This report is a genuine representation of China Development Bank’s efforts in implementing the Global Compact and its commitment to sustainable development.

Reporting period: From January 1st to December 31st 2009, with some contents exceeding the abovementioned period.

Publication cycle: This report is an annual publication.

Organizational coverage: This report covers China Development Bank Corp’s Head Office, 35 branches, and three representative offices. For convenience of expression, they are referred to as “China Development Bank Corporation”, “China Development Bank”, “CDB”, “this bank” and “we”.


Data used in the report: Financial data used in this report came from the financial statements in the Annual Report 2009, and was independently audited by the accounting firm PricewaterhouseCoopers; and Ernst & Young Hua Ming has performed independent assurance on other key performance data.

Report guarantees: Ernst and Young Hua Ming has performed assurance on the report in accordance with the AA1000 Assurance Standard (2008) and the International Standards on Assurance Engagements 3000 (ISAE 3000) to ensure its authenticity and reliability, and provided an independent assurance statement.

Access to this report: Please visit “www.cdb.com.cn/csr” for the electronic version of this report. In the report, the term “www” indicates that relevant and detailed information is available on the CDB website.

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报告说明

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

报告时间范围 2009年1月1日至12月31日，部分内容超出上述范围。

报告发布周期 年度报告。

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

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

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董事长致辞

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

“天行健，君子以自强不息。”多年来，正是自强不息的民族精神，帮助我们树立中国国有银行也能办好的信心。为开发性金融方法，发挥中长期投融资优势，克难奋进，贯彻落实国家宏观经济政策，扎实推动开放商业化转型，以良好的金融环境推动经济社会发展。

海南大学校长	 陈元
Chairman of Board of Directors

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

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

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

“兼取众长，以为己善。”建立和完善一个有效的责任机制，需要政府、企业、市场、公众的多方参与和合作。我们提出了“金融社会化”的理念，主动与社会各界开展合作。同时，我们也广泛参与全球性问题的讨论和实践，积极支持联合国全球契约十项原则，为负责任投资、反腐败、应对气候变化等问题贡献着我们的智慧和力量。

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

In retrospect, the global financial crisis has given people much food for thought, especially the definition of a world-leading bank. As I understand, such a bank must, first of all, be healthy, maintain quality assets and investors’ trust. Secondly, it must have an objective, fair and in-depth understanding of social issues, make unremitting efforts to tackle social problems and be publicly accepted. I was gratified that in 2009 we had taken new strides along the road to this target, and made solid practice with Chinese characteristics.

“As Heaven maintains vigor through movement, a gentleman should constantly strive for self-perfection.” This national spirit of ceaseless self-improvement has helped us over the years foster the ambition to well run a Chinese state-owned bank, pushed us to catch up with the world-leading players in the Wall Street and the City of London and inspired us to play an ever-increasing role in socio-economic development. In 2009, in the face of the dual challenges of the international financial crisis and CDB’s commercialization reform, we stuck to the development financing approach, consolidated our advantages in medium and long-term investment and financing, overcame difficulties, thoroughly applied the country’s macro-control policies, made concrete efforts to push ahead with CDB’s commercialization reform, and reciprocated the trust and confidence in the market with good performance.

“Wind, rain and reading sound are all heard while home, state and global affairs are all attended.” This couplet made in old days has been viewed as a vivid reflection of the holistic outlook and sense of responsibility of ancient Chinese intellectuals. Revisiting the famous couplet is worthwhile for present-day bankers in modern China. We have always maintained that, as an important component of the economy and society, finance must serve the development of the real economy and take concerted actions with the society. In 2009, we made new efforts in core business areas including infrastructure construction, international cooperation, grassroots finance and green finance. It is our hope that social justice, economic fairness and ecological equilibrium would consist a bigger leverage in our future financial services.

“Justice before profits and justice above profits.” This moral standard proposed by ancient philosopher Xunzi made it clear that those who put morality ahead of profits shall prosper and that those who put profits ahead of morality shall be put to shame. Businesses should not think only short-term commercial interests; instead, they should consistently take into account long-term social impacts of their activities and strive for a balance between profits and morality. The experience of CDB’s reform and development, including the major developments achieved in 2009, has given us a reason to believe that responsibility creates value. Social responsibilities do not simply mean costs or constraints; they will also create commercial value for enterprises, such as new markets, products and customers, translate risks into opportunities and generate long-term financial returns.

“Draw widely upon others’ strong points for self-improvement.” A sound and effective responsibility mechanism must involve the collaboration of all relevant parties including government, business, markets and the general public. We have advanced the business philosophy of "Financial Socialization", enthusiastically conducted cooperation with various quarters of society and mobilized our stakeholders to get involved in, and pay attention to lending activities in an effort to realize the goal of “public participation, public supervision and benefiting the public”. At the same time, we have extensively participated in the discussions and resolution of global issues, supported the Ten Principles of the United Nations Global Compact, and contributed our wisdom and resources to issues like responsible investment and the combats against corruption and climate change.

In the post-financial crisis era, we will continue to stick to the philosophy of “balanced development and social harmony” and the mission of “strengthening the nation’s overall strength and improving the people’s livelihood”, attentively listen to the aspirations and requests of stakeholders, accelerate the efforts to build this bank into a first-rate international bank, and make our contributions towards a sustained future of the Mankind.

CHEN YUAN
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行长致辞

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

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

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

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

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

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

完善公司治理，健全社会责任管理体系。建立完善公司治理基本制度，初步形成科学规范的公司治理决策程序，加快建立全面风险管理体系，创新风险集中管理模式，加大案件查处力度，防范金融风险，召开首次社会责任发布会，加强社会责任培训交流，提升了我行在社会责任领域的影响力。

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

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

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

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Message from the President

The year 2009 witnessed extremely severe and complicated economic circumstances both at home and abroad, and also marked the first year in China Development Bank’s commercialization reform. With the Outlook of Balanced Development continuing to be its guideline, the bank has achieved new fruits by getting over difficulties, taking on arduous tasks and striking a balance among operating performance, risk control and social benefits.

Serving national strategies to facilitate a steady and relatively fast economic expansion. CDB has given a forceful boost to the recovery of Chinese economy by responding to the financial crisis on its own initiative and vigorously carrying out the macro-economic control policies. We have continued to put planning above development and channel capital flows via bond markets, and therefore brought into play our cutting edges in medium- and long-term investment and financing. Despite the aggravating economic downturn risks and tightened industrial constraints in capital and scale, CDB has scored a relatively good operating performance. The year 2009 has seen its RMB-denominated new loans rising to the record high of 635 billion yuan. By the end of 2009, the Bank’s assets balance amounted to RMB 4.5 trillion yuan, with a non-performing loan rate of 0.94%. Its net profits surged by 52.9 % year on year to RMB 31.9 billion yuan.

Honoring global responsibilities and promoting global economic and financial cooperation. CDB has accelerated its globalization drive and significantly increased its capabilities of undertaking international cooperation. By the end of 2009, the bank’s overseas financial services had expanded to 78 countries in five regions around the world, registering US$ 97.4 billion in the balance of foreign currency loans and owning the largest market share among all domestic peers. The bank has fostered the sense of being globally responsible, taken it a significant target of its international cooperation to promote the development of local infrastructural, agriculture and people’s livelihood, and energetically facilitated projects conducive to local economic expansion and the improvement of people’s living standards.

Committed to inclusive finance and contributing to the setup of a financing system equally available to every one. CDB has enthusiastically explored grass-roots finance with socialized methods and used wholesale to satisfy the financing demand of individual households. More support has been granted to financing in the spheres concerning agriculture, rural development, small and medium-sized enterprises, public housing, education, healthcare, and emergency management. In 2009, CDB has lent RMB 295 billion yuan in these spheres, trying its utmost to benefit the public.

Facilitating social harmony and the concerted development of finance and society. CDB has stuck to the principle of “socializing finance and financing society” to best reciprocate and serve the public. It has staged extensive exchanges and cooperation with all stakeholders to boost social development hand-in-hand. Staff and client satisfaction both rose by some degrees. A total of RMB 29.95 million yuan was donated for the public good.

Tackling climate change and promoting resource savings and environmental friendliness. CDB has wielded its special financial leverages in the combat against climate change by supporting an all-round improvement in major river valleys, cities and the rural areas, technical upgrading for energy and resource conservation, as well as green and low-carbon economy. A total of RMB 129 billion yuan was loaned to these fields last year, up 40.7% from 2008 and in fulfillment of its commitment a year earlier. CDB continued to reduce its carbon footprints by advancing green office and green procurement.

Improving corporate governance and perfecting social responsibility management system. We have set up a basic corporate governance system and put into place a set of primary but scientific and standardized decision-making procedures. We have accelerated the第七届 risk management, innovated in centralized risk management, intensified audit and warded off financial risks. We have held our first news conference on social responsibility report, enhanced social responsibility training and exchanges, and elevated our bank’s clout in social responsibilities.

Looking toward the year 2010, we will continue to work under the guideline of Balanced Development Outlook, solidly advance the commercialization reform, deepen our financial practice, be more aware of shareholders, society, values and risks, constantly promote the integration of corporate social responsibility with business strategies and activities, and make new contributions towards the common development of finance, the economy and the society.

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

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

完善股东大会、董事会、监事会、高级管理层“三会一层”的运行机制，组建董事会专门委员会、监事会专门委员会；
Improving the mechanism comprised of the Shareholders’ General Meeting, the Board of Directors and the Board of Supervisors and the Senior Executive Management, and setting up special committees respectively under the Board of Directors and the Board of Supervisors;

制订《股东大会议事规则》、《董事会议事规则》、《监事会议事规则》、《行长工作规则》以及董事会各专门委员会、监事会各专门委员会会议议事规则；
Formulating the Rules of Procedures of the Shareholders’ General Meeting, the Rules of Procedures of the Board of Directors, the Rules of Procedures of the Board of Supervisors, the Governor’s Working Rules as well as the rules of procedures for the various special committees under the Board of Directors and the Board of Supervisors;

及时向监管部门、股东单位和社会公众披露信息；
Disclosing information in a timely fashion to the regulatory authorities, shareholders and the general public;

召开3次股东大会、6次董事会会议、4次监事会会议；
Convening three Shareholders’ General Meetings, six Board of Directors’ meetings, and four Board of Supervisors’ meetings;

成立国开金融公司，筹备国开证券公司。
Establishing CDB Financial Company and preparing for the start-up of CDB Securities.
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### Key Data

#### Economic indicators

<table>
<thead>
<tr>
<th>Item</th>
<th>2009</th>
<th>2008</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>4541.1</td>
<td>3821.2</td>
<td>2802.8</td>
</tr>
<tr>
<td>Outstanding loans</td>
<td>3708.4</td>
<td>2968.6</td>
<td>2261.7</td>
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<tr>
<td>NPL ratio (%)</td>
<td>0.94</td>
<td>0.96</td>
<td>0.59</td>
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<tr>
<td>Capital adequacy ratio (%)</td>
<td>12.77</td>
<td>11.3</td>
<td>11.83</td>
</tr>
<tr>
<td>Net profit</td>
<td>31.9</td>
<td>30.8</td>
<td>28.8</td>
</tr>
<tr>
<td>Taxes</td>
<td>31.14</td>
<td>25.71</td>
<td>22.42</td>
</tr>
<tr>
<td>‘Two Basics and One Pillar’ loans</td>
<td>1328.9</td>
<td>767.9</td>
<td>710.7</td>
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<tr>
<td>‘New Rural construction and counties’ loans</td>
<td>664.7</td>
<td>304.9</td>
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<tr>
<td>‘Small and Medium-sized Enterprises’ loans</td>
<td>251.4</td>
<td>131.1</td>
<td>90.7</td>
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<tr>
<td>Loans to Small and Medium-sized Enterprises</td>
<td>42.2</td>
<td>36.8</td>
<td>22.34</td>
</tr>
<tr>
<td>Loans to Small and Medium-sized Enterprises</td>
<td>19.6</td>
<td>14.4</td>
<td>10.6</td>
</tr>
<tr>
<td>Loans to new financing projects</td>
<td>35.3</td>
<td>47.58</td>
<td>22.06</td>
</tr>
<tr>
<td>Student loans</td>
<td>5.3</td>
<td>3.0</td>
<td>2.2</td>
</tr>
<tr>
<td>Medical care and public health loans</td>
<td>8.4</td>
<td>3.62</td>
<td>2.73</td>
</tr>
<tr>
<td>Emergency loans</td>
<td>0.79</td>
<td>0.51</td>
<td>0.08</td>
</tr>
</tbody>
</table>

Note: 1. Taxes include Income Tax for Enterprises, Business Tax, Other Taxes.

#### Responsibility Philosophy

**Enhancing responsibility governance**

- Devoted to Inclusive finance
- Serving the national strategy
- Tackling Climate Change
- Housing global responsibilities
- Facilitating Social Harmony

**Development Finance**

- We seek to integrate sophisticated financial principles with the national conditions of China, uphold the approach of planning before develop-ment, underline market building and mobilizing of social forces in order to ease the bottlenecks in economic and social development.

**Social Responsibility**

- Enhancing National Strengths and Improving the People’s livelihood: We take it our own duty to enrich China and benefit the people, and give first priority to national development strategy and the public interest so as to achieve the common development of finance, the economy and the society.

- Strengthening the capacity of two basins and one pillar: We focus on building and mobilizing social forces so as to ease the bottlenecks in economic and social development.

- Strengthening the capacity of two small and medium-sized enterprises: We focus on building and mobilizing social forces so as to ease the bottlenecks in economic and social development.

- Strengthening the capacity of new financing projects: We focus on building and mobilizing social forces so as to ease the bottlenecks in economic and social development.

- Strengthening the capacity of low-income households: We focus on building and mobilizing social forces so as to ease the bottlenecks in economic and social development.

- Student loans: We focus on building and mobilizing social forces so as to ease the bottlenecks in economic and social development.

- Medical care and public health loans: We focus on building and mobilizing social forces so as to ease the bottlenecks in economic and social development.

- Emergency loans: We focus on building and mobilizing social forces so as to ease the bottlenecks in economic and social development.
### Key Data

#### Economic Indicators

<table>
<thead>
<tr>
<th>Item</th>
<th>2009</th>
<th>2008</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>4751.1</td>
<td>3821.2</td>
<td>3262.8</td>
</tr>
<tr>
<td>Outstanding loans</td>
<td>3708.4</td>
<td>2698.6</td>
<td>2091.7</td>
</tr>
<tr>
<td>NPL ratio (%)</td>
<td>0.94</td>
<td>0.96</td>
<td>0.59</td>
</tr>
<tr>
<td>Loan impairment reserve / NPL ratio (%)</td>
<td>215.08</td>
<td>210.12</td>
<td>291.1</td>
</tr>
<tr>
<td>Bad loans balance (%)</td>
<td>3365.0</td>
<td>2783.7</td>
<td>2377.4</td>
</tr>
<tr>
<td>Capital adequacy ratio (%)</td>
<td>11.83</td>
<td>11.31</td>
<td>12.77</td>
</tr>
<tr>
<td>Net profit</td>
<td>319.9</td>
<td>348.5</td>
<td>348.2</td>
</tr>
<tr>
<td>Taxes</td>
<td>33.14</td>
<td>25.71</td>
<td>22.42</td>
</tr>
<tr>
<td>'Shareholders’ equity'</td>
<td>737.9</td>
<td>348.5</td>
<td>348.2</td>
</tr>
<tr>
<td>Average asset turnover rate</td>
<td>0.76</td>
<td>0.62</td>
<td>1.11</td>
</tr>
<tr>
<td>Average equity turnover rate</td>
<td>8.76</td>
<td>5.97</td>
<td>15.97</td>
</tr>
<tr>
<td>&quot;BBB&quot;-grade loan distribution</td>
<td>1328.9</td>
<td>767.9</td>
<td>780.7</td>
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<tr>
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<td>701.3</td>
<td>462.4</td>
<td>356.6</td>
</tr>
<tr>
<td>Foreign currency loan balance (US$ 10 billion)</td>
<td>571.4</td>
<td>644.7</td>
<td>304.9</td>
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<td>Foreign currency loan return (%)</td>
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<tr>
<td>Loans to the New Rural construction and counties</td>
<td>201.4</td>
<td>131.1</td>
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</tr>
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Note 1: Taxes=Income Tax for Enterprises+Business Tax+Other Taxes.

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<tr>
<td>**环境类指标</td>
<td>Environmental indicators</td>
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<td></td>
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<tr>
<td>贷款项目环境影响评价(%)</td>
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<td>100</td>
<td>100</td>
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<tr>
<td>环境贷款发放额</td>
<td>Loans for environmental protection</td>
<td>138.0</td>
<td>98.8</td>
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<tr>
<td>其中：</td>
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<tr>
<td>森林、河湖环境结合区贷款</td>
<td>Loans for nature and river valley, urban environmental treatment</td>
<td>53.8</td>
<td>31.8</td>
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<td>工业污染治理和循环经济</td>
<td>For industrial pollution treatment and recycling economy</td>
<td>25.6</td>
<td>25.6</td>
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<td>森林和林地大节能量工程</td>
<td>For clean energy and 10 major energy saving projects</td>
<td>58.6</td>
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<td>林业贷款发放额</td>
<td>For forestry</td>
<td>15.86</td>
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<td>人均用电量(度/人)</td>
<td>Per capita power consumption (kwh/person)</td>
<td>3208</td>
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<tr>
<td>人均用纸(千克/人)</td>
<td>Per capita paper consumption (kg/person)</td>
<td>11.8</td>
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<td>人均用水量(立方米/人)</td>
<td>Per capita water use (m^3/person)</td>
<td>43</td>
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<table>
<thead>
<tr>
<th>**社会类指标</th>
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<tbody>
<tr>
<td>中小企业贷款覆盖面(万个)</td>
<td>Jobs created by loans to SMEs (10,000)</td>
<td>131</td>
<td>76.3</td>
</tr>
<tr>
<td>保障性住房贷款惠及人数(万人)</td>
<td>Beneficiaries of loans to housing for middle- and low-income households (10,000)</td>
<td>953</td>
<td>550</td>
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<tr>
<td>高校贷款学生人数(万人)</td>
<td>Beneficiaries of student loans (10,000)</td>
<td>100</td>
<td>60</td>
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<tr>
<td>女性职工人数(人)</td>
<td>Total staff (person)</td>
<td>6711</td>
<td>5953</td>
</tr>
<tr>
<td>女性员工比例(%)</td>
<td>Percentage of female staff (%)</td>
<td>38.4</td>
<td>35.5</td>
</tr>
<tr>
<td>员工满意度(%)</td>
<td>Staff satisfaction rate (%)</td>
<td>95</td>
<td>94</td>
</tr>
<tr>
<td>客户满意度(%)</td>
<td>Customer satisfaction rate (%)</td>
<td>80</td>
<td>86</td>
</tr>
<tr>
<td>公益捐款(万元)</td>
<td>Donations made for public welfare (RMB 10,000 yuan)</td>
<td>2995.29</td>
<td>5757.2</td>
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</table>

Note 1: The 2009 data is referred to average consumption in CDB head office.
Note 2: The data published in CDB Responsibility Report 2008 is referred to average consumption in CDB head office.
We adjusted the statistical caliber to average consumption in CDB head office in 2009.
### 环境类指标 | Environmental indicators

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2008</th>
<th>2007</th>
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<tr>
<td>贷款项目环评覆盖率(%)</td>
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<td>100</td>
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<tr>
<td>环保节能贷款覆盖率(%)</td>
<td>138.0</td>
<td>98.8</td>
<td>60.3</td>
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<tr>
<td>其中:</td>
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<td></td>
<td></td>
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<tr>
<td>水泥、造纸等环保企业</td>
<td>53.8</td>
<td>31.8</td>
<td>19.3</td>
</tr>
<tr>
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<td>28.6</td>
<td>25.8</td>
<td>12.1</td>
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<tr>
<td>清洁能源和节能工程</td>
<td>58.6</td>
<td>42.2</td>
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<tr>
<td>林业贷款覆盖率</td>
<td>15.88</td>
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<td>人均用电(度/人)</td>
<td>671.0</td>
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<td>人均用纸(千克/人)</td>
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<td>36.5</td>
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<tr>
<td>人均用水 (立方米/人)</td>
<td>4.3</td>
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### 社会类指标 | Social indicators

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2008</th>
<th>2007</th>
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<tbody>
<tr>
<td>中小企业贷款户数(万个)</td>
<td>531.3</td>
<td>420.5</td>
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<tr>
<td>保障性住房建设贷款惠及人数(万人)</td>
<td>330.8</td>
<td>240.9</td>
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<tr>
<td>女性员工比例 (%)</td>
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<td>38.5</td>
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<td>员工满意度 (%)</td>
<td>85.6</td>
<td>84.5</td>
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<td>客户满意度 (%)</td>
<td>80.2</td>
<td>86.3</td>
<td>94.1</td>
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<tr>
<td>公益捐赠(万元)</td>
<td>2695.26</td>
<td>5757.2</td>
<td>3647.1</td>
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#### 2008年承诺
<table>
<thead>
<tr>
<th>Completed in 2008</th>
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<tbody>
<tr>
<td>改善公司治理，实施联合国全球契约十项原则；</td>
</tr>
<tr>
<td>Improving corporate governance and implementation of the Two Principles of the UN Global Compact;</td>
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#### 2009年实现
<table>
<thead>
<tr>
<th>已经实现 Completed</th>
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</thead>
<tbody>
<tr>
<td>应对金融危机，支持“保增长、扩内需、调结构”；</td>
</tr>
<tr>
<td>Responding to the financial crisis and supporting efforts to &quot;ensure economic growth, expand domestic demand and adjust economic structures&quot;;</td>
</tr>
</tbody>
</table>

### 社会责任报告2009

社会类指标 | Social indicators

### 环境类指标 | Environmental indicators

#### 2009年承诺
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<thead>
<tr>
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<tbody>
<tr>
<td>加大对亚非拉国家基础设施等领域的支持力度；</td>
</tr>
<tr>
<td>Strengthening support for such areas as infrastructure development in Asian, African and Latin American countries;</td>
</tr>
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</table>

#### 2009年实现
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<tr>
<td>大力开拓环保及节能减排业务；</td>
</tr>
<tr>
<td>Doubling efforts to expand business concerning environmental protection, energy saving and emissions reduction;</td>
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</tbody>
</table>

### 环境类指标 | Environmental indicators

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<tr>
<th>Completed in 2009</th>
</tr>
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<tbody>
<tr>
<td>加强与利益相关者沟通，积极投身社会公益事业。</td>
</tr>
<tr>
<td>Strengthening communication with stakeholders and enthusiastically getting involved in public welfare.</td>
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#### 2009年实现
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<tr>
<td>防止腐败风险。</td>
</tr>
<tr>
<td>Preventing corruption risks;</td>
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#### 备注

1. 2009年数据是该行总行机关的平均数。
2. The data for 2009 is an average across CDB's head office. We adjusted the statistical caliber to average consumption in CDB head office in 2009.
1. Strengthening Responsibility Management
1

加强责任管理

Strengthening Responsibility Management
1. Stakeholders’ Participation

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

Conducting business activities in compliance with laws and regulations, and advancing prudent operations and risk prevention as required.

Ensuring the preservation and increase of the value of state-owned assets and achieving long-term, stable and sustainable risk-adjusted returns.

Being committed to social harmony and promoting environmental friendliness.

Sticking to the principle of good faith, mutual benefit and equal consultation and forming a long-term and good cooperative relationship.

Sticking to the features of medium- and long-term investment, financing and supporting coordinated economic and social development.

Establishing and improving corporate governance and striving for reasonable and stable returns on investment.

Providing a complete range of products and timely, efficient services and obtaining a relatively high level of client satisfaction.
1. Stakeholders’ Participation

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

**Key Points**
- Conducting business activities in compliance with laws and regulations, and advancing prudent operations and risk prevention as required.
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- Providing a complete range of products and timely, efficient services and obtaining a relatively high level of client satisfaction.

**Diagram Description**
- **CDB** at the center
- **Shareholders**
- **Regulatory authorities**
- **Government**
- **Investors**
- **Partners**
- **Clients**
- **Society and environment**

**Philosophy and policy**

- **Global vision and Chinese Wisdom**
  - Drawing upon international experience and participating in global activities, remaining rooted in Chinese culture and reality.
  - Promoting communication and achieving amalgamation: Strengthening communication and cooperation with stakeholders, promoting the integration of social responsibility, development strategy and business operations, and facilitating the achievement of a sustainable development.

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

**Diagram**

- **CDB** at the center
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- Providing a complete range of products and timely, efficient services and obtaining a relatively high level of client satisfaction.
2. Responsibility Promotion

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

CDB’s Main Progress in Advancing Social Responsibility in 2009

Joint Action
- CDB was invited to join the Anti-Corruption Working Group under the United Nations Global Compact and the United Nations’ Expert Group on “Responsible Investment in Conflict and High-risk Areas”, and participated in the discussions and formulation of relevant policy guidelines;

Responsibility Training
- CDB organized specialized trainings on CSR for more than 1,000 staff, including senior management, CSR liaisons and new recruits, and raised staff awareness and capacity for effective participation;

Responsibility Communication
- CDB organized the bank’s first press conference on social responsibility report, which gave a strong boost to the communication and consensus among all relevant parties;
- CDB participated in more than 10 domestic and international social responsibility events, conducted dialogue and exchanges with a dozen organizations, worked extensively to popularize the concept and practice of the Global Compact and the social responsibility philosophy;

Responsibility Management
- CDB staged, together with the UN Global Compact Local Network China, a research on the establishment of a social responsibility indicator system, and has sorted out preliminarily 485 indicators under six categories.
加强责任管理

2. 责任推进

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

2009年责任管理进展主要内容

2. 责任管理

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

2. Responsibility Promotion

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

CDB’s Main Progress in Advancing Social Responsibility in 2009

- CDB was invited to join the Anti-Corruption Working Group under the United Nations Global Compact and the United Nations’ Expert Group on “Responsible Investment in Conflict and High-risk Areas”, and participated in the discussions and formulation of relevant policy guidelines;

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蒋超良

国开行行长

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

陈英

联合国全球契约理事

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

别涛

环保部副司长

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

黄小祥

四川省副省长

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

中国五矿集团总裁

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

周中枢

中国五矿集团总裁

中国五矿集团总裁周中枢表示，开行以“先天下之忧而忧，后天下之乐而乐”的高度社会责任感，高效发挥金融在政府与市场之间的桥梁纽带作用，以开发性金融服务于中国的经济社会发展，作出了独特而不可替代的贡献。

加强责任管理

Strengthening Responsibility Management

首次社会责任报告发布会

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

Picture: First Social Responsibility Report Launch Event

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

陈元

Chen Yuan

国开行董事长

China Development Bank

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

黄小祥

Huang Xiaoxiang

四川省副省长

Vice Governor of Sichuan Province

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

中国五矿集团总裁

Chairman of China Minmetals Corporation

China Minmetals Corporation

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

蒋超良

Jiang Chaoliang

国开行行长

President of China Development Bank

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

董辅山

Jian辅山

中央汇金公司董事长

Chairman of Central Huijin Corporation

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

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陈元

国开行董事长

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

周中枢

中国五矿集团总裁

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

蒋超良

国开行行长

开行将继续推动企业社会责任与企业发展战略和经营业务的融合,逐步建立与国际通行的中国风格,具有开行特色的社会责任管理体系。

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

Social Responsibility Report 2009
加强责任管理
Strengthening Responsibility Management

2009年参与社会领域的交流合作情况
Exchanges and Cooperation in the Realm of Corporate Social Responsibility in 2009

联合国全球契约第七届年度地方网络大会，联合国全球契约中、日、韩三国网络圆桌会议；
The UN Global Compact: The 7th Annual Local Network Meeting; China-Japan-Korea Roundtable Conference;

联合国全球契约反腐败工作组第五次、第六次会议；
The UN Global Compact: The 5th and 6th meetings of Working Group on Anti-Corruption;

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

Mrs. Kathryn McPhail
International Council on Mining and Metals

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

获奖机构  Awarder

“人民社会责任奖”
“2008小企业金融服务先进机构”
“2008年度特别贡献奖”

获奖荣誉和奖励  Honors and Awards

“中国儿童慈善奖”
“2008社会责任银行”
“2008最具社会责任企业”

其他国内外机构参与的社会责任领域交流与合作
Other domestic and foreign organizations engaged in dialogues and exchanges with CDB include:

CHINESE PEOPLE`S INSTITUTE OF FOREIGN AFFAIRS
FINANCIAL NEWS

China Foundation for Development of Financial Education
2009年参与的社会责任领域的交流合作情况

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

2009年参与的社会责任领域的交流合作情况

3. 社会评价

3.1 社会责任领域所获荣誉和奖励

<table>
<thead>
<tr>
<th>社会责任领域</th>
<th>获奖机构</th>
<th>拥获荣誉和奖励</th>
<th>社会责任领域所获荣誉和奖励</th>
</tr>
</thead>
<tbody>
<tr>
<td>人民社会责任奖</td>
<td>CDB</td>
<td>“2008 小企业金融服务先进机构”</td>
<td>CDB joined and participated in the following associations</td>
</tr>
<tr>
<td>2009 年最具社会责任的企业</td>
<td>CDB</td>
<td>“2009 最具社会责任的企业”</td>
<td>China Foundation for Poverty Alleviation</td>
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<td>CDB</td>
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<td>China FounDation for Development of Financoal Education</td>
</tr>
<tr>
<td>“GRI 可持续发展报告指南与中国银行业可持续发展”研讨会</td>
<td>CDB</td>
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<td>CDB</td>
<td>“中国扶贫基金会20周年特别贡献奖”</td>
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<tr>
<td>“20th Anniversary Special Contribution Award of China Foundation for Poverty Alleviation”</td>
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<tr>
<td>“Most Socially Responsible Bank of the Year”</td>
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<td>“Most Responsible Enterprise in 2009”</td>
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</tbody>
</table>

2009年参与的社会责任领域的交流合作情况

我们还与其他的国内外机构开展了对话与交流:

- 2009年参与的社会责任领域的交流合作情况

- 2009年参与的社会责任领域的交流合作情况

“人民社会责任奖”

“2008 小企业金融服务先进机构”

“中国儿童慈善奖”

“中国社会责任银行”

“Most Socially Responsible Bank of the Year”

“Most Responsible Enterprise in 2009”
2 服务国家战略
Serving National Strategies
2 Serving National Strategies
Planning Leads Development

- Those who do not plan for generations ahead are inadequate to plan for the short period, and those who plan without an overall picture on mind are insufficient to seek a domain. Scientific planning is a significant premise to avoid repetitive construction and the waste of resources and energy and to ensure China’s sustainable, rapid and healthy development. Starting from the year 2003, CDB has been committed to planning before development, and gradually formed a relatively sound planning system for scientific development, with the emphasis expanded from mainly supporting the preliminary work of key projects at city and local level to promoting regional, industrial, social programs benefiting the people and concerning international cooperation.

- The year 2009 was CDB’s year of planning. Closely centering on the dual objective of serving the national and local medium- and long-term development strategies and the bank’s business expansion, CDB constantly deepened its planning cooperation with various parties, enfraspherically complied internal and external planning and integrated them effectively. Such efforts have preliminarily brought the bank a new model that guided the way for CDB’s development and boosted the bank’s influence on national and local economic and social development.

- Thanks to the active efforts of CDB analytical government, seven regional development plans for the Beibu Bay area in Guangxi, coastal Jiangsu and Liaoning were upgraded to national strategies.

- Advancing the implementation of nine national priority plans involving the building of Wuhan urban agglomeration, the city cluster of Changsha, Zhuzhou and Xiangtan, and the Beibu Bay Economic Development Zone in Guangxi.

- Launching the joint integrated urban and rural development planning in Chongqing.

- Signing planning cooperation agreements or memorandums with 200 cities, 95 cities and 28 provinces.

- Concocting “12th Five-Year Plan” cooperation with such ministries/commissions as the NDRC, MIIT, MOHC and MOLSS and signing along-term, comprehensive planning cooperation agreement with the National Energy Agency.

- Conducting planning cooperation with such strategic clients as Minmetals and Chongqing Development and Investment Co. and receiving high praises from clients.

- Dynamically analyzing the macro economic and financial situations, establishing an analytical mechanism, compiling CDB’s business development plans, and promoting the effective integration of internal and external planning.

- Promoting the implementation of plans, establishing a theme for planning projects, and providing a sufficient project reserve for CDB to quickly implement national policies against the global financial crisis and to achieve CDB’s own business development.
服务国家战略
Serving National Strategies

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

Medium- and long-term investment and financing

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

1. 规划引领发展

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

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

理念与政策 Philosophy and policy

在我的行与地方政府的积极努力下，广西北部湾、江苏沿海、辽宁沿海等7项地方规划相继升级为国家战略。

推进武汉城市圈、长株潭城市群、广西北部湾经济区等9项国家重大规划实施。

开展成都城乡统筹村镇规划试点。

与28个省、89个市、293个县签订了规划合作协议或备忘录。

与国家发改委、工信部、住建部和劳动部等部委开展“十二五”规划合作，与国家能源局签署长期全面规划合作协议。

与中国五矿、重庆开投等战略客户开展规划合作，受到客户高度评价。

动态分析宏观经济和金融发展态势，建立分析机制，编制开行业务发展规划，促进内外部规划有效衔接。

促进规划成果转化，建立规划项目储备库，为我行迅速落实国家应对金融危机各项措施，实现自身业务发展提供充足的项目储备。

1. Planning Leads Development

Those who do not plan for generations ahead are inadequate to plan for the short period, and those who plan without an overall picture on mind are insufficient to seek a domain. Scientific planning is a significant premise to avoid repetitive construction and the waste of resources and energy and to ensure China’s sustainable, rapid and healthy development. Starting from the year 2003, CDB has been committed to planning before development, and gradually formed a relatively sound planning system for scientific development, with the emphasis expanded from mainly supporting the preliminary work of key projects at state and local level to promoting regional, industrial, social programs benefiting the people and concerning international cooperation.

The year 2009 was CDB’s year of planning. Closely centering on the dual objective of serving the national and local medium- and long-term development strategies and the bank’s business expansion, CDB constantly deepened its planning cooperation with various parties, enthusiastically complied with internal and external planning and integrated them effectively. Such efforts have preliminarily brought the bank a new model that guided the way for CDB’s development and boosted the bank’s influence on national and local economic and social development.

Planning Leads Development

Boosting good and rapid economic and social development

Planning leads to development

Promoting development finance cooperation with various parties

Conducting planning cooperation agreements or Memorandums with 293 counties, 89 cities and 28 provinces.

Conducting “12th Five-Year Plan” cooperation with such ministries/commissions as the NDRC, MIIT, MOHC and MOLSS and signing long-term, comprehensive planning cooperation agreement with the National Energy Agency.

Conducting planning cooperation with such strategic clients as Minmetals and Chongqing Development and Investment Co. and receiving high praises from clients.

Dynamically analyzing the macroeconomic and financial situations, establishing an analytical mechanism, compiling CDB’s business development plans, and promoting the effective integration of internal and external planning.

Promoting the implementation of plans, establishing a reserve for planning projects, and providing a sufficient project reserve for CDB to rapidly implement national policies against the global financial crisis and to achieve CDB’s own business development.
### 2. Financing in Response to the Crisis

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

### Planning Compilation and Implementation in 2009

<table>
<thead>
<tr>
<th>区域规划</th>
<th>Regional planning</th>
<th>包括34个省（市、区）,1922个县,其中包括国家重点区域规</th>
<th>Covering 1,922 counties in 34 provinces and municipalities,</th>
<th>包括9个地区发展战略发展和省、自治区、直辖市、县及乡镇</th>
<th>Including nine regional development plans at state level and eight trans-provincial and intercity plans.</th>
</tr>
</thead>
<tbody>
<tr>
<td>行业规划</td>
<td>Industrial planning</td>
<td>151项</td>
<td>151</td>
<td>产业规划</td>
<td>Industry-specific planning</td>
</tr>
</tbody>
</table>

#### 2.1 应对国际金融危机

- **支持国家重大工程**
  - 发放“两基一支”领域贷款13289亿元，同比增长64.5%，支持国家骨干铁路网、高速公路网及石油储备等重大项目。
  - 向中西部地区发放人民币贷款7013亿元，占贷款发放总额的52.1%；向东北老工业基地发放人民币贷款1515亿元，同比增长62%，占贷款发放总额的11.3%。
  - 向十大行业振兴规划项目发放贷款2709亿元；发放科技贷款366亿元，文化产业贷款81.8亿元。
  - 截至2009年末，钢铁等9类“两高一资”及产能过剩项目贷款余额占比控制在2%左右。

#### 2.2 案例：‘规划先行’支持成都市城乡统筹试验区建设

2009年6月，《国家开发银行成市人民政府城乡统筹规划合作框架协议》在成都市正式签署，该协议在成都市已有国民经济与社会发展中长期规划和国土规划的基础上，初步形成了“全市一区中心、特大城市一区域中心（市府）一镇一村”聚居点的城乡统筹发展战略，促进地方经济社会的全面发展。

#### 2.3 社会责任

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

2009年我行推进规划编制与实施情况

<table>
<thead>
<tr>
<th>规划类型</th>
<th>主要成绩 Main Achievements</th>
</tr>
</thead>
<tbody>
<tr>
<td>区域规划</td>
<td>覆盖全国34个省（市，1922个县，其中包括国家重点区域规划项目，重点跨省区市域规划项目）。</td>
</tr>
<tr>
<td>行业规划（项）</td>
<td>151</td>
</tr>
<tr>
<td>成本客户规划（项）</td>
<td>42</td>
</tr>
<tr>
<td>国别规划（项）</td>
<td>139</td>
</tr>
<tr>
<td>社会规划（项）</td>
<td>85</td>
</tr>
</tbody>
</table>

应对国际金融危机

- 增加贷款支持
- 支持产业转型升级
- 支持区域协调发展
- 支持自主创新、产业转型升级和结构调整

2. Financing in Response to the Crisis

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

案例：‘规划先行’支持成都市城乡统筹试验区建设

2009年6月，《国家开发银行成都市人民政府城乡统筹试验区规划合作协议》在成都正式签署。该协议在成都市已有国民经济与社会发展中长期规划和相关规划的基础上，初步形成覆盖全域（全城）—中心城（特大城市）—新城（区县）—镇—村—聚居点的城乡统筹发展战略，促进城乡经济社会的全面发展。

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

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

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

2009年发行人民币贷款的区域分布

Geographic Distribution of CDB's RMB Loans in 2009

图例

中部 23%
西部 29%
东部 48%

3. 打造债券银行

债券市场是优化资源配置的重要机制，是金融市场发展程度的标志。作为中国最重要的债券发行体之一和创新引领者，开发银行在发行债券筹集资金推进金融产业工业化、城市化进程方面，成功开启了债券发行模式，形成了债券发行与承销发行等金融机构合作互补、协调发展的金融服务。

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

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

投入（当年发放贷款） 产出（能力增强情况）

铁路贷款532亿元  新建铁路线路3,000公里

电力贷款1643亿元  新建装机容量400万千瓦

煤化工贷款1276亿元  新增煤化工产能1888万吨

石油化工贷款2313亿元  新增天然气供应141亿立方米，原油供应170万吨

神华鄂尔多斯煤制油项目

Shenhua Erdos Coal Liquefaction Project

3. Building of A Bond Bank

- Bond market stands to be a significant mechanism to optimize fund allocation, the basis of financial innovation and a hallmark of the sophistication of a financial market. As one of China’s most important bond issuers and innovation leaders, CDB not only advanced China’s industrialization and urbanization by raising funds through bond issue, but also successfully pioneered the bond bank model allowing bond banks, savings banks and other financial institutions to cooperate and complement with one another for more coordinated development.

- CDB is the only Chinese bond bank with full functions from bond issue, underwriting, marketmaking to asset securitization. With its operation covering assets, liabilities, capital and middleman business, and spanning the primary and secondary markets, CDB contributes to the construction of China’s multi-level capital market system and a harmonious financial ecology.
案例: 大力支持煤制油项目

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投入(当年发放贷款) 产出(能力增强情况)

<table>
<thead>
<tr>
<th>项目</th>
<th>投入/产出情况</th>
</tr>
</thead>
<tbody>
<tr>
<td>煤制油项目</td>
<td>累计608.82亿元 可形成777万吨/年</td>
</tr>
<tr>
<td>石化项目</td>
<td>累计253亿元  可形成410万吨/年</td>
</tr>
</tbody>
</table>

3. 打造债券银行

债券市场是资本化配置的重要机制，是金融市场发展程度的标志。作为中国最重要的债券发行体之一，我行在发行债券筹集资金促进工业化、城市化进程的同时，成功开设了债券承销、发行等金融创新业务。目前，我行已初步形成集发行、承销、经纪于一体的债券服务体系，金融服务体系不断完善，金融创新业务整体水平居行业领先地位。

4. 建立债券银行

债券市场的建立是一个重要机制，是金融创新和金融体系的基础。作为中国最重要的债券发行体之一，我行在发行债券筹集资金促进工业化、城市化进程的同时，成功开设了债券承销、发行等金融创新业务。目前，我行已初步形成集发行、承销、经纪于一体的债券服务体系，金融服务体系不断完善，金融创新业务整体水平居行业领先地位。
Bond Bank’s Functional Chart

- Underwriter for corporate bonds, medium-term notes, and asset-backed securities
- Corporate bonds
- Medium-term notes
- Short-term financial bonds
- RMB bond market-maker
- RMB interest rate swap market maker
- China’s first financial institution to have successfully issued asset-backed securities (ABS)
- China’s first financial institution to have completed the entire process of securitization and successfully used the bond instrument to export assets.

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

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

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

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

开行历年人民币债券发行情况（亿元）

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

- Underwriter for corporate bonds, medium-term notes, and short-term financial bonds
- Corporate bonds
- Medium-term notes
- Short-term financial bonds

- Underwriter for foreign currency bonds
- Foreign currency bonds

- Assisted securitization
- China's first financial institution to have successfully issued asset-backed securities (ABS)
- China's first financial institution to have completed the entire process of securitization and successfully used the bond instrument to export assets

Service National Strategies

Bond issuing

2009年，通过市场化招标方式，一次性成功发行400亿次级债券，极大地增强了市场信心。

2009年，本外币债券累计发行突破5万亿元，约占银行间市场债券存量的四分之一，成为我国规模最大的债券银行。

2009年，CDB主承销企业债券1035亿元，创下历史新高，成功承销了包括中投公司、秦山核电等债券，与CDB中长期贷款协同配合，共同为企业提供了强大的融资支持。

2002至2009年，CDB主承销家数达到76家，位居市场第一。

2009年，通过市场化招标方式，一次性成功发行400亿次级债券，极大地增强了市场信心。
完善资金转化机制，持续满足融资需求

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

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cdb-promoting-bond-market-development.png

CDB leads the bond market and has created many first times:
- The first to conduct market-based issuance;  
- The first to establish the benchmark rate for floating rate bonds;  
- The first single legal person bond yield curve;  
- The first to successfully issue foreign currency debt;  
- The first to successfully issue Shibor-based financial bonds;  
- Conducting Shibor-based interest rate swaps;  
- Advancing Shibor-based RMB loans on overseas markets;  
- Underwriting corporate bonds with Shibor as the pricing benchmark;  
- A Shibor Over-the-counter market maker.

With its bond periods ranging from three months to 30 years, CDB has formed a complete yield curve and become an important price indicator for RMB bond investments.

CDB Bond Yield Curve (Dec. 31st, 2009)

CDB won praise from the People’s Bank of China for the following reasons:
- Taking lead in the issuance of Shibor-based financial bonds;  
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最高效的创新能力

最完善的收益率曲线

能力/优势 专长建设

信用等级与期限覆盖

社会影响力

债券发行期限覆盖3个月至30年，形成了完整的收益率曲线，成为人民币债券投资的重要价格标杆。

最受投资者欢迎的债券

实施创新性产品设计

债券/金融债

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作为最受欢迎的投资品种之一，开行金融债流动性好，安全性强，收益率高。2009年二级市场交易总额CDB金融债交易量达725亿元，市场流动性超过国债。2009年二级市场交易总额CDB金融债交易量达725亿元，市场流动性超过国债。

投资人在维护国家基础设施的重要金融机构和企业集团中，构建了中国基础设施建设的薄弱环节的补充和竞争的有利条件。

成本有效

流动性最好

投资人队伍最庞大

CDB leads the bond market and has established the following records:

- The first to conduct a market-based issuance.
- The first to establish a benchmark rate for floating rate bonds.
- The first to issue RMB floating-rate bonds in Hong Kong.
- The first credit bond market maker.

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- Underwriting corporate bonds with Shibor as the pricing benchmark.

Promoting Bond Market Development

- With its bond periods ranging from three months to five years, CDB has formed a complete yield curve and become an important price indicator for RMB bond investments.

Reflecting capital use mechanism to constantly satisfy financing needs.

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

Most efficient

Most liquid

Largest investment team

CDB has employed an advanced business concept to explore the establishment of an open, transparent and efficient market-based bond issue mechanism, with one single issue capability of raising funds as much as RMB 50 billion yuan.

As one of the most popular investment products, CDB financial bonds are liquid, safe and with high yields. In 2009, the secondary market registered 32,269 transactions with a turnover of nearly RMB nine trillion yuan. CDB financial bonds are much more liquid than treasury bonds and fall behind only central bank notes.

With its investment team covering major financial institutions and enterprise groups, CDB has set up a financing and benefit-sharing mechanism for China’s infrastructure facility construction.

Most efficient

Most liquid

Largest investment team
4. Preventing Financial Risks

The stability and health of a financial system concerns the overall situation of economic development. CDB has always taken it a significant duty to prevent financial risks. In 2009, CDB strengthened comprehensive risk management, promoted the Basel II, and achieved the mutual promotion of risk management and business development.

Maintaining a good risk management record

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

4. 防范金融风险

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

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

强化全面风险管理

2009年，优化完善风险管理架构，设立董事会风险管理委员会，整合分析全行投资、信贷、债券、租赁四大领域，支行、分行44个分支行的管理信息，形成了独具特色的风险管理集中化管理模式，实现了信用、市场、操作和合规风险的统一集中管理。
4. Preventing Financial Risks

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

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Strengthening comprehensive risk management

In 2009, we optimized the structure of comprehensive risk management, set up the Risk Management Committee under the Board of Directors, integrated the risk analysis from CDB’s four key businesses, namely investment, loans, bonds and leasing, and 54 branches and departments, and established a unique centralized risk management model securing the unified management of credit, market, operation and compliance risks.
我行的风险集中管理模式

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

加强审计监督

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

2009年我行审计工作重点

<table>
<thead>
<tr>
<th>国际合作业务</th>
<th>新增贷款项目</th>
</tr>
</thead>
<tbody>
<tr>
<td>中小企业贷款业务</td>
<td>城市公共基础设施、煤炭、电力、公路、邮电通讯等重点行业</td>
</tr>
<tr>
<td>股权投资业务</td>
<td>风险管理情况</td>
</tr>
<tr>
<td>债务和资金交易</td>
<td>审计系统建设</td>
</tr>
<tr>
<td>重点项目贷款评价</td>
<td>信息安全</td>
</tr>
</tbody>
</table>

CDB’s Centralized Risk Management Model

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

Strengthening audit supervision

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

Compliance management
Establish compliance and internal control management framework.

Economical capital
Establish risk management and prevention system.

Assets quality management
Establish categorized management on assets quality.

Perfect credit rating management
Perfect the management system of credit rating quality.

Intensive risk monitoring and control
Establish risk alert, monitoring and control system.

Strengthening audit supervision
In 2009, approximately 12,000 projects have gone through internal auditing inspection, involving 1.5 trillion yuan in RMB loan balance and US$ 79.1 billion in foreign currency loan balance. About 1,600 problems and risks were detected, while some 400 proposals were made to have 70 percent of the problems rectified on average.
3  
履行全球责任
Honoring Global Responsibilities
3  
Honoring Global Responsibilities
1. Overseas Financial Services

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

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

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

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

- Cooperation Platform
- Leasing
- Investment
- Joint financing
- Financing

- Through CDB: Leasing, carrying out leasing operations of aircraft, shipping vessels and large equipment.
- Through CDB’s affiliated China-Africa Development Fund and China-Pakistan Investment Co., engaging in direct investment, investment consulting and financial consultancy services.
- Making loans to domestic companies in support of their overseas direct investment, mergers and acquisitions, and construction.
- Joint financing: Working with local financial institutions. Primarily share the risks from financing local enterprises.
- Financing: Providing loans to foreign companies, supporting Chinese enterprises to participate in international construction projects, providing equipment, technology, labor and advisory services, and obtain related products or equity.

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

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

CDB’s overseas financial services

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

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2009年，我行全球网络布局取得重要进展，香港分行正式挂牌成立。首家海外分支机构——开罗代表处挂牌成立，这也是中国金融企业在非洲新设的首个分支机构。中国基金首个驻外代表处——南非代表处在约翰内斯堡正式开业。

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

Case: Hosting the First “China Overseas Investment Fair”

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

2009年3月16日，陈元董事长与南非执政党非洲人国民大会总司库马修斯·弗萨共同为中非基金南非代表处揭牌。
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In 2009, CDB achieved significant progress in global network layout. Our Hong Kong Branch was officially opened. Our first overseas branch the Cairo Representative Office, also the first branch ever set up in Africa, opened. In November, our first African representative office—the AfCFTA’s representative office, the first African representative office of the China-Africa Development Fund, opened in Johannesburg.

The opening ceremony of Hong Kong Branch

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2. Participating in International Cooperation

In 2009, our medium- and long-term financing continued to push forward China’s "Going Global" strategy. We actively promoted the development of the host countries. In 2009, our outstanding loans for international cooperation reached US$ 77.4 billion.

Financing to accelerate strategic cooperation

In 2009, when a universal credit crunch triggered by the financial crisis was plaguing most international banks, CDB successfully operated a number of major international cooperation projects including China-Russia Petroleum, China-Brazil Petroleum, China-Venezuela Joint Financing Fund (Phase II), China-Venezuela Mining and China-Armenia Natural Gas, and signed more than 20 significant financial cooperation and financing agreements in the presence of national leaders.

Such strategic cooperation has, on one hand, supported Chinese enterprises’ efforts to secure stable overseas energy and resources supply, stimulated contract construction and the exports of large-scale equipment and labor output, and, on the other hand, promoted the host country’s infrastructure construction, foreign trade, economic development and employment, improved local enterprises’ technology and management levels, and achieved multilateral win-win consequences among the national economy, enterprises, banks and partner countries.
2. Participating in International Cooperation

We leveraged our medium- and long-term financing advantage to support China’s “Going Global” strategy and promote the economic and social development of host countries. In 2009, our outstanding loans for international cooperation reached US$ 77.4 billion.

Financing to accelerate strategic cooperation

In 2009, when most international banks were tightening their lending due to the financial crisis, CDB successfully operated a number of major international cooperation projects, such as the China-Russia Oil and Gas Fund II, China-Venezuela Joint Financing Fund (Phase II), China-Venezuela Mining and China-Australiana Natural Gas, and signed more than 20 significant financial cooperation and financing agreements in the presence of national leaders.

Such strategic cooperation has, on one hand, supported Chinese enterprises’ efforts to secure stable overseas energy and resources supply, stimulate contract construction and large-scale equipment export and labor output; on the other hand, it has promoted infrastructure development, foreign trade, economic development, and employment in host countries, raised local enterprises’ technology and management, and achieved multilateral win-win consequences among the national economy, enterprises, banks and partner countries.

Case: China-Brazil Oil Financing Cooperation Project

On May 19th, 2009, President Hu Jintao and President Lula signed the Joint Communiqué between the People’s Republic of China and the Federative Republic of Brazil on Further Strengthening China-Brazil Strategic Partnership. Witnessed jointly by the two Presidents, the China Development Bank and Brazil national oil company Petrobras signed the US$ 10 billion loan Agreement. This project is the largest in scale and amount, and spans the longest period of time in the history of Sino-Brazilian cooperation.
积极支持中国企业“走出去”
我行充分发挥融资推动、金融先行的作用，服务“走出去”，促进全球经济合作与发展。对中石油、五矿、中兴等中国企业拓展海外市场发挥了重要作用;推进国家大型成套设备出口“421”，带动合同金额72.5亿美元。

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

积极开展国际金融机构合作

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

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

积极开展国际对话与交流

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

2009年,共有亚非拉发展中国的697名外国政府官员及企业管理人员参加了我行组织的交流活动,就共同应对金融危机和发展地区间金融合作开展政策对话和专题研讨。
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我行发挥融资带动、金融先行的作用，服务“走出去”，促进全球经贸合作与发展。中石油、五矿、中兴等中国企业拓展海外市场发挥了重要作用，推动“421”项目，带动合同金额72.5亿美元。

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

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3. Promoting Local Welfare

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

—— Chen Yuan, Chairman, China Development Bank

Joint efforts to tackle financial crisis

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

Promoting the development of small and medium-sized enterprises

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

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

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

3. 增进当地福祉

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

案例：国际银团贷款支持ORASCOM电信投资有限公司

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

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

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

案例：非洲中小企业发展专项贷款——中国对非合作八项新举措之一

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

案例：国际银团贷款支持ORASCOM电信投资有限公司

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

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

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3. 增进当地福祉

对外投资不等同于零和游戏，必须坚持互利共赢、共同发展原则。……尤其在广大发展中国家开展投资，要关注基础设施、民生、农业、就业、环保等领域的发展，增强投资所在国的自主发展和可持续发展能力。

——国开行董事长 陈元

共同应对金融危机

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

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3. Promoting Local Welfare

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

——Chen Yuan, Chairman, China Development Bank

Joint efforts to tackle financial crisis

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

Promoting the development of small and medium-sized enterprises

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

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

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

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

Case: the Ethiopian National Telecommunications Network Project

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

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

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

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Operation Model of the Special Loan for African SMEs

<table>
<thead>
<tr>
<th>Mode</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relending</td>
<td>CDB provides comprehensive credit lines to financial institutions or companies with a government background, and regional or sub-regional financial institutions, which will then provide SMEs with financing services through transferred loans.</td>
</tr>
<tr>
<td>Direct Credit</td>
<td>CDB provides credits directly to African SMEs with strong performance.</td>
</tr>
</tbody>
</table>
加强农业合作

加快发展农业是许多发展中国家社会稳定和经济发展的迫切要求。2009年11月，国家开发银行与陕西省农垦集团有限责任公司签署了农业国际合作协议。项目由喀麦隆政府无偿提供15万亩土地，陕西农垦集团负责开发经营，通过种植和加工水稻、玉米、木薯等作物，增加当地粮食及生物能源供应，促进就业，消除贫困。

案例：陕西农垦集团与国家开发银行签署农业国际合作协议

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

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

——联合国世界粮食计划署副执行干事希拉•席苏洛

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“有很多最不发达国家有着非常丰富的资源，他们愿意把中国提供更多的机会。同时，中国的农业企业与最不发达国家的农业企业有很多互补优势。因为中国有着农业生产的管理经验和生产能力，可以使最不发达国家的资源得到充分利用。“

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

加强农业合作

Strengthening agricultural cooperation

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

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

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

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加强农业合作

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

Honoring Global Responsibilities

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

——Mr. Taffere Tesfachew, Secretary, Director General’s representative and Director of the Strategic Policy Unit, UNCTAD
China-Africa Development Fund

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

Case 1

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

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

Case 2

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

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

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

中非发展基金

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

案例1

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

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

案例2

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

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

——温家宝总理在第三届中非企业家大会上讲话
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Commitment to Inclusive Finance
Commitment to Inclusive Finance
Building a financing system equally available to every one. Sticking to the approach of financing serving social development and being committed to inclusive finance.

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

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

### Overview of grass-root finance

<table>
<thead>
<tr>
<th>基层金融机制建设</th>
<th>Grassroots Financial Institution Building</th>
</tr>
</thead>
<tbody>
<tr>
<td>合作市县</td>
<td>Cooperative cities and counties</td>
</tr>
<tr>
<td>合作机构</td>
<td>Cooperative agents</td>
</tr>
<tr>
<td>合作办公室</td>
<td>Cooperative offices</td>
</tr>
<tr>
<td>合作人员</td>
<td>Cooperative personnel</td>
</tr>
</tbody>
</table>

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支持基础设施和龙头企业

### 社会责任

- 支持基础设施和龙头企业
- 农民工培训基地
- 中低收入家庭住房
- 应急贷款
- 中小微企业

<table>
<thead>
<tr>
<th>社会责任</th>
<th>Overview of social responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>支持19 万户中小企业、个体工商户、农户</td>
<td>Supporting 190,000 SMEs, individually owned business and farming households</td>
</tr>
<tr>
<td>新增131 万个就业岗位</td>
<td>1.31 million jobs created</td>
</tr>
<tr>
<td>支持形成150 万人的培训能力</td>
<td>Supporting the development of a 1.5 million people training capacity</td>
</tr>
<tr>
<td>支持100 多万贫困学生</td>
<td>Supporting more than one million needy students</td>
</tr>
<tr>
<td>惠及275 万户家庭 惠及9.53 万人</td>
<td>Benefiting 2.75 million households</td>
</tr>
</tbody>
</table>

### Notes

- 数据在图表中分别对应新贷款额、目标和带来的社会效益。

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**理念与政策**  **Philosophy and policy**

### 建设人人享有平等融资权的融资体系

Building a financing system equally available to everyone

### 坚持金融服务社会发展的普惠

Sticking to the approach of financing serving social development and being committed to inclusive finance

### 创新基层金融服务模式

Innovating grass-roots financial services models.
### 理念与政策  Philosophy and policy

建设人人享有平等融资权的融资体系 坚持金融服务社会发展、致力实现金融普惠

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

截至2009年末，在1751个合作市县累计发放基层金融业务贷款8924亿元，当年发放2950亿元，不良贷款率保持在1%以下。

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

<table>
<thead>
<tr>
<th>基层金融机制建设</th>
<th>Grassroots financial institution building</th>
</tr>
</thead>
<tbody>
<tr>
<td>合作市县</td>
<td>Cooperative cities and counties</td>
</tr>
<tr>
<td>1542</td>
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<tr>
<td>合作机构</td>
<td>Cooperative agents</td>
</tr>
<tr>
<td>53</td>
<td></td>
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<tr>
<td>合作办公室</td>
<td>Cooperative offices</td>
</tr>
<tr>
<td>482</td>
<td></td>
</tr>
<tr>
<td>合作人员</td>
<td>Cooperative personnel</td>
</tr>
<tr>
<td>7.9</td>
<td></td>
</tr>
</tbody>
</table>

### 社会责任报告

Overview of grass-root finance

（亿 RMB 100 million）

- 支持基础设施和龙头企业
  - Supporting infrastructure and pillar enterprises
  - 农民工培训基地
  - Migrant rural labor training base
  - 中低收入家庭住房
  - Housing for medium- and low-income households
  - 应急贷款
  - Emergency loans

- 支持形成150万人的培训能力
  - Supporting the development of a 1.5-million-people training capacity

- 支持19万户中小企业、个体工商户、农户，新增131万个就业岗位
  - Supporting 190,000 SMEs, individually owned business and farming households, 1.31 million jobs created

- 支持100多万贫困学生
  - Supporting more than one million needy students

- 惠及275万家庭、953万人
  - Benefiting 2.75 million households, 9.53 million people

注：展图中的数据分别为2009年贷款发放额、发放领域及其产生的社会效益。

Notes: data in the chart are respectively the amount of new loans in 2009, the targets, and the social returns.
1. Supporting “San Nong”

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

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

This project has not only provided safe water to 824,000 people in the rural of Changzhi City, Shanxi Province, but also accelerated the development of local animal husbandry and small-scale processing business, increased farmers’ income, improved rural sanitation conditions, reduced the spread of diseases, and improved the health of rural women and children.
推动农户小额贷款
针对农户抗风险能力不强、缺乏有效抵质押物等问题，我行积极推进机制建设，创新小额贷款模式，实现银行、农户及企业多赢的目标。

案例：帮助山西长治农村82万人喝上安全水
该项目不仅解决了山西长治市农村82.4万人的饮水安全问题，加快了农村养殖业和小型加工业的发展，增加了农民收入，而且改善了农村卫生条件，减少了疾病，提高了农村妇女、儿童的健康水平。

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

2009年新农村及县域贷款余额结构

<table>
<thead>
<tr>
<th>类别</th>
<th>2008年（亿元）</th>
<th>2009年（亿元）</th>
<th>增长率（%）</th>
</tr>
</thead>
<tbody>
<tr>
<td>农村基础设施及龙头型企业贷款</td>
<td>3225</td>
<td>3317</td>
<td>86%</td>
</tr>
<tr>
<td>农村中小企业贷款</td>
<td>2011</td>
<td>2046</td>
<td>8%</td>
</tr>
<tr>
<td>农村中低收入住房贷款</td>
<td>3307</td>
<td>3458</td>
<td>5%</td>
</tr>
<tr>
<td>农民工培训基地贷款</td>
<td>1311</td>
<td>1339</td>
<td>6%</td>
</tr>
</tbody>
</table>

2009年新农村建设及县域贷款当年发放额及当年余额

<table>
<thead>
<tr>
<th>类别</th>
<th>当年发放额（亿元）</th>
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Promoting micro loans for farming households

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### Commitment to Inclusive Finance

- Social Responsibility Report 2009
2. Fostering Smaller Companies

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

Optimizing operation mechanism

In 2009, CDB set up a three-tiered operational framework composed of the SME Loans Special Business Management Committee within the Head Office, the People-enriching Technology Popularization Center, and分行富民业务处三级专营机制,制定了《关于中小企业流动资金贷款的指导意见》等制度文件,创新金融产品,大力提升中小企业服务的规范化和制度化。

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

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

Small products, big markets and high employment.

——President Hu Jintao

Promoting the development of rural banks

The seven rural banks co-established by CDB have been developing soundly and witnessing ever-increasing social influence. Last year, they regulated a total asset of RMB 1.28 billion yuan, generated 1902 million yuan in current-year net profits, and recorded 1.21% in the non-performing loan ratio.


![Graph showing business operations of CDB rural banks between 2008 and 2009]

Social Returns

Giving a solid boost to small secured loans and spurring employment through business startups.

Effectively satisfying the financing demand of SMEs who tend to borrow only a small amount of fund for a short period of time in case of emergencies.

Offering drastic support to SMEs engaged in cultural creativity.

Innovative Financial Products for SMEs

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<thead>
<tr>
<th>Products</th>
<th>Location of Services</th>
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<td></td>
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<tr>
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<tr>
<td>Resolving short-term loans for SMEs</td>
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Innovative Financial Products for SMEs
案例：小企业主对我行工作的评价

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

“我感到意外的是，像国家开发银行这样的国有大银行也能给我们下岗失业人员提供贷款支持。”
——内蒙古通辽市科尔沁区亚东乳胶漆代理专卖店店主张晶

稳步推进草根金融

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

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

发放中小企业贷款情况(亿元，万个)

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<th>年度</th>
<th>新增贷款</th>
<th>累计贷款</th>
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<tr>
<td>2007</td>
<td>304</td>
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<tr>
<td>2008</td>
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<td>836</td>
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<td>1357</td>
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Steadily pushing ahead with grass-root finance

In 2009, CDB issued RMB 48.2 billion yuan in SMEs loans to 190,000 SMEs, self-employed business people and farming households, creating 1.31 million jobs.

By the end of 2009, CDB had cumulatively extended loans of RMB 135.7 billion yuan to SMEs, with a non-performing loan ratio of 1.42%. These loans have financed 1.2 million SMEs and self-employed people, and created 3.35 million jobs.

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<td>2006</td>
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<td>131</td>
<td>231</td>
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稳步推进草根金融

2009年，发放小额贷款198亿元，支持小企业、个体工商业户和农户，信贷就业岗位64万个。贷款不良率1.42%，累计支持120万户中小企业和经营户，创造335万个就业岗位。

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3. 关爱民生

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

支持中低收入家庭住房建设

2009年，我行发放贷款853亿元，同比增长79.2%，累计发放中低收入家庭住房建设贷款1480亿元，贷款余额1183亿元，支持556个项目，总建筑面积25.7万平方米，惠及275万中低收入家庭，953万中低收入群众。

中低收入家庭住房贷款历年发放、余额增长情况(亿元)

<table>
<thead>
<tr>
<th>年份</th>
<th>当年发放额</th>
<th>当年新增余额</th>
<th>新增贷款余额增长</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>50.2</td>
<td>96.7</td>
<td>46.5</td>
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<tr>
<td>2007</td>
<td>105.4</td>
<td>93.7</td>
<td>118.8</td>
</tr>
<tr>
<td>2008</td>
<td>221.6</td>
<td>105.2</td>
<td>105.6</td>
</tr>
<tr>
<td>2009</td>
<td>274.8</td>
<td>378.5</td>
<td>63.7</td>
</tr>
</tbody>
</table>

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

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

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

CDB issued a loan of RMB 100 million yuan in 2009 in support of the renovation of mud-straw cottages in the rural of northeastern Jilin Province. About 2.6024 million farmers have moved into their newly-built brick-and-tile homes with an aggregate floor area of 250 million square meters, benefiting 2.75 million medium and low-income families or 9.53 million people with medium or low-income.
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中低收入家庭住房贷款历年发放、余额增长情况（亿元）

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

<table>
<thead>
<tr>
<th>年份</th>
<th>当年发放额</th>
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</tr>
</thead>
<tbody>
<tr>
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<td>100</td>
<td>80</td>
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<tr>
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<td>200</td>
<td>120</td>
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<tr>
<td>2007</td>
<td>274</td>
<td>147</td>
</tr>
<tr>
<td>2008</td>
<td>476</td>
<td>242</td>
</tr>
<tr>
<td>2009</td>
<td>853</td>
<td>377</td>
</tr>
</tbody>
</table>

中低收入家庭住房贷款累计发放情况（亿元, %）

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

- 农村危旧房改造
  - 10, 0.6%
- 农民公寓
  - 200, 12.0%
- 农民安置房
  - 211, 13.0%
- 限价房
  - 447.8, 26.7%
- 廉租房
  - 850.9, 58.7%
- 经济适用房
  - 1.4, 0.1%
- 留守老人
  - 986.9, 62.6%
- 低收入住房
  - 20.5, 1.2%
- 贫困户
  - 274, 17.0%
- 再贷款
  - 200.7, 11.9%
- 其他
  - 476, 29.0%

案例：支持吉林泥草房改造安居工程项目

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

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

——教育部部长 袁贵仁

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

—Mr. Yuan Guiren, Minister of Education

# 社会责任报告 2009

## 坚持金融普惠

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

<table>
<thead>
<tr>
<th>2009年开发银行助学贷款情况</th>
<th>Distribution of CDB’s Student Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>生源地助学贷款</td>
<td>Student loans in their hometowns</td>
</tr>
<tr>
<td>贷款情况</td>
<td>37亿元</td>
</tr>
<tr>
<td>市场份额</td>
<td>79.8%</td>
</tr>
<tr>
<td>覆盖情况</td>
<td>1,427个县（区）</td>
</tr>
<tr>
<td>支持学生</td>
<td>约72万人次</td>
</tr>
<tr>
<td>积累生源地助学贷款</td>
<td>395所高校</td>
</tr>
<tr>
<td>积累学生</td>
<td>约28万人次</td>
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Note: Market share=CDB current-year new student loans/the country’s total current-year new student loans×100%

### 开发银行学生贷款情况

<table>
<thead>
<tr>
<th>CDB’s Market Share of Student Loans</th>
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定点扶贫
2009年我行向定点扶贫县新增基础设施及民生领域贷款4.2亿元，帮助贫困地区群众脱贫致富。

例如：河北分行通过龙头企业直接帮助2.73万人脱贫，间接带动10万人增收；宁夏分行通过开展小额贷款业务，支持4573户贫困户脱贫。

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

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

Application of New Emergency Loans in 2009

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Location</th>
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</thead>
<tbody>
<tr>
<td>Combating north China drought</td>
<td>Gansu, Hebei, Henan, Jiangsu, Inner Mongolia, Shanxi, Shandong</td>
<td>420</td>
</tr>
<tr>
<td>Combating snow storms</td>
<td>Inner Mongolia, Shanxi, Shandong</td>
<td>50</td>
</tr>
<tr>
<td>Combating H1N1 flu</td>
<td>Shanxi</td>
<td>10</td>
</tr>
<tr>
<td>Combating torrential rains and floods</td>
<td>Sichuan, Shandong</td>
<td>210</td>
</tr>
<tr>
<td>Other emergencies and natural disasters</td>
<td>Jiangsu, Fujian and Sichuan</td>
<td>192</td>
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</tbody>
</table>

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

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

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“2009年秋季我接到了内蒙古大学的录取通知书，作为一个考上大学的贫困生，我一直为学费而苦恼，当我得知可以在当地贷到国家开发银行信用助学贷款时，我喜出望外。贷款协议签订的第一天，我激动地哭了。其实我知道，国家还不富裕，银行负担也很重，你们却考虑到民生，考虑到了教育大计。”
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开发银行医疗卫生贷款情况（亿元）
CDB Medical and Health Loans (RMB 100 million yuan)

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5  Tackling Climate Change
5  
关注气候变化  
Tackling Climate Change
### 1. Supporting Environmental Protection and Energy Conservation

- Supporting the implementation of projects concerning environmental protection, energy saving and emissions reduction is an effective means to tackle global climate change. In 2009, CDB signed a new Cooperation Agreement on Development Finance with the Ministry of Environmental Protection, in which the bank committed itself to extending a credit line of RMB 100 billion yuan between 2009 and 2015 to support major environmental protection projects.

- We formulated the 2009 Guidelines for the lending for Environmental Protection, Energy Conservation and Emissions Reduction, and made clear our priorities and lending target. The past year has seen CDB issue such kind of loans of RMB 1.39 trillion yuan, up 40.7% year on year, and accounting for 8.1% of the bank’s total new loans. Outstanding loans in this sphere stood at RMB 331.8 billion yuan in 2009, up 20.2% year on year and representing 9% of the bank’s total outstanding loans.

#### 2009 Loans for Environmental Protection, Energy Conservation and Emissions Reduction (RMB 100 million yuan)

<table>
<thead>
<tr>
<th>Year</th>
<th>Outstanding Loans</th>
<th>Current-year New Loans</th>
<th>New loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>RMB 67.3 billion</td>
<td>RMB 0.6 billion</td>
<td>RMB 67.9 billion</td>
</tr>
<tr>
<td>2008</td>
<td>RMB 108.8 billion</td>
<td>RMB 6.1 billion</td>
<td>RMB 114.9 billion</td>
</tr>
<tr>
<td>2009</td>
<td>RMB 108.8 billion</td>
<td>RMB 7.6 billion</td>
<td>RMB 116.4 billion</td>
</tr>
</tbody>
</table>

### River valley urban comprehensive environmental treatment

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

#### Map for Environmental Treatment in River Valleys

- RMB 156.6 billion yuan for clean energy and 10 major energy saving projects

- 江苏、安徽、广东、广西、湖南、内蒙古、上海、江苏等省市城镇污水处理及综合整治项目

- 黄河、长河、太湖、巢湖、滇池等重点流域污染治理项目及江西、广西、湖南、内蒙古、深圳等城市污水及环境保护项目

### 2007-2009 Loans for Environmental Protection and Energy Conservation (RMB 100 million yuan)

- 外汇贷款发放
- 发放贷款
- 余额

- 2007年：RMB 331.8亿元；2008年：RMB 1390亿元，同比增长40.7%；2009年：RMB 3318亿元，同比增长20.2%，占全行余额的9%。
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### 2009 年环保及节能减排项目贷款余额

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<tr>
<th>Year</th>
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<tr>
<td>2007</td>
<td>6831</td>
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<tr>
<td>2008</td>
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River valley urban comprehensive environmental treatment

- CDB has intensified its support for the comprehensive environmental treatment in cities and river valleys. In the end of 2009, the bank’s outstanding loans in this area rose 44.4% year-on-year. Key projects CDB financed involve the pollution prevention and control in Yellow River, Long River and etc, as well as sewage disposal and comprehensive environmental treatment in Jiangxi, Guizhou, Inner Mongolia and Shanghai.

### Map for Environmental Treatment in River Valleys

- Map showing the distribution of environmental treatment projects in river valleys.
案例：支持污水处理设施建设项目

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

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我行与科研院所、世界自然基金会三方合作编制完成《长江保护与发展报告2009》，重点针对气候变化与重大工程对长江生态与环境的影响，提出了战略性与前瞻性的对策建议。

工业污染治理和循环经济

我行积极支持企业实施资源循环利用、减排改造等节能减排项目。2009年，发放工业污染治理和循环经济项目贷款266亿元，贷款余额673亿元，重点支持了重庆钢铁节能减排、环保搬迁、浙江叁发电厂脱硫改造工程等项目。

案例：山东新汶矿业集团节能减排项目

2009年，我行与新汶矿业集团签订《开发性金融合作协议》，支持煤矿新井建设、煤化工生产及循环经济、节能减排等项目，其社会经济效益突出表现在：

a. 可实现年节约用煤76.66万吨，节约标准煤约7.06万吨，减排二氧化碳约98.6万吨，减排二氧化硫约2.1万吨。

b. 年可节约水资源约2600万吨，可直接利用再生水约20%。

c. 年可节约生产用水约2.3万吨，节约标煤约0.05万吨。

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d. 可节约水循环利用约20%。
2. 增加森林碳汇

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

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

Case: Shansi Wind Power Projects

In 2009, CDB extended a loan of RMB 420 million yuan to the Shenchi Bayelang 48,000 KW Wind Power Project and a loan of RMB 440 million yuan to the Xinrong Xianshuzhan Wind Power Project, both of which are run by the Shansi Yengou Wind Power Co. Ltd. Compared to coal-fired power generation with the same generating capacity, the Shenchi Bayelang Wind Farm, for instance, can save 10,800 tonnes of standard coal a year, reduce emissions of SO2 by 831.6 t/a, NOx by 519.7 t/a, CO2 by 87,000 t/a. It can also obviate a large volume of freshwater, reduce production noises and fumes, and avoid the damages to local environment and ecology by the transport and disposal of residue.

社会负责报告 2009
### 清洁能源和十大节能工程

我行加大对风电、太阳能发电、水电、核电等清洁能源项目的支持力度，开发各类节能工程项目。出台了国内金融机构首个《太阳能发电开发评审指导意见》。

2009年，我行发放清洁能源和十大节能工程项目贷款586亿元，贷款余额1556亿元，重点支持了龙源风电、华电新能源、荒漠式太阳能光伏并网发电、广西防城港核电等项目。

**案例: 山西风电项目**

2009年，我行向山西云光风电有限公司神池霸业梁4.8万千瓦风电项目贷款4.2亿元，新荣小窑山风电项目贷款4.4亿元。与相同发电量的火电相比，神池霸业梁风电场每年可节约标煤1.08万吨，减排SO2831.6t/a、NOX519.7t/a、CO287.0万t/a，还可节约大量淡水，减少燃煤电厂产生的噪声及燃料、灰渣的运输处理造成的环境和生态影响。

### 增加森林碳汇

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

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### 减少温室气体排放

近年来，我行在减少温室气体排放方面加大了工作力度。2009年，我行发放的风电、光伏并网发电等项目贷款对减少温室气体排放的贡献显著。例如，神池风电场每年可减少CO2排放87000吨，新荣风电场每年可减少SO2排放831.6吨，NOX排放519.7吨，CO2排放87000吨。这些项目在减少化石能源消耗的同时，也显著减少了对环境的污染。

我行还积极参与了“碳交易”市场，通过购买或出售碳排放配额，实现了节能减排的目标。2009年，我行完成了多个碳交易项目的融资，为节能减排作出了积极贡献。

### 2. Increasing Forest Carbon Sinks

Forest system is a key factor in tackling climate change. Increasing forest carbon sinks and reducing carbon dioxide emissions are equally important to the slowdown of climate change. In 2009, CDB extended a loan of RMB 420 million yuan to the Shenzhen Baywang 48,000 KW Wind Power Project and a loan of RMB 440 million yuan to the Xinrong Xianzhaohan Wind Power Project, both of which are run by the Shenzhen Yungang Wind Power Co. Ltd. Comparing to coal-fired power generation with the same generating capacity, the Shenzhen Baywang Wind Farm, for instance, can save 10,800 tonnes of standard coal a year, reduce emissions of SO2 by 831.6 t/a, NOX by 519.7 t/a and CO2 by 87,000 t/a. It can also save a large volume of freshwater, reduce production noises and fumes, and avoid the damages to local environment and ecology by the transport and disposal of residue.

2. **Case: Shanxi Wind Power Projects**

In 2009, CDB extended a loan of RMB 420 million yuan to the Shenzhen Baywang 48,000 KW Wind Power Project and a loan of RMB 440 million yuan to the Xinrong Xianzhaohan Wind Power Project, both of which are run by the Shenzhen Yungang Wind Power Co. Ltd. Compared to coal-fired power generation with the same generating capacity, the Shenzhen Baywang Wind Farm, for instance, can save 10,800 tonnes of standard coal a year, reduce emissions of SO2 by 831.6 t/a, NOX by 519.7 t/a and CO2 by 87,000 t/a. It can also save a large volume of freshwater, reduce production noises and fumes, and avoid the damages to local environment and ecology by the transport and disposal of residue.

### 2. Tackling Climate Change

- **Forest system is a key factor in tackling climate change.** Increasing forest carbon sinks and reducing carbon dioxide emissions are equally important to the slowdown of climate change. In 2009, CDB issued the Implementing Opinion on Financing the Forest Use Right Reform and Managing Financial services for Forestry Development to beef up its financial support to the forest industry. Last year, about 15.88 billion yuan of forest loans were extended, bringing the total value of outstanding forest loans to 24.93 billion yuan.

- **CDB and the State Forestry Administration reached a cooperation agreement on development finance supporting the forest use right reform and the modernization of China’s forest industry.** To advance the reform, CDB piloted a program allowing borrowers to use their forest use right certificates as the collateral to apply for loans. Last year, about 4.6 billion yuan went to forest-use-right-backed loans and financed a total of 31 projects.
案例：永安模式
我行选择福建省永安市为试点，率先开展林业贷款信用平台构建，搭建"三台一会"（融资平台、管理平台、担保平台、信用协会）构架由政府信用、企业信用和市场信用共同组成的一整套较为完善的基层信用体系，逐步形成了"商业性信贷+政策性信贷+商业性保险"的林权抵押贷款模式——"永安模式"，截至2009年末，分行累计承诺林业贷款人民币25.72亿元，外汇2100万美元，其中通过"三台一会"累计发放贷款2.08亿元，直接或间接支持了试点区域累计的25家林业中小企业的扩大再生产与856户从事林业经营的生产者，支持了约100万亩用材林和工业原料林的建设，并保持贷款本息回收率100%，贷款质量优良，"永安模式"带来了就业增加、林农增收、涉林企业增效、林产业发展、政府财政增收多方共赢的局面。

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

CDM咨询业务
2009年11月，我行率先完成国内商业银行第一笔碳排放交易咨询服务，截至年底，我行共为宁夏宣化山二风电项目、湖北安陆生物质项目等6个CDM项目提供了咨询服务，其中3个项目已促成买卖双方签署了碳权购买协议，协助客户累计减排383.3万吨二氧化碳当量。

低碳经济研究
我行积极展开低碳经济研究，探索针对清洁技术开发和应用项目的金融服务模式、金融机构碳信用项目等创新融资方案。2009年我行组织完成了《中国碳排放市场及金融机构碳交易研究》，制定了"低碳经济金融服务"模式

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

The "Yong’an model" has resulted in multilateral "win-win" results by increasing employment, enriching forest farmers, improving the efficiency of forest enterprises, facilitating forestry development and increasing local government’s fiscal revenues.
案例：永安模式
我行选择福建省永安市为试点，率先开展林业贷款信用平台建设，搭建‘三台一会’（融资平台、管理平台、担保平台、信用协会）模式，构筑了由政府信用、企业信用和市场信用共同组成的‘三台一会’信用体系，逐步形成了‘商业性信贷+政策性信贷+商业性保险’的林权抵押贷款模式——‘永安模式’。截至2009年底，分行累计承诺林业贷款人民币25.72亿元，外汇2100万美元；其中通过‘三台一会’累计发放贷款2.28亿元，直接或间接支持了试点区域累计约2.5家林企中小企业扩大再生产，支持了约100万亩材林和工业用材林的建设，并保持贷款本息回收率100%，贷款质量优良。‘永安模式’带来了‘就业增加、林农增收、涉林企业增效、林产业发展、政府财政增收’多方共赢的局面。

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

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

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

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The “Yong’an model” has resulted in multilateral “win-win” results by increasing employment, enriching forest farmers, improving the efficiency of forest enterprises, facilitating forestry development and increasing local government’s fiscal revenues.
4. 坚持绿色运营

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

**绿色办公**

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

**绿色采购**

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

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

**资源消耗**

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<thead>
<tr>
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**案例：中国电谷•低碳保定**

2008年1月，保定入选世界自然基金会中国低碳城市项目首批试点城市。2005年以来，我行累计为“中国电谷•低碳保定”建设提供资金超过5.5亿元人民币和新能源产业外汇贷款9500万美元，并在财务顾问、代理行融资、顾问服务等方面提供支持。预计用十年左右的时间，建成一个销售收入超千亿、国际化的可再生能源与电力设备产业基地，为国家提供一个可再生能源和节电产业的战略发展平台。

2008年1月，保定被世界自然基金会(CDW)评选为首批低碳城市试点。2005年以来，我行累计为“中国电谷•低碳保定”建设提供资金超过5.5亿元人民币和新能源产业外汇贷款9500万美元，并在财务顾问、代理行融资、顾问服务等方面提供支持。预计用十年左右的时间，建成一个销售收入超千亿、国际化的可再生能源与电力设备产业基地，为国家提供一个可再生能源和节电产业的战略发展平台。

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

绿色采购
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绿色办公
我行建立了《总行节粮节能工作指导意见》，建立了分支机构能耗统计数据库，指导物业公司制定《垃圾分类岗位责任制》，切实宣传绿色办公理念，落实节约措施，减少自身运营对环境的影响。

我行大力推行视频会、电话会等电子会议，减少使用交通工具带来的温室气体排放。2009年，全行共召开电子会议931个，比2008年增加90.8%。案例：“中国电谷•低碳保定”
2008年1月，保定入选世界自然基金会中国低碳城市试点城市。2005年以来，我行累计为“中国电谷•低碳保定”建设提供投资贷款55亿元人民币和设立产业投资基金5000万美元，并在重大国际会议、预
计在十年左右的时间，建成一个销售收入超千亿、国际化的可再生能源与电力设备产业基地，为国家提供一个可再生低碳能源和节电产业的战略发展平台。

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

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

Green office
In efforts to have an environment-friendly and healthy working environment, CDB formulated the Guidelines on Food and Energy saving in the Head Office, set up a database for the energy statistics in CDB branches, and coached its property management companies to clarify staff responsibilities in garbage classification. CDB enthusiastically pitched the concept of green office, took serious actions to facilitate energy conservation and reduced the impact of its business operations on the environment.

CDB also vigorously promoted the use of video-conferences and teleconferences to avoid the greenhouse gas emissions from the use of transport vehicles. In 2009, CDB convened 437 video-conferences, up 90.8% from a year earlier.
Building Social Harmony

共建社会和谐
Building Social Harmony

共建社会和谐
理念与政策 Philosophy and policy

1. 员工关爱

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

员工发展

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

<table>
<thead>
<tr>
<th>指标</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>员工总数</td>
<td>6711</td>
<td>6055</td>
<td>8711</td>
</tr>
<tr>
<td>男女员工比例</td>
<td>1.60:1</td>
<td>1.60:1</td>
<td>1.60:1</td>
</tr>
<tr>
<td>中高层管理人员的男女比例</td>
<td>1.94:1</td>
<td>2.12:1</td>
<td>1.88:1</td>
</tr>
<tr>
<td>员工流失率</td>
<td>0.64%</td>
<td>0.62%</td>
<td>0.61%</td>
</tr>
<tr>
<td>少数民族员工比例 proportion of employees of ethnic minorities</td>
<td>4.6%</td>
<td>5.12%</td>
<td>5.23%</td>
</tr>
</tbody>
</table>

1. Care for Employees

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

Universum 最理想雇主排名

CDB Position in the Universum Best Employers Chart

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

- Strictly abide by China's labor laws and regulations, take effective measures to protect the legitimate rights and interests of employees.
- Organize 101 domestic and overseas trainings.
- Participate in 75 external specialized trainings.
- Organize face-to-face training for 6,683 people, up 16% from a year earlier.
- Organize web training for 8,500 people.

Organizing promoting system.
- Establish rational post rank by post refining.
- Improve payroll management and perfect evaluation system.

Establishing "1+3+1" scientific healthcare system.
- Organize 1,269 recreational teams and 3,997 full-staff fitness activities and 873 contests.

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

- Labor Union and Workers' Congress
  - Union established in all branches
  - Convened 108 Workers' Congresses and implemented 966 staff proposals
  - Solicited 3,012 rationalization proposals from staff

- Labor Contract and Collective Contract
  - Contract signing rate 100%
  - Revised labor contract management rules and劳动合同文本
  - Completed the pilot Collective Contract program in Dalian Branch
  - Paid staff insurance and benefits in full amount
  - Secured staff rights of taking leaves and vacation

- Care for Female Employees and Children's Rights
  - Established Female Employee Committee
  - Organized 628 themed activities for female employees
  - Provided equal career development opportunities
  - Prevented the use of child labor and oppose forced labor and discriminations in any form
  - Established Aid Center
  - Provided aids for expatriates of foreign expert teams, employees and single Mums with financial difficulties
## Staff Development

### Safeguarding Staff Rights
- Strictly abide by China’s labor laws and regulations, take effective measures to protect the legitimate rights and interests of employees.
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### Strengthening Staff Training
- Establish rational post rank by post refining.
- Improve payroll management and perfect evaluation system.

### Enhancing Staff Incentives
- Optimize promoting system.
- Establish “1+3+1” scientific healthcare system.
- Organize 1,269 recreational teams and 3,997 full-staff fitness activities and 873 contests.

### Safeguarding Staff Rights
- Grassroots unions have been established in all branches.
- Labor contracts and collective contracts are signed by all employees.
- Revised labor contract management rules and texts.
- Completed the pilot collective contract program in Dalian Branch.
- Paid staff insurances and benefits in full amount.
- Established labor union in all branches.

### Strengthening Staff Training
- Participated in 101 domestic and overseas trainings.
- Participated in 75 external specialized trainings.
- Organized face-to-face training for 6,683 people, up 16% from a year earlier.
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### Enhancing Staff Incentives
- Organized 1,269 recreational teams.
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- Organized 873 contests.

## 2009 Yearly Employee Rights Protection Main Measures and Achievements

### Union and Collective Contract
- Labor union and workers’ congress are 100% established.
- Convened 108 Workers’ Congresses and implemented 966 staff proposals.
- Solicited 3,012 rationalization proposals from staff.
- Contract signing rate 100%.
- Revised labor contract management rules and texts.
- Completed the pilot collective contract program in Dalian Branch.
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### Labor Contract and Collective Contract
- Protected by labor contracts.
- Revised labor contract management rules and texts.
- Completed the pilot collective contract program in Dalian Branch.
- Paid staff insurances and benefits in full amount.
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### Care for Female Employees and Children’s Rights
- Established female employees and children’s rights.
- Established female employee committee.
- Organized 628 themed activities for female employees.
- Provided equal career development opportunities.
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### Establish Aid Center
- Provided aids for expatriates of foreign expert teams, employees and single Mums with financial difficulties.
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### 员工满意度

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

<table>
<thead>
<tr>
<th>员工满意度 (%)</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Satisfaction (%)</td>
<td>81</td>
<td>84</td>
<td>85</td>
</tr>
</tbody>
</table>

### 2. 客户服务

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

#### 案例：利用巴克莱平台开展培训

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

#### Key Staff Training Programs in 2009

<table>
<thead>
<tr>
<th>Program</th>
<th>Number</th>
<th>Subject</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business skills</td>
<td>2399</td>
<td>Risk management, project evaluation, financial management, business communication, corporate finance, credit management and micro loans.</td>
</tr>
<tr>
<td>Operational skills</td>
<td>2154</td>
<td>Planning and budget, international acquisition, capital management</td>
</tr>
<tr>
<td>Management skills</td>
<td>225</td>
<td>Leadership and transformation management. About 70% of CDB's bureau-class managers or 225 persons were trained</td>
</tr>
<tr>
<td>Orientation</td>
<td>570</td>
<td>Lectures given by top managers and 14 bureau-level managers</td>
</tr>
</tbody>
</table>

#### Case: Training in cooperation with Barclays

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

### 2. Client Services

- CDB treasures and stays focused on client needs and continues to refine its client relationship to build up its service strength, diversify its service methods and provide all-inclusive quality financial services.
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我们高度重视员工评价和员工满意度。2009年，开展第15次员工满意度调查：员工参与率达到89.8%，总体满意度达到85%。

员工满意度(%)  
Employee Satisfaction (%)  

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

建立客户经理跟踪反馈制度
分析客户需求，制定差异化管理办法
启动95593全国客户服务号码启用准备工作
完善归口服务管理，提供一站式服务
完善四级营销服务体系

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

客户满意度(%) Customer Satisfaction (%)

<table>
<thead>
<tr>
<th>年份</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>数值</td>
<td>84</td>
<td>86</td>
<td>89</td>
</tr>
</tbody>
</table>

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

CDB has consistently conducted customer satisfaction surveys, timely spotted the problems and defects in customer services, took corresponding measures and constantly improved its service quality. In 2009, the overall customer satisfaction reached 89%, with 99.27% of the polled grading their relationship with CDB as “fine.” The rising customer satisfaction mainly came from CDB’s sufficient capital supplies and improving customer services.

CDB has risen to the challenges of the global financial crisis with a closer customer relationship. Through themed meetings, regular high-level conferences and daily communication, CDB has stayed on top of customer needs and establish a multi-level communication mechanism with customers. The bank constantly innovated products and services, further simplified the procedures of project evaluation, satisfy the diversified financing and service demands of customers.

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- 完善归口服务管理,提供一站式服务
- 建立客户经理跟踪反馈制度
- 完善四级营销服务体系
- 分析客户需求,制定差异化管理办法
- 建立客户经理跟踪反馈制度
- 完善四家服务营销服务体系
- 自主投贷债租协调发展

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3. Partnerships

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3. Partnerships

成功试点代理、票据承兑、保理、保函等新产品,形成受托管理、债券承销、财务顾问、证券化等业务优势

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3. Partnerships

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

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

#### 2009 年公益捐赠情况

<table>
<thead>
<tr>
<th>捐赠事项</th>
<th>金额 (万元)</th>
</tr>
</thead>
<tbody>
<tr>
<td>发起设立中国国际经济研究基金会</td>
<td>1000</td>
</tr>
<tr>
<td>分行开发性金融志愿者项目</td>
<td>120.85</td>
</tr>
<tr>
<td>外国元老华人学习奖学金</td>
<td>150</td>
</tr>
<tr>
<td>新长城贫困大学生资助项目</td>
<td>70</td>
</tr>
<tr>
<td>广西、安微分行定点扶贫项目</td>
<td>300</td>
</tr>
<tr>
<td>台湾委员会台风救灾</td>
<td>650</td>
</tr>
<tr>
<td>粮荒救助捐款</td>
<td>300</td>
</tr>
<tr>
<td>其他</td>
<td>629.4</td>
</tr>
<tr>
<td>合计</td>
<td>2995.25</td>
</tr>
</tbody>
</table>

#### 4. Public Welfare

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

#### Donations for Public Welfare in 2009

<table>
<thead>
<tr>
<th>Donation Purposes</th>
<th>Amount (RMB 10,000 yuan)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sponsoring the establishment of the Chinese Fund for International Economic Research</td>
<td>1000</td>
</tr>
<tr>
<td>Development finance volunteer project of CDB branches</td>
<td>125.85</td>
</tr>
<tr>
<td>Scholarship for foreign students in China</td>
<td>150</td>
</tr>
<tr>
<td>“New Great Wall” Aid to needy university students</td>
<td>70</td>
</tr>
<tr>
<td>Targeted poverty alleviation</td>
<td>300</td>
</tr>
<tr>
<td>Disaster relief for Typhoon Morakot in Taiwan</td>
<td>650</td>
</tr>
<tr>
<td>Donations against drought and flood</td>
<td>90</td>
</tr>
<tr>
<td>Others</td>
<td>629.4</td>
</tr>
<tr>
<td>Total</td>
<td>2995.25</td>
</tr>
</tbody>
</table>
4. 公益事业

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

2009 年公益捐赠情况

<table>
<thead>
<tr>
<th>捐赠事项</th>
<th>金额（万元）</th>
</tr>
</thead>
<tbody>
<tr>
<td>发起设立中国国际经济研究基金</td>
<td>150</td>
</tr>
<tr>
<td>分行开发性金融志愿者项目</td>
<td>120.85</td>
</tr>
<tr>
<td>外籍工作人员学习奖学金</td>
<td>20</td>
</tr>
<tr>
<td>新长城贫困学生资助项目</td>
<td>70</td>
</tr>
<tr>
<td>广西、安徽分行定点扶贫工作</td>
<td>200</td>
</tr>
<tr>
<td>台湾麦田计划百村计划</td>
<td>360</td>
</tr>
<tr>
<td>其他</td>
<td>652.4</td>
</tr>
<tr>
<td>合计</td>
<td>2,096.25</td>
</tr>
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Donations for Public Welfare in 2009

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<tr>
<th>Donation Purposes</th>
<th>Amount (RMB 10,000 yuan)</th>
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<td>Sponsoring the establishment of the Chinese Fund</td>
<td>1000</td>
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<tr>
<td>for International Economic Research</td>
<td></td>
</tr>
<tr>
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<tr>
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<tr>
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<td>70</td>
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<tr>
<td>Targeted poverty alleviation</td>
<td>200</td>
</tr>
<tr>
<td>Disaster relief for Typhoon Moakut in Taiwan</td>
<td>680</td>
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<tr>
<td>Donations against drought and flood</td>
<td>90</td>
</tr>
<tr>
<td>Others</td>
<td>529.4</td>
</tr>
<tr>
<td>Total</td>
<td>2,096.25</td>
</tr>
</tbody>
</table>
案例: 建立爱心书屋
2009年，我行组织开展了捐助灾区“国家开发银行书屋”活动，爱心书屋委托中国儿童少年基金会组织实施，由我行验收挂牌。全行共收到来自员工捐款878027.1元，在四川、甘肃贫困地区的14所小学建立起“爱心书屋”和都江堰中学“爱心图书馆”。

案例: 关爱受艾滋病影响的儿童
关爱一个特殊的儿童群体——艾滋病学校的学生是我们的责任。2008年至今，我行持续向北京市艾滋病学校捐赠生活用品和文体用品，并组织志愿者开展为贫困学生送温暖等公益活动。

案例: 关心儿童慈善奖
2009年，我行荣获中国儿童慈善奖。未来，我行将继续通过教育扶贫、技能培训、志愿服务等多种方式，为贫困地区的儿童提供帮助。

案例: 参与春季植树
2009年，我行继续鼓励并支持各种形式的自愿服务，招募开发性金融志愿者232人，覆盖19个省（区、市），深入社区开展金融教育宣传，普及金融知识。

5. 反金融犯罪
反金融犯罪，确保银行资金安全，是银行不可推卸的责任。我行将不断完善机制，提高员工反金融犯罪的能力和水平，确保银行资金安全，维护金融秩序的稳定。

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

案例：关爱受艾滋病影响的儿童
关爱一个特殊的儿童群体—艾滋病影响的儿童,是我们的责任。2008年至今,我行教育培训部先后四次向河南省某小学受艾滋病影响的孩子们捐赠电脑3台,学习用品100多套,文体用品400多件。图2009合影。

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

In efforts to improve its anti-corruption mechanism, CDB has formulated the Interim Methods on the Punishment of Rule-Breaking Employees, signed a letter of commitment with all employees for clear and honest operation, seriously enforced the day-to-day supervisory function and brought in tighter monitoring in the vulnerable posts concerning credit, finance, personnel, international cooperation and logistics.

CDB also introduced in an innovative joint supervisory mechanism. In collaboration with local supervisory, regulatory departments, CDB set up a societal monitoring network to track all projects jointly financed by local public finance and CDB loans. Such practice has put credit risks and corruption under effective control, and thus won unanimous recognitions from anti-corruption experts from home and abroad.

Anti-money laundering

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

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

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

2009年联合监督的开展情况

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<thead>
<tr>
<th>检查情况</th>
<th>发现问题</th>
<th>整改情况</th>
</tr>
</thead>
<tbody>
<tr>
<td>项目数量(个)</td>
<td>2964</td>
<td>108</td>
</tr>
<tr>
<td>项目金额(亿元)</td>
<td>5905</td>
<td>128</td>
</tr>
</tbody>
</table>

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

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反对洗钱

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

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

<table>
<thead>
<tr>
<th>责任领域</th>
<th>2010 年关键目标</th>
</tr>
</thead>
<tbody>
<tr>
<td>加强责任治理</td>
<td>健全现代公司治理，推进社会责任工作；</td>
</tr>
<tr>
<td></td>
<td>继续推进联合国全球契约十项原则的实施。</td>
</tr>
<tr>
<td>服务国家战略</td>
<td>支持重点领域，推动经济结构调整；</td>
</tr>
<tr>
<td></td>
<td>改善经营管理机制，提高风险防控能力。</td>
</tr>
<tr>
<td>履行全球责任</td>
<td>加快推进国际业务合作，积极参与对外开放。</td>
</tr>
<tr>
<td>致力金融普惠</td>
<td>动力社会领域发展，着力保障改善民生。</td>
</tr>
<tr>
<td>关注气候变化</td>
<td>支持重点节能工程和循环经济，创新低碳金融产品；</td>
</tr>
<tr>
<td></td>
<td>2010 年节能、节水等指标要实现人均同比降低。</td>
</tr>
<tr>
<td>共建社会和谐</td>
<td>加强与客户、股东、员工等利益相关的和谐共建；</td>
</tr>
<tr>
<td></td>
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挑战与展望

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

<table>
<thead>
<tr>
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</tr>
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</tr>
<tr>
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<td>Spurring up the development of international business and deepening the country’s opening-up drive</td>
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<tr>
<td>Committed to universal benefits of finance</td>
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<td></td>
<td>Per capita power and water consumption must decline further in 2010.</td>
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### Challenges and Prospects

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

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国家开发银行股份有限公司董事会:

一、 鉴证范围

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

我们的责任是根据安永全球独立性政策的要求，在不损害独立性的情况下，对报告是否遵循了《AA1000 原则标准(2008)》要求的包容性、重要性和回应性原则，以及对报告中披露的2009年度关键数据的可靠性实施中度保证 (即有限保证) 鉴证程序。

二、 鉴证工作

我们按照《国际鉴证业务准则第3000号: 历史财务信息审计或审阅以外的鉴证业务》和《AA1000 审验标准(2008)》的要求，对报告中披露的2009年度关键数据和其他信息实施了鉴证程序。为了得出鉴证结论，我们执行了下列工作：

1. 根据贵公司管理层的要求，我们对报告中披露的2009年度关键数据和其他信息实施了鉴证程序。
2. 通过收集特定相关行业、其他同业以及媒体关注的焦点问题，结合贵公司实际情况，检查报告中是否涵盖了重要社会责任事项。
3. 了解公司与报告中披露的关键数据相关的IT系统，以及有关控制程序和内部控制措施。
4. 对报告中披露的关键数据执行分析性复核。
5. 收集和评估其他能够判断报告遵循AA1000 原则 (包容性、重要性和回应性)以及关键数据的可靠性以及关键数据的准确性。
6. 在选定的地点，抽样测试有关社会责任事项的准确性。

三、 鉴证的局限性

在实施鉴证程序时，我们注意到以下事项对报告的鉴证结论可能产生影响：

1. 鉴证范围。我们仅对报告中披露的2009年度关键数据进行了鉴证，其他信息或数据未被鉴证。
2. 鉴证依据。我们仅对报告中披露的2009年度关键数据进行了鉴证。
3. 鉴证目标。我们仅对报告中披露的2009年度关键数据进行了鉴证。
4. 鉴证结论。我们仅对报告中披露的2009年度关键数据进行了鉴证。

四、 保证水平

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

1. 完整性
2. 准确性
3. 重要性
4. 回应性

我们没有注意到任何重大事项使我们相信贵公司不符合《AA1000 原则标准(2008)》要求的重要性原则，或者贵公司没有应用将重要社会责任事项的流程或在报告中遗漏任何重要的社会责任事项。

我们没有注意到任何重大事项使我们相信贵公司没有就利益相关方关注的重要社会责任事项做出回应。

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

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

六、 观察所得

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

1. 贯彻性
2. 协调性
3. 有效实施
4. 管理手段

我们没有注意到任何重大事项使我们相信贵公司在制定成为负责任银行的政策过程中与利益相关方一起进行沟通、讨论和合作。

我们没有注意到任何重大事项使我们相信贵公司在制定成为负责任银行的政策过程中将任何重要的利益相关方排除在外。

我们没有注意到任何重大事项使我们相信贵公司在制定成为负责任银行的政策过程中缺乏重要性判断的科学性。

我们没有注意到任何重大事项使我们相信贵公司在制定成为负责任银行的政策过程中，未将关键数据作为重要性判断的依据。

我们没有注意到任何重大事项使我们相信贵公司在制定成为负责任银行的政策过程中，未将关键数据作为重要性判断的依据。

我们没有注意到任何重大事项使我们相信贵公司在制定成为负责任银行的政策过程中，未将关键数据作为重要性判断的依据。
国家开发银行股份有限公司董事会:

一、鉴证范围

国家开发银行股份有限公司 (以下简称“贵公司”)2009 年社会责任报告(以下简称“报告”)由贵公司管理层编制。我们按照《国际鉴证业务准则第3000 号：历史财务信息审计》和《AA1000 审验标准(2008)》所规定的范围和执行鉴证工作的要求计划和执行鉴证工作。《AA1000 审验标准(2008)》的包容性、重要性和回应性是我们用于评估报告的标准。为了得出鉴证结论，我们执行了下列工作：

- 根据贵公司管理层的要求，我们选定了如下地点进行现场工作，对报告中披露的2009 年关键数据实施鉴证程序：
  - 总行
  - 青海分行
  - 福州分行
  - 深圳分行

除上述范围外，我们没有在其他地点实施鉴证程序。

二、鉴证结论

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：

- 完整性
  - 贵公司社会责任报告涵盖了贵公司在经济、社会、环境等方面的主要社会责任，报告内容的范围涵盖了贵公司所采取的社会责任政策和措施。

- 认可性
  - 贵公司遵守了《AA1000 原则标准(2008)》和全球报告组织(GRI)发布的《可持续发展报告指南(G3)》要求的原则编制报告。报告披露了贵公司所采取的社会责任政策和措施。

- 可靠性
  - 我们没有注意到任何重大事项使我们相信贵公司编制的2009 年社会责任报告存在重大错报。

- 独立性
  - 我们的鉴证工作不包括：
    - 鉴证除贵公司总行和上述四家分行关键社会责任指标外，其余信息或数据的准确性及公允性；
    - 鉴证贵公司管理层的预测性声明；
    - 鉴证历史比较数据。

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

三、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：

- 贵公司是否在制定成为负责任银行的政策过程中与利益相关方一起进行沟通、讨论和合作？我们没有注意到任何重大事项使我们相信贵公司在制定成为负责任银行的政策过程中不符合《AA1000 原则标准(2008)》要求的包容性原则。

- 贵公司在制定成为负责任银行的政策过程中是否考虑了重要社会责任事项？

- 贵公司在制定成为负责任银行的政策过程中是否考虑了重要社会责任事项？
Interviewing a selection of the Bank's management and staff responsible for collecting, compiling and disclosing the information to understand the current overall status of social responsibility activities and the report compilation approach.

Understanding the IT systems in relation to the key data disclosed in the Report. Performing analytical review on the key data disclosed in the Report. Obtaining and reviewing other evidences that could support the Report's compliance with the principles (inclusivity, materiality and responsiveness) of AA1000APS (2008) and the key data disclosed in the Report, and also obtaining the Letter of Representation from the Management.

On a test basis, reviewing the accuracy of the social responsibility matter disclosures and data at the sites visited.

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

I. Scope of Our Engagement

The 2009 Corporate Social Responsibility Report (the “Report”) of China Development Bank Corporation (the “Bank”) has been prepared by management of the Bank (the “Management”). The Management is responsible for the collection and presentation of information within the Report in accordance with the principles of AA1000 Accountability Principles Standard 2008 (the “AA1000APS (2008)”) issued by Accountability and the Sustainability Reporting Guidelines, version 3.0 (the “SRG”) issued by the Global Reporting Initiative (the “GRI”), and for maintaining adequate records and internal controls that are designed, implemented and maintained to support the corporate social responsibility reporting process.

Our responsibility is to carry out moderate assurance (the same as limited assurance) procedures in respect of the Report’s compliance with the principles of inclusivity, materiality and responsiveness set out in the AA1000 Assurance Standard 2008 (the “AA1000A (2008)”), and on the accuracy of the key data included in the pages 16 to 17 of the Report for the year ended 31 December 2009 in accordance with the Management’s instructions.

Our work was limited to these stated above and our report is made solely to you, as a body, and for no other purpose further to the agreed terms by both parties. We do not therefore accept or assume any responsibility for any other purpose or to any other person or organization for our work, report or conclusion. Reliance on any third party may place on the Report is entirely at its own risk.

II. Procedures Performed

Our assurance engagement has been planned and performed in accordance with International Standard on Assurance Engagements (“ISAE”) 3000: Assurance Engagements Other Than Audits. The requirements of a type 2 assurance engagement as defined by AA1000A (2008). The AA1000APS (2008) assuring principles of inclusivity, materiality and responsiveness were used as criteria against which to evaluate the Report. To form our conclusion on the Report we undertook the procedures outlined below:

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

We did not perform assurance procedures at other sites. The assurance procedures we carried out were limited to: Interviewing a selection of the Bank’s management and staff responsible for collecting, compiling and disclosing the information to understand the current overall status of social responsibility activities and the report compilation approach.

Understanding the major stakeholders of the Bank, and their expectations and needs, how the Bank responds to these expectations and needs, and the communication channels between the stakeholders and the Bank through interviews and review of related supporting documents.

Testing whether the Report has covered the material social responsibility issues by reviewing a selection of reports of related industries and peers, and media, after considering the matter specific to the Bank.

Understanding the IT systems in relation to the key data disclosed in the report and respective control environment and internal control procedures in place.

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

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

On a test basis, reviewing the accuracy of the social responsibility matter disclosures and data at the sites visited.

III. Limitations of Our Scope

Our scope of work did not include:

- Assessing the accuracy or fairness of information other than the key social responsibility data.
- Reviewing and consequently providing assurance on comparative data.
- Evaluating the forward-looking statements made by the Management.
- Reviewing and consequently providing assurance on comparative data.

IV. Nature of Assurance

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

V. Our Conclusions

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

Inclusivity

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

Materiality

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

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

Responsiveness

How has the Bank responded to stakeholder concerns?

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

Key data

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

VI. Other Observations

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

Inclusivity

The Bank has identified its major stakeholders and began to integrate the stakeholders’ expectations into the Bank’s strategies and core business activities after communicating related policies, procedures and mechanisms to ensure the stakeholder engagement process constant, stable and effective.

Responsiveness

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

Materiality

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

Completeness

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

Reliability

The Bank has assigned one specific department in charge of the preparation of the Report and in the preparation adapted an integrated and comprehensive approach including information collection, filtering, compilation, review, assurance and release. The process helped in improving the quality of the Report. In consideration of the extensive coverage of the Report, the Bank may consider establishing the information disclosure policy on social responsibility with clarified responsibilities and processes to ensure the reliability of the information disclosure. Certain key data of the Report are not collected and aggregated manually. The Bank may consider embedding the collection of these data into management information systems gradually.

VII. Our Independence

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

VIII. Our Assurance Team

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

Ernst & Young Hu Ming
Beijing, PRC
21st May, 2010
Independent Assurance Report on Corporate Social Responsibility

To the Board of Directors of China Development Bank Corporation

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

II. Procedures Performed
- Our assurance engagement has been planned and performed in accordance with International Standard on Assurance Engagements (“ISAE”) 3000: Assurance Engagements Other Than Audits. In accordance with the AA1000AS (2008) assurance principles of inclusivity, materiality and responsiveness, we have made use of criteria against which to evaluate the Report. To form our conclusion on the Report we undertook the procedures outlined below:
- In accordance with the Management’s instructions, we visited the Bank’s Head Office and four branches to perform moderate assurance procedures over the key data in the Report for the year ended 31 December 2009. The sites visited included: Head Office; Shanxi branch; Qinghai branch; Fujian branch; Shenzhen branch. We did not perform assurance procedures at other sites.
- The assurance procedures we carried out were limited to:
  - Interviewing a selection of the Bank’s management and staff responsible for collecting, compiling and disclosing the information to understand the current status of social responsibility activities and the report compilation approach.
  - Understanding the major stakeholders of the Bank, and their expectations and needs, how the Bank responds to these expectations and needs, and the communication channels between the stakeholders and the Bank through interviews and review of related supporting documents.
  - Testing whether the Report has covered the material social responsibility issues by reviewing a selection of reports of related industries and peers, and media, after considering the matters specific to the Bank.
  - Understanding the IT systems in relation to the key data disclosed in the Report and respective control environment and internal control procedures in place.
  - Performing analytical review on the key data disclosed in the Report.
  - Obtaining and reviewing other evidences that could support the Report’s compliance with the principles (including, inclusivity, materiality and responsiveness) of AA1000APS (2008) and the key data disclosed in the Report, and also obtaining the letter of representation from the Management.

III. Limitations of Our Scope
- Our scope of work did not include:
  - Assessing the accuracy or fairness of information other than the key social responsibility data.
  - Reviewing and consequently providing assurance on comparative data.

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

V. Our Conclusions
- Subject to the limitations of scope and based on the procedures specified above for this moderate assurance engagement, we provided the following conclusions.
  - Inclusivity
    - Has the Bank been engaging with stakeholders across the business to further develop its approach to responsible banking?
    - We are not aware of any matters that would lead us to conclude that the Bank has not applied the inclusivity principle as defined by AA1000APS (2008) in developing its approach to responsible banking or that any key stakeholder groups have been excluded from dialogue.
  - Materiality
    - Has the Bank provided a balanced representation of material issues concerning its social responsibility performance?
    - Nothing has come to our attention that causes us to believe that the Bank has not applied the materiality principle as defined by AA1000APS (2008) or has not applied in processes for determining material issues or that any material aspects of its social responsibility performance have been excluded from the Report.
  - Responsiveness
    - How has the Bank responded to stakeholder concerns?
    - We are not aware of any matters that would lead us to conclude that the Bank has not applied the responsiveness principle as defined by AA1000APS (2008) in response to material topics of interest to stakeholders or that any material issues of stakeholder interest have been excluded from the Report.
  - Key data
    - Nothing has come to our attention that causes us to believe that there are any material errors in respect of the 2009 key data reported by the Management in the Report.

VI. Our Independence
- Our assurance engagement has been planned and performed in accordance with International Standard on Assurance Engagements (“ISAE”) 3000: Assurance Engagements Other Than Audits. Our procedures have been designed for us to express a moderate assurance opinion. The procedures conducted do not provide all the evidence that would be required in a high assurance engagement and, accordingly, we do not express a high assurance opinion or an audit opinion (such as in a financial statements audit). While we considered the effectiveness of the Bank’s internal controls when determining the nature and extent of our procedures, our review was not designed to provide assurance on internal controls. Our work was limited to these stated above and our report is made solely to you, as a body, and for no other purpose further to the agreed terms by both parties. We do not therefore accept or assume any responsibility for any other purpose or to any other person or organization for our work, report or conclusion. Reliance on any such third party may place on the Report is entirely at its own risk.

VII. Our Conclusions
- In our opinion, the Bank’s Social Responsibility Report 2009 is fair, balanced and does not contain any material errors in respect of the 2009 key data.

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

China Development Bank Social Responsibility Report 2009, in the form of its kind issued by the bank, has become more mature in content and typographical designs, and increasingly distinctive. Its content contains a systemic corporate philosophy on social responsibility and abundant quantified indexes, while its layout highlights traditional Chinese cultural elements that are fresh and quietly elegant. By providing both print and online versions, the report has turned more reader-friendly and contains a lot more information. A careful reading of this report and the previous two will lead to such a conclusion that China Development Bank (CDB) has gradually established its own style in writing a social responsibility report with both Chinese Characteristics and a global perspective. In a result, it overshadows many reports from home and overseas.

Innovation is the outstanding feature of the 2009 report and displayed in the following aspects:

Structural Innovation
The report has been restructured based upon existing versions to better match with the bank’s work priorities in 2009. Sections like serving national strategies, shouldering global responsibilities, dedicated to inclusive finance, tackling climate change and building social harmony not only embody the bank’s unique features in social responsibility but also reflect the expectations of the times toward large state-owned banking institutions.

Content Innovation
Written clearly and concisely, the report employs a variety of diagrams to enrich the writing, which drastically improved its acceptability to readers.

Layout Innovation
The artwork “Blue and White Porcelain” made by a Chinese maestro has been embedded for the first time into the front cover and inside pages, bringing into the report a strong Chinese flavor and turning the reading process into something more like an artistic appreciation.

Format Innovation
The report has removed the previous page constraints on a print edition by innovatively inserting in at the end of each sector a web link, which not only expands the amount of information carried by the report but also meets the differentiated needs of stakeholders.

Report Evaluation
The report gives a full disclosure of the consistent efforts and outstanding achievements made by CDB in fulfilling its social responsibility through the implementation of the Balanced Development Outlook, aligning to the approach of development finance, serving national strategies, shouldering global responsibilities and supporting the improvement of the people’s livelihood. CDB has used its practice to prove the significance of fulfilling social responsibility to the health of financial industry and the sustainable development of national economy and society.

This paper, well-organized, substantial in content, readable and in line with all relevant requirements made by the Global Compact, is an innovative, exemplary and high-level social responsibility report.

Suggestions
We support that CDB should make improvements in the following aspects to further elevate its performance in corporate social responsibility and expand its influence:

1. Strengthen the building of organization system for corporate social responsibility management so as to consciously deepen its future work;
2. Push ahead with the research on theories and practices concerning the social responsibility of the financial industry, facilitate knowledge sharing, influence and lead more enterprises to fulfill their social responsibility.
国家开发银行2009年社会责任报告评价

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

创新是这份《报告》的突出特点，其创新之处主要体现在以下几个方面：

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

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

设计创新 《报告》将国内著名艺术家作品融入《报告》的封面和内页设计中，将中国传统文化理念和技术之
妙，使读者在领略到浓厚的中国文化气息，阅读报告犹如欣赏艺术品，将中国社会责任报告的设计带入了新的
境界。

形式创新 《报告》对网络社会责任报告内容的创新，使得读者可以同时阅读到网络版和纸质版报告，信息
的接受度大大提升，使阅读过程更有趣味。

报告评价

《报告》全面披露了国家开发银行贯彻落实科学发展观，坚持开发性金融理念和方法，在服务国家战略、履行社会
责任、支持金融普惠、关注气候变化与共建社会和谐上做出的不懈努力和取得的突出业绩，用实践证明了履行社会
责任对于实现金融行业健康发展，进而支持国家经济、社会的可持续发展方面所具有的重要现实意义。

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

改进建议

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

- 加强企业社会责任管理组织体系建设，为社会责任工作的深入推进提供强有力的组织保障。
- 进一步推进对金融行业社会责任重大理论与实践问题的研究探索，参与社会责任知识共享机制建设，影响带动
  更多的企业履行社会责任。

第三方评价

联合国全球契约理事会理事暨
全球契约中国网络中心办公室主任
陈英


- China Development Bank Social Responsibility Report 2009 (or the report, the third of its kind issued by the bank, has become more
  mature in content and typographical designs, and increasingly distinctive. Its content contains a systemic corporate philosophy on social
  responsibility and abundant quantified indexes, while its layout highlights traditional Chinese cultural elements that are fresh and quietly
  elegant. By providing both print and online versions, the report has turned more reader-friendly and contains a lot more information. A
  careful reading of this report and the previous two will lead to such a conclusion that China Development Bank (CDB) has gradually
  established its own style in writing a social responsibility report with both Chinese Characteristics and a global perspective. As a result, it
  overshadows many reports from home and overseas.

- Innovation is the outstanding feature of the 2009 report and displayed in the following aspects:
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  2009. Sections like serving national strategies, shouldering global responsibilities, dedicated to inclusive finance, tackling climate change
  and building social harmony not only embody the bank’s unique features in social responsibility but also mirror the expectations of the
  times toward large state-owned banking institutions.
  Content Innovation  Written clearly and concisely, the report employs a variety of diagrams to enrich the writing, which drastically
  improved its acceptability to readers.
  Layout Innovation  The artwork “Blue and White Porcelain” made by a Chinese maestro has been embedded for the first time into the
  front cover and inside pages, bringing into the report a strong Chinese flavor and turning the reading process into something more like an
  artistic appreciation.
  Format Innovation  The report has removed the previous page constraints on a print edition by innovatively inserting in at the end of each
  sector a web link, which not only expands the amount of information carried by the report but also meets the differentiated needs of
  stakeholders.

Report Evaluation

The report gives a full disclosure of the consistent efforts and outstanding achievements made by CDB in fulfilling its social responsibility
through the implementation of the Balanced Development Outlook, sticking to the approach of development finance, serving national
strategies, shouldering global responsibilities and supporting the improvement of the people’s livelihood. CDB has used its practice to
prove the significance of fulfilling social responsibility to the health of financial industry and the sustainable development of national
economy and society.

This paper, well-organized, substantial in content, readable and in line with all relevant requirements made by the Global Compact, is an
innovative, exemplary and high-level social responsibility report.

Suggestions

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

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

<table>
<thead>
<tr>
<th>指标应用情况表</th>
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术语解释

“保增长、扩内需、调结构” 2008 年中央经济工作会议提出的 2009 年经济工作的重点任务。即必须把保持经济平稳较快发展作为2009 年经济工作的首要任务。要把保持经济平稳较快发展作为保增长的首要手段，把加快转变经济发展方式作为结构调整和提高经济效益的主要方向。

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

“两基一支” 两基指基础设施、基础产业，一指国家支柱产业，是国家开发银行资金重点支持的领域。

十项产业振兴规划 2009 年国家确定的钢铁、汽车、船舶、石化、纺织、轻工、有色金属、装备制造业和电子信息、物流这十大大产业振兴规划。

“两高一资” 指高污染、高能耗、资源性企业。

《新型资本协议》新型资本协议是巴塞尔委员会国际银行监管新标准。

Glossary

Ensuring growth, expanding domestic demand and adjusting structures: key tasks for the economic work in the year 2009 as the 2008 Central Economic Work Conference had proposed. More specifically, China must take it the primary task of 2009 economic work to secure a steady and relatively high economic growth, make efforts to ensure growth by the fundamental means of expanding domestic demand and in the directions of structural adjustment and transformation of growth mode.

“6+1” Fields refer to the targets of new loans, which include infrastructure such as railways and highways; social undertakings such as medical care and public health, education and culture; indigenous innovation and industrial restructuring; post-disaster reconstruction projects; affordable housing projects; real infrastructure concerning people’s livelihood; and energy-saving, emission-reduction and ecological building projects.

Two basics and one pillar. Two Basics refer to infrastructure and basic industries, while one pillar refers to the country’s pillar industry. These areas are on CDB’s priority list of funding support.

Ten Industrial Rejuvenation Plans. In 2009, the Chinese government decided on the rejuvenation plans for 10 major industries, namely steel and iron, automobiles, ships, ships, automobiles, ships and vessels, petrochemicals, textiles, light industry, non-ferrous metals, equipment manufacturing and electronic information, and logistics.

Two high and one resource refers to high pollutants, high-energy consumption and resource-based enterprises.

The New Capital Adequacy Rules under Basel II. Basel II is a reflection of the currently advanced risk management techniques and regulatory ideas and practices and also the main direction of capital adequacy regulation. The core element of its new agreement is to comprehensively raise the level of risk management, i.e. to correctly identify, measure and control risks.

421 Special Program. This refers to the special lending arrangement for the export financing and insurance of large complete equipment. It is a primary policy of the State Council, beside tax rebates, to stimulate the exports of large electromechanical products.
GRI 指标应用说明

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

### 指标应用情况表

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

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**两高一资** 高污染、高耗能、资源性企业。

**巴塞尔新资本协议** 巴塞尔新资本协议反映了当今先进的风险管理技术和监管理念与实际，代表了资本监管的大方向。新协议的内容是全面提高资本管理的水平，即精确地识别、计量和控制风险。

**“421 专项”** 即大型成套设备出口融资保险专项资金安排，该政策是除了出口退税之外，2009 年国家财政对大型机电产品出口的又一政策。

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### Use of GRI indicators

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</tr>
<tr>
<td>Total</td>
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Eight New Measures for Sino-African Cooperation  

On November 8, 2009, Premier Wen Jiabao attended the China-Africa Cooperation Forum where he put forward eight moves designed to comprehensively push ahead with the China-Africa Cooperation. 

- Initiate a China-Africa Climate Partnership 
- Strengthen technology cooperation 
- Increase Africa’s financing capacity 
- Expand product market access 
- Further strengthen agricultural cooperation 
- Deepen medical care and public health cooperation 
- Strengthen human resources development and educational cooperation 
- Broaden people-to-people exchanges 

Inclusive Financial Sectors  

This is a development concept in the financial sector put forward by the United Nations during the International Micro-Credit Year in 2005. At the core of this concept is to ensure that all segments in society (especially the poor and low-income groups) have access to financial services. The UN regards the building of inclusive financial sectors as an important means through which the Millennium Development Goals are achieved.

San Nong a Chinese catch-all name referring to farmers, rural areas and agriculture. In Chinese, these three issues are generally referred to the San Nong issues.

Small and medium-sized enterprises refer to enterprises that employ fewer than 300 people and have a total asset value of less than RMB 50 million yuan.

SYB Business Startup training refers to the “Job Promotion Pilot Project in Chinese Cities” co-implemented by the Chinese Government and the International Labor Organization.

Ten Major Energy Saving Programs refer to saving and replacing petroleum, renovating coal-fired industrial boilers, regional heat and power cogeneration, utilization of surplus heat and pressure, energy saving in motor systems, energy saving in buildings, green lighting, energy saving in governmental departments, energy saving monitoring and technical services.

Forest carbon sinks refer to the process, activity or mechanism in which the forest system reduces the concentration of carbon dioxide in the atmosphere. During their growth cycle, through photosynthesis, plants in forests absorb carbon dioxide, release oxygen, and capture carbon dioxide in the atmosphere and fix it in the vegetable and the soil.

CDM Clean Development Mechanism, or CDM, is the abbreviation of Clean Development Mechanism, is a flexibility mechanism under the Kyoto Protocol which allows developed countries to undertake projects that can help reduce greenhouse gas emissions as a tool to achieve their own emissions reduction targets. In other words, funds and technology are used in exchange for the carbon emission right.
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2. Strengthening Science and Technology Cooperation
3. Enhancing Africa’s Financing Capacity
5. Further Strengthening Agricultural Cooperation
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7. Strengthening Human Resources Development and Education Cooperation
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Social Responsibility Report 2009
艺术插画：景德镇陶瓷艺术研究院 吴能

Illustration: Wu Neng, Jingdezhen Ceramic Art Academy

国家开发银行
China Development Bank

2009