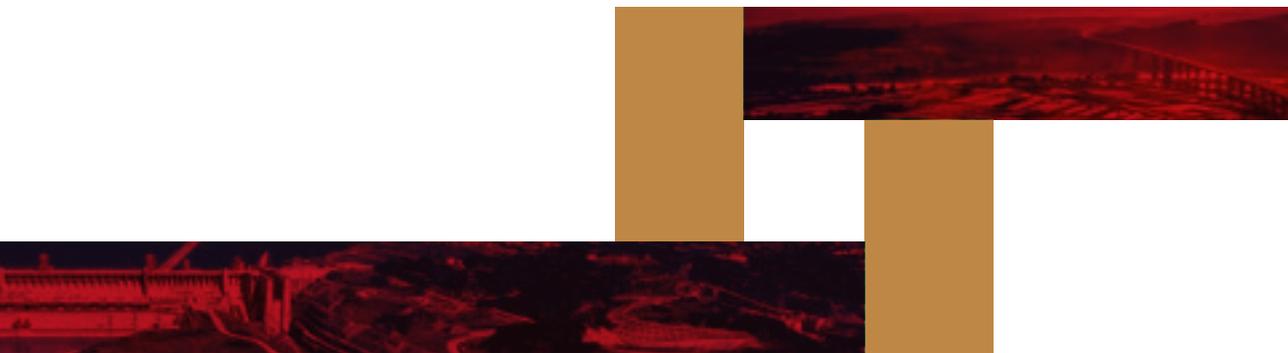


开行文化手册

CDB CULTURE MANUAL



国家开发银行
CHINA DEVELOPMENT BANK



开行文化手册

CDB CULTURE MANUAL



开行大厦一角

A corner of CDB head office

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序言

文化是企业的灵魂，是企业生存的智慧。优秀和独特的企业文化，深深熔铸于企业的生命力、创造力和凝聚力之中。

国家开发银行自 1994 年成立以来，始终把自身发展与国家的前途命运紧紧联系在一起，发挥政府与市场之间的桥梁和纽带作用，履行“增强国力、改善民生”的崇高使命，坚守“家国情怀、国际视野、专业高效、追求卓越”的开行精神，形成“责任、创新、绿色、稳健、共赢”的核心价值观。这些文化元素，成为引领开行一路披荆斩棘、砥砺奋进的精神力量。

Foreword

Culture is the soul of an enterprise and the wisdom for corporate survival. Fine and unique corporate culture sustains the vitality, creativity, and cohesiveness of a company.

Since its establishment in 1994, China Development Bank (CDB) has aligned its development with that of the nation. CDB has always played its role as a bridge between government and market and has committed itself to the mission of “enhancing national competitiveness and improving people’s livelihood”. It upholds the CDB spirit and dedicates itself to “serving the country, international perspectives, professional and efficient services, and pursuit of excellence”. It is committed to the core values of “responsibility, innovation, green growth, prudence and win-win development”, which have served as a driving force behind its development over the years.



开行融资支持的西电东送工程

CDB-funded West-to-East Power Transmission project

当前，开行的开发性金融机构定位得以明确，党中央国务院对更好发挥开发性金融功能和作用寄予厚望。开行要把握新常态、立足新定位、展现新担当、实现新作为，必须进一步发挥文化的引领、推动作用，为谱写服务国家战略新篇章提供文化支撑。

正是在这一背景下，我们汇聚开行智慧、总结开行实践、提炼开行理念，编写了这本《开行文化手册》。《手册》旨在增强文化自信，提升文化自觉，激励开行人建设国际一流开发性金融机构的道路上奋力前行，努力把开行建设成为一家为国担当、创新进取的银行，一家开放包容、致力共赢的银行，一家业绩优良、行稳致远的银行，为经济社会发展提供永续支持。

CDB has been defined as a development finance institution, and the CPC Central Committee and the State Council have high hopes for the bank to fulfill its commitments to development financing. To adapt itself to the new normal and the new strategic positioning, fulfill its new obligations and rise to new challenges, CDB must further tap into the role played by corporate culture as the guiding principle and the driving force, thereby providing cultural support for facilitating the implementation of national strategies.

Against such a background, the *CDB Culture Manual* is compiled incorporating the wisdom, practices and ideals of the bank, with the objective of strengthening cultural confidence and raising cultural awareness, motivating CDB staff to contribute to the development of CDB as a world-class development finance institution and ultimately transforming it into a bank that can support the nation and drive innovation, a bank of openness and inclusiveness, and a bank capable of delivering solid performance and providing sustained support for economic and social development.



开行融资支持的新疆阿合其至阿图什县际公路
CDB-funded the intercounty roads from Ahe Qi to Atushi in Xinjiang

发展历程



开行的发展史，是一部金融体制与投融资体制改革的实践史，是一部抓好党建、办好银行、支持发展的探索史，是一部团结协作、艰苦创业、无私奉献的奋斗史。

Development History

The development history of CDB epitomizes the history of financial and investment system reforms. Through the years, CDB has committed itself to party building, high-standard banking services and supporting China's development. Looking back, we saw how CDB achieved success through hard work, perseverance and selfless dedication.

发展历程 Development History

1994年3月，国家开发银行成立，这是我国社会主义市场经济体制改革的产物。成立之初，按照政策性银行的定位和办行要求，集中资金支持基础设施、基础产业、支柱产业重点项目建设，为促进国家经济发展、破解瓶颈制约作出了积极贡献。

1998年，开行顺应形势变化，开始探索以市场化方式服务国家发展战略，将政府的组织协调优势与开行的融资优势相结合，业务逐步拓展到社会民生、国际合作等领域，在经济社会发展中主动发挥作用，走出一条中国特色开发性金融发展路子。

2008年，开行改制为国家开发银行股份有限公司，建立现代公司治理结构，搭建集团管理架构。

2013年以来，开行不断深化改革创新，重点加大对新型城镇化、棚户区改造、产业结构调整、“一带一路”、扶贫开发等领域的支持力度，加强精细化管理和风险管控，服务国家战略能力和可持续发展能力进一步提高。

2015年3月，国务院批复开行深化改革方案，明确开行的开发性金融机构定位及配套制度安排和政策支持。

今天的开行，已经成为中国中长期投融资领域的主力银行、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。截至2015年底，开行资产总额超过12万亿元人民币，总行设有31个职能部门和住宅金融事业部、扶贫金融事业部，境内设37家一级分行和3家二级分行，境外设香港分行和开罗、莫斯科、里约热内卢、加拉加斯、伦敦等5家代表处，并设有国开金融、国开证券、国银租赁、中非基金、国开发展基金等子公司。全行共有员工9000多人。



开行融资支持的南宁城市基础设施建设 CDB-funded Nanning Infrastructure Projects

In March 1994, China Development Bank was established during China's socialist market economic reform. In the early years, it served as a policy bank and provided capital support focusing on financing key projects of infrastructure, basic and pillar industries. It has made positive contributions to promoting the national economy and resolving constraints on development.

In 1998, CDB started to support national development strategies through a market-based approach as part of an effort to adapt itself to the development trends, combining government organizational advantage with CDB's financing advantage, and expanding its business coverage to include projects related to people's livelihood and international cooperation. CDB thus became a development finance institution with Chinese characteristics, playing an active role in economic and social development.

Incorporated as China Development Bank Corporation in 2008, the bank set up a modern corporate governance structure and a group management framework.

Since 2013, it has continued to deepen reforms and innovation, giving greater support to the new urbanization strategy, shanty town transformation, industrial restructuring and the Belt and Road Initiative, strengthening management and risk control, and further enhancing its ability to serve national strategy and sustainable development.

In March 2015, the State Council approved the CDB's plan to deepen reforms and confirmed the CDB's positioning as a development finance institution, with policy arrangements and policy supports specified.

Today, CDB has become China's leading bank for medium- and long-term investment and financing, the largest bond-issuing bank, largest cross-border financier, and the world's largest development finance institution. As of the end of 2015, CDB had a total asset of more than RMB 12 trillion. The CDB head office has 31 functional departments, a Housing Finance business unit, a Poverty Relief Finance business unit, 37 primary branches and 3 secondary branches across China, as well as an offshore branch in Hong Kong and representative offices in Cairo, Moscow, Rio de Janeiro, Caracas, and London. The CDB Group also includes subsidiaries such as CDB Capital, CDB Securities, CDB Leasing, China-Africa Development Fund (CAD Fund) and CDB Development Fund. The bank has more than 9,000 employees.

H 发展历程

Development History



开行融资支持的九江至南昌城际铁路 CDB-funded Jiujiang-Nanchang intercity railway

支持“两基一支”重大项目

缓解国家发展瓶颈制约，支持三峡工程、南水北调、西气东输、西电东送、高速公路、高速铁路等一大批关系国计民生的重大项目，使之成为经济社会发展的支柱和命脉。

推进城镇化持续健康发展

准确把握中国城镇化发展历史进程，把城建作为开行支持发展的重点领域，开辟金融支持城镇基础设施建设的新路径，促进城镇化、工业化良性互动。

促进经济转型升级

顺应经济结构调整内在要求，支持区域经济协调发展，服务“四大板块”和“三大战略”；推进产业转型升级、战略性新兴产业发展，促进创新驱动，为经济发展注入新的动力。

支持社会进步和改善民生

按照全面建成小康社会的奋斗目标，致力于推动普惠金融，不断加大对棚户区改造、扶贫开发、“三农”、教育、中小微企业等社会瓶颈领域和薄弱环节的支持力度。

Support Infrastructure and Basic/Pillar Industries

In line with its commitment to solve national development constraints, CDB has supported the Three Gorges project, South-to-North Water Diversion, West-to-East Natural Gas Transmission, West-to-East Power Transmission, expressways, high-speed railways and a large number of other major projects that are vital to national development and the wellbeing of Chinese people, thus playing an instrumental role in China's economic and social development.

Drive steady and healthy urbanization

Based on an accurate understanding of urbanization development in China, CDB offers financial support prioritizing urbanization related projects, blazing a trail in facilitating urbanization infrastructure development through financial support, and fostering synergy between urbanization and industrialization.

Promote economic transition and upgrading

CDB is committed to China's economic restructuring and supports coordinated development among different regions, and facilitates the development of China's three regional development strategies. The bank promotes industrial upgrading, the growth of strategic emerging industries, and innovation-driven development, creating new momentum for economic growth.

Support social development and improve people's livelihood

To realize the goal of finishing building a moderately prosperous society, CDB dedicates itself to the development of inclusive finance, increases support to break bottlenecks and strengthen "weak links" in areas such as shantytown transformation, poverty relief, "agriculture, rural areas, and farmers" development, education and SME-related projects.

H 发展历程

Development History

服务构建开放型经济新体制

围绕全方位对外开放战略，积极支持企业走出去，深入参与“一带一路”建设，推动国际产能和装备制造合作，推进双多边金融合作和人民币国际化，促进中国与合作国互利共赢，在国际舞台上展现中国金融的力量。

促进中国债券市场建设

坚持市场化发债、创新债券品种，开创银行间市场化发债先河，在境内外发行人民币债券、外币债券，不仅为国家建设筹集大量中长期资金，也促进了中国债券市场长足发展。

助力宏观调控政策实施

发挥逆周期调节作用，配合应对 1998 年亚洲金融危机和 2008 年国际金融危机冲击，在新常态下精准发力，助力稳增长调结构惠民生防风险，促进经济社会平稳健康发展。

履行社会责任

始终把履行社会责任作为服务国家战略的重要内容，在国有金融机构中率先加入联合国“全球契约”（UNGC）和联合国环境规划署可持续金融倡议（UNEP FI），将社会责任理念融入业务发展和企业文化，大力开展绿色信贷，推进节能环保和生态保护，促进经济社会可持续发展。



开行融资支持的青海牛羊育肥项目 CDB-funded Qinghai cattle and sheep fattening project

Support the creation of a new open economic system

Focusing on the all-round opening-up strategy, CDB provides active support for enterprises going abroad through in-depth participation in the Belt and Road Initiative, facilitating international production capacity and equipment manufacturing cooperation, pushing forward bilateral/multilateral financial cooperation and RMB internationalization, aiming to achieve win-win results for China and partner countries, and showing the competitiveness of Chinese finance on the international stage.

Promote China's bond market development

CDB issues bond based on market principles, innovate bond products, and pioneers market-oriented bond issuance on the interbank market. CDB provides national development with long-term funding and develops China's bond market by issuing RMB and foreign currency bonds both on-shore and off-shore.

Support the implementation of macro control policies

Playing the role of counter-cyclical regulation, CDB assisted the state in responding to the Asian economic crisis in 1998 and the global financial crisis in 2008. It takes precise actions under the new normal and contributes to steady growth, economic restructuring, social wellbeing and risk prevention, ultimately ensuring steady and healthy development of the Chinese society and economy.

Social responsibility

CDB is committed to fulfilling its social responsibilities as part of its efforts to serve national strategies. It was the first Chinese financial institution to join the United Nations Global Compact (UNGC) and the United Nations Environment Programme Finance Initiative (UNEP FI). Fulfilling social responsibilities has been part of its value and culture. CDB actively develops green credit for energy conservation, environmental protection, and ecological preservation, and commits itself to sustainable economic and social development.



开行融资支持的保山至腾冲高速公路
CDB-funded Baoshan-Tengchong expressway

机构定位和特点



开发性金融机构

开行是开发性金融机构，是以“国家”命名的银行。这一机构定位，决定了开行不同于一般银行业金融机构的职责使命、业务特色、运作模式、角色作用和制度安排。

Corporate Positioning and Characteristics

Development Finance Institution (DFI)

CDB is a state-backed development finance institution. Such a corporate positioning dictates that it is different from all other banking institutions in terms of responsibility, business characteristics, operating model, purpose, and policy arrangements.

机构定位和特点

Corporate Positioning and Characteristics

机构定位：开发性金融机构

2015年3月，国务院批复《中国人民银行关于国家开发银行深化改革方案的请示》，明确了开行的开发性金融机构定位。开发性金融是政策性金融的深化和发展，以服务国家发展战略为宗旨，以国家信用为依托，以市场运作为基本模式，以保本微利为经营原则，以中长期投融资为载体，在实现政府发展目标、弥补市场失灵、提供公共产品、提高社会资源配置效率、熨平经济周期性波动等方面具有独特优势和作用，是经济金融体系中不可替代的重要组成部分。



Corporate positioning: Development Finance Institution (DFI)

In March 2015, the State Council explicitly defined the CDB as a development finance institution in its reply to *the Request for Instructions Concerning the Reform Deepening Program of China Development Bank Submitted by the People's Bank of China*. Development finance is the extension and continuation of policy-oriented finance. With the support of sovereign credit rating, a DFI aims to serve the national development strategy. A DFI adheres to market-oriented operations as the basic operating model and only seeks moderate profit to sustain its operation. With medium- and long-term investment and financing serving as the vehicles, a DFI boasts unique advantages and fulfills unique purposes in terms of realizing government development objectives, making up for market failure, providing public goods, boosting social resource allocation efficiency, and smoothing out economic cycle volatility. It plays an indispensable role in the economic financial system.



开行大厦全景 A panoramic view of CDB head office

P 机构定位和特点

Corporate Positioning and Characteristics



开行融资支持的苏州工业园区开发建设 CDB-funded the construction of Suzhou Industrial Park

机构特点：中长期银行、批发银行、债券银行、集团化银行、国际化银行

中长期银行

开行服务国家中长期发展战略，主要开展中长期信贷与投资等金融业务，是中国中长期投融资领域的主力银行。负债以发行中长期债券筹资为主，平均负债期限与中长期信贷业务期限基本匹配。

批发银行

开行人员、机构网点少，资金来源与资金运用呈现笔数少、单笔金额大的特点，贷款对象集中于公共基础设施、公路、铁路、水利、电力等领域政府类客户和大中型企业客户，同时，通过建立社会化合作机制，以批发的方式开展助学贷款、小微企业贷款等普惠金融业务。



开行融资支持的宁波文化广场建设 CDB-funded Ningbo Cultural Plaza

Characteristics: An internationalized banking group dedicated to medium/long-term financing projects, wholesale banking and bond financing

A bank for medium- and long-term lending

CDB serves the medium- and long-term national development strategy, mainly engaging in medium- and long-term financing, thereby playing a leading role in supporting medium- and long-term investment and financing projects in China. Liability side of the balance sheet mainly involves medium- and long-term bond issuance, with the average term of the liability basically matching that of the medium- and long-term lending.

A wholesale bank

CDB has relatively a smaller staff team and fewer branch networks as a wholesale bank. Both the funding and financing activities are less frequent while the size is significantly large for each transaction. Most of its loans are granted to government clients and large-to-medium sized corporate clients in the public infrastructure, highway, railway, water conservancy, electricity, etc. Inclusive financial services such as student loans and loans for microbusinesses are also offered through wholesale banking by introducing private partnership mechanisms.

P 机构定位和特点

Corporate Positioning and Characteristics

债券银行

开行主要依靠市场化发行金融债券筹集资金，是中国最大的债券银行。开行金融债券依托国家信用支持，债券风险权重为零。成立以来，开行大力推进金融债券创新，构建了完整的收益率曲线，为促进中国债券市场建设和利率市场化进程作出了积极贡献。

集团化银行

开行设有住宅金融事业部、扶贫金融事业部以及国开金融、国开证券、国银租赁、中非基金、国开发展基金等子公司，为境内外客户提供中长期信贷、投资、债券、租赁、证券等综合金融服务。

国际化银行

开行是中国最大的对外投融资合作银行和全球最大的开发性金融机构。2015年，位列《财富》世界500强第87位，连续5年入选全球最安全的50家银行，穆迪、标普等国际评级机构连续多年给予开行主权级信用评级。业务覆盖全球100多个国家和地区。发起建立上合组织银联体、中国—东盟银联体、金砖国家银行合作机制等多边金融合作平台，成功运作中非、中葡、中阿（联酋）等对外投资基金。积极推进国际规划合作和人文交流。



开行融资支持的北京公路基础设施建设 CDB-funded highway projects in Beijing



开行融资支持的武汉至广州高速铁路项目 CDB-funded Wuhan-Guangzhou high-speed railway

A bond bank

As China's largest bond issuing bank, CDB raises funds mainly through market-oriented issuance of financial bonds. CDB financial bonds are issued with the support of sovereign credit rating and are therefore assigned with zero risk weight. Since its establishment, CDB has always dedicated itself to promoting financial bond innovation, creating a complete yield curve, and making active contributions to the development of the Chinese bond market and interest rate liberalization.

A banking group

CDB has a Housing Finance business unit, a Poverty Relief Finance business unit, and subsidiaries such as CDB Capital, CDB Securities, CDB Leasing, China-Africa Fund and CDB Development Fund, providing domestic and international customers with a full range of financial services, including medium- and long-term lending, investment, bonds, leasing and securities.

An international bank

CDB is China's largest bank for foreign investment and financing cooperation and the world's largest development finance institution. In 2015, CDB ranked 87th on the *Fortune* Global 500 list. It is among the world's 50 safest banks for five consecutive years. Moody's, S&P, and other international rating agencies have given CDB credit ratings at the sovereign level for many years. The bank has a business network covering more than 100 countries and regions worldwide. It initiated multilateral financial cooperative platforms including the Interbank Association of Shanghai Cooperation Organization, China-ASEAN Interbank Association and the BRICS interbank cooperation mechanism. It has successfully operated outbound investment funds, including China-Africa Development Fund, China-Portuguese Speaking Countries Cooperation and Development Fund, China-UAE Joint Investment Fund. CDB has been actively promoting international planning cooperation and cultural exchanges.



并行融资支持的武陵山区吉首至茶洞高速公路项目
CDB-funded Jishou-Chadong expressway in Wuling mountain area

使命



增强国力、改善民生

使命，是开行的信念支撑，是开行一切行为的出发点和落脚点。开行从成立之日起，就把自身的发展与国家的战略、人民的利益紧密联系在一起。

Our Mission

Enhancing national competitiveness and improving people's livelihood

Mission is what CDB believes in. It represents the purpose and objectives of all CDB's undertakings. Since its inception, the bank's own development has been closely linked with the national development strategy and the interests of the people.

增强国力

作为开发性金融机构，增强国力是开行义不容辞的责任。成立以来，开行积极探索金融服务国家战略的有效途径，从支持“两基一支”重大项目到促进城镇化建设，从主动服务社会民生到支持企业走出去，从缓解发展瓶颈制约到助力宏观调控、应对国际金融危机冲击、服务稳增长调结构，为促进中国经济社会发展、提升综合国力作出了重要贡献。

中国经济的持续健康发展，需要开发性金融继续发挥作用。开行要大力支持国家重点项目建设，增加公共产品供给，不断增强经济发展动力；拓展区域发展新空间，挖掘经济增长潜力；推进产业结构调整，促进新技术、新产业、新业态发展，为经济发展注入新的活力；支持美丽中国建设，发展绿色金融，增强经济社会可持续发展能力；支持企业走出去，积极参与全球治理，提升国家综合竞争力和国际影响力。

改善民生

民惟邦本，本固邦宁。开行顺应全面建成小康社会的形势要求，把基础设施领域的成功经验拓展到中低收入住房、扶贫开发、“三农”、教育医疗、中小微企业等民生领域，以普惠金融服务社会建设，促进社会和谐与全面进步。

改善民生重点解决百姓生产和发展的基本问题。开行要大力支持共享发展，推进重大民生工程建设和促进社会公平正义、增进人民福祉，使发展成果更多更公平地惠及全体人民；不断加强产品、服务、模式创新，整合各类资源，引导社会资金共同支持民生领域发展，补齐现代化建设“短板”，为服务全面建成小康社会作出新贡献。

Enhancing national competitiveness

As a development finance institution, CDB is duty bound to facilitate national strategies and build on the country's competitiveness. Since its foundation, CDB has made active efforts to push forward the implementation of national strategies through financial support. The bank dedicates itself to key projects of infrastructure and basic/pillar industries, urbanization development, improving people's livelihood, overseas investment of Chinese enterprises, alleviating development constraints and supporting macro regulation. The bank has helped mitigate the impact of the global financial crisis and promote stable economic growth and restructuring, contributing greatly to China's economic and social development and overall competitiveness.

Sustainable development of the Chinese economy requires development finance to continue to play its role. CDB will continue to support major national projects, increase the provision of public goods, and continuously build up economic development momentum; create new scope for regional development, and tap into economic growth potential; drive industrial restructuring and facilitate the development of new technology, new industries, and new business formats; inject new vitality into economic development; support the "Beautiful China" strategy, develop green finance, and boost sustainable economic and social development; support internationalization initiatives of Chinese enterprises, actively participate in global governance, increase China's overall competitiveness and international influence.

Improving people's livelihood

As an ancient Chinese saying goes, "The people are the root of a country, and a country can develop steadily only if it is firmly rooted." CDB aligns its operations with the goal of finishing building a moderately prosperous society, applying successful experiences gained in infrastructure construction to projects closely related to the people's livelihood, e.g. affordable housing for low-income groups, poverty relief, "agriculture, rural areas, and farmers" development, education and healthcare, SMEs and microbusiness projects. In addition, inclusive finance will be further developed to stimulate social progress and facilitate the building of a harmonious society.

Efforts should be made to improve people's livelihood by effectively addressing fundamental production and development issues affecting the general public. CDB commits itself to strongly supporting "shared development", pushing forward key projects related to people's livelihood, promoting social equity and justice, improving people's well-being, so that more people can benefit equally from the country's development. To this end, we will continue to innovate our products, services and business models, and mobilize various resources to channel private capital toward projects closely related to people's livelihood; we will work to strengthen "weak links" in China's modernization drive, and make new contributions to finish building a moderately prosperous society.



开行融资支持的中国石油大港油田
CDB-funded CNPC's Dagang oilfield

愿景



建设国际一流开发性金融机构 为经济社会发展提供永续支持

愿景，寄托着我们对开行未来发展的美好期望，承载着我们拼搏进取、追求卓越、永不止步的远大志向。

Our Vision

Building a world-class DFI to provide sustained support for economic and social development

Our vision reflects our confidence in the future development of CDB. It is the goal we keep working to realize.

V 愿景 Vision



开行融资支持的长白山天池生态保护项目 CDB-funded Changbaishan Tianchi ecological protection project

建设国际一流开发性金融机构，就是要不断增强开行的活力、影响力和抗风险能力。

具有持续创新的生机活力

增强活力，是促进开行改革发展的内在要求。坚持改革创新，以改革创新破解前进道路上的障碍和难题。不断完善公司治理，优化机制流程，提高服务水平和运作效率。坚持以人为本，培养高素质、专业化、创新型人才，为开行发展注入源源不断的动力。

具有全球领先的重要影响力

增强影响力，是更好发挥开发性金融功能和作用的重要体现。在国内，始终站在改革发展前沿，鼎力支持国计民生，引领带动社会资金，成为经济社会发展全局和金融机构体系中不可替代的重要组成部分，持续提升服务国家发展战略的贡献度。在国际，加强国际交流合作，主动参与国际经济金融治理，促进合作共赢、共同发展，在国际舞台上展现中国金融的力量。

具有基业长青的强大抗风险能力

增强抗风险能力，是开行服务战略、实现可持续发展的重要基础。牢固树立“大风险观”，始终把支持发展放在首要位置，坚持在发展中防控风险；完善全面风险管理体系，强化风险管控；加强内控体系建设和运营管理，遏制违规经营和违法犯罪，把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、资产优良的开发性金融机构。

To become a world-class DFI, CDB continues to grow with renewed vitality and keeps building on its influence and risk-resistance capability.

Renewed vitality for sustained innovation

CDB needs to acquire renewed vitality to push through reform-driven development. We will rise to challenges on our way to success through reform and innovation, and keep optimizing the bank's corporate governance, operating mechanisms and procedures, service standard and operational efficiency. We will adhere to the philosophy of "people first" in driving business growth, and cultivate high quality, professional and creative talents to add impetus to CDB's development.

Acquire strong global influence

Growing influence is a major aspect of the role played by development finance. Domestically, CDB will maintain its position at the forefront of reform-driven development, give full support to improve people's livelihood, and guide private capital to become an indispensable economic and social growth driver in the financial institution system, thereby making even greater contributions to national development strategies. Internationally, we need to promote international exchange and cooperation, actively take part in international economic and financial governance, and promote win-win cooperation and common development, showcasing the strengths of Chinese financial institutions on the international stage.

Strong risk-resistance capability to ensure sustained development

Strong risk-resistance capabilities provide the foundation for CDB to support national strategies and achieve sustainable development. Adhering to the "macro risk management" approach, CDB implements effective risk prevention and control measures amid business operations while prioritizing business development as the overriding objective; keeps developing the comprehensive risk management system, and tightens up risk control; improves the internal control system and operational management, and guards against irregularities and illegal activities. We are dedicated to building the bank into a DFI with adequate capital, standardized corporate governance, strict internal controls, operational security, quality services, and safe assets.

V 愿景

Vision

为经济社会发展提供永续支持，就是要发挥开发性金融在重点领域、薄弱环节、关键时期的功能和作用。

在重点领域发挥骨干作用

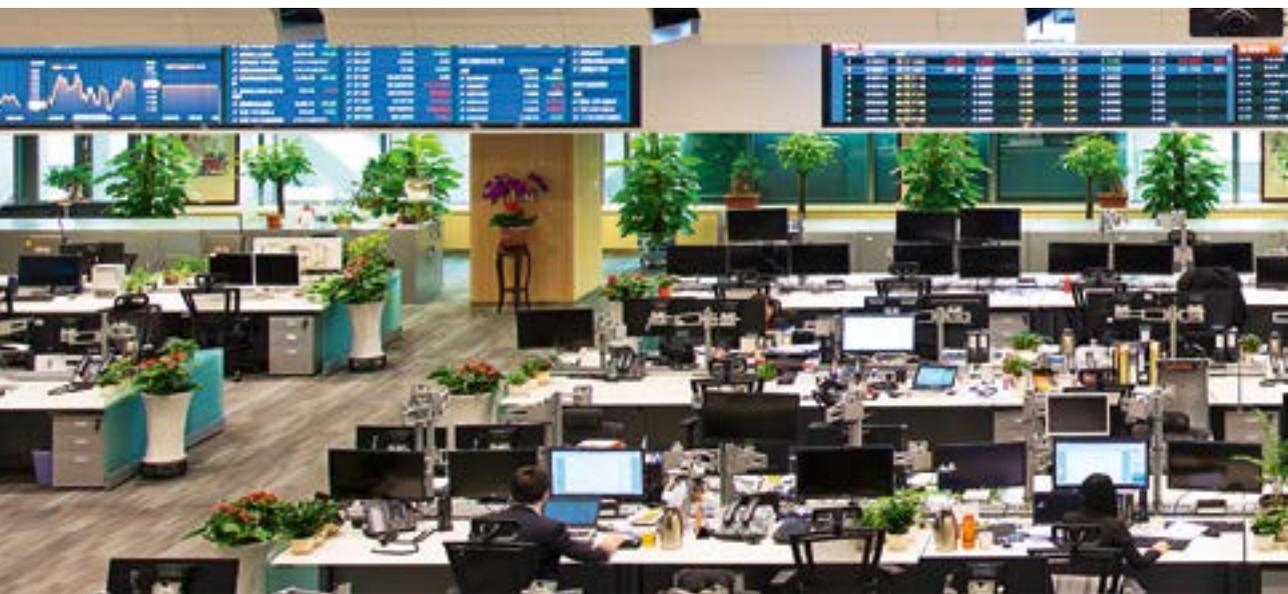
优化业务布局，集中支持关系国家安全、国民经济命脉的重点行业、重大项目建设，统筹国内国际业务发展，推进国际合作，成为国家战略实施的金融主力。

在薄弱环节发挥引领作用

履行社会责任，坚持雪中送炭，创新产品和模式，担当综合金融协调人，成为引导社会资金进入瓶颈领域的金融先锋。

在关键时期发挥逆周期作用

以中长期投融资配合宏观调控政策实施，持续发力、精准发力，顺境隐于市、逆境托举市，成为助力宏观调控的金融平台。



Providing sustained support for economic and social development means that CDB should fulfill its role as a DFI in key sectors and “weak links” during critical transitional periods.

A major role in key sectors

It involves optimizing business coverage, focusing support on key industries and projects related to national security and economic lifelines, balancing domestic and international business development, promoting international cooperation, and playing a leading role in the implementation of China’s national development strategies.

Remedying leading role in strengthening “weak links”

CDB is fully committed to its social responsibilities by providing needed assistance for national development. As the “financial pioneer and coordinator”, we continuously innovate our products and business models to guide private capital to solve bottlenecks in economic development.

Support counter-cyclical development at critical times

CDB devotes itself to facilitating the implementation of macroeconomic control policies through medium- and long-term investment and financing activities, supporting the national economy at times of economic difficulty without interfering with the market during boom periods. Therefore, it has become the financial platform for macroeconomic regulation.



开行资金交易大厅 Trading floor of CDB



开行融资支持的大理至丽江高速公路
CDB-funded Dai-Lijiang expressway in Yunnan

核心价值观



责任、创新、绿色、稳健、共赢

核心价值观，是开行的精神旗帜，是开行人的共同价值追求和动力源泉，贯穿开行改革发展的各个环节，成为员工的行动自觉。

Core Values

Responsibility, innovation, green growth, prudence and win-win development

Core values are the cultural guidelines for CDB, and the shared goals uniting people at CDB in its pursuit of excellence. These core values have been at play throughout the bank's development history and are now part of the thinking of our staff.

V 核心价值观

Core Values

责任

责任是开行服务国家战略的使命要求。多年来，开行以服务国家战略为己任，支持“两基一支”、社会民生、走出去等领域发展，为促进经济社会发展作出了重要贡献，体现了开发性金融机构的责任与担当。

站在新的起点上，开发性金融事业使命光荣、责任重大。开行要以锐意进取、百折不挠的毅力，不辱使命、不负重托，努力完成好国家交办的各项职责任务。

创新

创新是开行改革发展的动力源泉。开行始终站在中国金融改革发展前沿，解放思想，大胆创新，积极探索金融服务发展的有效模式和方法，为开行发展注入强大动力。

新常态下，开行要继续坚持创新发展，用创新解决前进中的问题，靠创新塑造新动力、打造新引擎，永葆开行的生机与活力。

绿色

绿色是开行履行社会责任的重要体现。作为联合国“全球契约”的成员机构，开行高度重视促进能源资源节约和生态环境保护，支持绿色发展、循环发展、低碳发展，把绿色信贷理念嵌入各项业务，承担对人与自然和谐发展、人类共同家园建设的责任。

开行将秉持绿色发展理念，节俭办行、绿色办公，大力发展绿色金融，助力美丽中国建设。同时，在国际合作业务中，积极引导、约束企业按照国际生态环境保护理念和相关法规开发、建设、运营项目，推动实现经济效益、社会效益、生态效益的有机统一。



开行融资支持的环巢湖地区环境治理项目
CDB-funded the environmental governance project
around Chaohu Lake



开行融资支持的贵州石阡县农业产业化扶贫小额贷款项目
CDB-funded microloans for agricultural industrialisation
& poverty alleviation in Shiqian, Guizhou

Responsibility

Responsibility gives CDB a sense of mission to support national strategies. For many years, CDB has committed itself to serving national strategies, contributing greatly to economic and social development in China by supporting the infrastructure and basic/pillar industries, people's livelihood projects and "Go Global" efforts of Chinese enterprises.

Standing at a new starting point, DFIs have honorable lofty mission and immense responsibilities. CDB must continue to develop despite the many challenges ahead, fulfill its mission with an enterprising spirit, and live up to the high expectations placed on it by the state and the government.

Innovation

Innovation is what drives CDB's development and reforms. We have always remained at the forefront of China's financial reforms and managed to maintain momentum for business development through bold, open-minded innovations, actively exploring new models and methods for effective financial service development.

Under the new normal, CDB will stick to the innovation-driven development approach. It allows us to resolve problems and create new growth engines through innovation, thereby ensuring sustained and dynamic business development at the bank.

Green growth

Green growth is an important aspect of our social responsibilities. As one of the members of the United Nations Global Compact, CDB places great emphasis on energy and resource conservation and environmental protection. We support green, circular and low-carbon development, incorporating the notion of "green credit" into all aspects of its business operations. Over the years, we dedicated ourselves to promoting harmonious development between man and nature.

CDB will adhere to the green development principle, reduce waste of resources in business operations, and prioritize green finance in line with our commitment to combating pollution in China. In international cooperation activities, we guide enterprises to develop and manage construction projects according to international ecological protection principles and regulations. We encourage efforts to strike a balance between economic, social and environmental benefits.

V 核心价值观

Core Values



稳健

稳健是开行生存发展的重要根基。开行坚持科学发展，强化市场化运作，不断完善项目规划、开发、评审、授信、贷后管理等体制机制，建立健全具有开行特色的风险管理体系和内部控制体系，实现稳健发展。

开行将始终坚持稳健的理念，平衡好发展、风险与盈利的关系，强化精细化、科学化管理，不断增强自身发展的适应性、稳定性、协调性，确保有质量、可持续的发展。

共赢

共赢是开行推动包容发展的必由之路。无论是在国内还是国际开展业务，开行都始终秉持雪中送炭的原则，致力解决政府、客户、合作方关心的热点、难点问题，让利企业与实体经济，赢得社会各界的尊重与信任。

在国家层面，始终把服务国家战略摆在至关重要的位置，国内促进经济增长和社会进步，国际促进服务共同发展、共同繁荣；在股东层面，维护股东权益，为股东创造持续长久的回报；在社会层面，加大对民生领域的支持力度，增进人民福祉，实现普惠和有温度的发展；在客户层面，努力寻找与客户的利益契合点，实现互利共赢，创造共同价值；在员工层面，搭建员工发展平台，使员工在开发性金融事业发展中实现自我价值的成长。



开行融资支持的格尔木光伏电站 CDB-funded Golmud photovoltaic power plant

Prudence

Prudence is the foundation for the survival and development of CDB. The bank adopts the scientific development perspective to support market-oriented operations, and continuously improves project planning, development, review, credit authorization, post-loan management, etc. We have developed risk management and internal control systems unique to CDB to ensure prudent business growth.

CDB will continue to guide its business operations with a prudential approach balancing the relationship between development, risk, and profit. We will further refine and rationalize the bank's management, improving the adaptability, stability, coordination of organic growth as a means of ensuring high quality and sustainable growth.

Win-win development

Win-win development is the prerequisite for inclusive growth. CDB gives high priority to the most critical issues in domestic and international projects alike. We endeavor to tackle the most pressing concerns and challenges facing government departments, clients and partners, and ensure enterprises and the real economy can benefit, and have therefore won the respect and trust across various sectors in the Chinese society.

On the national level, CDB always gives top priority to the facilitation of national strategies, promotes economic growth and social progress in China and safeguards the interests of investors, ensuring value preservation and appreciation for state-owned assets while promoting common growth and prosperity through cooperation with other countries; in terms of social responsibilities, we increased support for undertakings concerning people's livelihood to enhance the well-being of the general public, in line with the bank's commitment to inclusive development; for clients, we strive to create mutual benefit, win-win development and shared value by aligning the interests of both sides; a staff development platform has been introduced to allow employees to fulfill their potential and achieve personal development through development-oriented financial endeavors.



开行融资支持的上海长江隧桥
CDB-funded Shanghai Yangtze River Tunnel and Bridge

办行方针



抓好党建、办好银行、支持发展

办行方针，是开行业前进的行动指南，是开行业一切行为的总则。

Operating Guidelines

Effective party building, high-standard banking services and development support

Operating guidelines offer an outline of the overriding principles that guide all undertakings at CDB.

办行方针

Operating Guidelines

中国是中国共产党领导下的社会主义国家，办好中国的事情，关键在党。开行始终以党建统领开行改革发展各项工作，用一流经营业绩和服务经济社会发展的成效检验党建和思想政治工作，努力形成聚精会神抓党建、一心一意谋发展的良好局面，实现抓好党建、办好银行、支持发展的有机统一。

抓好党建

抓好党建是统领。开行作为服务国家战略的开发性金融机构，必须坚持党的领导，加强党的建设，发挥党总揽全局、协调各方的领导核心作用，发挥党员的先锋模范作用和基层党组织的战斗堡垒作用，把加强党的领导和完善公司治理结构统一起来，保证党的大政方针在开行得到不折不扣的贯彻落实。

办好银行

办好银行是基础。没有自身的健康发展，就无法担当起国家赋予的使命和责任。要探索中国特色开发性金融办行规律，既立足国情、又顺应国际化趋势，努力建设国际一流开发性金融机构，不断增强开行的活力、影响力、抗风险能力，持续提升中国金融机构在全球治理中的制度性话语权。

支持发展

支持发展是目标。发展是第一要务，是解决我国所有问题的关键。抓好党建、办好银行，最终要体现在支持发展的成效上。支持发展是全面协调可持续发展，是创新、协调、绿色、开放、共享的发展。只有服务发展全局，开行才有存在的理由，才有发展的动力。

China is a socialist country led by the Communist Party of China, and the Party plays a dominant role in the development of the country. CDB has always attached great emphasis to party building as the guiding principle for various reforms and development activities. The effectiveness of our party building and ideological education is manifested by CDB's unrivalled business performance and the solid support it delivered to economic and social development. Giving equal prominence to party building and business development, we organically integrate party building, banking services and development facilitation in all aspects of our business activities.

Effective party building

Party building is the guiding principle. As the national DFI designated to facilitate the implementation of national strategies, we must adhere to the Party's leadership, strengthen party building, giving full play to the role played by the Party as the "supreme commander" and "coordinator". Party members and grassroots party organizations should lead by example, incorporate party leadership into the development of the bank's corporate governance structure, and make sure that the Party's major policies are concretely implemented throughout CDB's business units.

High-standard banking services

High-standard banking serves as the basis for the bank's development. Without its own healthy development, CDB would be unable to fulfill its mission and responsibility assigned by the nation. In order to establish a successful model of development-oriented financial banking with Chinese characteristics, the bank strives to establish itself as a world-class DFI, adapting its business operations to the realities in China as well as the globalization trend. To this end, we will continue building on the bank's influence and risk resistance capability with renewed energy, making China's voice heard in global governance among DFIs worldwide.

High-standard development support

Supporting economic and social development is the objective. Development is of primary importance to China and is the key to solving every problem we face. The ultimate goal of maintaining effective party building and high-standard banking services is to support national development. We support well-coordinated sustainable development, eco-friendly and shared development driven by innovation. The very purpose of CDB's existence is to promote macro-level development, which in turn provides the momentum for its own continued development.



开行融资支持的东方电机大型发电机定子装配现场

CDB-funded Assembling of large generator stator at Dongfang Electric Machinery

基本理念



**经营理念、开发性金融合作理念
服务理念、风险理念、人才理念**

理念，是实践的总结，是行动的先导，为开行改革发展提供了基本遵循。

Basic Principles

Business philosophy, philosophy of development finance cooperation, service philosophy, risk management philosophy and HR philosophy

Philosophies are the fruits of practice providing guidance for actions, guiding CDB in its reforms and business development activities.

P 基本理念

Basic Principles

经营理念：支持发展、管控风险、保本微利

强化经营管理是银行业不变的主题。开行主要开展中长期投融资业务，必须兼顾“项目的战略必要性、整体业务的财务可平衡性和机构发展的可持续性”原则，在服务国家战略的同时，严守风险底线，兼顾盈利目标，实现可持续发展。

支持发展

支持发展是开行的立行之本，也是开行经营的基本遵循。要始终把支持发展放在首位，一切从国家的利益出发，找准工作着力点，为经济社会发展提供永续金融支持，在服务国家战略中体现机构价值。

管控风险

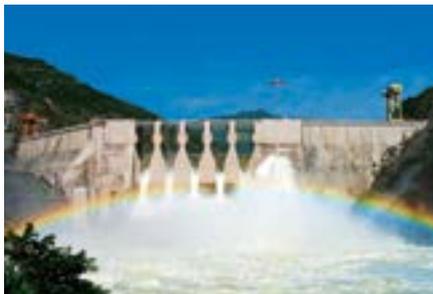
管控风险是开行生存发展的生命线。开行作为国家的银行，要站在维护国家金融安全的高度，牢固树立国家发展利益至上的“大风险观”，不断强化风险管控意识，完善全面风险管理体系，确保资产质量稳定和资产安全。

保本微利

保本微利是开发性金融机构经营管理的重要原则。开行以市场化方式服务国家战略，不追求利润最大化，但需要兼顾一定的收益目标，在业务发展和经营管理中实现合理盈利，保持财务可平衡性，实现机构健康可持续发展。



开行融资支持的印尼巴厘岛一期燃煤电厂项目
CDB-funded coal-fired power plant (Phase I) in Bali, Indonesia



开行融资支持的澜沧江大朝山电站
CDB-funded Dachaoshan Hydropower Station on the Lancang River

Business philosophy: supporting development, controlling risk and seeking moderate profit for sustainability

Strengthening business management is a constant theme in the banking industry. Specializing primarily in the medium- and long-term investment and financing businesses, CDB must give consideration to the “strategic value of projects, financial balance of overall business operations and the sustainability of corporate development”, keeping in mind the risk base-line while taking profitability targets into account, aiming to achieve sustainable growth through effective facilitation of national development strategies.

Supporting development

Supporting development is both the foundation underpinning CDB’s development and the fundamental guidelines for all business operations conducted at the bank. It should be our top priority all the time, meaning that the focus of our work must be established in the best interests of the country. We are duty bound to provide long-term financial support for economic and social development in China, and fulfill our value as a DFI while supporting national strategies.

Controlling risk

Controlling risk is the lifeline for CDB’s survival and development. As a state-owned bank, CDB needs to adhere to the “macro risk management” principle while putting national development and interests first, and safeguard national financial security. Furthermore, it should constantly raise the awareness of risk management among its employees, and keep developing its risk management system to ensure assets quality and safety.

Seeking moderate profit for sustainability

DFIs only seek moderate profit to sustain their financial viability. CDB adopts a market-oriented approach in supporting national strategies. Although it is not in pursuit of maximum profit, the bank should still base its operations on well-defined income targets, and maintain reasonable profitability and financial balance through business growth, which is the key to the bank’s sustainable development.

P 基本理念

Basic Principles

开发性金融合作理念：政府热点、雪中送炭、规划先行、市场建设、融资推动、社会共建

开发性金融是政府与市场之间的桥梁纽带。多年来，开行把中国国情与国际先进金融原理相结合，把政府的组织协调优势与金融的融资优势相结合，把服务国家发展战略与市场化运作相结合，探索形成了中国特色的开发性金融合作理念和方法。

政府热点

聚焦政府关注的热点问题，从关系国家发展全局的重点工程，到关系各地发展实际的民生金融，只要符合国家和地方发展战略需要，开行都积极主动给予支持。

雪中送炭

越是经济社会发展的瓶颈领域，越是开发性金融支持的重点。开行从政府、客户急需发展的领域入手，创新方式，努力满足融资需求，成为经济社会发展的有力支撑。



开行融资支持的长沙城市基础设施建设 CDB-funded urban infrastructure projects in Changsha



开行融资支持的南水北调中线一期工程输水干线建设
CDB-funded the waterway for Water Diversion Programme Phase I

Philosophy of development finance cooperation: priorities identified by the government, timely support, proactive planning, market development, financing-driven development and public engagement

Development finance serves as a bridge between the government and the market. Over the years, by combining the actual situation in China with internationally-advanced financial principles, CDB successfully integrated market-oriented operations with the implementation of national development strategies, leveraging the government's advantageous organizational and financial resources. As a result, we developed a unique approach to development financial cooperation with Chinese characteristic.

Priorities identified by the government

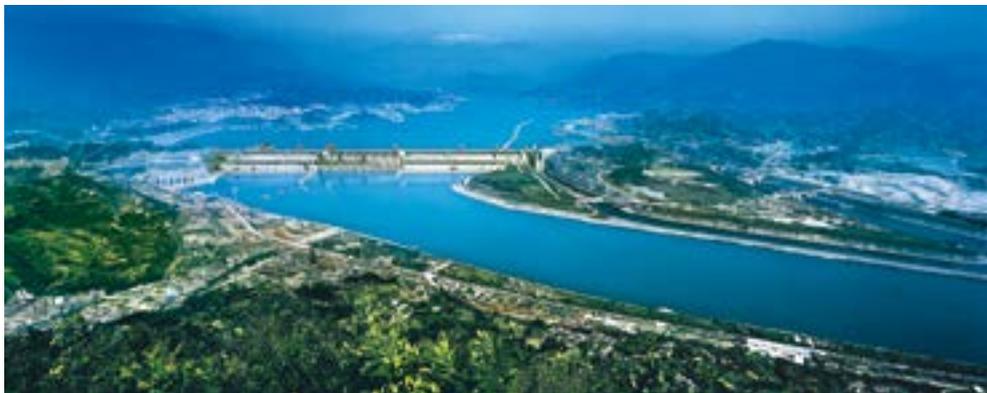
We focus on issues of the biggest concern for the government ranging from key projects relating to the overall national development to local-level livelihood-related financing projects, all of which are actively supported by CDB insofar as they are in conformity with the national and local development strategies.

Timely support

The more serious a bottleneck is for economic and social development, the more support CDB offers to resolve it. We focus our support on issues to which a solution is urgently required by the government and clients, innovating existing models and striving to meet their financing needs, in line with its strategic positioning as a major funding source for national economic and social development.

P 基本理念

Basic Principles



开行融资支持的长江三峡水利枢纽工程 CDB-funded the Three Gorges project

规划先行

以规划先行作为与各方合作的切入点，推动做好长远发展规划和系统性融资规划，实现融资、融智相结合，提升资源配置效率，促进科学发展。

市场建设

以市场建设打通融资瓶颈，培育健康的市场主体，建设制度、规则，把开发性领域变成市场成熟领域，为市场发挥资源配置的决定性作用创造条件，为商业金融和社会资金进入铺路搭桥。

融资推动

以每一笔融资为载体，在支持国家重点领域、重大项目建设的同时，融入市场建设、信用建设和制度建设的要求，培育商业可持续的投融资模式和诚实守信的金融文化。

社会共建

运用社会化方法，聚合政府、市场、企业、社会各方力量，构建公众受益、公众参与、公众监督的社会化机制，形成支持发展、防范风险的系统合力和良性互动。

Proactive planning

With proactive planning as the basis for cooperation with various parties, we facilitate effective long-term development planning and systematic financing planning to realize synergistic financing. It allows us to improve the efficiency of resources allocation and promote scientific development.

Market development

We resolve financing bottlenecks through market development, nurturing healthy market players while introducing rules and regulations, transforming development-oriented businesses into mature markets. Our goal is to create a favorable environment for the market to play a decisive role in resource allocation, thereby paving the way for the introduction of commercial finance and private capital.

Financing-driven development

When we provide financing to each major national project, we work to develop a business model for sustainable investment and financing and a “financial culture” highlighting the value of integrity and honesty.

Public engagement

We combine the strengths of the government, markets, enterprises and communities in the introduction of social mechanisms benefitting, involving and supervised by the general public, allowing various participants to collaborate and interact with each other in development facilitation and risk prevention.

基本理念

Basic Principles

服务理念：服务战略、服务社会、服务客户、服务员工

服务是金融的行业属性，是创造价值的源泉。开行打造国际一流开发性金融机构，要着力增强全行服务意识，优化流程和机制，提高服务效率和水平，为促进开行发展和实现与各方合作共赢提供支撑。

服务战略

服务战略是开行使命所在。要把服务国家发展战略摆在开行做好金融服务的首要位置，从国情和发展的实际需要出发，大力支持经济社会发展的瓶颈领域和薄弱环节，发挥开发性金融机构的优势和作用。

服务社会

服务社会是开行机构价值的重要体现。要加大对社会民生领域的支持力度，积极履行社会责任，推动构建普惠金融体系，增加公共服务供给，促进发展成果共享，推动经济社会协调发展。

服务客户

客户是金融服务的对象。要坚持客户至上、效率至上、品质至上，围绕“一个开行、一个客户、一套服务”的服务模式，完善服务功能，优化组织流程，提高服务效率和对客户需求的响应度，为客户创造更大的价值。

服务员工

人才是发展的第一资源，必须把促进员工成长摆在重要位置。要加大人才培养力度，提升员工素质。营造团结、紧张、严肃、活泼、和谐、向上的工作氛围，促进员工快乐工作，健康生活。

Service philosophy: serving national strategies, serving the community, serving customers and serving employees

Service is an attribute that defines the financial industry. It is the source of value creation. In building itself into a world-class DFI, CDB needs to enhance the awareness of service quality among its employees and optimize processes and mechanisms to improve service efficiency and standard. It provides the foundation for CDB's development as well as win-win cooperation with various parties.

Serving national strategies

Serving national strategies is our mission. We need to give top priority to serving the country's development strategies while providing high-quality financial services to address bottlenecks and weak links in economic and social development in light of China's conditions. To this end, CDB needs to further tap into its strengths and function as a DFI.

Serving the community

Serving the community is an important aspect of the corporate value of CDB. We need to step up our efforts in supporting projects related to people's livelihood, actively fulfilling our social responsibilities, developing an inclusive financial system, increasing provision of public services, allowing more people to benefit from China's economic growth, and driving well-coordinated economic and social development across China.

Serving customers

Customers are recipients of our financial services. We need to prioritize "customer service, efficiency and quality", enhance service functions, optimize organizational processes, and improve service efficiency and responsiveness for client value maximization, following the "Operate As One Bank, Deliver Customer Experience As One Bank and Deliver Services As One Bank" business model.

Serving employees

In serving our employees, we should increase our efforts in talent cultivation to improve staff competence. We create a cohesive, serious yet lively, harmonious and progressive working atmosphere where work is enjoyable for all staff members.

P 基本理念

Basic Principles

风险理念：风险面前人人平等，风险控制人人有责

银行业是经营风险的行业，信用风险、市场风险、操作风险、合规风险、法律风险、声誉风险以及廉洁风险存在于银行经营发展的各个方面。风险管控的标准、要求、责任和制度对任何人都是平等的，任何人都没有超越标准和制度的特权。必须全面识别、准确计量、严格管控风险，建立全员风险管理意识和风险责任意识，尽职尽责、失职追责，把严的要求贯穿到每一个环节、覆盖到每一名员工。



Risk management philosophy: everyone is equal before risk and everyone is accountable for risk control

Banking is all about risk management. Credit risk, market risk, operational risk, compliance risk, legal risk, reputation risk and integrity risk are present in all aspects of banking business operations. The same risk management and control standards, requirements, responsibilities and systems apply to everyone, and no one has the privilege to overstep such standards and systems. Risk must be fully identified, accurately measured and strictly controlled. Risk awareness must be part of the consciousness of all staff members so that the stringent risk control requirements are effectively enforced by every employee throughout the bank's business operations.



开行融资支持的宁夏太阳山风电项目 CDB-funded Ningxia Taiyangshan wind farm

P 基本理念

Basic Principles

人才理念：德才兼备、实践标准、群众路线

开行是批发性银行，人才对开行发展的决定性作用更为突出。必须按照“信念坚定、为民服务、勤政务实、敢于担当、清正廉洁”的好干部标准和坚持“德才兼备、实践标准、群众路线”的选人用人导向，不断创新人才发展体制机制，建设高素质干部人才队伍。

德才兼备

德才兼备，以德为先。高素质干部人才，既要有良好的政治素养和职业操守，又要有过硬的业务能力，能够堪当重任、攻坚在前，善于打开工作局面。

实践标准

实践出真知。培养人才，要在实践中砥砺品质、锤炼作风、提高干事创业的本领；选拔人才，要通过重大关头、关键时刻，看解决问题、推动业务发展的实际成效。

群众路线

选人用人，必须把坚持群众路线作为重要标准。广泛听取群众意见，充分保障群众在干部选拔任用和考核评价中的知情权、参与权、监督权，提高选人用人公信度和满意度。



开行助学贷款惠及全国千万学子

CDB's student loans benefiting millions of students across China

HR philosophy: equal stress on integrity and competence, work performance and grassroots-based talent selection

CDB is positioned as a wholesale bank, where human resources play a prominent and decisive role in the bank's business development. We must select good leaders in accordance with the following criteria of "devotion to communist beliefs, dedication to public interest, diligence and practicality, courage, honesty and integrity" and conduct talent selection and recruitment on the basis of "equal stress on integrity and competence, work performance and grassroots-based talent selection", constantly innovating talent development mechanisms to ensure the quality of our management and staff teams.

Equal stress on integrity and competence

We place equal stress on integrity and competence with priority given to the former. Qualified managers should possess good political qualities and ethics as well as excellent business competence capable of undertaking important tasks and driving new business initiatives.

Work performance

Practice yields genuine knowledge. In training talents, we need to temper their qualities and enforce self-discipline through practical work to improve their entrepreneurial skills; in selecting talents, we need to assess their problem-solving skills and ability in driving business growth when the bank comes to a critical turning point.

Grassroots-based talent selection

In talent selection and recruitment, we must adhere to grassroots-based talent selection as an important criterion. We listen widely to the opinions of the masses, and safeguard the employees' right to know, participate and supervise in management staff selection, appointment and appraisal. In this way, we gain their trust and enhance the credibility and staff satisfaction with manager selection and recruitment.



开行融资支持天津城市快速路网建设

CDB-funded Tianjin urban expressway network projects

开行人

P

20多年来，开行人以不变的执着和坚韧，战胜困难挑战，取得一流业绩，孕育了开行精神，形成了员工行为规范。

Our People

Over the past 20 years, CDB employees overcame difficulties and challenges with complete dedication and tenacity and achieved excellent results. They are the creators of the “CDB spirit” outlined in CDB code of conduct.

开行人精神：家国情怀、国际视野、专业高效、追求卓越

开行人精神体现了开行人忠于事业、为国担当的强烈责任感和使命感，体现了开行人胸怀全局、放眼世界的战略眼光，体现了开行人敬业专注、执行有力的品格和作风，体现了开行人拼搏进取、争创一流的付出和追求。

国家好，开行人好，每位开行人人才会好。无论过去、现在、还是未来，开行人精神都是激励开行人奋进的动力。

员工行为规范：

敬业奉献，勤勉尽责
严守纪律，廉洁从业
求真务实，诚信服务
开放包容，创新进取
明德修身，勤学笃行

行为规范是员工从业、执纪、进取、修身的行为准则。开行人服务国家发展战略，建设国际一流开发性金融机构，需要打造优良行风，需要广大员工认真践行行为规范，使行为规范内化于心、外化于行。

敬业奉献，勤勉尽责

树立个人职业理想和职业信念，把岗位当作实现人生价值的舞台，干一行、爱一行、钻一行、精一行。甘当幕后英雄，不计个人得失，在奉献中不断充实自我、实现人生价值。

忠实履行岗位职责，知责思为，勤奋工作。既要从小事做起，把应承担的责任承担好，把该完成的工作完成好，又要勇于承担急难险重任务，在担当中锻炼本领、增长才干。



2015年11月，开行举行“学法律 守纪律 讲规矩”建功立业竞赛
“Learn Law, Keep Discipline, Follow Rule” contest held by CDB in November 2015

CDB spirit: serve the country, adopt international perspectives, provide professional and efficient services, and pursue excellence

CDB spirit is an expression of our devotion to what we do and our strong sense of responsibility toward the country, our strategic and global vision, our dedication and resolute work style as well as our relentless pursuit of excellence with a hardworking and enterprising spirit.

Successful development of the bank and the country is the precondition for the employees to achieve their personal goals. CDB spirit will inspire everyone at the bank to forge ahead toward greater success in the future.

Code of Conduct:

- Dedication to the job with hardworking spirit
- Strict adherence to discipline and professional ethics
- Working with honesty while sticking to a pragmatic approach
- Innovating enterprisingly with an open mind
- Cultivating morality through diligent study and practice

The code of conduct is the standards that should be followed by all staff members in actual business operations and discipline enforcement for personal development and self-cultivation. In serving the country's development strategies and building a world-class DFI, CDB needs to adapt its work style and seriously implement the code of conduct among its employees, so that the code is imprinted on their minds and enables them to deliver improved performance.

Dedication to the job with hardworking spirit

Setting personal career aspirations and beliefs and seeing the post as a stage for realizing the value of life. Willing to be the unsung hero and not seeking personal gains, constantly enriching oneself and realizing the value of life through dedication.

Faithfully performing duties at work, working sensibly and diligently based on a thorough understanding of one's responsibilities. Daring to take difficult and perilous tasks, and sharpening personal skills through practice.

严守纪律，廉洁从业

增强纪律意识，严守党纪国法、社会规范和工作纪律，恪守各项规章制度，严格按照制度和流程办事，始终做到心中有敬畏、言行有底线。

加强自我约束，时时刻刻、事事处处把握好自己，自重、自省、自警、自励，清白做人，干净做事，慎独慎微，正道直行。

求真务实，诚信服务

把对工作的热情和科学的态度结合起来，既把握规律、探索真知，又脚踏实地、埋头苦干。提高执行力，不拖延、不懈怠，不找任何借口，全力以赴、不折不扣完成工作任务。

牢固树立诚信为本、服务至上的意识，坚守对国家、对社会、对客户、对开行、对团队的责任和承诺，致力于提供全面、高效、优质的服务，维护机构的信誉和品质，用真诚赢得信任，用服务创造价值。

开放包容，创新进取

培养积极向上、理性平和的心态，求同存异，博采众长。加强团结协作，彼此之间多一些尊重、多一点信任、多一份理解，相互支持、相互补台，让共赢成为自觉的价值追求。

把追求卓越、创造一流当作一种工作信念，以与时俱进、敢为人先的锐气，百折不挠、勇往直前的意志，大胆创新、开拓进取，不断超越前人、超越自我，让优秀成为一种习惯。

明德修身，勤学笃行

坚定理想信念，坚守精神追求，积极践行社会主义核心价值观，把理想信念内化为生活态度和生活方式。培养健康的人格和情趣，积极应对工作、生活中的各种挑战。

增强学习的自觉性和主动性，把学习当做一种工作责任、一种生活方式、一种精神追求。坚持学以致用，知行合一，提升专业能力素养，通过学习提高工作本领、创新工作思路、解决实际问题。

Strict adherence to discipline and professional ethics

Enhancing the sense of discipline, strictly adhering to the Party's discipline and national laws, social norms and work discipline, abiding by regulations, acting in strict accordance with relevant policies and procedures, and never compromising basic principles in what we say and what we do.

Strengthening self-discipline, always guiding one's actions by discipline, working honestly with a strong sense of self-respect, self-reflection, self-admonition and self-encouragement, and safeguarding against arbitrary decisions.

Working with honesty while sticking to a pragmatic approach

Always trying to discover the underlying patterns with enthusiasm and a systematic attitude, and working hard following a down-to-earth approach. Improving execution capability without procrastination, slackening or looking for excuse, and going all out to fulfill one's duties.

Firmly establishing an integrity-based and service-oriented awareness, adhering to responsibilities and commitments to the country, the community, customers, the bank and the team, striving to provide comprehensive, efficient and quality services, maintaining the bank's credibility and service quality, winning clients' trust with sincerity and creating value through high quality services.

Innovating enterprisingly with an open mind

Cultivating a positive, sensible and rational mental attitude, seeking common ground while reserving differences and learning broadly from others. Strengthening unity and cooperation, achieving synergies by building mutual respect, trust and understanding between team members, thereby instilling win-win development into the self-consciousness of employees.

Treating the pursuit of excellence as a conviction at work, advancing with the times with a pioneering spirit perseverance, forging ahead with bold innovations, and striving to surpass predecessors and oneself in constant pursuit of perfection.

Cultivating morality through diligent study and practice

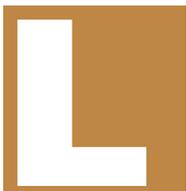
Standing firm in one's ideals, convictions and spiritual values, actively practicing core socialist values and turning ideals and convictions into internalized attitudes and lifestyles. Developing a healthy personality and taste and actively responding to challenges at work and in life.

Making learning part of one's work, as a way of life and a spiritual pursuit. Applying new knowledge at work to enhance professional expertise and skills, innovate existing methods and resolve practical issues.



开行融资支持的西安大唐芙蓉园项目
CDB-funded Xi'an Datang Furong Garden

标识



标识是开行的形象代表，是对外宣传的第一窗口。开行的标识，在理念、设计、颜色等方面体现了国家银行的属性，与开行文化融为一体。

Logo

Logo showcases the image of CDB and gives people the first impression about the bank. The conceptual and color design of the logo symbolizes the status of CDB as a state-owned bank, and is fully compatible with CDB's corporate culture.



国家开发银行

CHINA DEVELOPMENT BANK

标识造型

开行标识产生于 1995 年。开行标识底盘为方形，由红黄相间的四块图案组成，形成四个向外发散的箭头，中间为白色立体色块。由于在使用过程中，开行英文行名发生变化，2014 年开行对标识进行了进一步规范和完善。

标识理念

开行标识以抽象的图形，表达开行担当经济社会发展的金融支柱之意。方形底盘象征“基础”，向外发散的箭头表示开行各项业务向外拓展。中间的白色立体色块象征着“支柱”以及“窗口”，即开行发挥中长期主力银行的作用助力经济社会发展，是中国对外合作的重要窗口。



国家开发银行

CHINA DEVELOPMENT BANK

Logo design

The logo was first created in 1995, and improved in 2014. The logo shown above is the one currently in use at CDB. It features a square design with four blocks in red and yellow representing four arrows branching outward, surrounding a 3-dimensional white block at the center.

Design philosophy

Abstract graphics are used to symbolize the role played by CDB as the leading financial institution for economic and social development. The square background of the logo signifies the “foundation”, with four arrows branching out, indicating that each business is expanding outward. The white solid block in the middle symbolizes a “pillar” and a “window”, meaning that CDB supports economic and social development in China as a leading bank for medium/long-term financing projects, a showcase of China’s achievements in international cooperation.



标准色

开行标识造型稳重、对称、严谨，色彩取自国旗的红与黄（金），昭示开行员工朝气蓬勃、积极进取的精神状态和开行欣欣向荣的美好前景。

开行红



开行金



渐变灰



标准字

标准字是视觉形象识别系统的重要元素。美观、清晰、明确、易读、图形化是标准字的基本特点，开行标准字采用专用字体，体现开行沉稳、权威、庄重的形象内涵。中文行名：国家开发银行，简称国开行、开行。英文行名：China Development Bank，简称CDB。

Standard colors

The logo is in a dignified, symmetrical and elaborate shape, and its colors, i.e. red and yellow (golden), are derived from the national flag – an expression of the vigor and enterprising spirit of CDB staff and a bright future for the bank.

CDB red



CDB golden



Gradient grey



Standard font

The standard font is a key element of the visual image recognition system. It is characterized by aesthetic appeal, clarity, unambiguity, legibility and visualization. The standard font of CDB is specially developed in line with the solemn, authoritative and dignified image of the bank. Chinese name: 国家开发银行 (abbreviations: 国开行 and 开行); English name: China Development Bank (abbreviation: CDB).



开行融资支持长城工业总公司向玻利维亚出口通讯卫星

CDB-funded Bolivian telecommunications satellite which was built and launched by CGWIC

宣传用语



国是担当、开创共赢、行稳致远

宣传用语，是开行对外形象的展示，宣示开行在经济社会发展中的角色和作用，传递开行始终把自身发展与国家战略、人民利益紧密联系在一起的责任感、使命感。

Slogans

Firm commitment to implementing state policies, striving for sustainable win-win development

Slogans convey CDB's image to people outside the bank. They outline the role played by CDB in economic and social development, and its mission and sense of responsibility with its own development closely tied to national development strategies and the public interests.

S 宣传用语

Slogans

“国是担当、开创共赢、行稳致远”凝炼了开行“责任、创新、绿色、稳健、共赢”的核心价值观，把国、开、行三个字有机融入。

国是担当

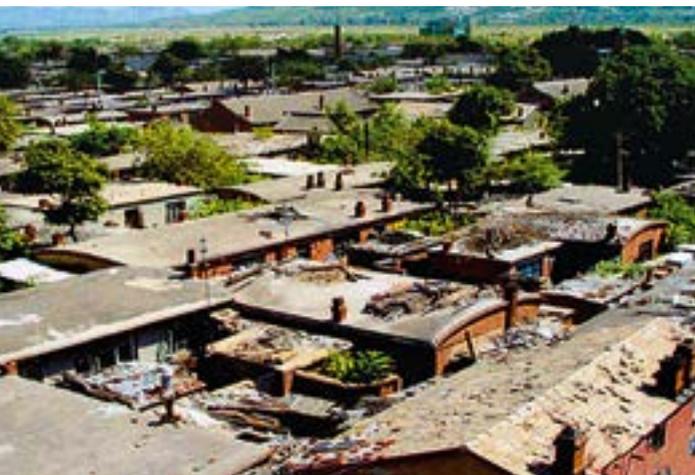
国是，指的是国家的重大政策、大政方针，源自南朝范晔《后汉书》，寓意国家战略；担当，是指自觉承担服务国家战略的使命责任。

开创共赢

开创，包含开拓、创新的含义，表达一种志存高远、锐意进取、创新超越的勇气和品质；共赢，则是要实现与国家、出资人、社会、客户、员工等各方的共同价值成长。

行稳致远

表明开行合规稳健的经营理念脚踏实地的务实精神，传递了开行致力于打造基业长青的决心和意志。



A “firm commitment to implementing state policies, striving for sustainable win-win development” is a concise expression of CDB’s core values, i.e. “responsibility, innovation, green growth, prudence and win-win development”.

Firm commitment to implementing state policies

“State policies” refer to a nation’s major policies, decisions or the national strategy; CDB is fully committed to supporting the implementation of national strategies.

Striving for win-win development

“Striving” carries the connotation of expansion and innovation, symbolizing the courage to work toward one’s aspirations and ambitions, striving for progress, innovation and transcendence with determination; “win-win development” is to create value for the nation, society, clients and staff.

Striving for sustainable development

It refers to CDB’s compliance and prudential approach based on down-to-earth pragmatism, symbolizing the bank’s determination to establish itself as a long-standing business.



开行融资支持的辽宁棚户区改造前后对比 CDB-funded shantytown transformation projects in Liaoning



开行融资支持的浙江特色小镇建设

CDB-funded the construction of characteristic small town in Zhejiang

大事记

M

开行的历史，在中国的金融发展史上不过是短暂的瞬间，但却深刻地改变了中国的金融格局。这中间，有许多值得回望的事件。

Milestone Events

CDB has been in operation only for a short time relative to China's long financial development history, but it has profoundly changed China's financial landscape. There are many remarkable events that we should never forget.

1994年3月17日，国家开发银行成立。姚振炎担任首任行长，屠由瑞担任党组书记、副行长。

1994年，独家贷款300亿元支持长江三峡工程。

1995年4月，获得与中国主权相同的国际债信评级。

1997年12月，率先在国内推行贷款五级分类。

1998年4月，陈元任国家开发银行行长、党组书记。

1998年8月，开创“芜湖模式”，建立银政合作的新型关系，创新基础设施融资新模式。

1998年9月，开启政策性银行市场化发债先河。

1998年12月，中国投资银行并入开行，全国性网络布局建立。

1999年3月，成立国际顾问委员会。

2002年9月，不良贷款率、资产收益率等多项指标达到国际同业先进水平，开行经营进入良性发展轨道。

2005年3月，支持辽宁棚户区改造，启动中低收入家庭住房建设融资。

2005年4月，创立助学贷款“河南模式”。

2005年6月，以成立上合银联体工作组为开端，大力开拓走出去业务。

2005年12月，作为中国首批资产证券化的先行者，发行“开元”信贷资产支持证券。

March 17, 1994: Establishment of CDB, with Yao Zhenyan serving as the first Governor and Tu Yourui serving as the Party Group Secretary and the Deputy-Governor.

1994: An exclusive loan of RMB 30 billion was granted to the Three Gorges Dam project.

April 1995: An international credit rating was assigned to CDB, which was consistent with China's sovereign credit rating.

December 1997: CDB took the lead in implementing the five-category loan classification system.

April 1998: Chen Yuan was appointed as Governor and Party Committee Secretary of CDB.

August 1998: The "Wuhu model" was created to introduce a new type of cooperative relationships between banks and local governments. It was regarded as an innovation in infrastructure financing models.

September 1998: CDB pioneered market-oriented bond issuance as a policy bank.

December 1998: Merger of China Investment Bank into CDB, marking the establishment of a nationwide business network.

March 1999: Formation of the International Advisory Council.

September 2002: CDB achieved first-rate results in NPL ratio, ROE and other performance indicators, indicating that CDB has entered a phase of healthy development.

March 2005: Supporting shantytown transformation projects in Liaoning Province and launching housing construction financing for low- and middle-income families.

April 2005: The "Henan model" was introduced for student loans.

June 2005: With the working team of Interbank Association of Shanghai Cooperation Organization, CDB started supporting "Go Global" initiatives of Chinese enterprises.

December 2005: CDB became the pioneer of pilot asset securitization in China and issued "Kaiyuan" credit asset-backed securities.

2007年6月，成立中非发展基金。

2007年12月，中央汇金公司注资开行200亿美元。

2008年5月，成立国银金融租赁公司。

2008年12月，国家开发银行股份有限公司成立。

2009年2月，成功运作250亿美元中俄石油合作项目，开创中俄油气合作新局面。

2009年7月，设立首家境外分行——香港分行。

2009年8月，成立国开金融公司。

2010年8月，成立国开证券公司。

2011年11月，发放1100亿元专项贷款支持铁路建设。

2013年3月，陈元当选全国政协副主席。

2013年4月，胡怀邦任国家开发银行董事长、党委书记。

2014年7月，成立住宅金融事业部。

2014年9月，推动设立总规模达1200亿元的国家集成电路产业基金。

2015年3月20日，国务院批复开行深化改革方案，明确了开行开发性金融机构定位及相关政策支持和制度安排。6月，银监会明确开行金融债零风险权重政策，债信政策保持长期稳定。7月，国家外汇局注资开行480亿美元。

2015年4月17日，中共中央政治局常委、国务院总理李克强视察开行。

2015年8月，设立国开发展基金，助力促投资稳增长。

June 2007: The China-Africa Development Fund was established.

December 2007: Central Huijin Investment Ltd. injected US\$20 billion into CDB.

May 2008: CDB Leasing Co., Ltd. was established.

December 2008: CDB was incorporated as China Development Bank Corporation.

February 2009: The US\$25 billion oil project between China and Russia was operationalized, opening new horizon for Sino-Russian oil and gas cooperation.

July 2009: CDB's first overseas branch was established in Hong Kong.

August 2009: China Development Bank Capital Co., Ltd. was established.

August 2010: China Development Bank Securities Co., Ltd. was established.

November 2011: CDB granted RMB 110 billion of special loans to the Ministry of Railways in support of railway construction in China.

March 2013: Chen Yuan, Chairman of CDB, was elected vice-chairman of the CPPCC National Committee.

April 2013: Hu Huaibang was appointed as Chairman and Party Group Secretary of CDB.

July 2014: the Housing Finance business unit was established.

September 2014: CDB supported the establishment of the RMB 120 billion National Integrated Circuit Industry Investment Fund.

March 20, 2015: The State Council approved CDB's plan of deepening reform, in which CDB was explicitly defined as a development financial institution with relevant policy supports and institutional arrangements clarified. In June, the China Banking Regulatory Commission adopted the zero-risk weight policy for CDB's financial bonds while maintaining long-term stability of its credit policy. In July, the State Administration of Foreign Exchange injected US\$48 billion into CDB.

April 17, 2015: Li Keqiang, Member of the Standing Committee of the Political Bureau of the CPC Central Committee and Premier of the State Council, paid an inspection tour to CDB.

August 2015: CDB Development Fund was established in a bid to stimulate investment and stabilize economic growth.



开行为北京奥运基础设施建设提供有力的金融支持

CDB provided strong financial support to Beijing's Olympic infrastructure projects

荣誉



开行成立以来，获得社会各界授予的多项殊荣。这些荣誉体现了社会各界对开行服务国家战略、创造一流业绩的认可，也凝结了开行人的辛勤和汗水，记录了开行不平凡的发展历程。以下记录的，仅是其中的部分荣誉。

Awards and Honors

Many awards and honors have been conferred on CDB since its foundation in recognition of its efforts in serving the nation's strategies and first-rate performance it delivered. They represent the hard work and dedication of CDB's employees and offer a glimpse into the eventful development history of CDB. (Below is not an exhaustive list)

 **荣誉**
Awards and Honors

2015 年：

世界 500 强中名列第 87 位（《财富》）
全球 50 家最安全银行（《环球金融》）
国际年报评比白金奖（美国传媒专业联盟）
人民社会责任奖（人民网）
最佳服务稳增长银行（《金融时报》、社科院金融所）

2014 年：

全球 50 家最安全银行（《环球金融》）
中国最佳银行（《欧洲货币》）
人民社会责任奖（人民网）
最具社会责任金融机构奖（中国银行业协会）
中国扶贫大使（中国扶贫基金会）
最佳棚户区改造贡献银行（《金融时报》、社科院金融所）

2013 年：

全球 50 家最安全银行（《环球金融》）
人民社会责任奖（人民网）
最佳支持新型城镇化银行（《金融时报》、社科院金融所）
中小企业融资突出贡献奖（中国中小企业协会）

2015:

87th ranking in the Fortune Global 500 (*Fortune*)

The World's 50 Safest Banks (*Global Finance*)

International ARC Awards-- Platinum Award (LACP)

People's Award of Social Responsibility (People.cn)

Best "Growth Stabilization" Service Bank (*Financial News*, Institute of Finance and Banking of Chinese Academy of Social Sciences)

2014:

The World's 50 Safest Banks (*Global Finance*)

Best Bank in China (*Euromoney*)

People's Corporate Social Responsibility Award (People.cn)

Corporate Social Responsibility Award for Financial Institutions (China banking Association)

Poverty Alleviation Ambassador Award (China Foundation for Poverty Alleviation)

Best Contributor to Shantytown Transformation (*Financial News*, Institute of Finance and Banking, Chinese Academy of Social Sciences)

2013:

The World's 50 Safest Banks (*Global Finance*)

People's Corporate Social Responsibility Award (People.cn)

Best Bank Supporting New Urbanization (*Financial News*, Institute of Finance and Banking of Chinese Academy of Social Sciences)

Outstanding Contribution Award for Financing Small and Medium-sized Enterprises (Association of Small and Medium-sized Enterprises)

荣誉 Awards and Honors

2012 年：

全球 50 家最安全银行（《环球金融》）

人民社会责任奖（人民网）

最佳水利建设贡献银行（《金融时报》、社科院金融所）

2011 年：

全球 50 家最安全银行（《环球金融》）

全球契约中国企业社会责任典范报告·杰出成就奖（联合国全球契约中国网络中心办公室）

人民社会责任奖（人民网）

最具社会责任金融机构奖（中国银行业协会）

最佳保障房建设贡献银行（《金融时报》、社科院金融所）

2010 年：

人民社会责任奖（人民网）

西部大开发突出贡献集体（人力资源和社会保障部、国家发展和改革委员会）

最佳国际合作银行（《金融时报》、社科院金融所）

2012:

The World's 50 Safest Banks (*Global Finance*)

People's Corporate Social Responsibility Award (People.cn)

Best Bank Contributing to Water Conservancy Construction (*Financial News*, Institute of Finance and Banking of Chinese Academy of Social Sciences)

2011:

The World's 50 Safest Banks (*Global Finance*)

Global Contract Chinese Corporate Social Responsibility Model Report- Outstanding Contributor Award (Center Office of UN Global Compact Network China)

People's Corporate Social Responsibility Award (People.cn)

Corporate Social Responsibility Award for Financial Institutions (China banking Association)

Best Bank Contributing to Affordable Housing Construction (*Financial News*, Institute of Finance and Banking of Chinese Academy of Social Sciences)

2010:

People's Corporate Social Responsibility Award (People.cn)

Outstanding Group Contributors to Development of West China (Ministry of Human Resources and Social Security, National Development and Reform Commission)

Best International Cooperation Bank (*Financial News*, Institute of Finance and Banking of Chinese Academy of Social Sciences)

A 荣誉
Awards and Honors

2009 年：

人民社会责任奖（人民网）

2008 年：

人民社会责任奖（人民网）

中央国家机关定点扶贫先进单位（国务院扶贫开发领导小组）

2007 年：

人民社会责任奖（人民网）

全国纪检监察系统先进集体（中纪委、人事部、监察部）

2006 年：

人民社会责任奖（人民网）

2004 年：

国家西气东输工程建设先进集体（国务院西气东输工程建设领导小组）

2009:

People's Corporate Social Responsibility Award (People.cn)

2008:

People's Corporate Social Responsibility Award (People.cn)

Leading Central Government Contributor to Poverty Alleviation (Leading Group Office of Poverty Alleviation and Development of the State Council).

2007:

People's Corporate Social Responsibility Award (People.cn)

Advanced Unit in National Discipline Inspection and Supervision System (Central Commission for Discipline Inspection, Ministry of Personnel, Ministry of Supervision)

2006:

People's Corporate Social Responsibility Award (People.cn)

2004:

Advanced Unit for Construction of West-to-East Natural Gas Transmission (Leading Group Office of Construction of West-east National Gas Transmission Project under the State Council)

后记

文化是凝聚人心、鼓舞斗志、催人奋进的一面旗帜。

在开行党委的统一部署下，在文化建设领导小组的具体指导下，党委宣传部以中央精神和社会主义核心价值观为指导，汲取现代金融原理和中华优秀传统文化精华，总结开行 20 多年改革发展实践，广泛征集全行意见建议，认真梳理、总结和提炼开行文化理念，完成了《开行文化手册》的编写。

文化建设，重在落地融入。在实践中，要促进开行文化与业务发展、经营管理和员工日常行为有机融合，同时开行文化建设也是一个与时俱进的过程，需要全体员工在践行中不断丰富内涵，持续推进开行文化的提升与发展。

为者常成，行者常至。让我们共同努力，把开行文化当作自己的行动宣言，主动投身开行改革发展实践，为促进开发性金融事业发展贡献智慧和力量，努力创造出无愧于时代、无愧于人民、无愧于历史的崭新业绩。

《手册》编写组

二〇一六年四月

Epilogue

Culture is a flag that brings people together, boosts their morale and inspires them to forge ahead.

Under the leadership of CDB's Party Committee, with the guidance provided by the leading group for cultural development, the Publicity Department of CDB's Party Committee compiled this CDB Culture Manual combining modern financial theories with fine traditional Chinese culture, summarizing CDB's experiences gained through reforms and business development activities during the past two decades, in accordance with relevant decisions made by the CPC Central Committee and the core socialist values. The Manual is drafted based on the suggestions and opinions collected from various business units within the bank.

The value of cultural development lies in effective implementation of the corporate culture as guidelines for concrete actions. In practice, efforts should be made to promote the organic integration of culture into business development, operation management and the staff's daily life. In addition, the CDB culture should be constantly improved with the progress of times. It needs to be enriched, promoted and further developed by the employees through practical work.

Only by working diligently can one achieve his goals, and only by walking tirelessly can one reach his destination. Let's work together with the CDB culture as our mission statement, and actively devote ourselves to CDB's reforms and development initiatives, contributing our energy and wisdom to the promotion of development finance. Together, we will be able to achieve even greater successes worthy of our times, our people and our history.

Manual Compilation Team
April 2016



开行大厦穹顶

CDB head office atrium



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