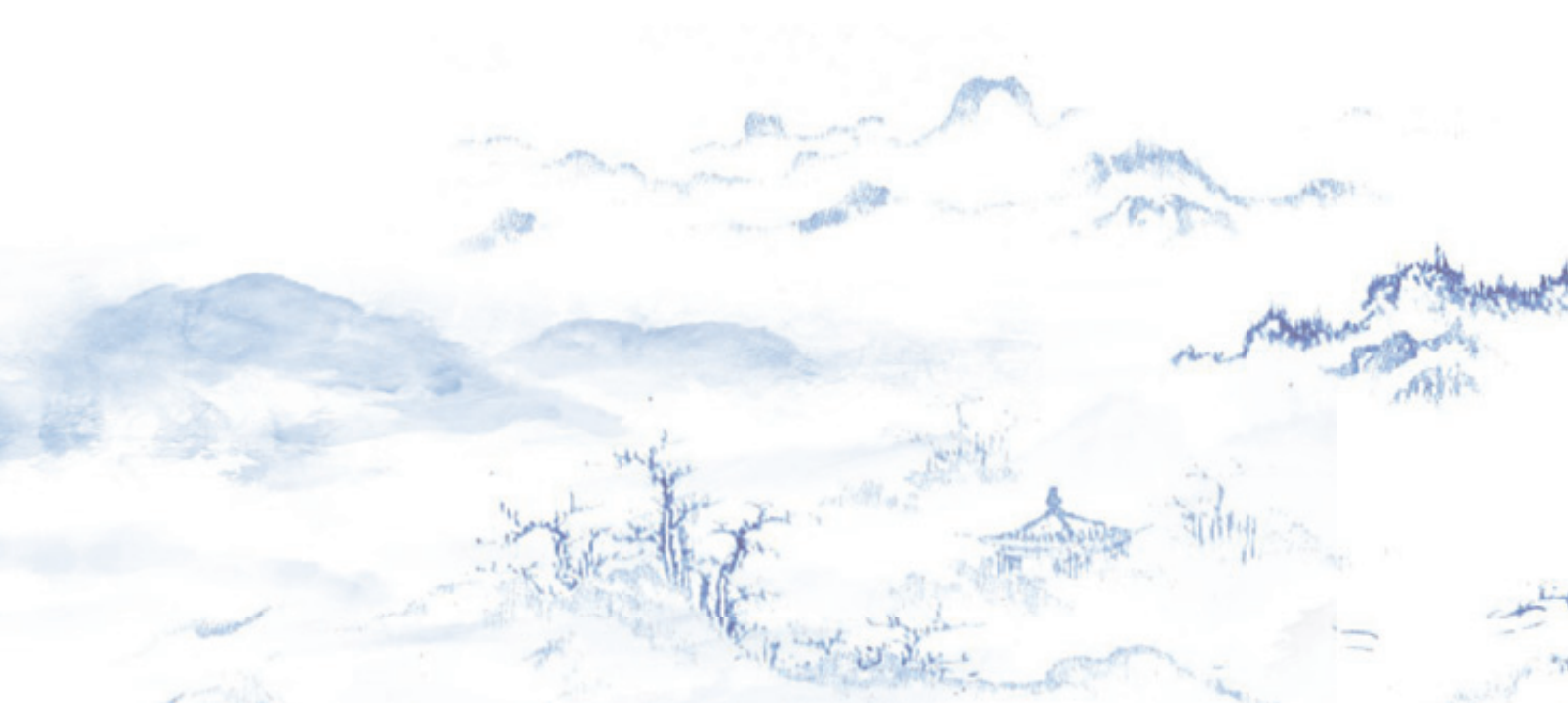
Sustainable Development Performance

94 未来展望

Looking into the Future

96 附录

Appendixes



开篇

PROLOGUE



新常态 新金融 新篇章

NEW NORMAL, NEW FINANCE, NEW CHAPTER





董事长致辞

Message from the Board Chairman

2014年是国家开发银行成立20周年，也是开行历史上不平凡的一年。这一年，面对错综复杂的国内外经济社会发展形势，我们坚持稳中求进、改革创新，服务国家战略取得了新成效，深化改革取得了新突破，经营发展取得了新业绩，在中国特色开发性金融发展道路上迈出了新步伐。

担当金融骨干，支持经济平稳增长。面对经济下行压力，我们充分发挥开发性金融在重点领域、薄弱环节和关键时期的功能和作用，为中国经济发展行稳致远作出了积极贡献。我们认真贯彻落实国家宏观政策措施，大力支持棚户区改造、铁路、水利等国家重点领域发展和新型城镇化、京津冀协同发展、战略性新兴产业、“一带一路”等重大国家战略实施，在支持实体经济、助力经济转型中发挥引领和导向作用，凸显了开发性金融机构的独特价值。

发展普惠金融，促进社会民生改善。面对人民群众在住房、就业、教育、医疗等民生领域的迫切需求，我们以实现普惠金融、促进社会公平为目标，大力发展保障性住房、助学贷款、中小企业、扶贫开发、医疗卫生、养老服务等民生业务，将融资成果体现在为人民群众实实在在增进利益和改善生活上，体现了开发性金融机构的责任担当。其中，我们将支持棚户区改造作为全行工作的重中之重，成立住宅金融事业部加强专业化管理，为普惠金融的可持续发展探索了新道路、开创了新局面。

践行绿色金融，服务生态文明建设。良好生态环境是最公平的公共产品，是最普惠的民生福祉。我们积极服务国家生态文明建设，制定发展战略和管理办法，从组织管理、制度建设、流程管理、考核机制、信息披露等方面完善绿色信贷制



度体系，结合新型城镇化和产业转型升级推进生态文明建设，加大对循环经济、大气污染防治、新能源发电、污水处理等项目的支持，实现了环保及节能业务的新增长。

参与全球合作，助力实现共同发展。全球性挑战需要开展全球性合作来应对。作为中国最大的对外投融资合作银行，开行充分发挥金融在国际合作中的“铺路搭桥”作用，通过开展国际规划合作、搭建多双边金融合作平台、支持中国企业“走出去”等途径，支持合作国基础设施、能矿资源、中小企业、农业等领域建设，促进中国与合作国共同发展。2014年5月，我还与联合国秘书长潘基文先生进行会晤，就进一步加强合作、共同应对气候变化、推动有弹性的经济增长等问题作了深入交流。

实现全球可持续发展的美好未来，需要我们不断在理念上有所创新，在能力上有所提高，在实践上有所突破，在行动上携手共进。国家开发银行将继续坚持开发性金融机构定位，在深化自身改革的同时进一步加强与社会各界的合作，努力为经济社会发展提供力度更大、效率更高、更可持续的金融服务，为实现人类的共同美好理想贡献新智慧、增添新动力。

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



The year 2014 marked the 20th anniversary of the founding of the China Development Bank (CDB). It was an extraordinary year since the bank opened. Despite the complicated situation in the internal and external economic and social development, we, by persisting in the principle of seeking progress in the course of steady development and carrying out reform and innovations, have made new progress in serving the national strategy, scored a new breakthrough in deepening reform and registered fresh performances in the operations and development, thus taking a new stride forward along the path of development finance with Chinese characteristics.

Playing the backbone in sustaining the steady growth of the economy. Bearing the brunt of the pressure of economic downturn, we have made positive contributions to enabling the economy to develop steadily toward the long-term goal by giving full scope to the functions and roles of development finance in major areas, weak links and crucial periods. We have implemented in spirit and to the letter the national macroeconomic policies and made great efforts to support the transformation of shanty towns, the development in such nationally key areas as railways and water control, the implementation of major national strategies such as the new type of urbanization, the

coordinated and harmonious development of Beijing, Tianjin and Hebei, emerging industries of strategic importance and the “One Belt, One Road” program. By displaying the leading and guidance roles in supporting the real economy and providing an impetus to economic transition, we have brought into prominence the unique values of a development finance institution.

Developing the inclusive finance to improve social development and people’s livelihood. With the goal of realizing inclusive finance and promoting social equity, we have been striving to satisfy the burning desire of the people for adequate housing, employment, education and medical services. We have vigorously extended our services to such areas as government-secured low-cost housing, students loans and loans to medium-sized and small enterprises, poverty relief by development, medical and health service and services of nursing homes for the aged. We have thus enabled our financing to find a true expression in increasing the benefits of the people and improving their livelihood, a demonstration of the social responsibility of a development finance institution. We have given top priority in the work of the whole bank to supporting shanty-town transformation. We have devoted a special housing finance department to strengthening professional management, thus finding out a new way and breaking a new ground in achieving sustainable development of inclusive finance.

“ 努力为经济社会发展提供力度更大、效率更高、更可持续的金融服务，为实现人类的美好理想贡献新智慧、增添新动力。

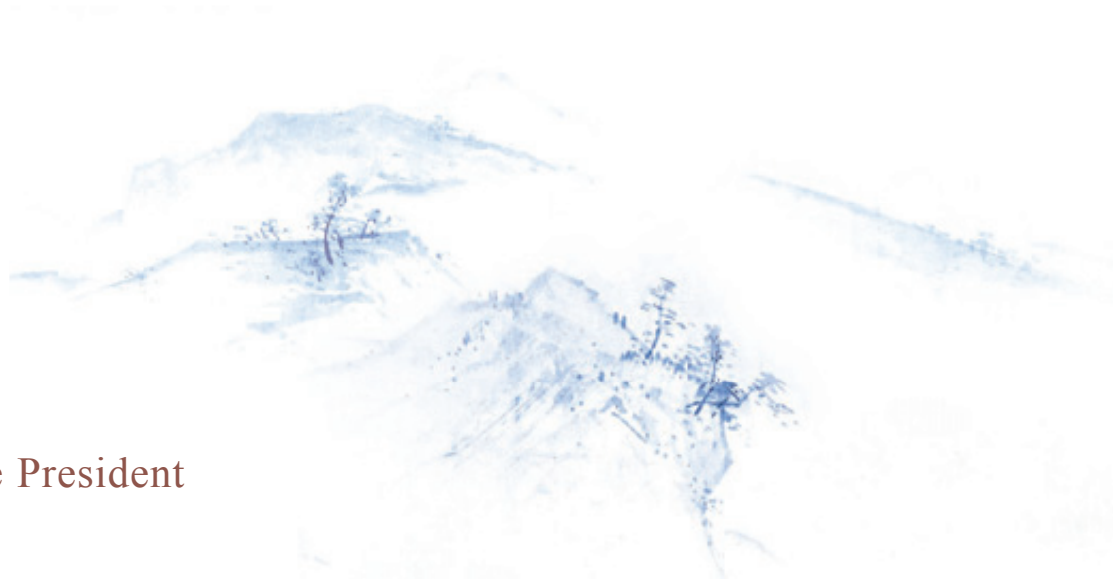
Strive to provide better, more efficient and more sustainable financial services to the economic and social development so as to contribute our fresh wisdom and renewed power to the common efforts of humanity for realizing the beautiful ideal shared by all. ”

Putting into action green finance in the service of building ecological civilization. A sound ecology is the most equitable public good that benefits the well-being and livelihood of all. We have provided active services to the building of national ecological civilization by formulating development strategies and management methods and bringing to perfection the green credit system organizationally, institutionally, and in procedure management, assessment mechanism and information disclosure. We have shoved ahead ecological civilization by integrating the new type of urbanization with industrial transition and upgrading, strengthening the support to the circular economy, air pollution prevention and control, power generation by using new energy sources and sewage water treatment, bringing about a new growth in environmental protection and energy conservation.

Participating in global cooperation to provide the motive power to common development. The global challenges have to be dealt with by global cooperation. As China's biggest foreign investment and financing institution, CDB has fully displayed its "road and bridge" roles in international cooperation. Through cooperation in international planning and by putting up multilateral and bilateral financial platforms to support Chinese enterprises to "go out", the bank has

supported the infrastructure construction, energy and mineral development, expansion of medium-sized and small enterprises and agriculture of partner countries, thus promoting the common development of China and cooperation partners. In May 2014, I met with UN Secretary-General Ban Ki-moon and had an in-depth exchange of ideas on such problems as how to further strengthen cooperation in tackling climate changes and how to bring about the elasticity of economic growth.

To realize the beautiful future of globally sustainable development requires innovations in philosophy, a higher level in capability, a breakthrough in practice and hand-in-hand advance in action. CDB will continue to adhere to the bank's positioning as a development finance institution, take a step further in strengthening cooperation of all social endeavors while deepening its own reform and strive to provide better, more efficient and more sustainable financial services to the economic and social development so as to contribute our fresh wisdom and renewed power to the common efforts of humanity for realizing the beautiful ideal shared by all.



行长致辞

Message from the President

2014年，全球经济发展形势错综复杂，中国经济进入了从高速增长转为中高速增长、经济结构不断优化升级、经济增长动力从要素与投资驱动转向创新驱动的新常态。面对国内外复杂形势，我们坚持稳中求进总基调，认真贯彻国家宏观经济政策，全力服务稳增长、促改革、调结构、惠民生。截至年末，全行资产规模突破10万亿元，不良贷款率0.65%，连续39个季度控制在1%以内。

大力服务国家战略。2014年，我们以服务实体经济发展为重点，支持新型城镇化综合试点，努力改善城乡发展的不均衡状况；推动设立国家集成电路产业基金等政策性基金，促进产业转型升级；发行933亿元信贷资产支持证券推进经济结构调整；创新融资模式支持铁路建设，发放铁路贷款1,195亿元；发放水利贷款814亿元，支持一

大批重大水利基础设施建设。继续加强国际经济合作，融资融智支持“一带一路”沿线国家发展，相关国家贷款余额超过900亿美元。

积极践行普惠金融。2014年，我们成立了住宅金融事业部，倾力支持棚户区改造。截至年末，发放棚改贷款4,086亿元，累计发放贷款8,069亿元，支持总建设面积9亿平方米，惠及916万户、2,857万人。携手小贷机构助力就业创业，小微企业贷款余额达1.03万亿元。推动精准扶贫开发，向832个国家级贫困县和集中连片特困地区发放扶贫贷款1,477亿元。加大创新力度服务“三农”发展，累计发放现代农业贷款1,563亿元。建设高效助学贷款平台，发放助学贷款147亿元，累计支持学生突破1,200万人次。



全面实施绿色信贷。2014年，我们全面推进绿色信贷，支持循环经济发展，推动大气污染防治，服务城市综合治理，努力降低自身运营对环境的影响。与发改委、环保部、工信部、住建部等多个部委开展环保重点领域合作，探索碳排放交易、排污权质押等绿色金融创新。截至年末，绿色信贷项目贷款余额超过1.4万亿元，其中清洁能源项目每年可节约标准煤约2,240万吨，减排二氧化碳约5,870万吨。

致力促进社会和谐。2014年，我们大力促进和谐共生的社会环境建设。努力增强服务客户能力，提高客户满意度；积极为员工提供广阔的发展空间，创造良好的工作氛围；支持扶贫、助学、救灾等公益事业。截至年末，发放应急贷款20.8亿元，公益捐赠4,063万元。

2015年，我们将以服务国家战略为核心，全面落实国务院对国家开发银行的定位与要求，深化内部改革增强可持续发展能力，发挥开发性金融在支持经济社会发展中的积极作用，更好地适应新常态，为促进经济持续健康发展和社会和谐稳定作出更大的贡献！

A stylized handwritten signature in black ink, consisting of the Chinese characters '郑志杰'.

郑之杰 行长
Zheng Zhijie
President



2014 was a year characterized by complicated situation of the global economy and the shift of China's economy from high-speed development to medium-high growth, with economic structure constantly optimized and upgraded, thus entering a new normal state with the factor-and investment-driven growth replaced by an innovation-driven growth. Despite such situation at home and abroad, we have remained committed to seeking progress in the course of steady development. We have conscientiously implemented the state's macro-economic policies and worked flat-out to promote stable growth in our services, stimulate reform and restructuring for the benefit of the people's livelihood. By the end of the year, the bank's assets topped 10 trillion yuan and controlled the non-performing loan rate within the 1% mark at 0.65% for the 39th season.

Serving the national strategy. In 2014, while focusing on serving the real economy, we supported the comprehensive experiments in the new type of urbanization to address the imbalanced development between the urban and rural areas. We pushed the establishment of such policy funds as the National Integrated Circuit Industry Fund to promote industrial transition and upgrading. We issued 93.3 billion yuan

of credit assets-backed securities for restructuring. We renovated the financing mode in supporting railway construction, issuing 119.5 billion yuan loans. We issued 81.4 billion yuan loans to support a large number of water control infrastructural projects. We continued strengthening international cooperation and provided financial and expertise support to the development of countries along the "One Belt, One Road", with the loans outstanding to related countries topping 90 billion U.S. dollars.

Taking active steps to develop inclusive finance. In 2014, we set up a housing finance department devoted to the transformation of shantytowns. By the end of the year, we had issued 408.6 billion yuan loans to bring the total earmarked loan up to 806.9 billion yuan. The housing construction area reached 900 million square meters, benefiting 9.16 million families with a population of 28.57 million. We also teamed up with small lending institutions in supporting the endeavor of pioneering businesses and creating jobs, with the loan balance to small and micro enterprises reaching 1.03 trillion yuan. In the well-targeted development for poverty-relief, we issued 147.7 billion yuan loans to 832 state-level poor counties and concentrated extremely

“ 大力服务国家战略，积极践行普惠金融，全面实施绿色信贷，致力促进社会和谐。

Serving the national strategy, Taking active steps to develop inclusive finance, Implementing the green credit policy in all aspects, Commitment to promoting social harmony. ”

poor areas. We strengthened innovations in serving the development of the rural areas, agriculture and farmers, cumulatively issuing 156.3 billion yuan loans. We built a highly efficient student loan platform, through which we issued 14.7 billion yuan loans to support 12 million students in continuing their study.

Implementing the green credit policy in all aspects.

In 2014, we issued green credits to all related projects, such as circular economy, air pollution control and prevention, comprehensive governance of urban areas and strive to minimize the impact of our own operation on the environment. We cooperated with the National Development and Reform Commission, the Ministry of Environmental Protection, the Ministry of Industry and Information Technology and the Ministry of Housing and Urban-Rural Development in the key areas for environmental protection, explored into new ways of carbon emission trading and hypothecation of pollution rights. By the end of the year, the loan balance for green credit projects alone topped 1.4 trillion yuan. With the loans, the clean energy projects may save about 22.4 million tons of standard coal and reduce carbon dioxide emission by 58.7 million tons a year.

Commitment to promoting social harmony. In 2014, we intensified our efforts to create a social environment characterized by harmony and coexistence. We enhanced the capabilities of customer service and improved the customer satisfaction. We took the initiative to broaden the space of career development for our employees and create a sound working atmosphere. We engaged in such public service undertakings as aiding the poor people and students from poor families and disaster relief. By the end of 2014, we had extended emergency loans up to 2.08 billion yuan and donated 40.63 million yuan.

In 2015, we will continue to make serving the national strategy as the core business, follow the positioning and requirements by the State Council, deepen the in-house reforms to enhance our capabilities of sustainable development, display the role of development finance in economic and social development, better adapt to the new normal state of the economy and contribute more to the sustainable and healthy economic development and social stability and harmony.

监事长致辞

Message from Chairman of the Supervisory Board



依法治行是银行业金融机构实现自身健康发展、维护金融稳定的基础。2014年，国家开发银行推进依法治行从严治行，为开发性金融服务国家战略保驾护航。

完善公司治理机制。我们强化公司治理，推进“三会一层”治理机制建设，完善董事会战略决策、监事会依法监督、高管层授权经营的治理架构和治理机制，建立科学的经营决策机制，进一步提高公司治理能力和法治水平。

坚持依法合规经营。我们坚持在经营管理中严格执行国家法律法规和行内规章制度，努力保证业务发展的规范稳健。强化依法决策，实行重大问题集体讨论、民主决策，完善决策事项法律咨询机制。加强制度建设，把对权力运行的制约和监督体现在制度中。加强合规文化建设，增强员工的法治观念和合规意识。

健全内控监督机制。我们全面实施行务公开，推进重大事项决策、执行、管理、服务、结果公开，增强工作透明度。强化“三重一大”事项的

风险防控和监督管理，确保严格履行决策程序。健全规章制度执行检查机制，促进形成严格执行的刚性约束。

深入推进反腐倡廉工作。我们召开首次全行干部管理监督工作会议，严格落实“两个责任”，依法依规惩处腐败行为和腐败分子，积极净化从业环境，打造高素质专业化的人才队伍。

在新的一年里，我们将继续加强对日常工作中遵规守纪的要求，充分发挥各方监督作用，促进开行不断提升服务国家战略能力和风险防控能力，实现稳健可持续发展。

A handwritten signature in black ink, reading '刘梅生' (Liu Meisheng). The signature is written in a cursive, calligraphic style.

刘梅生 监事长
Liu Meisheng
Chairman of the Supervisory Board

“ 完善公司治理机制，坚持依法合规经营，健全内控监督机制，
深入推进反腐倡廉工作。

*Optimizing corporate governance, Persisting in compliance operations,
Improving the internal control and supervision, Carrying on with the fight
against corruption and for clean governance. ”*

Governing banks according to law is the foundation for the banks and other financial institutions to achieve a healthy development and safeguard financial security. In 2014, CDB exercised strict governance of the bank according to law, playing the role as a guard to protect and ensure the development finance well placed in the service of the national strategy.

Optimizing corporate governance. We intensified the corporate governance by introducing “three-meetings and one management team” governance structure and improved the strategic decision-making mechanism by the Board of Directors, the law-based supervision mechanism by the Board of Supervisors and authorized operations by the senior management team. The scientific operational decision-making mechanism helped further enhance the corporate governance ability and the level of awareness in the rule of law.

Persisting in compliance operations. We faithfully abide by law and in-house rules and regulations to ensure the standardized and steady management and operations. We persisted in democratic decision-making through collective discussions and legal consultation on major issues. We also strengthened institutional building, making the checks and balances in the exercise of power fully reflected in the institutions. We made great efforts to enable the employees to enhance their sense of the rule of law and their compliance awareness.

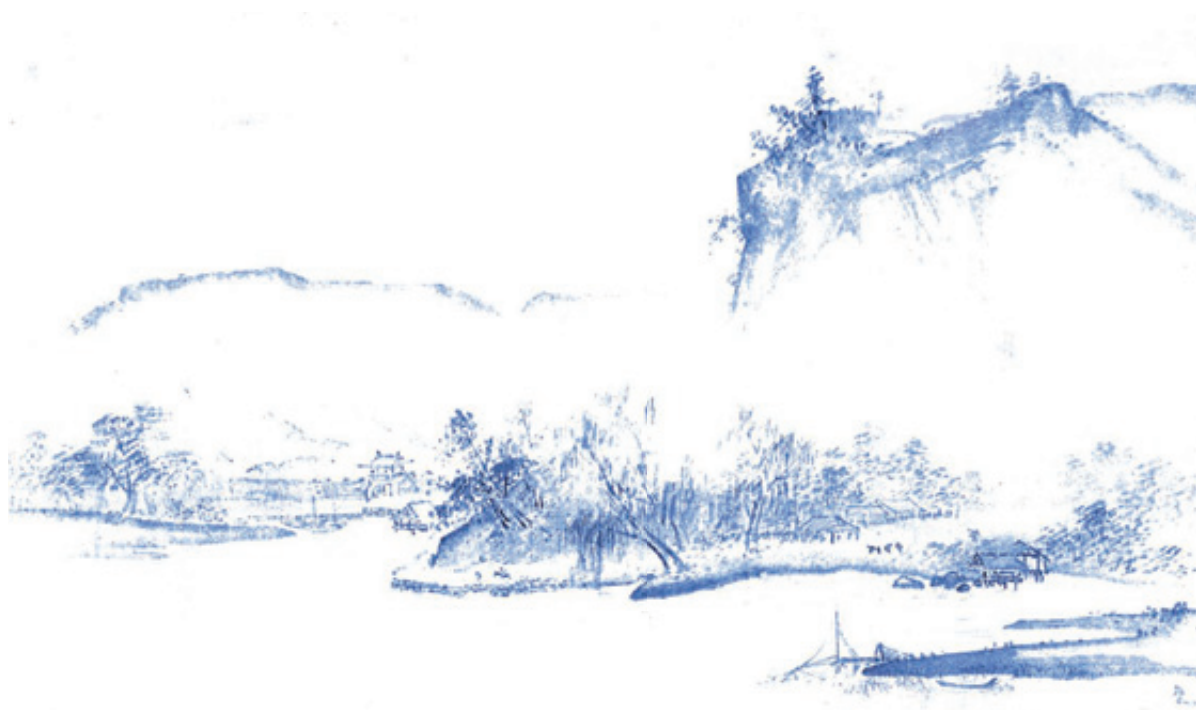
Improving the internal control and supervision.

We realized the opening and transparency of all administrative affairs, such as major policy-decision making, execution, management, services and results. We intensified the risk prevention and control and oversight of management and strictly observe the policy-decision procedures concerning major personnel appointment and removal and major investment decisions. We enforced strict checks and exercised rigid constraint over the implementation of rules and regulations

Carrying on with the fight against corruption and for clean governance.

For the first time, we called a meeting of all cadres on management and supervision, clarifying the responsibilities of the Party Committee and the Disciplinary Inspection Committee, and ferreting out corrupt elements and brought them to justice, thus purifying the working environment and creating a contingent of personnel with a high level of specialization.

In the new year, we will continue to oversee the compliance in the routine operations and give full scope to the oversight roles of all parties so that CDB will raise its abilities of serving the national strategy and the abilities of risk prevention and control, realizing a steady and sustainable development.



专题：改革与发展 • 国家开发银行成立20周年

SPECIAL:
20 Years of Reform and Development –
Footprint of CDB since Its Founding

“ 国开行成立以来的20年，是不断探索、改革创新20年，是服务国家战略取得丰硕成果的20年。20年来，国开行立足国情、开拓创新，走出一条中国特色开发性金融发展道路。

The 20 years of CDB since its founding is the 20 years of ceaseless exploration, reform and innovation and the 20 years of fruitful operation in the service of the National Strategy. Over the past 20 years, CDB has, in the pioneering spirit and based on the national conditions, blazed a new trail in the operation of development finance with Chinese characteristics. ”

——国家开发银行董事长 胡怀邦

Hu Huaibang, Chairman of the Board of Directors

国家开发银行成立于1994年。在20年的发展历程中，全体开行人忠实履行“增强国力，改善民生”的使命，以服务国家战略为核心，坚持改革创新，将开行建设成为中国中长期投融资和新型城镇化的骨干银行、最大的债券银行、最大的对外投融资合作银行以及全球最大的开发性金融机构。

20年来，我们准确把握中国国情和发展的阶段性特征，坚持开发性金融，将政府的组织协调优势与开行的市场化融资专长相结合，发挥中长期投融资优势，为加快我国工业化、城镇化、国际化进程，促进经济社会发展做出了积极贡献。

CDB was founded in 1994. In the course of development over the past 20 years, the whole bank has faithfully performed its mission of “enhancing the national power and improving the people’s livelihood”. Remaining committed to serving the national strategy as its core business, the bank has, through persistent reform and innovation, made the bank a backbone for medium- and long-term investment and financing in the new type of urbanization, the biggest bond bank, the biggest foreign investment and financing bank and the biggest development finance institution in the world.

Over the past 20 years, we have persisted in development finance according to the real national conditions and features of development stage. By integrating the advantages of the government in organization and coordination with the market-oriented financing skills, we have given full scope to our advantages of medium- and long-term investment and financing, going a long way to accelerate the process of China’s industrialization, urbanization and internationalization and the economic and social development.

开行发展的三个阶段： Three Stages of CDB's Development:

1994-1998年，开行发挥政策性银行功能优势，筹集和引导资金，有力支持了国家“两基一支”重点项目建设，为缓解国家发展瓶颈制约发挥了重要作用。

1998-2013年，开行主动推进市场化改革，探索中国特色开发性金融办行路子，逐步发展成为在经济社会发展中主动发挥作用、充满生机活力的开发性金融机构。同时，全力以赴落实“保增长、扩内需、调结构”的政策措施，成为国家逆周期调节、战胜金融危机的平台和杠杆。

2013年以来，开行坚持开发性金融发展方向，扎实推进改革创新，努力把开行建设成为国际一流的开发性金融机构，继续谱写服务国家发展战略的新篇章。

The first stage covers 1994-1998, when the bank, by giving full scope to its functions as policy bank, gave a powerful backing to major infrastructure projects, basic industrial projects and pillar industries by raising and channeling funds into them, playing a significant role in removing the bottlenecks in development.

The second stage covers 1998-2013, when the bank took the initiative to carry out market-oriented reforms in search for a path toward development finance with Chinese characteristics, gradually giving shape to a vigorous development finance institution that plays a leading role in economic and social development. At the same time, we went all out to put in place the policies and measures of “ensuring growth, expanding domestic demand and readjusting the structure”, making the bank a platform and leverage for counter-cyclic regulation and tiding over the financial crisis.

The third stage covers the period from 2013 to the present, when the bank has done a solid work in reform and innovation along the direction of development finance, aiming at making CDB the world's first-class development finance institution and opening a new chapter in serving the national strategy.

“1994年至今，国开行走过了20年的发展历程，在中国经济社会发展中发挥了举足轻重的作用。”

In its 20 years of development from 1994 to the present, CDB has played a significant role in China's economic and social development. ”

——全国政协副主席、国家开发银行国际顾问委员会名誉主席 陈元
Chen Yuan, Vice-Chairman of the National Committee of the Chinese People's Political Consultative Conference and honorary president of CDB's International Advisory Board

20年关键数据

Key data in 20 years

注：所有数据均为截至2013年底数据
Note: All data is up to the end of 2013

开行数据 Data

全行资产总额 **81,880** 亿元
Total assets: 8.188 trillion yuan

<1%

不良贷款率连续35个季度控制在1%以内
Non-performing loan ratio: kept below 1.0 percent for 35 consecutive quarters

3 年

连续3年入选全球50家最安全银行
Rated among the top 50 safest banks in the world for three consecutive years

122 位

2014世界500强第122位
Ranking among the world top 500 in 2014: 122nd

规划先行 Planning in advance

累计组织和支持区域、行业、战略客户等各类规划1,100多项
Organizing and supporting regions, industries and strategic clients in mapping out more than 1,100 plans

1,100 多项

60 个

与60个国家政府部门及相关机构签订66项规划合作协议
signing 66 agreements on planning cooperation with 60 governmental departments and related institutions

66 项

36 个

完成36个国家实地调研及规划合作报告
completing 36 reports on field investigations and study and planning cooperation

基础设施
Infrastructure



1.97 万亿元

累计发放电力贷款1.97万亿元，约占全国电力行业总投资的22%

The cumulative loans to power plants and stations: 1.97 trillion yuan, 22% of the total investment in the power industry.



18,803 亿元

累计发放公路贷款18,803亿元，同业占比38%，在各银行中名列第一；1994年至2013年，支持建设的公路里程合计146万公里，约占全国公路总里程的30%，其中高速公路支持项目占比达到72%

The cumulative loans to road construction projects: 1.8803 trillion yuan, ranking first among all banks or 38 percent of the total issued by the banking industry; From 1994 to 2013, we financed the construction of roads totaling 1.46 million km, about 30 percent of China's total length of roads built in the period, of which expressway projects accounted for 72%.



146 万公里



8,248 亿元

累计发放铁路建设贷款8,248亿元，支持建设里程超过6万公里，占全国营业里程的60%

The cumulative loans to railway projects: 824.8 billion yuan, with a total length topping 60,000 km, 60 percent of the total railway in operation.

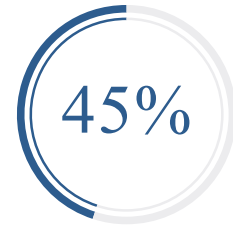


4,060 亿元

计发放水利建设贷款4,060亿元，累计支持2,515个水利项目，同业占比40%以上

The cumulative loans to water conservancy projects: 406 billion yuan for 2,515 projects, over 40 percent provided by all banks.

基础设施 Infrastructure



31 个城市 4,000 公里

支持31个城市近200个轨道交通项目，支持建设里程近4,000公里

Supporting 31 cities in building nearly 200 city rail transit projects, with a total length of nearly 4,000 km

87 个机场

支持建设境内外87个机场，其中国内机场建设86个，占全国机场数量的45%

Supporting the construction of 87 airports at home and abroad, including 86 domestic ones or 45 percent of the total in the country

城镇化 Urbanization



4.1 万亿元

城镇化贷款余额4.1万亿元，占全行人民币贷款余额的75%

The balance of loans to urbanization projects: 4.1 trillion yuan, 75% of the bank's total RMB loans



1.79 万亿元

基础设施领域贷款余额1.79万亿元

The balance of loans to infrastructure projects: 1.79 trillion yuan

3.53 万亿元

2004年至2013年，累计发放贷款3.53万亿元，占全社会公共设施管理领域固定投资的41%

The cumulative loans from 2004 to 2013: 3.53 trillion yuan, 41 percent of the country's total fixed assets investment in public utilities projects

国际合作
International
Cooperation

国际合作业务覆盖 **115** 个国家和地区
International cooperation covers 115 countries and regions

29 亿美元 **150** 亿美元 **10.3** 亿美元 **9.78** 亿美元

中非基金在非洲30多个国家累计投资70多个项目，决策投资金额超过29亿美元，带动对非投资约150亿美元

The China-Africa Development Fund has cumulatively invested in more than 70 projects in more than 30 African countries, with the amount of contract investment topping 2.9 billion U.S. dollars, attracting 15 billion U.S. dollars more investment into Africa

对非中小企业专项贷款累计发放10.3亿美元，带动双边贸易额9.78亿美元，就业近5万个，间接使46万农户、养殖户受益

The cumulative loans earmarked for Africa's small and medium-sized enterprises: 1.03 billion U.S. dollars, generating 978 million U.S. dollars in bilateral trade, creating nearly 50,000 jobs and indirectly benefiting 460,000 farming and breeding households

民生改善
People's
Livelihood

累计发放中低收入家庭住房贷款 **7,308** 亿元
The cumulative housing loans to medium- and low-income families: 730.8 billion yuan

6,235 亿元



其中，累计发放各类保障性安居工程建设贷款6,235亿元

Including 623.5 billion for building government-secured low-cost housing projects

同业占比60%，惠及2,500多万中低收入群众

60 percent of the total loans by all banks and benefiting 25 million people

民生改善
People's
Livelihood

中小企业贷款余额 **2.08** 万亿元

The balance of loans to small and medium-sized enterprises: 2.08 trillion yuan

195 万家

508 万个

惠及中小企业、个体经营户195万家，创造就业岗位508万个
benefiting 1.95 million enterprises and self-employed businesses and creating 5.08 million jobs

累计发放助学贷款 **544.7** 亿元

The cumulative loans to students: 54.47 billion yuan

1,000 万人次

1,928 个县区

2,869 所高校

支持家庭经济困难学生近1,000万人次，覆盖25个省、1,928个县区、2,869所高校，占全国助学贷款市场份额的80%以上
benefiting nearly 10 million students from poor families studying in 2,869 institutions of higher learning in 1,928 counties (districts) of 25 provinces

14,017 亿元

累计发放新农村建设贷款14,017亿元
The cumulative loans to the construction of new countryside: 1.4017 trillion yuan

15,545 亿元

累计向592个国家级贫困县和400多个省级贫困县发放扶贫开发贷款15,545亿元
The cumulative loans for poverty relief by development: 1.5545 trillion yuan, benefiting 592 state-level and 400 provincial-level poor counties

环境保护
Environmental
Protection

14,358 亿元

环保节能领域累计发放贷款14,358亿元，信贷支持环保节能项目效益居全国金融机构首位
The cumulative loans to environmental protection and energy conservation projects: 1.4358 trillion yuan, with the benefits ranking first among all financial institutions

↓ 6,736 万吨

贷款支持的节能环保项目每年可节约标准煤6,736万吨
including the annual saving of 67.36 million tons of standard coal

↓ 2 亿吨

减少CO₂排放
the reduction of carbon dioxide emissions by 200 million tons

↓ 310 万吨

减少SO₂排放
the reduction of sulfur dioxide emissions by 3.1 million tons

↓ 160 万吨

减少NO_x排放
the reduction of NO_x emissions by 1.6 million tons

↓ 97 万吨

削减COD排放量
the cutting down on COD by 970,000 tons

↓ 14 万吨

削减氨氮排放量
the cutting down on NH-N by 140,000 tons

2,065 亿元

累计发放新能源发电项目贷款2,065亿元
The cumulative loans to renewable energy power generation projects: 206.5 billion yuan

3,300 万千瓦

累计支持已建成境内新能源发电装机约3,300万千瓦
with a combined installation capacity of 33 million kilowatts

20年感人瞬间

Touching Moments over the 20 years



可持续发展战略

SUSTAINABLE DEVELOPMENT STRATEGY

可持续发展战略目标
Objectives

可持续发展的方法
Ways for Achieving
Sustainable Development



我们以服务国家发展战略为宗旨，以打造国际一流的开发性金融机构为目标，坚持以市场化方式服务国家发展战略，积极缓解经济社会发展的瓶颈制约，努力实现服务国家战略与自身发展的有机统一，为经济社会发展的关键领域提供力度更大、效率更高、更可持续的金融服务，成为一家在经济社会发展全局和金融体系中作用独特、不可或缺的银行，一家业绩优良、行稳致远的银行，一家勇于担当、受人尊敬的银行。

With serving the national development strategy as the purpose, our objective is to create the world's first-class development finance institution. While remaining firmly committed to serving the national development strategy in a way the market requires, we have actively been trying to remove the bottlenecks in economic and social development. We have exerted ourselves to serve the national development strategy while achieving our own sustainable development, providing the key areas of economic and social development with more powerful, more efficient and more sustainable financial services so as to become a functionally unique bank indispensable in the whole economic and social development and in the country's financial system, a bank with outstanding performances, a bank that develops steadily with a long-vision, and a bank that has the courage to face up to its responsibilities and a bank that merits the respect by all.



可持续发展战略目标

Objectives

重点领域目标

Objectives of key areas



支持重点建设

Key construction projects

支持“两基一支”领域建设；促进区域协调发展，加大对中西部、东北老工业基地、老少边穷地区的支持力度；助推产业转型升级，推动化解过剩产能，推进战略性新兴产业发展

- Infrastructure, basic industries and pillar industries
- harmonious regional development, with emphasis on the middle and western regions, old industrial bases in Northeast China, former revolutionary base areas, minority people inhabited areas, border regions and poor areas
- industrial transition and upgrading to reduce excessive production capacity and emerging industries of strategic importance



支持新型城镇化

New-type of urbanization

确保每年60%以上的贷款投向新型城镇化领域；运用综合金融手段，债贷组合、投贷结合，引导社会资金共同投入城镇化建设；创新投融资机制，拓宽城镇化融资渠道

- Ensuring over 60% new loans each year channeled into the new-type of urbanization projects
- Employing integrated financial means, combination of bonds and loans, and the combination of investment and loan to direct private capital into urbanization projects
- Creating new modes of investment and financing to broaden the channels for financing urbanization



发展普惠金融

Inclusive finance

重点支持保障性住房、农林水利、教育、医疗等领域加快发展

- Focusing on government-secured low-cost housing construction, farming, forestry, water conservancy, education and medical service



国家开发银行可持续发展战略模型
Graphic: CDB's strategic model for sustainable development



推进国际合作

International cooperation

积极服务经济外交、能源资源、中资企业“走出去”三大战略重点，以“一带一路”建设为契机，支持周边互联互通重大基础设施建设，促进周边国家经济发展和人民生活改善，助力世界经济可持续发展

- Actively serving the three strategic priorities of economic diplomacy, energy and resources and Chinese enterprises “going out”
- Taking advantage of the opportunity of building the Silk Road Economic Belt and the 21st Maritime Silk Road or “One Belt, One Road” to support major interconnected infrastructure projects in peripheral countries to improve the economic development and people’s livelihood of these countries, providing an impetus to the sustainable development of the world economy



助力宏观调控

Macro economic control

充分发挥在信贷精细化定向调控中的作用，通过稳定信贷供给，优化资源配置，为稳增长、调结构、促改革、惠民生的国家战略重点领域提供低成本资金支持，降低实体经济融资成本

- Giving full scope to the role in regulating the refined credit orientation so as to provide low-cost financial support to such strategic priority areas as stabilizing growth, restructuring, promoting reform and benefiting the people’s livelihood, and help the real economy lower financing cost through stable credit supply and optimized resource allocation



促进生态文明

Ecological civilization

建立绿色信贷文化理念、制度体系 and 环境风险管理体系，促进自身与客户的绿色发展

- Building a green credit culture, an institutional system and environment and risk management system to bring about green development for both our bank and clients

可持续发展的方法

Ways for Achieving Sustainable Development

我们通过开发性金融方法的全面运用与创新，提高服务经济社会稳健发展的能力，实现可持续发展的战略目标。

开发性金融是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。

以国家信用为依托。我们不断放大国家信用在市场和制度建设中的功能和作用，通过先进的市场业绩维护国家信用，巩固和增强国家信用，更好地服务于国家战略和政策任务。

以资金运用保本微利为原则。我们按照“服务发展、管控风险、适当盈利”的经营方针，坚持算大账、算战略利益账，兼顾资产质量和一定的收益目标，实现机构持续健康发展。

以市场化为基本运作模式。我们发挥政府与市场之间的桥梁纽带作用，坚持用市场化方式服务国家战略，提高机构可持续发展能力，增强服务国家战略的主动性和作用力。

以建设市场、信用、制度为核心原理。我们立足主动建设，通过完善微观制度和金融基础设施，加快推进市场、信用、制度、规则的形成，使空白、缺失的市场逐渐发育、成熟，打通发展中的瓶颈制约。

以银政合作和社会共建为主要抓手。我们通过银政合作，整合各类资源，将政府的组织协调作用、市场的资源配置作用、金融的中长期投融资作用、企业的主体和平台作用、社会各方的监督作用集中起来，形成合力，共同推进市场建设，为市场发挥配置资源作用创造条件。

以规划先行为工作切入点。我们通过规划先行成批量、成系统、高效率地开发培育项目，大大减少和消除盲目投资和重复建设，实现有序的资金安排和风险控制前移。

以中长期投融资推动为载体。我们发挥专业优势，建设中长期投融资市场和体制，克服期限错配风险，在支持项目建设的同时，以每一笔融资为载体，注入市场、信用和制度建设的要求，促进形成健康市场主体，提高投融资效率。



We will achieve the strategic goal of sustainable development by fully employing and renovating the ways of development finance to enhance our capacity of serving the steady economic and social development.

Development finance aims at serving the national development strategy upon the strength of sovereign creditability and according to the principle of striking even with thin profits, with the market-oriented operation as the basic mode, the market, creditability and institutions as the core principle, the bank-government cooperation and mass participation as the main catch point, planning in advance as the cut-in point and medium- and long-term investment and financing as the carrier.

With the backing of sovereign creditability, we have constantly expanded the role of sovereign creditability in the market and institutional building and, through the advanced market performances, safeguard, consolidate and enhance the sovereign creditability so as to serve the national development strategy and policies.

Guided by the principle of breaking even with thin profits in capital operation, we have followed the operational principle of “serving development, managing and controlling risks and making appropriate profits”. We have persisted in setting our eyes on the overall accounts, the accounts of strategic benefits and, at the same time, giving full consideration to the quality of assets and a given amount of profit to realize sustainable and healthy development.

With market-oriented operation as the basic mode, we have played a role as a bridge between the government and the market, staying firm in serving the national strategy by market means so as to improve the sustainable development capacity and enhance the initiativeness and action in serving the national strategy.

With market, creditability and institutions as the core principle, we have set our foot down in providing active services and, through perfecting the microscopic rules and regulations and financial infrastructure, bring into speedy shape the market, creditability and institutions and rules so as to make the untapped and deficient market gradually grow to maturity and remove the bottlenecks in development.

With the bank-government cooperation and mass participation as the main catch point, we have, through government-bank cooperation in integrating all kinds of resources, integrated the organizing and coordinating roles of the government, the market role in the allocation of resources, the medium- and long-term investment and financing role as a financial institution, the role of enterprises as the principle body and platform, and the supervisory role by all quarters of the society to create a synergy to push the market development so as to prepare the conditions for displaying the market role in the allocation of resources.

With planning in advance as the cut-in point in our work, we have, through prior planning, efficiently developed and incubated projects in large numbers and systems, greatly reducing and even eliminating blind investment and duplicated constructions and realizing the orderly fund arrangements and prepositioning risk controls.

With medium- and long-term investment and financing as the carrier, we have displayed our professional advantages in building a medium- and long-term investment and financing market and system to avert the term mismatch risks. While supporting a project, we have made every sum of financing as the carrier, injecting into it the requirements by the market, creditability and institutions so as to give shape to the healthy market body and raise the financing efficiency.



可持续公司治理

CORPORATE GOVERNANCE FOR SUSTAINABLE DEVELOPMENT

完善机制，推进科学决策
Improve decision-making mechanism to make decisions more scientific

深化改革，夯实发展基础
Consolidate the foundation for development through deepened reforms

多方参与，提升治理能力
Multipartite involvement in lifting the governance capacity

加强管控，防范金融风险
Strengthen management and control to guard against financial risks



推动利益相关方更大程度地参与到开行的公司治理体系和治理机制建设完善过程中，提高科学决策水平，强化全面风险管理能力，是开行实现可持续发展的重要前提条件。

It is an important prerequisite for CDB to realize sustainable development to get stakeholders more involved in the course of improving CDB's corporate governance system and mechanism so as to make decision making more scientific and the bank better able to manage all risks.



完善机制，推进科学决策

完善公司治理结构是充分发挥开发性金融联系政府与市场的桥梁和纽带作用的重要保障。2014年，董事会进一步加强公司治理规章制度建设，完善关联交易管理工作制度；针对棚户区改造、战略新兴产业风险管控模式等重点工作进行专项调研，增强决策的科学性；审议通过成立住宅金融事业部、对国开金融公司增资、财务预决算、发行人民币债券、设立喀什分行、内部审计架构调整等27项议案，大力推进开行业务发展。监事会加强与董事会、高管层的调研、座谈，认真完成履职尽职评价，充分发挥监督作用。召开第15次国际顾问委员会会议，深入研讨当前国际和中国金融形势、影子银行和中国、全球监管变革对银行业影响等议题，为开行改革创新提供政策建议。

深化改革，夯实发展基础

我们坚持开发性金融发展方向，继续推进“三步走”的改革路线图，以完善组织架构、提升治理水平为目标，以促进可持续稳健发展为根本任务。围绕“服务国家改革、深化开行改革、推进内部改革”的核心工作，研究深化改革方案，明确开发性金融机构定位，推动建立相关的制度安排。大力推进管理创新，完善银行管理架构，设立住宅金融事业部。坚持以客户为中心，以市场

为导向，稳步有序推进管理流程优化和组织架构调整，提升客户服务水平，强化风险管控，加快形成职能清晰、管理顺畅、协同高效的业务流程体系和管理机制。

通过深化改革，努力将开行建设成为资本充足、治理规范、内控严密、运营安全、服务优质、财务健康的开发性金融机构。

加强管控，防范金融风险

面对复杂严峻的经济环境，我们不断提高金融风险防控的能力和水平。2014年，我们加大对重点行业发展和风险特点的研究分析，出台授信投向指引，完善评审方法，将风险“关口”前移。加大重点领域风险排查，严守风险底线。加强风险跟踪、分析、研判和预警，针对重点客户采取针对性、差异化的风险管控措施，强化对重点国家、行业、客户和风险事项的监控和处置。截至2014年末，不良贷款率为0.65%，连续39个季度保持在1%以内，资产质量处于同行业领先水平。

与此同时，我们完善内部评级、风险计量和贷后管理体系，加强内部审计和内外部联合监督，建立“尽职免责、失职追责”的问责机制。2014年实施各类审计、调查及评价132项，其中受理办理社会举报22件，处理率100%。继续保持零案件、零处罚，守住了合规管理的红线。

Improve decision-making mechanism to make decisions more scientific

A better corporate governance structure is the important guarantee for fully displaying the role of development finance as a bridge and a bond between the government and the market. In 2014, the Board of Directors tightened the rules and regulations for corporate governance and improved the management of associated transactions and carried out investigations and study on the risk management models in the transformation of shantytowns and in the emerging industries of strategic importance for the purpose of making policy decisions more scientific. Based on the findings, the board reviewed and adopted the resolution on setting up a housing finance department and passed 27 proposals on injecting more capital into CDB's financial company, budget and final accounts, issuing of RMB bonds, opening a subsidiary in Kashgar and adjusting the internal audit framework.

The Board of Supervisors investigated the Board of Directors and senior management and held forums with them, completing the diligence assessment, thus playing their due supervisory role.

The board called the 15th meeting of the International Advisory Committee to discuss in-depth the impact of the current international and Chinese economic and financial situation, shadow banks and the changes in China's and global supervision and control and recommended corresponding policies for CDB in reform and innovation.

Deepening reform to solidify the development foundation

We have adhered to the orientation of development finance, continue following the "three-step" reform roadmap in order to complete the organizational setup and raise the governance level, thus completing the fundamental task of achieving sustainable and steady development. Centering round the core work of "serving the national reform, deepening the reform of CDB and its internal reform", we have studied the scheme for deepening reform, clarified the positioning of development finance and mapped out related institutional arrangements. We have exerted ourselves to make

innovations in management to improve the management structure and set up a housing finance department. With serving clients as the central task and market as a guide, we have kept a steady pace in optimizing the management procedures and adjusting the organizational setup, improving services for clients, intensifying risk control and management so as to shape up a smooth, well-coordinated and highly efficient operational process and management mechanism with well-defined functions.

Through deepening reforms, we shall strive to make CDB a development finance institution with adequate capital, standard government, tight internal control, safe and compliance operations, superior quality of services and healthy accounting affairs.

Strengthen management and control to guard against financial risks

In the face of complicated and grave economic environment, we have been improving our capability of risk prevention and control. In 2014, we strengthened the study and analysis of the development and risks of major industries and produced a for credit extension guideline, optimized the credit review procedures, emphasizing preemptive risk control and improve the review methods to preposition the "gateway" that guards against risks. We made greater efforts to detect risks in key areas, strictly guarding the bottom line. We strengthened risk monitoring, analysis, judgment and precaution and adopted differentiated risk control over VIP clients. We strengthened the monitoring and disposal of risks for the state, industries and clients. By the end of 2014, we had kept the non-performing loan ratio at 0.65, below the one percent mark for 39 consecutive quarters. Our bank topped all others in terms of quality of assets.

In the meanwhile, we optimized the internal grading, risk measuring and post-lending management systems, strengthened internal audit and both internal and external supervision and set up an accountability system of "waiver from responsibility in the cases of due diligence but fixing accountability in the cases of dereliction of duty". In 2014, we audited, investigated and evaluated 132 cases, including 22 externally reported cases. We registered a 100% clearance rate, continuing to maintain a zero cases and zero punishment, with the compliance management red line well guarded.

多方参与，提升治理能力

利益相关方的充分参与是提高开行公司治理能力的重要条件。我们不断完善利益相关方参与机制，在可持续发展重点议题筛选、重大决策等过程中全面了解利益相关方诉求，并作为相关工作开展的重要依据，力争与相关各方实现互利共赢。

利益相关方参与列表 Stakeholders Participation

利益相关方 Stakeholder	期望与要求 Expectations and Demands	2014年我们的回应 Our responses in 2014
政府 Government 	适应新常态，服务实体经济，加大对重点领域与薄弱环节的支持力度 Adapt to the new normal; serve the real economy; provide greater support to key areas and weak links	主动适应经济发展新常态下的新变化和新要求，坚持稳中求进，成立住宅金融事业部 Took steps to adapt to the changes and new demands under the new normal state; sought progress in the course of steady development; and set up a housing finance department
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 Engage in compliance operations; exercise steady and healthy operations according to the requirements by regulators and take effective precautions against risks	强化宏观形势分析和风险预研预判，加强风险管理与文化建设 Intensified macro-economic analysis and risk pre-study and predictions; strengthened risk management and corporate culture building
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 the state assets maintaining or increasing value	健全公司治理制度体系，完善治理结构，提升治理水平，保持一流经营业绩 Improved the corporate governance rules and systems; brought the governance structure to perfection; enhanced governance efficiency; and maintained the first-rate operations 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 superior-quality and diversified investment products that will stabilize investment return; disclose information in a full and timely; and offer 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 Improved the ways of issuing bonds; provided differentiated investment services; and repaid 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; created new investment and financing modes; and provided such integrated services as bond-credit and investment-loans portfolios

Multipartite involvement in lifting the governance capacity

The full participation of stakeholders is an important condition to improve the governance capacity. We have constantly improved the mechanism for the full participation of stakeholder in management. We have tried to get to know the demand of related stakeholders with regard to the screening of the topics for study concerning sustainable development and made it a basis for carrying out related work, striving to achieve all-win for all stakeholders.

利益相关方 Stakeholder	期望与要求 Expectations and Demands	2014年我们的回应 Our responses in 2014
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 operations to protect the ecology and environment	制定绿色信贷战略，担任银行业首届绿色信贷业务专业委员会主任单位，支持能源结构调整、大气污染防治和新能源产业发展，促进循环经济 Mapped out green credit strategy; acted as a director member of the first Green Credit Committee of the China Banking Industry; supported energy structure adjustment; controlled air pollution; developed new energy industries; and promoted circular economy
员工 Employees 	保障合法权益，搭建良好的发展平台，实现共同成长 Ensure lawful rights and interests of employees; put up good development platform to realize growth for all	公开招聘，创设“管理人才培养计划”，开展分类分级培训，定期开展员工满意度调查 Recruited employees fairly; mapped out a plan for managing and cultivating personnel; provided training at different levels and according to different jobs; and carried out regular surveys of employment satisfaction
合作伙伴 Cooperation 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 with cooperation partners	与地方政府和重大客户签订合作协议，搭建合作平台，提供融融融智融商服务 Signed cooperation agreements with local governments and VIP clients; built a cooperation platform to provide financing, co-intelligence and co-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 Improve the accessibility and quality of financial services to safeguard the interests of the general public	举办中国开发性金融大讲堂，普及金融知识 Organized lectures on China's development finance to popularize financial knowledge
社区 Community 	构建和谐社区关系，促进社区发展 Build a harmonious relationship with communities and promote community development	扶贫助学，应急贷款，支持社区公共事业发展 Relieved poverty, aided students and provided emergency loans to support the development of public undertakings of communities

可持续发展实践

SUSTAINABLE DEVELOPMENT IN ACTION

服务国家战略，促进经济稳步发展
Serving the national strategy for a steady economic development

践行普惠金融，推动社会公平发展
Translating inclusive finance into action to promote social equity

保护碧水蓝天，共建美丽生态家园
Protect the blue waters and bright sky in the common endeavor of building a beautiful and eco-homeland

致力社会平安，共享和谐幸福生活
Dedicating to peaceful society and sharing the harmonious and happy life



我们秉持开发性金融定位，积极发挥中长期投融资优势，大力支持经济转型发展、社会民生改善以及生态环境保护，积极服务“一带一路”战略落实，推进经济、社会和环境领域的可持续发展实践。

Keeping to the positioning of development finance and displaying the advantages in the medium- and long-term investment and financing, we have rendered great support to economic transition, projects for improving the people's livelihood and endeavors for ecological and environment protection. We have provided active services to the implementation of the strategy of "One Belt, One Road", thus taking a step further toward the economic, social and environmental sustainable development.



服务国家战略， 促进经济稳步发展

Serving the national strategy for a steady
economic development



利益相关方期望 Expectations of stakeholders

- 适应新常态，服务实体经济
Adapt to new normal and serve the real economy
- 加大对重点领域与薄弱环节的支持力度
More support to key areas and weak links



我们的行动 Our actions

- 加大经济基础设施支持力度
More support to economic infrastructure
- 支持战略性新兴产业发展
Support emerging industries of strategic importance
- 重点推进新型城镇化建设
Prioritize efforts toward new-type of urbanization
construction drive
- 推动“一带一路”战略落实
Push the “One Belt, One Road” strategy into action

经济发展新常态对开发性金融机构服务国家战略提出了新的要求和挑战。2014年，我们积极推进业务结构调整，优化资源配置。大力支持新型城镇化的基础设施、棚户区改造、产业结构调整，加大对周边国家互联互通基础设施重大项目的支持力度，推动经济转型与社会均衡发展，促进合作各方的互利共赢。

The new normal state of China's economic development has raised new demands on and posed new challenges to a development finance institution in its service of the national strategy. In 2014, we readjusted the operational structure and optimized the allocation of resources. We rendered greater support to the new type of urbanization, such as infrastructure projects, the transformation of shantytowns and industrial restructuring. We also stepped up support to major interconnected infrastructure projects of neighboring countries, stimulating their economic transition and balanced social development so as to achieve all-win results in such cooperation.



我们的进展 (2014)

Our actions in (2014)

- 公路贷款余额13,878亿元，在全行业同业余额中占比1/3
Balance of loans to road construction reached 1.3878 trillion yuan, about one-third of the total bank loans in this area
- 发放铁路贷款1,770亿元，支持郑西客专、哈齐客专等项目
Loans to railway construction reached 177 billion yuan, including Zhengzhou-Xi'an and Harbin-Qiqihar passenger lines
- 发放水利建设贷款984亿元，支持广西大藤峡、新疆阿尔喀什水利枢纽工程等，占金融机构水利贷款发放总量的50%
Loans to water conservancy projects reached 98.4 billion yuan. Projects included such key water control projects as the Dateng Gorge in Guangxi and A'erKashi in Xinjiang, 50% of the total bank loans in this area
- 发放电力贷款1,333亿元
Loans to power plants and stations reached 133.3 billion yuan
- 发放城市轨道交通贷款584亿元
Loans to urban rail transit systems reached 58.4 billion yuan
- 发放机场建设贷款20亿元
Loans to airport construction reached 2 billion yuan



我们的承诺 (2015)

Our commitments (2015)

- 定向精准发力，支持国家重点领域和重大项目建设
Pinpointing key areas and major projects
- 主动配合、参与国家“十三五”规划编制工作
Offering active cooperation and getting involved in the compilation of the 13th five-year development program
- 棚户区改造投放7,000亿元
Investing 700 billion yuan in projects for the transformation of shanty towns
- 推进“一带一路”金融支持体系建设
Pushing the building of “One Belt, One Road” financial support system

为经济发展提供良好基础设施

商业繁荣与百姓乐业离不开良好的基础设施。我们积极探索信贷资产证券化融资途径，并应用于铁路建设资金筹集；支持中亚、东南亚周边国家互联互通工程建设。2014年，发放基础设施领域贷款4,841.5亿元。

Provide sound infrastructural facilities for economic development

Commercial prosperity and the people's contentment with work are inseparable from sound infrastructure facilities. We have probed into new financing ways of securitizing credit assets and applying them in raising funds for railway projects. We supported the inter-country infrastructure programs in Central and Southeast Asia. In 2014, we issued 484.15 billion yuan loans to infrastructure projects.

戈壁滩迎来“钢铁丝路”

随着D8602次和谐号列车缓缓驶出乌鲁木齐火车南站，新疆首条高铁线路——兰新高铁乌鲁木齐南至哈密段正式开通运营，这条530公里的“钢铁丝绸之路”为当地百姓出行带来了很大便利。我们提供了项目所需的60%贷款，截至2014年末，累计发放贷款41.76亿元。

High-speed railway on the Gobi desert

With the high-speed train D8602 pulling out of the Urumqi Station, the Urumqi-Hami section of Xinjiang's first high-speed railway linking Lanzhou with Urumqi officially opened to service. The 530-km-long rail line, dubbed as a Steel Silk Road has brought a great deal of convenience to the local people in their travel. We provided 60% of the loans required to project. By the end of 2014, the cumulative loans to the project had reached 4.176 billion yuan.



联动支持大藤峡工程

大藤峡工程是国家重点水利工程，工程建成后将极大提升西江流域的抗洪和通航能力，但投资大、建设期长，融资难度大。我们开通项目评审、审议、审批绿色通道，设计灵活完善的贷款机制，为项目牵头组建173.6亿元贷款银团。

Consortium Support to Dateng George Water Control Project

Dateng George Water Control Project is a key state project, which is designed to boost the anti-flooding and navigation capacities of the Xijiang River. As the project required a huge investment and a long period to build, there was difficulty in raising funds for it. We opened up a green platform for project review, deliberation and approval and designed a flexible lending mechanism. We took the initiative to form a consortium and raised funds up to 17.36 billion yuan for the project.



黑龙江分行为中国最北地区第一条地铁——哈尔滨市地铁建设提供融资支持，截至2014年末累计提供信贷资金85.15亿元

The Harbin Subway financed by CDB's Heilongjiang Subsidiary. It is the first of its kind in the northernmost region. By the end of 2014, the amount of cumulative loans to the project had reached 8.515 billion yuan

支持赞比亚修建致富路

2014年，我们向赞比亚曼萨—卢温古公路升级项目发放了首笔2,492万美元贷款，为这条总长205公里的公路奠定了“金融路基”。公路建成后，将打通赞比亚北部经济走廊，赞国铜产品出口的运输成本也将大大降低。

Road toward wealth in Zambia

In 2014, we issued the first sum of 24.92 million U.S. dollar loan to the Mansa-Luwingu highway upgrading project in Zambia. After completion, the road will open up the northern economic corridor of the country and greatly lower the transport cost of the copper products export.

助力战略新兴，促进产业转型

战略性新兴产业是经济转型发展的驱动器。2014年，我们继续推动战略性新兴产业、先进制造业的整合与创新，构建银政企合作机制，助力产业发展；推动设立1,200亿元人民币的国家集成电路产业基金；与相关部委签订《推进信息消费试点城市建设的金融合作协议》，推动信息基础设施等重大网络工程建设；联合发布促进海洋经济发展试点工作实施意见，明确重点支持领域；以新一代信息技术为重点，持续拓展海工、生物等领域。开发评审京东方重庆8.5代线等一批重点项目，全年发放战略性新兴产业贷款人民币2,182亿元。



总规模超过1,200亿元的国家集成电路产业基金成立
Inauguration of the 120-billion-yuan National Integrated Circuit Fund



通过投贷协同推动中芯国际12英寸集成电路生产线项目，项目建成后 will 填补国内28nm集成电路产业空白，增强国内集成电路龙头企业的国际竞争力

Through a combination of investment and loans, we financed the installation of a 12-inch integrated circuit production line at the Semiconductor Manufacturing International Corporation (SMIC). The project has filled in the domestic gap in production of 28nm integrated circuit and enhanced the international competitiveness of China's flagship enterprise.

Providing powerful backing to emerging industries of strategic importance and expediting industrial transition

Emerging industries of strategic importance provide the drive to industrial transition. In 2014, we continued to accelerate the integration and innovation of the emerging industries and advanced manufacturing and formed the bank-government-enterprise cooperation mechanism to accelerate their development. We led other banks in establishing a 120-billion-yuan National Integrated Circuit Fund. Cooperating with related ministries and commissions, we signed a financial cooperation agreement on the building of cities for piloting information consumption as part of our efforts

to speed up major network projects such as information infrastructure. Together with related departments, we published program of action for accelerating the pilot projects in marine economy and defined the priority areas for investment. We continued to expand the application of the first generation information technology to marine- and bio-engineering. We developed and reviewed the BOE Chongqing 8.5th generation TFT-LCD production line and other key projects. We extended 218.2 million yuan loans in the year to emerging industries of strategic importance.



截至2014年末，安徽分行向鑫晟8.5代线提供18.5亿美元贷款支持，向东旭光电玻璃基板生产线提供31.8亿元贷款，支持民族工业发展和进口替代，助力安徽省打造战略性新兴产业基地。

By the end of 2014, CDB's Anhui Branch had lent 1.85 billion yuan to the Xincheng Optoelectronic Technology for building the 8.5th generation TFT-LCD production line and 3.18 billion yuan to Dongxu Photoelectronics for building the glass substrate production line, all in support of their endeavor of substituting imports and Anhui province as a whole in creating a base for emerging industries of strategic importance.

服务新型城镇化，改善发展不均衡

Serving the new-type of urbanization to strive for an equilibrium development

“人到哪去、地怎么用、钱从哪来”是新型城镇化发展面临的三大问题，其中的资金保障是关键。新型城镇化建设资金需求大、期限长，需要建立市场化、可持续的资金保障机制。我们推动建立透明规范的城镇化投融资体制机制，将资金主要投向城市基础设施和住宅，积极支持交通、市政设施、产业园区、环境保护和治理项目，提高城镇综合承载能力。

截至2014年末，我们发放城镇化贷款1.11万亿元，占全行人民币贷款的60%。

Where the population is to resettled? How to use the land? Where comes the money? – these are the tough challenges China has to face up to in its new-type of urbanization drive. Of these, money is the key. As the new-type of urbanization requires huge investment and a long period of time to build, it is imperative to establish a market-oriented mechanism that can sustain the money supply. We have come out with a transparent and standard investment and financing mechanism for urbanization projects, with money mainly going to city infrastructure and housing while undertaking rail transit system, public utilities, industrial parks, environmental protection and pollution control to enhance their comprehensive carrying capacity.

By the end of 2014, we had extended 1.11 trillion yuan loans to these projects, accounting for 60% of the bank's total RMB loans.



——“五种模式”支持城镇化建设

安徽省是开行支持新型城镇化建设的第一个试点省。我们统筹支持棚户区改造、努力服务百姓住有所居；关注流域综合治理，推进城镇化与环境的协调发展；将小城镇建设和园区发展有机结合，更好地解决农民就业难题；在省内重大基础设施建设过程中发挥融资专长，促进区域协调发展。

截至2014年末，累计发放：

- ◆ 棚户区改造贷款336亿元，惠及30余万户家庭、近百万人口
- ◆ 流域综合治理贷款96亿元，实现巢湖水质提升与蓝藻发生面积与密度下降；将新安江流域的防洪标准提高到50年一遇，有效减少地质灾害
- ◆ 小城镇建设贷款42亿元，支持40个自然村的农民安置房、配套基础设施、城乡道路等建设项目，惠及2.08万农户、6.3万人
- ◆ 开发园区贷款37亿元，支持32个国家级、省级开发园区规划建设
- ◆ 合肥轨道交通等市政基础设施、京福高铁等重点铁路贷款122亿元，支持安徽交通建设融入长江经济带综合立体交通走廊

336 亿元

棚户区改造贷款336亿元
shanty town transformation
reached 33.6 billion yuan

96 亿元

流域综合治理贷款96亿元
comprehensive control of river
catchment areas reached 9.6
billion yuan



蚌埠棚改项目

New building arising from the debris of shanty towns in the city of Bengbu



合福铁路安徽段铜陵铁路公路长江大桥

Yangtze River Bridge at Tongling, Anhui section of the Hefei-Fuzhou Railway

Anhui: "Five Financing Modes" in support of the province's urbanization

Anhui is the first province supported by our bank in piloting the new-type urbanization. With an overall planning, we have focused on five major areas of the transformation of shantytowns to enable the common people to have decent shelters over their heads, comprehensive control of river catchment areas to bring about a harmonious development of urbanization and environment, and river valley harnessing and facilitated the coordinated development between environment, building industrial parks and districts to create jobs for farmers with disabilities, and major infrastructure projects to bring about coordinated regional development.

By the end of 2014,

- ◆ The amount of cumulative loans to projects of shanty town transformation reached 33.6 billion yuan, benefiting more than 300,000 families with a population of nearly one million
- ◆ The amount of loans to comprehensive control of river catchment areas reached 9.6 billion yuan. The water quality of the Caohu Lake has been improved and the blue algae occurrence areas and density have been dropped. The anti-flooding standard of the Xin'anjiang river has been raised to one that can withstand a flood rare for 50 years and the geological disasters have been drastically reduced
- ◆ The loans to the building small cities and towns reached 4.2 billion yuan. We also provided loans to building temporary housing, matched with infrastructure facilities such as roads for displaced villagers of 40 natural villages, benefiting 28,000 farm households, with a population of 63,000
- ◆ The loans to developing industrial parks and districts came to 3.7 billion yuan, which were used to build 32 state-class and provincial-class industrial parks
- ◆ The loans to the rail transit system and other municipal infrastructure of the city of Hefei and the Beijing-Fuzhou high-speed railway reached 12.2 billion yuan, enabling Anhui to merge into the vertical communication corridor of the Yangtze River Economic Belt



陕西

——创新绿色城乡统筹模式

1999年，陕西全省城镇化率仅为30.98%。十余年来，我们累计向陕西投放城镇化贷款4,000亿元，2014年陕西城镇化率已上升至52.57%。如临潼在金融支持下将农业、旅游、低碳等元素充分结合，有效解决了城乡一体化过程中的就业、医疗、社保等难点问题，整体改善了乡村人民的生活质量，就地实现城镇化。

Shaanxi – Innovative urban-rural overall planning model

In 1999, the urbanization rate of Shaanxi was only 30.98%. Over the past dozen years, we have lent a total of 400 billion yuan to the province for urbanization. By the end of 2014, the province's urbanization rate shot up to 52.57%. The city of Lintong integrated such elements as farming, tourism and low carbon and effectively solved such difficult problems as employment, medical care and social security in the course of urbanization while improving the living quality of rural people after realizing in-situ urbanization.



孩子们在骊山新家园配套修建的幼儿园学习成长
Children playing at a kindergarten in the newly built Lishan New Home living quarters



芷阳新苑中的骑行者整装待发，骑行踏春
Cyclists of Zhiyang Xinyuan living quarters ready to go on spring outing

52.57%

2014年陕西城镇化率已上升至52.57%
By the end of 2014, the province's urbanization rate shot up to 52.57%

4,000 亿元

我们累计向陕西投放城镇化贷款4,000亿元
we have lent a total of 400 billion yuan to the province for urbanization



——探索支持小城镇建设新模式

我们与苏州大学合作，编制了《苏州城乡一体化发展暨小城镇建设系统性融资规划》。明确土地集约化利用、生态环境修复、历史文化保护三个重点领域，探索出以片区综合开发、古镇开发、生态治理、园区建设、农业规模化为主导的城镇化融资新模式。截至2014年末，苏州城镇化项目累计发放贷款561.06亿元。

Jiangsu – new model in support of the building of small cities and towns

In cooperation with the Suzhou University, we have compiled a systematic financing program for the urban-rural integration and the building of small cities and towns in Suzhou”, which clearly defined the three major areas: the intensive use of land, ecological and environment restoration and protection of historical and cultural relics in a bid to seek a new financing mode for supporting urbanization led by comprehensive development in whole areas, development of ancient towns, ecological improvement, the building of industrial parks and scale agricultural production. By the end of 2014, the amount of cumulative loans to the city came to 56.106 billion yuan.



城乡一体化示范小区——海福新城
Haifu New Town, a model of urban-rural integration

561.06 亿元

截至2014年末，苏州城镇化项目累计发放贷款561.06亿元
By the end of 2014, the amount of cumulative loans to the city came to 56.106 billion yuan

建设“一带一路”，推动合作与发展

2013年，习近平主席提出建设“新丝绸之路经济带”和“21世纪海上丝绸之路”的战略构想。据统计，“一带一路”作为世界上最长的经济大走廊在世界经济中依然发挥着重要作用，“一带一路”沿线国家总人口约44亿，经济总量约21万亿美元，分别占全球的63%和29%。

Implementing the “One Belt, One Road” strategy to facilitate cooperation and development

President Xi Jinping put forward the strategic conception of building the New Silk Road Economic Belt and the 21st Century Maritime Silk Road in 2013. According to statistics, the “One Belt, One Road”, as the longest economic corridors in the world, are still playing their important roles in the world economy. The countries along the economic belt and the Silk Road have a total population of about 4.4 billion and the economic aggregate of about 21 trillion U.S. dollars, accounting for 63% and 29%, respectively.

“新丝路的主要吸引力在于它能够加强各国之间的货物贸易、推动交通基础设施的建设和互联互通。”

The principal appeal of the new Silk Road lies in the fact that it can strengthen merchandise trade among countries along it and facilitate the building of communications infrastructure and interconnection. ”

——俄罗斯远东发展部部长 加卢什卡

Far East Development Minister Alexander Galushka of Russia



“中国投资设立的丝路基金对柬埔寨来说是一个‘很好的契机’，能够推动柬各方面发展，柬愿意支持中国‘一带一路’计划。”

The Silk Road Fund founded by China has provided Cambodia with a “very good opportunity” for accelerating the country’s development in all areas. Cambodia is willing to support China’s “One Belt, One Road” initiative. ”

——柬埔寨首相洪森在2014年11月APEC工商领导人峰会发言
Cambodian Prime Minister Hun Sen at the APEC Leaders Meeting in November, 2014

2014年，我们与“一带一路”沿线国家签署合作协议43份，为中国与合作国搭建起了经贸合作桥梁。将建立多边金融合作机制作为国际合作的重要内容，与近100个区域、次区域金融机构以及合作国中央银行、开发性金融机构以及主力商业银行开展密切合作，为“一带一路”推进打下了坚实的金融基础。

截至2014年末，我们在“一带一路”沿线国家融资支持能源、矿产、交通基础设施、产业园区、装备制造、农业等领域项目444个。截至2014年末，累计向“一带一路”国家贷款余额908亿美元，占全行国际业务贷款余额的28%。

In 2014, we signed 43 cooperation agreements with countries along the Silk Road Economic belt and the 21st Century Maritime Road, putting up a bridge for economic and trade cooperation between China and other countries. We shall set up a multilateral financial cooperation mechanism as an important part of our international cooperation. We shall closely cooperate with nearly 100 regional and sub-regional financial institutions and the central banks, development finance organizations and leading commercial banks of partner countries in laying a solid financial foundation for the implementation of the “One Belt, One Road” strategy.

By the end of 2014, we had financed 444 projects in the areas of energy, minerals, transport infrastructure, industrial parks, equipment manufacturing and agriculture in countries along the economic belt and the silk road. By the end of 2014, the cumulative balance of loans to these countries came to 90.8 billion U.S. dollars, 28 percent of our total international loans.



“一带一路”沿线合作重点

Priorities of the “One Belt, One Road” cooperation projects

<p>能源资源合作 Energy and Resources Cooperation</p>	<p>融资推动能源资源合作，促进双方互利共赢。成功实施了中俄石油融资合作、中哈原油管道等重大战略项目 Cooperation in financing energy and resource projects for mutual benefits and all-wins, including the China-Russia cooperation in financing oil projects and the China-Kazakhstan cooperation in financing crude oil pipeline and other major strategic projects.</p>
<p>基础设施建设 Infrastructure</p>	<p>支持所在国基础设施建设，服务中资企业走出去。支持中资企业通过设备出口、工程承包等方式参与印度、印尼等国基础设施建设 Supporting infrastructure projects in host countries and serving Chinese capital enterprises in their “going out” strategy; supporting Chinese capital enterprises in participating in infrastructure construction of India and Indonesia by way of equipment export and project contracting.</p>
<p>支持民生发展 People’s Livelihood</p>	<p>推进产业发展与民生合作，促进民心相通。积极支持产业项目及工业园区开发，实施俄罗斯列宁格勒州斯朗茨水泥厂等项目，支持当地农林、中小企业发展 Advancing cooperation in industrial development and people’s livelihood. Actively supporting the development of industrial projects and industrial parks; implementing the and the Slanczement plant project in Leningrad Region of Russia, and supporting local agriculture and forestry and medium-sized and smaller businesses.</p>
<p>推进绿色信贷 Green Credit</p>	<p>坚持“绿色信贷”，注重项目的环境效益。扎紧授信评审制度的环保“篱笆”，管控贷前贷后环境风险，把资源和环境的承载力作为重要原则和约束边界 Providing “Green Credit”, attaching importance to environmental benefits of each project; tightening the environmental “fence” in reviewing the credit line; controlling the environmental risks before and after extending the credits; making the resources and environment carrying capacity as an important principle and the border of constraints.</p>

我们拓展境外人民币业务，推动人民币跨境流通。截至2014年末，累计向22个项目发放境外人民币贷款，贷款余额107.7亿元，助推人民币国际化进程。

We have expanded our RMB business overseas to facilitate circulation of RMB abroad. By the end of 2014, we had issued RMB loans to 22 projects overseas, with the loan balance reaching 10.77 billion yuan, thus giving a powerful push to the RMB internationalization process.

支持塔吉克斯坦水泥生产线

“现在正是塔吉克斯坦快速发展的阶段，需要建设很多道路、电站和房屋。你们的水泥面世是一件非常值得庆祝的事情。”在华新亚湾水泥面世庆典上，塔吉克斯坦总统拉赫蒙热情洋溢地说道。

在开行7,800万美元中长期贷款的支持下，华新亚湾水泥公司在塔吉克斯坦建成了该国第一条年产100万吨的新型干法水泥生产线，大大提升了塔国基础设施建设能力。

Supporting a cement production line in Tajikistan

“Tajikistan is in for a period of rapid development and therefore needs a lot of roads, power plants and houses. The inauguration of this cement project is a matter that merits special celebration,” said Tajikistan’s President EmomaliRahmon, brimming over with enthusiasm, at the inauguration ceremony of the HuaxinYawan Cement Pant.

With along-term loan of 78 million U.S. dollars from CDB, HuaxinYawan Cement Company has built Tajikistan’s first one-million-ton new dry process cement production line, which will help uplift the country’s infrastructure construction capacity.



水泥生产厂现场
A corner of the HuaxinYawancement plant

“一号工程”解农业之“渴”

斯里兰卡是“海上丝绸之路”的重要枢纽，农业是其主导产业，农业人口约占全国人口的72%。莫拉格哈坎达灌溉项目由于融资渠道单一，迟迟无法开工。我们以市场化手段构建融资机制，为项目提供2.14亿美元资金，项目竣工后将为约占斯里兰卡24%产量的水稻种植区提供稳定、充足的灌溉水源。

受内战影响，斯里兰卡基础设施落后，战后重建困难重重。2011年以来，我们投放21.57亿美元支持斯国公路、港口、水利等重大项目。

“Project No. 1” – Quenching the Thirst of Agriculture

Sri Lanka is an important hub on the maritime silk road, with 72% of its population engaging in agriculture, the country's leading industry. But work on its planned Moragahakanda Dam project had not been started due to limited financing channel. We then built a financing mechanism by the market means, providing the project with 214 million U.S. dollars loans. The completion of the project will provide stable and ample water for irrigating the rice growing area, whose output accounts for 24% of the country's total.

Since 2011, we have provided 2.157 billion U.S. dollars for Sri Lanka in building roads, ports, water control projects and other infrastructural projects, which had been lagging due to internal war and which were difficult to rebuild after the war.



斯里兰卡莫拉格哈坎达灌溉项目
Sri Lanka's Moragahakandadam (M Dam) project

国际合作区域贷款余额

International cooperation region loan Balance

513 亿美元

51.3 billion U.S. dollars

美洲地区
Americas

130 亿美元

13 billion U.S. dollars

欧非地区
Euro-Africa

1,530 亿美元

153 billion U.S. dollars

亚太地区
Asia-Pacific

189 亿美元

18.9 billion U.S. dollars

非洲地区
Africa

366 亿美元

36.6 billion U.S. dollars

欧亚地区
Euro-Asia



践行普惠金融， 推动社会公平发展

Translating inclusive finance into action to promote social equity



利益相关方期望 Expectations of Stakeholders

- 提高金融服务可获得性与质量水平
Raise the availability and quality of financial services
- 维护公众利益
Safeguard the rights and interests of the general public



我们的行动 Our Actions

- 调整组织机构，加大保障房支持力度
Adjusted organizational setup to give more support to government-secured low-cost housing projects
- 创新机制，多方合作提升小微企业服务能力
Renovated mechanism and entering into cooperation with multiple parties to lift the capacity for serving small and micro enterprises
- 完善扶贫机制，提高贫困地区“造血能力”
Optimized aiding-the-poor mechanism to help enhance the “blood-generating” capacity or self-reliance capacity of poor areas

发展普惠金融，为社会各阶层和群体特别是低收入群体提供便利的金融服务，是社会公平正义的重要体现，是开发性金融服务社会的重要着力点。2014年，我们以支持棚户区改造为重点，全面支持保障性安居工程建设，通过创新金融产品，完善制度建设，推动建立可持续的住房保障体系，解决中低收入家庭住房问题。

按照国务院要求，成立住宅金融事业部，倾力支持棚户区改造，全年发放棚改贷款4,086亿元。加大对小微企业的扶持力度，积极推进“精准”扶贫开发。

Developing inclusive finance to provide the people of all strata and groups, especially low-income groups with convenient financial services is an important manifestation of social equity and justice and also the emphasis of CDB in serving the society. In 2014, we made the transformation of shanty towns as one of the emphasis of our work and gave an all-out support to the building of all government-secured low-cost housing and, through renovating financial products, improve the institutional building and accelerated the building of a sustainable housing assurance system to solve the housing problems of the middle- and low-income families.

Following the requirements by the State Council, we set up a housing finance department, which exclusively devoted itself to the transformation of shantytowns. The department issued 408.6 billion yuan loans in the year. We also gave greater support to small and micro businesses and carried out well-targeted poverty relief by development.



我们的进展 (2014) Progress of our work (2014)

- 成立住宅金融事业部
set up a Housing Finance Department
- 发放棚改贷款4,086亿元
Extended 408.6 billion yuan loans to the transformation of shantytowns
- 中小微企业贷款余额2.47万亿元，其中，小微企业贷款余额1.03万亿元
Balance of loans to small and medium-sized and micro-businesses totaled 2.47 trillion yuan, including 1.03 trillion yuan going to micro businesses
- 向832个国家级贫困县和集中连片特困地区发放扶贫贷款1,477亿元
Extended loans of 147.7 billion yuan to 832 state-level poor counties and regions where extremely poor areas were concentrated



我们的承诺 (2015) Our commitments (2015)

- 探索小微企业批发融资模式
To explore into wholesale financing models for small and micro businesses
- 创新服务“三农”融资模式
To make innovations of financing mode in the service of the rural areas, farmers and agriculture
- 支持扶贫开发
To continue supporting poverty relief by development
- 支持教育医疗、健康养老等重点民生领域
To continue supporting education, medical, health and old-age care services

支持棚户区改造，筑梦百姓

棚户区改造是保障人民基本居住权利的客观需要，是社会发展的必然选择。国务院《关于加快棚户区改造的意见》提出2013—2017年改造各类棚户区1,000万户的工作目标。在2014年3月召开的《国家新型城镇化规划(2014—2020年)》发布会上，住建部提出了2013年—2017年改造各类棚户区1,500万户的规划目标。2014年李克强总理在《政府工作报告》中提出，要更大规模加快棚户区改造。据有关部门测算，全国各类棚户区总量近4,000万户，还剩约2,000万户需要改造。2014年4月2日，国务院第43次常务会议决定，由开行成立住宅金融事业部，进一步发挥开发性金融对棚

户区改造的支持作用。在各有关部门的指导和大力支持下，开行住宅金融事业部成功筹建并顺利开业。

开行住宅金融事业部的成立为棚改业务的集约化、专业化管理和长期可持续发展提供了机构保障。2014年，我们通过提供专项资金、发行“债贷组合”债券、承销棚改中票、创新差异利率银团贷款等方式，新增发放贷款4,086亿元。截至2014年末，累计发放棚改贷款8,069亿元，支持了全国31个省(区、市)棚户区改造，涉及总建筑面积约9亿平方米，惠及棚户区居民近916万户。



西安市棚户区改造项目
Shanty-town transformation in Xi'an



新疆阿克苏多浪河棚户区改造
Shanty-town transformation in Xinjiang Akesu Duolang River

Supporting shantytown transformation to make the dream of the dilapidated house dwellers come true

Shantytown transformation is the objective demand in ensuring the people's basic right to residency, an inevitable choice in social development. The State Council's "Proposals on Speeding up Shanty Town Transformation" setting a clear-cut target to rebuild houses for 10 million shanty town dwelling households from 2013 to 2017. At the press briefing in March 2014 on "The National Plan for New-Type of Urbanization (2014-2020)", the Ministry of Housing and Urban-Rural Development announced a target of building new houses for 15 million shanty town dwelling households from 2013 to 2017. In 2014, Premier Li Keqiang called for larger scaled transformation of shanty towns in his government work report. According to estimates by related departments, there were nearly 40 million households living in shantytowns and about 20 million of them are desperate in need of better housing conditions. The State Council decided at its 43th executive meeting on April 2, 2014 to have CDB establish a housing

finance department so as to better display the role of development finance in supporting the projects. Thanks to the guidance and the support from relevant departments, CDB inaugurated the department.

The establishment of department has provided the institutional guarantee for the intensive and professional management and the long-term sustainable development. In 2014, we extended an additional 408.6 billion yuan earmarked loans, issued bonds-credit portfolio, underwrote medium-term notes and extended consortium loans with differentiated interest rates. By the end of the year, the total amount of cumulative loans to the shanty town transformation projects came to 806.9 billion yuan, financing the rebuilding of about 900 million square meters of shanty towns in 31 provinces, autonomous regions and municipalities, benefiting nearly 9.16 million households.



——债贷结合支持棚改，“一发多动”成效显著

“俺老两口住了一辈子小房子，终于搬进了新房，我觉得现在这日子过的可美！”开封市棚户区居民在搬入新房后脸上洋溢着幸福的笑容。我们提供27亿元融资支持，帮助开封市1.9万余户棚户区居民从房屋结构老化、基本配套不健全的老房子搬进了宽敞明亮的新居。

河南省2013-2017年规划改造棚户区184万户，其中2014年计划改造48万户，占全国改造任务量的10%，资金需求量巨大。我们联合有关部门创新设计了“统贷统还、债贷结合”的棚改融资模式，有效破解了棚改项目融资难题。

截至2014年底，为河南省棚改项目累计发放表内贷款354亿元，其中2014年发放棚改表内贷款300亿元，同时筹集社会资金41.3亿元。安置棚户区居民27万余户，覆盖全省18个省辖市、64个市县。

将棚改作为稳增长、惠民生的重要举措，既帮助棚户区居民改善了住房条件，又充分发挥棚改“一发多动”效应，带动了全省新型城镇化建设、老工业基地搬迁、环境综合治理、文化古城保护性开发等领域的发展，得到了省委省政府和社会各界的高度赞扬。



开封市棚户区改造前情景和改造后居民喜迁新居
A shanty town before transformation

Henan – bond-credit portfolio in support of shanty town transformation, displaying the remarkable effect of “one move touching off multiple moves”

“We old couple had lived in a small house all our lives and now we have moved into a new house in the end. I feel life is really beautiful,” a resident who used to live in a shanty town in the city of Kaifeng said, brimming over with happiness on her face. We have provided financing of 2.7 billion yuan to help the city’s 19,000 shanty town households move out of their densely-distributed, poorly matched and dilapidated old houses into spacious and bright new homes.

Henan Provincial Government planned to transform the shanty town residences for 1.84 million households from 2013 to 2017, including 480,000 households in 2014, 10 percent of the total planned. As the fund requirements were huge, we cooperated with department concerned in designing a new financial mode of “unified loan and unified payment, with bonds combined with credit”, easing the difficulty in such huge financing.

By the end of 2014, the total cumulative amount of loans reflected in the assets/liability statement came to 35.4 billion yuan, including 30 billion yuan for 2014. At the same time, we raised 4.13 billion yuan of private funds. All the funds were used to settle more than 270,000 households in 64 counties of 18 provincial capital cities.

We have made shanty town transformation as an important move to stabilize economic growth and benefit the livelihood of the people. While helping the people living in shanty towns improve their housing conditions, we have achieved the effect of chain reaction, stimulating the progress of the new type of urbanization in the province, the removal of old industrial bases, the comprehensive environmental control and the protective development of ancient cultural cities, thus winning the approval of the provincial authorities and people from all walks of life.



洛阳市“一五”老工业基地棚户区改造前后对比
Living quarters of an old industrial base before and after transformation



陕西

—— 开启棚改市场化融资

在陕西，我们成功发行了全国首支保障房集合债——15亿元西安市保障房集合债、全国首支棚户区改造中期票据——陕煤集团15亿元棚改中票，开启了棚改项目市场化融资新模式。

Shaanxi – Market-oriented financing to shantytown transformation

In Shaanxi, Northwest China, we succeeded in floating China’s first collective bonds of 1.5 billion yuan for the construction of government-secured housing in the city of Xi’an and the first China’s first medium-term promissory notes of 1.5 billion yuan to the Shaanxi Coal Group for shanty-town transformation.



黑龙江分行发行东北地区首支“债贷组合”企业债券，为开发性金融服务东北老工业基地，降低融资成本，加快棚户区建设提供有力支持。图为齐齐哈尔市新建成的新光家园。

CDB’s Heilongjiang Branch issued the first corporate bond-loan portfolio in the northeast China area, designed to reduce the financing cost of the old industrial bases and accelerate the pace of shanty town transformation.



陕煤矿区棚改前后对比
Living quarters of the Shaanxi Coal Group before and after the transformation.

服务中小微企业，提供就业机会

中小微企业是国民经济发展活力的重要来源。我们坚持以普惠金融为重点，以机制建设为保障，以风险防范和业务创新为立足点，不断完善中小企业批发融资模式，持续加大对中小企业，特别是小微企业的支持力度。截至2014年末，中小微企业贷款余额2.47万亿元，其中，小微企业贷款余额1.03万亿元，惠及中小企业、微型企业、个体工商户、农户、创业青年、城市下岗职工等各类社会群体，覆盖制造业、农林牧渔业、批发零售业等近20个行业。作为国务院促进中小企业发展工作领导小组唯一金融机构成员，我们还积极参与政策研究和《中小企业促进法》的修订工作。

Serving micro, small and medium-sized enterprises (SMMEs) in creating more jobs

Micro, small and medium-sized enterprises are the major sources of vitality of the national economic development. We have persisted in the wholesale financing mode to support these enterprises, especially the mini-ones by upholding the emphasis of inclusive finance with the institutional guarantees and preventing risks and making constant innovations. By the end of 2014, the total balance of loans to such enterprises came to 2.47 trillion yuan, with 1.03 trillion going to mini-businesses and the rest benefiting nearly 20 sectors, including self-employed, rural households, youth who starting new businesses and city laid-off workers in such sectors as manufacturing, farming, forestry, animal husbandry, fisheries, wholesale and retail trade. As the only financial member of the Leading Group of the State Council for the promotion of SMMEs development, we have taken an active part in policy research and amending the law for the promotion of small and medium-sized enterprises.

搭建中小微企业融资服务平台

我们携手青岛市经信委，搭建社会金融服务平台。如胶州市基层金融服务体系、“抱团增信”统贷平台，这些信息服务平台一手汇集贷款需求信息，一手架起资金融通渠道。截至2014年末，已为350家中小微企业提供62亿元的资金。

Putting up a financing platform to serve SMMEs

Together with Qingdao Economic and Information Technology Committee, we built a number of financial service platforms, such as the Jiaozhou unified group lending platform. The platforms are designed to collect first-hand information about loan demand and provide financing channels. By the end of 2014, the platforms had provided 6.2 billion yuan loans to 350 SMMEs.

专项贷款支持非洲中小企业发展

截至2014年末，我们在非洲发放中小企业专项贷款12.3亿美元，为当地创造就业机会7.2万个，惠及45.8万农户、养殖户，带动中非贸易增长约11.7亿美元。

Loans earmarked to Africa's SMEs

By the end of 2014, we had extended 1.23 billion U.S. dollars loans to Africa's small and medium-sized enterprises (SMEs), creating 72,000 jobs and benefiting 458,000 farming and breeding households. The move has stimulated the Sino-African trade by about 1.17 billion U.S. dollars.

扶贫开发，提升发展能力

传统的“输血式”扶贫不能有效识别贫困根源，贫困地区脱贫问题难以有效解决。2014年，我们全面落实国务院《创新机制扎实推进农村扶贫开发工作的意见》要求，实施“精准扶贫”。发挥规划先行优势，为6个定点扶贫县（区）和1个对口支援县编制发展顾问咨询报告，通过产业扶贫、基础设施扶贫、教育扶贫等方式，提高扶贫的“精准度”。

截至2014年末，我们向832个国家级贫困县和集中连片特困地区县发放扶贫贷款1,477亿元。

支持云南迪庆藏族自治州扶贫开发工作

我们与云南迪庆藏族自治州政府合作，制定详细的扶贫方案，并积极参与编制迪庆州《“十二五”经济社会发展规划（纲要）》等。截至2014年末，累计向当地发放贷款62.2亿元，支持了公路、电力、水利、市政等项目建设，不断提升当地脱贫发展能力。

Supporting Diqing Tibetan Autonomous Prefecture of Yunnan Province in poverty relief by development

In cooperation with the Diqing Tibetan Autonomous Prefecture of Yunnan Province, we drew up a detailed poverty-relief plan and participated in compiling the prefecture's 12th Five-Year Economic and Social Development Program. By the end of 2014, the amount of cumulative loans to the prefecture came to 6.22 billion yuan, which were used to finance road, power, water control and municipal utility projects, thus helping the locality improve the abilities of poverty relief by development.

Aiding the poor by development to enhance development capacity

Blood-transfusion-type of poverty relief cannot identify the root cause of poverty and that is why it is difficult to effectively help poor areas to shake off poverty. In 2014, we implemented the “Proposals by the State Council on Creating New Mechanism to Take Solid Steps in Rural Poverty Relief by Development” and carried out “well-targeted or precision poverty relief”. We helped six poor counties (districts) and a partnership county compile advisory reports on poverty relief by developing industries, building infrastructure and education to zero in on the targets that will help remove the root cause of poverty.

By the end of 2014, we had extended 147.7 billion yuan loans to 832 state-aided poor counties and districts and places where people living in dire poverty were concentrated.



支持香格里拉至德钦二级公路项目
The second-class highway from Shangri-La to Deqin constructed with CDB support

为定点扶贫县(区)量身打造发展咨询报告

2014年,我们协调自身在规划、教育、旅游、物流等行业的专家与外部智囊机构,通过4个月基层调研,完成重庆、四川、贵州6个定点扶贫县和江西1个对口支援县的发展顾问咨询报告,更好地帮助扶贫县(区)提高自身发展能力。

Compiling well-tailored development advisory reports for poverty-relief target counties (districts)

In 2014, we organized experts and other external think tanks specializing in planning, education, tourism and logistics to carry out a 4-month investigation and study of six designated counties for poverty relief in Chongqing, Sichuan and Guizhou and one partnership county in Jiangxi and completed the compilation of development advisory reports designed to help them raise their abilities of self-development.

扶贫县(区)发展重点

Development priorities in relief recipient counties

重庆市黔江区 Qianjiang District in Chongqing	高山移民搬迁、旅游产业开发、农业产业发展 Relocating mountain residents; developing tourism and agriculture
重庆市秀山县 Xiushan County in Chongqing	打造物流中心、发展替代旅游 Creating logistics center and developing alternative tourism
四川省古蔺县 Gulin County in Sichuan	新型城镇化建设、产业优化升级、发展特色农业 Developing new-type of urbanization, optimizing and upgrading industrial mix and development specialty agriculture
贵州省务川县 Wuchuan County in Guizhou	加快基础设施建设、发展特色有机农业、发展矿产深加工 Accelerating infrastructure construction, developing specialty organic farming and deep processing of minerals
贵州省正安县 Zheng'an County in Guizhou	加快农村基础设施建设、打造白茶品牌、加强教育培训 Speeding up rural infrastructure construction, cultivating the White Tea name brand and strengthening education and training
贵州省道真县 Daozhen County in Guizhou	发展休闲旅游产业、高原生态农产品、发展绿色循环工业 Developing leisure and tourism industry and highland eco-agriculture and developing green circular economy



武陵山连片特困地区印江土家族苗族自治县食用菌产业项目

Edible fungi project of the Yinjiang Tujia and Miao Autonomous County of Wuling Mountain area, where people living in dire poverty are concentrated

规划先行+机制创新——武陵山破题“精准扶贫”

“守着青山绿水受穷”依然是武陵山大部分地区的无奈现实。如何找到精准扶贫的着力点，是令当地政府头疼的问题。我们帮助地方政府梳理发展思路，充分发挥当地资源优势，并以此制定融资规划。

如何破解融资难题？采取PPP模式，变政府包建为多方共建，变政府独资为多方筹资。

农业产业扶贫如何实施？采取“四台一会”模式（管理平台、统贷平台、担保平台、公示平台和信用协会）来同时解决农户贷款缺少抵押担保、资金成本高、银企信息不对称等一系列问题。

截至2014年末，累计向武陵山片区发放贷款1,479亿元。

Advance Planning plus mechanism innovation – A well-tailored poverty relief program for the Wuyi Mountain area

“Living in poverty against the green mountains and blue waters”. This is an apt description of most areas in the Wuyi Mountainous Area. It used to be a headache for the local government to pinpoint a starting point of removing poverty. We helped the local government smooth out the thread of thought for development and mapped out a well-tailored financing program based on the locally available resources.

How to crack the nut of financing? The answer is through public-private partnership (PPP), that is, changing the mode of government exclusive contracting into one of multipartite concerted efforts and changing the government as the sole investor into multipartite fundraising.

How to executive the agricultural poverty relief program? We provided the answer of using the “four platforms and one association” mode (management platform, unified lending platform, guarantee platform and public announcement platform and credit association), which has resolved the series of problems such as mortgage loans, high financing cost and information asymmetry between banks and enterprises.

By the end of 2014, we had extended a total loan of 147.9 billion yuan to the Wuling Mountain region.

保护碧水蓝天， 共建美丽生态家园

Protect the blue waters and bright sky in the common endeavor of building a beautiful and eco-homeland



利益相关方期望 Stakeholders' Expectations

- 推进绿色金融
Advance green financing
- 坚持绿色运营
Persist in green operation
- 保护生态环境
Protect ecology and environment



我们的行动 Our actions

- 健全绿色信贷制度、流程等基础建设
Improved such infrastructure as green system providing green credit and procedures
- 组建绿色信贷工作小组，形成跨部门工作机制
Set up green credit work team to form an inter-department working mechanism
- 推动银行业绿色发展
Promoted green banking

建设美丽生态家园需要企业与社会共同努力。2014年，中国银行业协会绿色信贷业务专业委员会成立，为银行业绿色信贷发展奠定良好基础。在这一背景下，我们研究绿色信贷发展战略，着力构建绿色信贷制度体系；与发改委、环保部、住建部等政府部门共同开展大气污染防治、城市污水和垃圾处理，推进循环经济、工业绿色发展与新能源开发。截至2014年末，绿色信贷项目贷款余额超过1.4万亿元。

Building a beautiful and eco-homeland requires the common efforts from all enterprises and the society as a whole. The establishment of the Green Credit Sub-Committee by the China Banking Association in 2014 has laid a solid foundation for developing green credit. Against this background, we have studied the green credit development strategy, making great efforts to build an institutional system in this regard. In cooperation with the National Development and Reform Commission and the Ministry of Environmental Protection and the Ministry of Housing and Urban-Rural Development, we have jointly carried out programs of air pollution control, urban sewage and garbage disposal, circular economy, green development of industries and new energy exploration. By the end of 2014, the cumulative balance of loans to green credit projects topped 1.4 trillion yuan.



我们的进展 (2014) Progress of our work (2014)

- 担任银行业首届绿色信贷业务专业委员会主任单位
Served as a director member of the first Green Credit Sub-Committee of the China Banking Association
- 发布《绿色信贷工作方案》、《绿色信贷管理暂行办法》
Published “Green Credit Work Plan” and “Provisional Rules on the Management of Green Credit”
- 建立信贷项目节能环保效益电子测算体系
Set up an electronic system for measuring the environmental benefit of credit projects



我们的承诺 (2015) Our commitments (2015)

- 进一步完善绿色信贷机制体制建设
To further consolidate the green credit system
- 以大气、水、土壤污染防治为重点领域，以京津冀、长三角等重点区域，加大对节能环保领域支持力度
To intensify support to energy conservation and environmental protection, with emphasis put on such areas as air, water and soil pollution and in such priority areas as Beijing, Tianjin and Hebei and the Yangtze River Delta
- 进一步推进落实绿色办行，积极推广绿色后勤
To take further steps in implementing the green banking principle and popularize green logistics

大气污染防治

2014年，政府治理雾霾的决心更大，留住“APEC蓝”成为人民的普遍心声。我们发挥信贷的引导和支持作用，将资金投入到了火电改造、煤改气、平原林等领域，助力大气治理。

Air Pollution Prevention and Control

In 2014, the government set its foot down on bringing foggy-haze under control and it was the universal voice to “retain the APEC blue”. We displayed the credit’s guiding role to channel funds into such areas as the transformation of thermal power plants, coal-to-gas project and afforestation on plains as part of the efforts to control air pollution.

我们累计投放11.16亿元用于北京城南地区首个燃气蒸汽联合循环热电项目，项目投产后将替代燃煤锅炉成为北京南部地区供热、供电的重要支撑点，显著减少供热季的二氧化碳、二氧化硫等排放。We have extended a total of 1.116 billion yuan loans to a combined gas and steampower project, the first of its kind in southern Beijing. Upon its completion, it will replace all the coal-fired boilers to become the main heat and power supplier that can remarkably reduce the discharge of carbon dioxide and sulfur dioxide.





在2亿元贷款支持下，首都平原造林工程于2014年底顺利完工，累计完成造林面积2.5万亩。

With CDB's 200 million yuan loan, Beijing's afforestation project was completed by the end of 2014, covering 1,666 hectares.

清洁能源

随着环境污染问题日益严重，以环保和可再生为特质的水能、风能、太阳能等清洁能源开发与利用越来越得到各国的重视。截至2014年底，累计发放水电贷款4,611亿元，占全国水电总投资的30%以上，有力支持了金沙江、长江上游、澜沧江、雅砻江等主要流域大型水电项目建设。

我们支持的境内风电、太阳能发电等清洁能源项目装机规模达3,900万千瓦，与同等发电能力的火电厂相比，每年可节约标煤约2,240万吨，减排CO₂约5,870万吨。近三年新能源行业贷款余额增长2倍，截至2014年末达1,865亿元，当年新增贷款518亿元。

此外，支持全国风电装机容量3,142万千瓦，占同期全国风电并网装机的33%，支持光伏发电项目装机690万千瓦，占同期全国并网大型光伏电站的30%。

Clean Energy

As environmental pollution is getting more and more serious, the whole country has turned to the development and utilization of such clean and renewable energy forms as water power, wind power and solar power. By the end of 2014, we had lent 461.1 billion yuan to hydropower projects on the Jinsha, Yangtze, Lancang and Yalong rivers, accounting for more than 30% percent of the country's total investment in the area.

The aggregate installation capacity of CDB-financed wind and solar power projects has reached 39 million kw, which can save 22.4 million tons of standard coal and reduce the CO₂ emission by about 58.7 million tons a year. The balance of loans to the new energy projects had tripled over the past three years to 186.5 billion yuan by the end of 2014, with that in the year alone reaching 51.8 billion yuan.

The wind power generating capacity financed by CDB has reached 31.42 million kw, 33% the total going on stream in the same period in the whole country. The photovoltaic generating capacity we have financed reached 6.9 million kw, 30% that going on stream in the same period in the whole country.



——支持风电发展

在福建，我们先后支持了福清鲤鱼山、连江北茭等10个风电场项目，累计提供信贷资金40.2亿元。这些风电场建成后，每年可节约相当28.36万吨标煤，减少2,719吨二氧化硫排放。

Fujian – Wind Power Development

In Fujian, we have financed the Liyushan of Fuqing, Beijiao of Lianjiang and eight other wind farms with 4.02 billion yuan. When completed, they can save fuel equivalent to 283,360 tons of standard coal and reduce SO₂ emission by 2,719 tons.



连江北茭风电场成为福建黄岐滨海的一道旅游景观
The Beijiao Wind Farm in Lianjiang County has become a tourism attraction on the Huangqi Beach in Fujian



——支持水电发展

2014年，我们投放157.6亿元支持的雅砻江锦屏水电站全部机组投产发电。这一“西电东送”重要工程每年将向川渝电网和华东电网输送408亿千瓦时清洁优质电能。

Sichuan – Hydro-power development

In 2014, we invested 15.76 billion yuan in the Jinping Hydropower Station on the Yalong River and all the generating units were put into operation in the year. As part of the west-to-east power transmission project in the country, it will transmit 40.8 billion kw of electricity to the Sichuan-Chongqing and East China power grids.



雅砻江锦屏水电站已成为“西电东送”的重要节点
Jinping Hydro-Power Station on the Yalong River has become a major node of the west-to-east power transmission project

循环经济

循环经济以资源的高效使用和循环利用为核心，改变传统增长模式“大量生产、大量消费、大量废弃”的状况。我们支持循环经济发展，将资金投放到循环经济产业园区建设、资源回收利用等项目中，促进经济发展与生态保护。

Circular Economy

A circular economy aims at the efficient and cyclic use of resources to end the traditional linear “Take, Make, Dispose” industrial processes and the lifestyles. We supported the development of circular economy and channel funds into circular economic and industrial parks and resources recycling and reutilization projects to stimulate economic development and ecological protection.

支持新疆天业集团循环经济产业园

截至2014年末，我们累计向新疆天业集团提供239.23亿元融资支持，支持天业集团构建了较为完整的循环经济体系，创造了资源加工综合产业链，实现了资源（石灰石、原盐、煤）—发电—电石—聚氯乙烯—节水器材—高效农业—食品加工—农业产业化的大循环经济以及排放物综合利用，在实现氯碱化工园区的清洁生产的同时促进兵团新型工业化的发展。

Tianye Circular Economy Industrial Park of Xinjiang

By the end of 2014, our cumulative loans to the Tianye Group came to 23.923 billion yuan, helping it build a complete circular economic system, creating an industrial chain covering the processing of resources (limestone, raw salt and coal), power generation, calcium carbide, polyvinyl chloride, water-efficient equipment, highly efficient agriculture, food processing, and industrialization of agriculture, which form a big close loop that put all available resources to good use. While helping the Chlor-Alkali Chemical Park realize clean production, we have boosted the new-type of industrialization of the Xinjiang Land Reclamation Corps.



新疆天业集团循环经济产业园
Xinjiang Tianye Group's Circular Economy Industrial Park

支持废旧电子设备无害回收处理

我国已经进入电器电子产品报废的高峰期，妥善处理数量巨大的电子垃圾是现代社会的重大环保课题。我们向华新绿源环保产业发展有限公司提供贷款2,600万元，支持其开展废旧家电回收和利用。

Harmless recycling and reclamation of electronic wastes

As China's electrical and electronic industries have entered a peak period of rejection, properly disposing of the huge amounts of wastes has posed a grave challenge to environmental protection. We lent 26 million yuan to the Huaxin Lvyuan Environmental Protection Industrial Company, helping it recycle home electrical and electronic appliances and reclaim them for reuse.

城市综合治理

水体、土壤等城市环境污染问题正深刻地影响着百姓日常生活。2014年，我们主要支持湖泊生态综合治理、城市污水治理、垃圾无害化处理等城市环境治理项目，让城市更加宜人宜居。

Comprehensive Urban Management and Control

Water bodies and soil contamination and other urban pollutions are exerting a profound impact on the daily lives of urbanities. In 2014, we mainly devoted ourselves to supporting the comprehensive control of lake ecology, urban sewage treatment and harmless rendition of garbage so as to make cities more livable.



广西

——支持生活垃圾无害化处理

2014年，我们贷款2.3亿元支持的桂林市山口生活垃圾卫生填埋场正式启用，该填埋场承担桂林市五城区和临桂新区生活垃圾无害化处理任务，日处理垃圾1,000吨，日处理渗滤液600吨，使桂林市垃圾无害化处理实现了100%。

Guangxi – Harmless disposal of domestic wastes

In 2014, we provided a 230 million yuan loan to the city of Guilin for its domestic wastes landfill project at Shankou. The landfill project takes in the domestic wastes from the five city districts and its Lingui New Area, with a daily burying capacity of 1,000 tons and a Leachate treating capacity of 600 tons. All the garbage of the city has been rendered harmless.



桂林市山口生活垃圾卫生填埋场作业现场
Landfill site of the city of Guilin at Shankou



治理后的遗爱湖
The Yi'ai Lake after comprehensive control

—— 遗爱湖综合治理

遗爱湖是湖北省黄冈市的城中湖，近年来，遗爱湖污染不断加剧，遗爱湖成了“贻害湖”。

自2006年开始，我们提供贷款7.4亿元支持了遗爱湖生态修复一、二期工程建设。2014年，我们又向遗爱湖生态修复三期工程贷款2.5亿元，支持开展截污清淤、水体治理、湖滨生态、水土保持等系列工程。遗爱湖生态环境得到根本好转，成为集生态环保和文化休闲为一体的开放式公园。

Hubei – Comprehensive control of the Yi'ai Lake

Yi'ai is a lake in the center of the city of Huanggang in Hubei Province. The exacerbating pollution has made it a source of trouble.

Starting from 2006, we began to provide 740 million yuan loans to Phase 1 and Phase 2 of the project of restoring the lake ecology. In 2014, we went on to provide another loan of 250 million yuan for Phase 3 of the project, which involved cleanup of pollutants, water body improvement, lakeside ecology restoration and control of water loss and soil erosion, thus bringing about a fundamental turn for the better. Now the lake has become an open park for leisure, with the ecology and environment better protected.

助力北京污水处理项目

我们积极落实北京市《关于加快污水处理和再生水利用设施建设三年行动方案(2013-2015年)》，通过特许经营、投资补助等模式支持北京排水集团污水处理项目建设，确保北京市供排水安全，加快改善水环境、缓解水资源紧缺状况。2014年，已发放贷款4亿元。

Providing a powerful backing to Beijing in sewage treatment

We have actively supported the Beijing Drainage Group in its efforts to implement the “Three-Year Action Plan for Speeding up the Construction of Facilities for Sewage Water Disposal and the Utilization of Recycled Water” by way of franchised operation and investment subsidies. In 2014, we provided a 400 million yuan loan to help it ensure drainage safety, accelerate the pace of improving the water quality and ease the water shortages.

河南许昌市学院河饮马河综合治理工程项目

学院河饮马河综合治理工程是我们融资支持的首个全国水生态文明城市试点工程。我们通过创新“省级水投融资、增信+市级水投融资、建设”的合作模式，解决了公益性项目融资及担保难题。

Comprehensive control project of Xueyuan and Yinma rivers in the city of Xuchang, Henan Province

The comprehensive control project of the Xueyuan and Yinma rivers is the country's first pilot project we financed for building cities of water ecological civilization. By the innovative way with “the province's water investor making the investment and increasing the credit plus the city's water investor making the financing and undertaking the construction, we have succeeded in cracking the hard nut of financing and guarantee for public welfare projects.

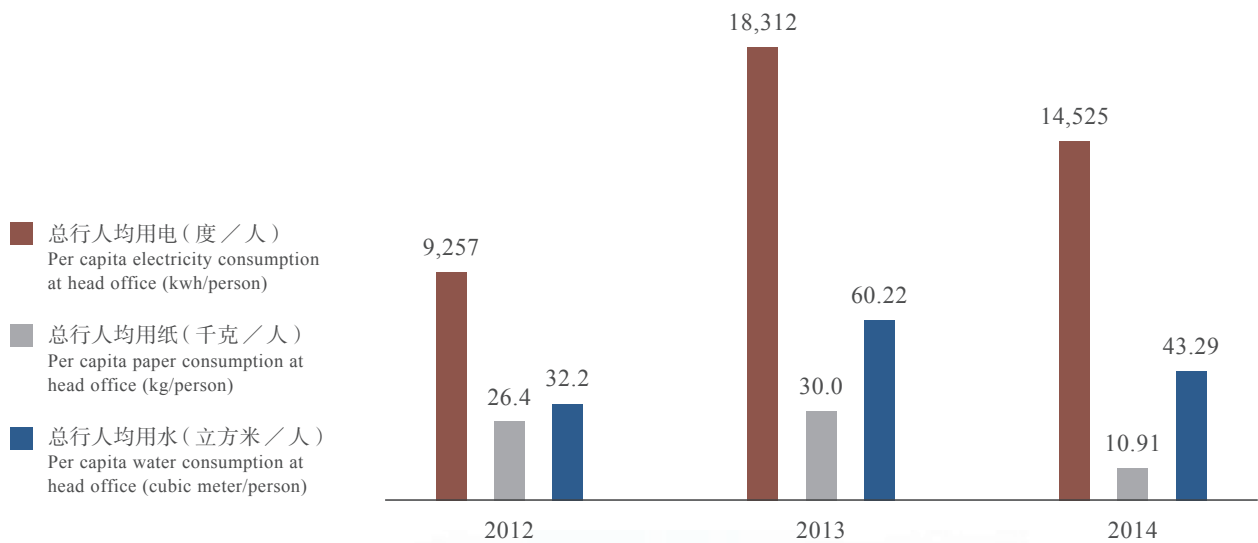


绿色运营

我们主动降低自身运营过程中的资源消耗及其对环境产生的影响。坚持绿色办公，节约纸张、水电、燃油等使用，办公建筑在建造设计中采用节能技术与环保材料。严控文山会海，全面推行视频会议，2014年各类会议同比减少41%，公文运转效率提高20%。

Green Operation

We have actively reduced resources consumption and the impact on the environment in our own operations. We have persisted in green office work, economizing the use of paper, water, electricity and fuel. In the design and construction of office tower, we adopted the energy efficient technologies and environment-friendly materials. We have tried to avoid mountains of paper work and a sea of meetings by holding video conferences. In 2014, we cut meetings of all descriptions by 41% and raise the document flow efficiency by 20%.



- 总行人均用电 (度/人)
Per capita electricity consumption at head office (kwh/person)
- 总行人均用纸 (千克/人)
Per capita paper consumption at head office (kg/person)
- 总行人均用水 (立方米/人)
Per capita water consumption at head office (cubic meter/person)



致力社会平安， 共享和谐幸福生活

Dedicating to peaceful society and sharing the
harmonious and happy life



利益相关方期望 Stakeholder' Expectations

- 完善服务机制，创新服务产品，提升满意度水平
Improve service mechanism, create new service products, and raise customer satisfaction
- 保障合法权益，搭建良好发展平台，实现共同成长
Safeguard lawful rights, putting up a sound development platform to realize co-growth
- 构建和谐社区关系，促进社区发展
Build a harmonious community relationship and promote community development



我们的行动 Our actions

- 完善服务体系，提升客户服务能力
Improved the service system to raise abilities of serving the customers
- 为员工发展创造良好的平台，提供发展空间
Created a sound platform for career development of employees
- 参与社会公益事业，热心回报社会
Participated in public welfare undertakings to reciprocate the society

在创造经济价值的同时，我们致力推进平安有序、和谐共生的社会环境建设。我们注重与客户沟通，努力为客户提供满意服务；关注员工成长与身心健康，优化员工职业发展平台，营造良好的工作氛围；参与扶贫、助学、救灾等公益活动，为公益事业发展做出贡献。

While creating economic values, we have dedicated ourselves to building a peaceful, orderly and harmoniously coexisting society. We have valued the communications with our clients and worked hard to provide satisfactory services to them. We have been concerned for the healthy growth of the employees by optimizing the platform for career development and creating a sound working atmosphere. We have participated in such public service activities as relieving poverty, aiding students from poor families and relieving natural disasters. We have made contributions to the development of public welfare undertakings.



我们的进展 (2014) Progress in our work (2014)

- 客户满意度95%
Raised customer satisfaction to 95%
- 提供556个就业机会
Provided 556 new jobs
- 员工满意度93.9%
Raised employee satisfaction to 93.9%
- 公益捐赠4,063万元
Donated 40.63 million yuan to public welfare projects



我们的承诺 (2015) Our commitments (2015)

- 加强客户服务，进一步推动完善全行消费者权益保护体制机制建设
To strengthen customer services and take further steps to optimize our mechanism of ensuring the consumer rights
- 深化干部人事制度改革、推动内部机构职能调整、完善激励约束机制
To deepen personnel management system reforms, refine the functions readjustment of different departments and perfect the incentive and restrain mechanism

客户服务

秉持“一个开行、一个客户、一套服务”的理念，我们致力为全球客户提供更满意的服务。2014年，继续加强对客户服务的精细化管理，不断提升客户经理专业能力，努力与客户实现共享价值。2014年，客户满意度为95%。

完善客户服务管理体系

2014年，我们规范CRM系统业务运营管理流程，完成客户分类及客户管理分析，推进客户投诉管理规范化建设，并将客户满意度调查中出现的问题融入管理流程优化和规范工作中，不断提升客户服务体验。

重视客户沟通

我们高度重视与客户的有效互动沟通。2014年，共发送207期《行业信息日报》、50期《客户信息周刊》和《手机周报》为客户提供信息服务。开

通官方微博和微信，及时回应公众关切的问题。2014年客户关系优良率达98%。

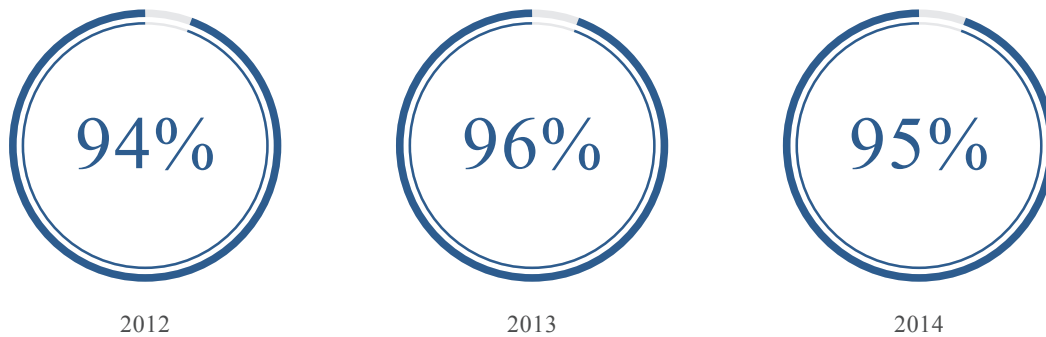
强化客户经理培训

客户经理的专业服务能力是客户满意的重要基础。2014年，我们开展了四次全行客户经理培训，建立了客户经理线上交流平台，修订《客户经理业务工作手册》，进一步推进客户经理专业化建设。

强化银行业消费者权益保护工作

积极响应中国银监会、人民银行、银行业协会关于银行业消费者权益保护工作的要求，结合开行客户群特点，有针对性开展了“金融知识进万家”和“普及金融知识万里行”活动，惠及消费者1.7万人次。

客户满意度 (%)
Customer Satisfaction (%)



Customer Services

Following the concept of “One CDB offering Well-Tailored Services to each Client”, we have dedicated ourselves to providing even more satisfactory services to global clients. In 2014, we continued to refine our management of customers and constantly enhanced the professionalism of customer managers and strive to share with customers the values we created. In 2014, our customer satisfaction reached 95%.

Bring customer service system to perfection

In 2014, we standardized the Customer Relationship Management System (CRM), completing customer classification and management analysis and the standardization of customer complaints management and incorporating the problems discovered in customer satisfaction surveys into the CRM system, thus constantly raising the experience of customer services.

Valuing customer communication

We have valued the efficient interaction with our clients. In 2014, we provided the customers with 207 issues of Industrial Daily News, 50 issues of Customer News Weekly and Mobile News Weekly. We opened

an official microblog and a we-chat public account to respond timely to public concerns. In 2014, 98% of our clients were satisfied with their relations with us.

Intensifying the training of customer managers

The professional service of our customer managers is an important foundation for raising customer satisfaction. In 2014, we organized four workshops to train all customer managers, built an on-line exchange platform for them and amended the “Manual for Customer Managers” to raise their specialization.

Intensifying the protection of the rights and interests of banking consumers

We have actively responded to the demand by the China Banking Regulatory Commission, the People’s Bank of China and the China Banking Association for protecting the rights and interests of banking consumers and, in line with the characteristics of CDB’s customers, carried out such activities as “Financial Knowledge for All” and a “journey for spreading financial knowledge”, benefiting 17,000 banking consumers.



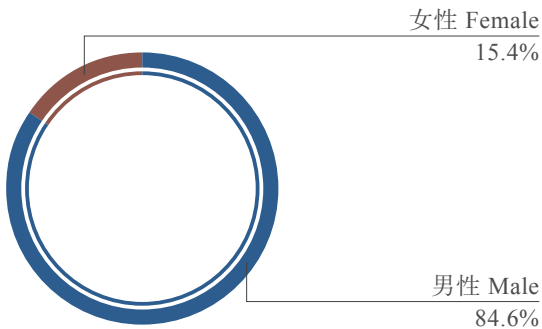
员工发展

员工是企业可持续发展的动力源泉。我们依法保障员工各项权益，坚持公平、公开、透明的人才选拔与培养机制，搭建多渠道职业发展平台，开展丰富的企业文化活动，努力让员工快乐工作，舒心生活。2014年，员工满意度为93.9%。

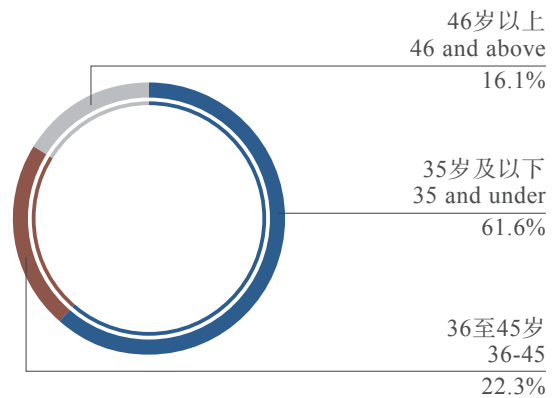
Employee Development

Employees are the sources of motive power driving corporate sustainable development. We have protected all the lawful rights and interests of employees, upheld equity, openness and transparency in selecting and training personnel and put up multi-channeled platforms for career development. We have carried out a variety of activities for building corporate culture, striving to make the employees work happily and with ease of mind. In 2014, our customer satisfaction reached 93.9%.

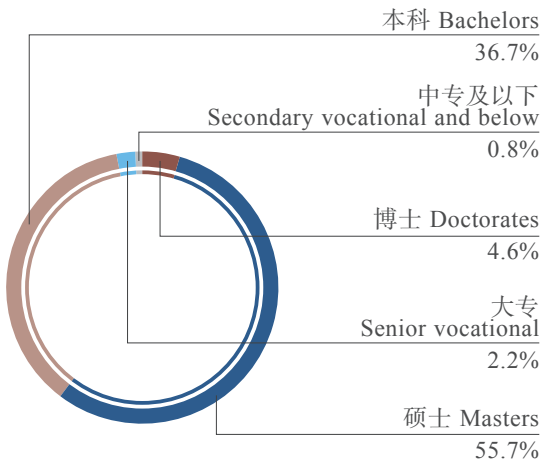
高管层性别占比：
Gender ratio at the senior management:



年龄结构：
Age Structure:



学历结构：
Schooling structure:



员工招聘

我们为优秀人才提供多元的就业机会。2014年，启动首期管理人才培养计划，遴选16名优秀毕业生纳入管培计划，招聘95名海外实习生，全年共招聘556新员工，为开行的发展注入新活力。

员工培养

培训是员工职业生涯发展的重要支撑，也是银行业务持续发展的基础。我们创新调整教育培训体系，构建了教育培训职能部门统筹规划、业务部门齐抓共管、分支机构积极参与、内外培训有效融合的教育培训体系。截至2014年末，培训员工达到47,971人次。

Recruitment

We have provided diversified job opportunities for the most competent personnel. In 2014, we launched the first program for training management personnel and selected 16 outstanding graduates for training. We hired 95 interns from overseas and 556 new recruits, injecting renewed vigor into the bank.

Employee training

Training is an important kingpin of employees career development and also the foundation for a sustainable development of banking. We have created a new education and training system, with a unified planning for training personnel of the functional departments, all business department pitching in, the active participation by all subsidiaries and the effective combination of both internal and external training. By the end of 2014, we had trained 47,971 person/time.

多元员工培训体系

Diversified Employee Training Program

网络培训 On-line Training	面授培训 Face-to-face training	境外培训 Training abroad
特点：基础性、流程性 Features: Basics and procedure in nature	特点：专业化、系统化 Features: Specialization and systemization	特点：前瞻性、战略性 Features: Forward-looking and strategic in nature
围绕评审管理、财务分析、新员工入职等进行专项培训。全年视频培训8,829人次，网络培训72,000小时 Focusing on evaluation management, financial analysis and orientation training for new recruits. In the whole year, we gave video training to 8,829 people and 72,000 hours of on-line training.	覆盖评审、信贷、风险、资金、国际合作、审计五大业务条线，开展分类分层专项培训。全年面授培训4,368人次 Covering evaluation, credit, risk, fund, international cooperation and auditing. 4,368 people/time received such training.	开展美国城镇化与可持续发展培训、德国金融集团管理培训等，97名干部员工参加。深化与巴克莱银行的培训交流，48名业务骨干赴巴克莱交流学习 Training in America's urbanization and sustainable development and Germany's financial group management. 97 people participated. Sending 48 people to the Barclays Bank for training.

开行青年村镇岗位实践

Encouraging young employees to experience work at village and town posts

“希望参加实践活动的青年员工能积极学习村镇银行柜台业务，广接地气，树立服务客户的理念，认真学习村镇银行员工朴实无华、爱岗敬业的精神。

I hope young employees participating in the activities could learn the over-the counter operations at village and town banks, come into closer contract with people at the grass-roots, improve their customer awareness and conscientiously learn from the village and town banking employees their simplicity and unadorned work style and the spirit of respecting the profession and loving their jobs. ”

——国家开发银行监事长 刘梅生

Liu Meisheng, Chairman of the Supervisory Board of CDB

基层是实践的主体，也是青年干部增长本领的最好课堂，村镇银行岗位实践活动为全行青年员工提供了接受基层磨砺的平台，成为了开行青年成长成才的必修课。2014年是开行连续第三年开展村镇银行岗位实践活动。3年来，已有400余名青年员工分赴14家村镇银行进行实践。

Grass-roots are the main place for practice and the best classrooms for our young employees to sharpen their skills. The activities of going down to the village and town banking posts have provided a platform for all the young employees to steel themselves in the grassroots. It has already become a must for CDB's youth in growing into competent personnel. 2014 was the third year for CDB to carry out such activities. Over the past three years, more than 400 young employees have gone down to 14 village and town banks to experience grassroots banking operations.

“岗位实践帮助我们进一步了解了基层金融，增强了服务基层、服务民生的责任感。

Working at grassroots has helped us know more about grass-roots finance and enhanced our sense of responsibility for serving the grass-roots and people's livelihood. ”

——安徽分行 沈韵

Shen Yun, Anhui Branch

员工关爱

我们组织开展丰富多彩的文体活动，帮助员工更好的释放工作和生活中的压力，并在活动中增强员工凝聚力。坚持开展心理健康咨询，特别重视对驻外人员的人文关怀、心理疏导和情绪引导。2014年，心理健康咨询服务覆盖57个海外工作组和境外代表处。

关爱驻外员工心理健康

在2014年国际业务驻外人员心理健康服务项目的项目启动仪式上，心理咨询专家做了“积极情绪与压力管理”的讲座，开展了“职场心理健康与情绪管理”问卷测试，“压力与情绪管理”系统测试，驻外人员将使用“阳光心理卡”进行心理健康咨询。



机关篮球赛
Basketball game



团队登山活动
Mountaineering

Concerns for employees

We have organized a variety of cultural and sports activities to help employees better relieve work stress and living and, through the activities, enhanced the rallying power. We have offered mental health consultation and humanistic care, paying special attention to people working abroad, providing them with psychological counseling and emotion management. In 2014, the psychological counselling service covered 57 overseas work groups and representative offices overseas.

Care for the mental health of staff members working overseas

At the ceremony of inaugurating the mental health service program in 2014, clinical psychologists gave a lecture on “positive mindset and stress management”. We carried out a questionnaire survey in this regard and a test in “stress and emotion management”. People working overseas will use the “Sunshine Card” to receive psychological counselling.



青年员工演讲比赛
Speech contest for young employees



厨艺大赛
Culinary Contest

社会公益

我们积极参与社会公益事业，关注扶贫、助学、养老、救灾等社会问题。我们连续五年开展关爱农民工子女的志愿服务，持续十年为特困学生提供助学基金帮助他们完成学业。在国内国际突发的自然、疾病灾害中，我们及时响应并提供捐赠援助。2014年，我们共发放应急贷款20.8亿元，公益捐赠4,063万元。

Public welfare service

We have taken an active part in the public services, paying special attention to such social problems as poverty, students from poor families, old-age care and disaster relief. For five consecutive years, we have been carrying out voluntary services for children of migrant rural workers, and for ten consecutive years we have provided loans to students from families living in dire poverty to help them complete their education. We have timely responded to outbreak of natural disasters and diseases at home and abroad and gave donations. In 2014, we issued 2.08 billion yuan emergency loans and donated 40.63 million to public welfare undertakings.

公益助学

从2003年开始，我们就与中国扶贫基金会合作开展了新长城特困大学生、高中生资助活动，累计资助11个省份、22所学校的近3,000名学子完成了学业。2014年，我们与中国扶贫基金会再次签署合作协议，继续支持新长城助学公益活动。

Student loans

Starting from 2003, we began to cooperate with the China Foundation for Poverty Alleviation in carrying out activities known as “New Great Wall” to support university and high school students from families living in dire poverty, helping nearly 3,000 such students from 22 schools in 11 provinces complete their education. In 2014, we renewed our cooperative agreement with the foundation to sustain the program.



向中国扶贫基金会志愿者焦万曼颁发特别鸣谢奖
Conferring Special Thanks Award on Jiao Wanman,
volunteer of the China Foundation for Poverty Alleviation

及时响应救灾需求

2014年8月3日，云南昭通鲁甸县发生6.5级强震，造成7个乡镇、100多万人受灾，给当地带来巨大损失。地震发生后，我们启动应急预案，全力支持抗震救灾工作。8月6日，我们向云南鲁甸地震灾区捐款500万元，并根据受灾地区需求，向昭通灾区发放1亿元抗震救灾应急贷款，支持灾后重建。

Timely Response to Disasters

On August 3, 2014, a 6.5-magnitude earthquake hit Ludian County of Zhaotong City in Yunnan Province, inflicting huge losses to more than one million people in seven townships. We immediately set the emergency response in motion and plunged into disaster relief work. On August 6, we donated 5 million yuan to the disaster area and, issued 100 million yuan emergency loans to meet the demand for post-disaster reconstruction.

抗击埃博拉疫情

2014年，埃博拉疫情肆虐非洲，对非洲人民的生命安全和全球公共卫生构成严重威胁。爱心无国界。疫情发生后，我们积极行动，向受灾最为严重的几内亚、利比里亚、塞拉利昂三国分别捐款15万美元，支持抗击埃博拉疫情。

Combatting Ebola

In 2014, Ebola epidemic wrecked havoc in Africa, posing grave threat to the lives of African people and the global public health systems. Love transcends borders. We immediately swung into action, donating 150,000 U.S dollars to each of the worst-hit Guinea, Liberia and Sierra Leone to help them combat the deadly disease.



中非基金捐赠现场

Donation ceremony of the CDB China-Africa Development Fund

关爱农民工子女志愿服务

2014年3月，我们组织全行各级团组织开展了以“弘扬雷锋精神、参与志愿服务、承担社会责任”为主题的关爱农民工子女志愿服务活动。25家分支机构、15家厅局团组织响应号召，开展了学业辅导、亲情陪伴、感受城市、自护教育、爱心捐赠等志愿服务活动，参与志愿服务的青年员工达931人次，服务农民工子女4,150人次，服务时数累计3,034小时。

“关爱农民工子女志愿服务活动”是开行激发青年员工社会责任感、引导青年员工积极承担社会责任的志愿公益品牌活动，自2009年起已经连续开展5年。

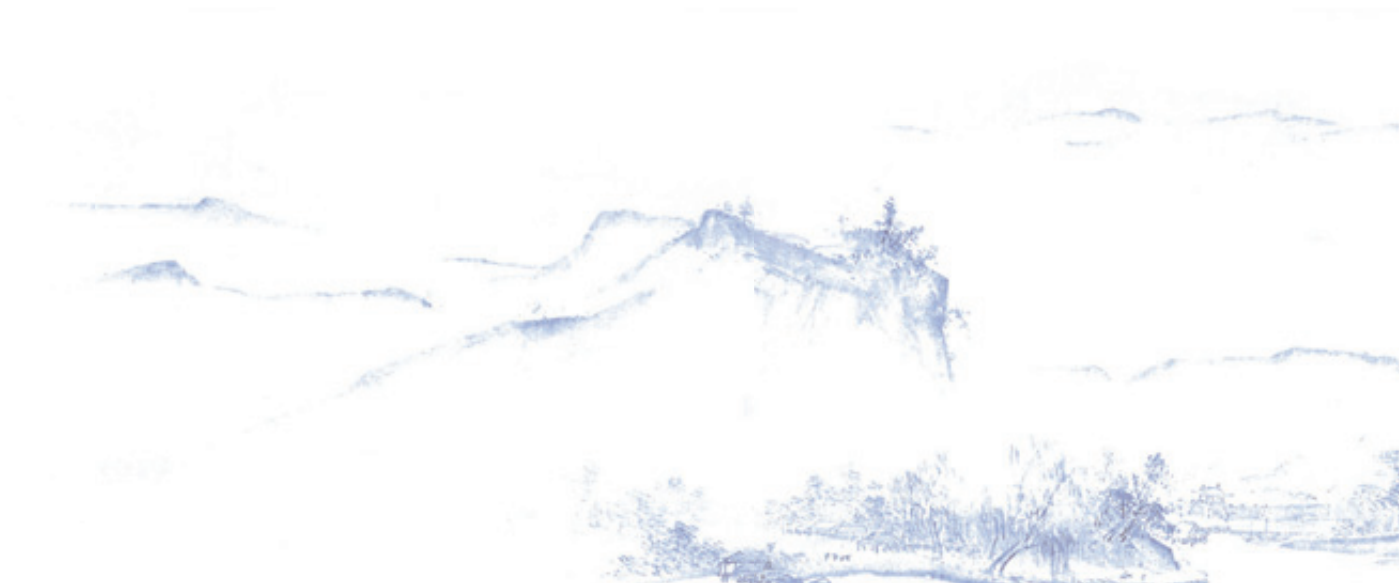
2014年，10余名青年志愿者与京豫陈学校100余名师生共同参观了北京自然博物馆。在水族馆里，孩子们被一只100多岁的老海龟吸引，目不转睛的围城一圈；在恐龙公园里，孩子们第一次见到会动的恐龙，兴奋得手舞足蹈；在4D影院中，孩子们身临其境感受四季的变迁，不时发出阵阵惊呼。通过参观展览，孩子们感受到了自然界的伟大和生命的力量，志愿者们更感受到了孩子们纯朴的内心与旺盛的求知热情。



海南分行青年志愿者和学生们上体育课
Volunteers from the Hainan Branch giving PE class to students



广西分行员工与孩子们做“文字猜猜看”游戏互动
Employees from the Guangxi Branch playing word puzzle games with students



Voluntary services to children of migrant workers from rural areas

In March 2014, we organized the youth league organizations to carry out voluntary services to children of rural migrant workers, with the theme “Carry forward the Lei Feng Spirit and take up social responsibility to participate in voluntary services”. Some 931 people from youth league organizations in 25 branches and 15 departments joined the activities to provide academic tutoring, day care, city excursion accompanying services, self-protection lectures and donations to 4,150 children, with a total service hours reaching 3,034.

The annual activity started in 2009 and has been going on for five years. It has become a name brand activity of CDB for sharpening the sense of social responsibility and directing the young employees to actively take up social responsibility.

In 2014, a dozen young volunteers took more than 100 students and teachers from the Jingyuchen School to the Beijing Museum of Natural History. In the Aquarium, children were attracted by a 100-year-old sea tortoise and they vied with one another to steal a look at the animal. In the dinosaur park, the children saw the moving creatures for the first time and they got so excited that they jumped for joy. In the 4D cinema, they were amazed at the changing scenes of the four seasons. The tour enabled the children to experience the greatness of nature and the power of life and the volunteers to feel the pure and simple inner world of the children and their burning desire for knowledge.



青年志愿者带领孩子们参观博物馆
Young volunteers taking children on a museum tour



孩子们置身4D影院，感受四季的变迁
Children at a 4D cinema to experience the changing scenes of the four seasons



可持续发展绩效

SUSTAINABLE DEVELOPMENT PERFORMANCE





关键数据表

Key Data

项目 Item	2014	2013	2012
一、经济类指标 Economic Indicators			
总资产 Total assets	10,317	8,188.0	7,520.3
贷款余额 Outstanding loans	7,941.6	7,148.3	6,417.6
不良贷款率(%) Non-performing loan ratio (%)	0.65	0.48	0.30
贷款拨备率(%) Loan loss reserve (%)	3.43	3.05	2.82
发行债券余额 Bond balance	6,353.6	5,840.6	5,302.2
资本充足率(%) Capital adequacy (%)	11.88	11.28	10.92
净利润 Net profit	97.7	79.9	63.1
股东权益 Shareholders' equity	680.8	562.0	498.6
ROA (%)	1.06	1.02	0.92
ROE (%)	15.36	15.07	13.37
“两基一支”贷款发放额(人民币贷款) Loans to infrastructure projects and basic and pillar industries (RMB)	1,807.1	1,484.3	1,328.8
中西部贷款发放额(人民币贷款) Loans to the middle and western regions (RMB)	850.2	714.9	667.5
外币贷款余额(亿美元) Outstanding foreign currency loans (units: \$100 million)	2,670	2,505	2,245
棚户区改造贷款发放额 Loans to the transformation of shantytowns (RMB)	408.6	106.0	77.8
新农村贷款发放额 Loans to new countryside construction projects	189.3	160.5	135.0
助学贷款发放额 Student loans	14.7	12.5	12.0
医疗卫生贷款发放额 Loans to medical and health services	5.46	1.9	3.7
应急贷款发放额 Emergency loans	2.08	8.0	6.3

项目 Item	2014	2013	2012
二、环境类指标 Environmental Indicators			
贷款项目环评率(%) Projects whose environmental impact assessment is completed (%)	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	167.2	196.2	249.1
其中：流域、城市环境综合治理 Of which: loans to comprehensive control of river catchment areas and urban environment pollution control	70.3	66.4	89.2
工业污染治理和资源综合利用 Loans to industrial pollution control and comprehensive resources utilization	22.4	28.8	50.2
清洁能源和十大节能工程 Loan to clean energy and ten major energy-efficient projects	74.5	101.0	109.7
总行人均用电(度/人) Average electricity consumption per capita at head office (kwh/person)	14,525	18,312	9,257
总行人均用纸(千克/人) Average paper consumption per capita at head office (kg/person)	10.91	30.0	26.4
总行人均用水(立方米/人) Average water consumption per capita at head office (cubic meter/person)	43.29	60.22	32.2
三、社会类指标 Social development Indicators			
棚户区改造贷款惠及人数(万人) ¹ Beneficiaries of shantytown transformation loans (in 10,000) ¹	2,857	1,550	-
助学贷款覆盖人数(万人次) Student loan coverage (in 10,000)	1,238.9	995	774
员工总人数(人) ² Total employees (person) ²	8,723	8,468	8,038
女性员工比例(%) ² Female employees (%) ²	40.17	39.8	39.5
客户满意度(%) Customer satisfaction (%)	95	96	94
公益捐赠(万元) Public service donations (in 10,000 yuan)	4,063	4,180	3,817

除特别说明外，单位为人民币10亿元

The unit is in 1 billion yuan, unless otherwise specified

¹ 2012年末开始统计惠及人数

Statistics started at the end of 2012

² 此统计未包括村镇银行和控股子公司

The figure does not include employees of village and town banks and shareholding subsidiaries

未来展望

LOOKING INTO THE FUTURE

2015年是国家开发银行全面深化改革的关键之年，也是在经济新常态下服务国家战略、更好地发挥开发性金融作用的重要一年。我们将主动适应新常态，坚持稳中求进总基调，着力深化改革，服务国家战略，为促进经济社会环境持续发展做出新贡献。

服务国家战略。以规划先行为切入点，融资推动“一带一路”、京津冀协同发展、长江经济带建设。紧密围绕国家棚改工作计划、7大类446项重大工程、振兴东北139项重点项目、重大铁路建设投资项目、172项重大水利工程以及“2+62新型城镇化试点”，把扩大公共产品供给与调结构、补短板结合起来，发挥稳投资对稳增长的关键作用。

践行普惠金融。棚户区改造力争全年发放7,000亿元。加强开行特色的小微企业融资机制和服务体系建设，促进加快转变农业发展方式，进一步加大农业农村建设的中长期信贷投放。继续支持扶贫开发以及教育医疗、健康养老等重点民生领域。

推进内部改革。稳步推进开行改革、管理流程优化和组织结构调整，完善住宅金融事业部管理机制，努力实现自身稳速发展与改革创新的新突破。



2015 will be a year crucial to CDB in its all-round deepening of reform and also an important year for it to serve the national strategy and better display the role of development finance under the new normal state of the economy. We shall work to adapt to the new normal, keep to the keynote of seeking progress in the course of steady development, make greater efforts to deepen reform and serve the national strategy so as to make fresh contributions to the sustainable development in society, economy and environment.

In serving the national strategy, we shall plan well in advance on how to finance the implementation of the “One Belt, One Road” program, the coordinated development of Beijing, Tianjin and Hebei Province and the construction of the Yangtze River Economic Belt. By focusing on the national shanty town transformation program, the seven major categories of 446 major projects, the 139 major projects in the drive to invigorate the old industrial base of Northeast China, major railway construction projects, 172 major water control projects and the “2+62 new type of urbanization pilot project”, we shall make more public goods readily available, restructure to make up for the “short wooden bar” or

the weak links so as to display the key role of stable investment in the stable growth of the economy.

In translating inclusive finance into action, we will strive to issue 700 billion yuan loans to the shanty town transformation projects in the whole year. We shall strengthen the mechanism and service system for financing small and micro enterprises with special features; we shall accelerate the transition of the agricultural development mode and take further steps to provide more medium- and long-term loans to agriculture and projects for building new countryside. We shall continue to support poverty relief by development projects and such major projects concerning the people’s livelihood as education, medical service and old-age care.

In internal reform, we shall advance internal reform of CDB in steady and sure steps, optimizing the management procedures, readjusting the organizational setup and improving the management of the new Housing Finance Department, striving for new breakthroughs in our own steady development and in the reform and innovations.



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”)2014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)》要求的原则编制报告,保留充分的证据,以及设计、实施和维护与报告编制相关的内部控制是贵行管理层的责任。

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2014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¹。

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审验标准(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2014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
- 陕西分行
- 河南分行
- 湖北分行
- 黑龙江分行

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。

我们认为必要的其他程序。

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



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，其余信息或数据（含财务信息和数据）的准确性及公允性；

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2014年可持续发展报告中选定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。



中国北京

2015年7月3日



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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 2014 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 4.0 (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 2014 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 2014. The sites selected included:

- Head Office in Beijing
- Shaanxi branch
- Henan branch
- Hubei branch
- Heilongjiang 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.

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



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 (including financial information) relating to areas other than the key sustainability indicators of the sites selected.

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:

Nothing has come to our attention that causes us to believe that the Sustainability Report for the year ended 31 December 2014 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

3rd July, 2015

荣誉与奖励

Honors and Awards

颁奖单位 Sponsor	获奖名称 Titles of honors and awards
人民网 people.com.cn	人民企业责任奖·年度优秀企业奖(连续九年) People's Social Responsibility Award – Annual Outstanding Enterprises Award (for nine consecutive years)
	社会责任引领人物奖 Social Responsibility Leader Award
	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 Award for the Best Practice in Social Responsibility in supporting People's livelihood
	最佳联席会议副主任单位 Best Joint Conference Deputy Director Member Award
	银团贷款“最佳业绩奖” Consortium Loan Best Performance Award
	银团贷款“最佳发展奖” Consortium Loan Best Development Award
金融时报 社科院金融所 Financial News Institute of Finance and Banking of the China Academy of Social Sciences	中国金融机构金牌榜·年度最佳棚户区改造贡献银行 Gold Medalists of China's Financial Institutions • Annual Best Contributing Bank in Shanty Town Transformation
公益时报 China Philanthropy Times	中国企业社会责任卓越奖 China Excellent Corporate Social Responsibility Award

颁奖单位 Sponsor	获奖名称 Titles of honors and awards
中国外汇交易中心 China Foreign Exchange Transaction System	银行间外汇市场最佳后台支持做市机构奖、最佳会员奖、最受欢迎远掉做市商、最大进步做市商奖、最佳交易规范奖等奖项 Awards of the best market maker, the best member, the most popular forward-swap market maker, the most improved market maker and the most disciplined dealer in the inter-bank foreign exchange market
中国外汇交易中心暨全国银行间同业拆借中心 China Foreign Exchange Transaction System and the National Inter-bank Lending Center	银行间本币市场“最具市场影响力奖”、银行间本币市场最佳衍生品交易奖 The Most Market Influential Award and the Best Derivative Trading Award in the inter-bank RMB market
亚洲法律杂志 Asian Legal Business (ALB)	亚洲法律大奖——银行和金融服务法律团队大奖 ALB Asia Law Award: Banking & Financial Services In-House Team of the Year
财资 The Asset	大中华地区奖·金融奖 Finance Award of the Greater China
第一财经等媒体 CBN	最佳承销商奖 The Best Underwriter Award
银行间市场清算所 The Net Settlement of Bond Trade in the Inter-bank Bond Market	发行业务优秀奖、优秀清算会员奖 The Best Business Developer and the Best Member of the Settlement Awards
中国企业管理研究会 The Chinese Institute of Business Administration; 北京融智企业社会责任研究所 Beijing Rongzhi Social Responsibility Research Institute	最佳社会责任报告奖 The Best Social Responsibility Report Award

全球契约十项原则对照表

Global compact's ten principles and CDB's implementation

全球契约十项原则 Global Compact's Ten Principles	2014年行动绩效 Actions and Performance 2014
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 Observing the laws and regulations of China and the regions in which it operates; labor contracting reaching 100%; implementing democratic management and democratic supervision by employees; protecting the lawful rights and interests of employees; providing basic old-age insurance and basic medical insurances, unemployment insurance, work injury insurance and maternity insurance. Minimum salary level meeting the minimal requirements of the places in which it operates.
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 Honoring all the international conventions to which China is a signatory party or recognized by the Chinese government, the common international practice, and honoring 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% Having the Workers Representative Congress and trade unions in all operating units
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 Banning 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 Banning the use of child labor

原则6：杜绝任何在用工与行业方面的歧视行为
Principle 6: Businesses should uphold the elimination of discrimination in respect 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
Implementing the principle of equal pay for equal work done; establishing a system of using and selecting personnel according to the principle of openness, equality and competition and on merits; banning discrimination of all descriptions in race, gender, marital status, country of citizenship, 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

担任银行业首届绿色信贷业务专业委员会主任单位，制定绿色信贷发展战略，发布《绿色信贷工作方案》、《绿色信贷管理暂行办法》，建立信贷项目节能环保效益电子测算体系
Acting as a director member of the first Green Credit Sub-Committee of China's banking industry; formulating a green credit development strategy; releasing a *Green Credit Work Plan* and the *Interim Rules on Green Credit Management*; setting up an electronic system for measuring the energy and environmental protection efficiency of credit programs.

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

推进大气污染治理，加大在进一步可持续能源、循环经济、流域综合治理等领域的资金支持，截至2014年末，绿色信贷项目贷款余额超过14,000亿元
Actively addressing air pollution and strengthening financial support to sustainable energy, circular economy and the comprehensive control of river catchment areas. By the end of 2014, the amount of outstanding loans to green credit projects topped 1.4 trillion yuan.

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745亿元，进一步支持环保技术的推广应用
Extending 74.5 billion yuan loans to clean energy projects and ten major energy-efficient projects and supporting the spread and 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

完善内部评级、风险计量和贷后管理体系，加强内部审计和内外联合监督，建立“尽职免责、失职追责”的问责机制。2014年实施各类审计、调查及评价132项，其中受理办理社会举报22件，处理率100%
Optimizing the internal grading, risk measurement and post-lending management, strengthening internal auditing and the internal and external joint supervision, and establishing the accountability system of “waiver of accountability in the case of due diligence, but fixing accountability in the case of dereliction of duty”. In 2014 we audited, investigated and reviewed 132 cases, including 22 reported from outside. All the cases were cleared.

GRI4对照表

GRI4 Implementation

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67项,未采用指标69项,另有33项指标不适用。

This report has been compiled in reference to the Sustainability Reporting Guideline 4.0 of the Global Reporting Initiative (GRI) and the supplementary guidelines for the financial service sector. Altogether 67 indicators have been used, 69 indicators were not used, 33 indicators were not applicable.

总体信息标准披露 GENERAL STANDARD DISCLOSURES			
指标分类 Indicators classification	指标排序 Ranking	指标内容 Content	采用情况 Adoption
战略与分析 Strategy and analysis	G4-1	机构最高决策者的声明 Provide a statement from the most senior decision-maker of the organization.	采用
	G4-2	主要影响、风险及机遇的描述 Provide a description of key impacts, risks, and opportunities.	采用
	G4-3	机构名称 Report the name of the organization.	采用
	G4-4	主要品牌、产品和服务 Report the primary brands, products, and services.	采用
	G4-5	机构总部的地点 Report the location of the organization's headquarters.	采用
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
	G4-7	所有权的性质和法律形式 Report the nature of ownership and legal form.	采用
	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 break down, sectors served, and types of customers and beneficiaries).	采用

指标分类 Indicators classification	指标排序 Ranking	指标内容 Content	采用情况 Adoption
机构概况 Organizational profile	G4-9	机构的规模，包括员工人数、运营地点数量、净销售额或净收入、按债务和权益细分的总市值、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
		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
		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
		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
	G4-10	按地区和性别划分的员工总数 Report the total workforce by region and gender.	未采用
		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
		雇佣人数的重大变化 Report any significant variations in employment numbers.	不适用
	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
	G4-12	描述机构的供应链情况 Describe the organization's supply chain.	采用

指标分类 Indicators classification	指标排序 Ranking	指标内容 Content	采用情况 Adoption
机构概况 Organizational profile	G4-13	报告期内，机构规模、结构、所有权或供应链的重要变化 Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	采用
	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
	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
	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
确定的实质性 方面与边界 Identified material aspects and boundaries	G4-17	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
	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
	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
		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
	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
	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
	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

指标分类 Indicators classification	指标排序 Ranking	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	G4-22	指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
	G4-23	说明范围、方面边界及此前报告期间的的重大变动 Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	采用
利益相关方参与 Stakeholder engagement	G4-24	机构的利益相关方列表 Provide a list of stakeholder groups engaged by the organization.	采用
	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
	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
	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
	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
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
	G4-30	报告周期（如每年一次、两年一次） Reporting cycle (such as annual, biennial).	采用
	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
	G4-32	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
		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

指标分类 Indicators classification	指标排序 Ranking	指标内容 Content	采用情况 Adoption
报告概况 Report profile	G4-32	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
		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
	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
		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
治理 Governance		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
	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
	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
	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
	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

指标分类 Indicators classification	指标排序 Ranking	指标内容 Content	采用情况 Adoption
治理 Governance	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
	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
	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
	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
	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
	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
	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.	未采用
		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

指标分类 Indicators classification	指标排序 Ranking	指标内容 Content	采用情况 Adoption
治理 Governance	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.	采用
		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
	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.	采用
	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
	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
	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
	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
	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
		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

指标分类 Indicators classification	指标排序 Ranking	指标内容 Content	采用情况 Adoption
治理 Governance	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
	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
	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
	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
	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
	道德与诚信 Ethics and integrity	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.
G4-58		举报不道德或不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

具体披露标准 SPECIFIC STANDARD DISCLOSURES			
指标分类 Indicators classification	指标排序 Ranking	指标名称 Content	采用情况 Adoption
经济 Economic	G4-EC1	机构产生和分配的直接经济价值 Direct economic value generated and distributed.	采用
	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
	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.	未采用
	G4-EC4	政府给予的财务补贴 Financial assistance received from government.	未采用
	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
	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例 Proportion of senior management hired from the local community at significant locations of operation.	未采用
	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
	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
	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
环境 Environmental	G4-EN1	所用物料的重量或体积 Materials used by weight or volume.	不适用
	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
	G4-EN3	机构内部的能源消耗量 Energy consumption within the organization.	采用
	G4-EN4	机构外部的能源消耗量 Energy consumption outside of the organization.	未采用
	G4-EN5	能源强度 Energy intensity.	未采用
	G4-EN6	减少的能源消耗量 Reduction of energy consumption.	采用

指标分类 Indicators classification	指标排序 Ranking	指标名称 Content	采用情况 Adoption
	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
	G4-EN8	按源头说明的总耗水量 Total water withdrawal by source.	未采用
	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
	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
	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
	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
环境 Environmental	G4-EN13	受保护或经修复的栖息地 Habitats protected or restored.	采用
	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
	G4-EN15	直接温室气体排放量(范畴一) Direct greenhouse gas (GHG) emissions (scope 1).	采用
	G4-EN16	能源间接温室气体排放量(范畴二) Energy indirect greenhouse gas (GHG) emissions (scope 2).	采用
	G4-EN17	其他间接温室气体排放量(范畴三) Other indirect greenhouse gas (GHG) emissions (scope 3).	未采用
	G4-EN18	温室气体排放强度 Greenhouse gas (GHG) emissions intensity.	未采用
	G4-EN19	减少的温室气体排放量 Reduction of greenhouse gas (GHG) emissions.	采用
	G4-EN20	臭氧消耗物质(ODS)的排放 Emissions of ozone-depleting substances (ODS).	不适用

指标分类 Indicators classification	指标排序 Ranking	指标名称 Content	采用情况 Adoption
环境 Environmental	G4-EN21	氮氧化物、硫氧化物和其他主要气体的排放量 No _x , So _x , and other significant air emissions.	不适用
	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.	不适用
	G4-EN23	按类别及处理方法分类的废弃物总重量 Total weight of waste by type and disposal method.	不适用
	G4-EN24	严重泄露的总次数及总量 Total number and volume of significant spills.	不适用
	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
	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
	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
	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
	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
	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
	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

指标分类 Indicators classification	指标排序 Ranking	指标名称 Content	采用情况 Adoption
环境 Environmental	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.	未采用
	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
	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
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
	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
	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
	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
	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
	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
	G4-LA7	从事职业病高发职业或高职业病风险职业的工人 Workers with high incidence or high risk of diseases related to their occupation.	不适用
	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

指标分类 Indicators classification	指标排序 Ranking	指标名称 Content	采用情况 Adoption
劳工实践和体 面工作 Employment	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
	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
	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
	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.	采用
	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
	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.	未采用
	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
	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
	人权 Human rights	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.
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.	采用

指标分类 Indicators classification	指标排序 Ranking	指标名称 Content	采用情况 Adoption	
人权 Human rights	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.	未采用	
	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	
	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	
	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	
	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	
	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	
	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	
	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.	未采用	
	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	
	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	
	社区 Society	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

指标分类 Indicators classification	指标排序 Ranking	指标名称 Content	采用情况 Adoption
社区 Society	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
	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
	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
	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
	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
	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
	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
	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.	未采用
	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
	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.	不适用
	产品责任 Product responsibility	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.

指标分类 Indicators classification	指标排序 Ranking	指标名称 Content	采用情况 Adoption
产品责任 Product responsibility	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.	不适用
	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.	不适用
	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.	不适用
	G4-PR5	客户满意度调查结果 Results of surveys measuring customer satisfaction.	采用
	G4-PR6	禁售或有争议产品的销售 Sale of banned or disputed products.	不适用
	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.	不适用
	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
	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
	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

指标分类 Indicators classification	指标排序 Ranking	指标名称 Content	采用情况 Adoption
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
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
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
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

报告说明

Notes

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 presents the true picture of the China Development Bank Co. Ltd. in delivering sustainable development.

报告时间范围：

2014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 contents gone beyond the period.

报告发布周期：

年度报告。上一期报告发布时间为2014年8月1日。

Publishing cycle:

Annually. The previous report was published on Aug.1, 2014.

报告组织范围：

覆盖国家开发银行股份有限公司总部、分行、代表处和子公司。在报告的表述中分别使用“国家开发银行”、“开行”以及“我们”。

Operating units covered by the report:

the headquarters of the China Development Bank Co. Ltd., branches, representative offices and subsidiaries. They are represented in the report by “CDB” and “We”.

报告编制参考：

《组织社会责任指南(ISO26000)》(<http://www.iso.org>)；《可持续发展报告指南(GRI4.0)》及金融服务行业补充指南(<http://www.globalreporting.org>)；《AA1000》系列标准(<http://www.accountability.org>)；中国银监会、中国银行业协会提出的相关意见和指引等。

Reference:

ISO 26000 – Social responsibility (<http://www.iso.org>), The GRI Sustainability Reporting Guidelines and GRI’s

Sector Supplements (<http://www.globalreporting.org>) The AA1000 AccountAbility Principles Standard (AA1000APS) (<http://www.accountability.org>), and proposals and guidelines by the China Banking Regulatory Commission (CBRC) and the China Banking Association.

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To ensure the truthfulness and reliability, the Ernst & Young Hua Ming accounting firm (special general partnership) was invited to verify the report and provide the third party verification statement.

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