

2011 招商银行社会责任报告

*China Merchants Bank
Social Responsibility Report for 2011*



招商银行2011年社会责任报告

China Merchants Bank Social Responsibility Report for 2011



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报告编制说明 | Report Compilation

(一) 报告范围

报告组织范围：本报告以招商银行股份有限公司为主体部分，涵盖本行总部、境内各地分行、香港分行、纽约分行和永隆银行。为便于表达，在报告的表述中分别使用“招商银行”、“招行”、“本行”、“我们”。

报告时间范围：2011年1月1日至2011年12月31日。

报告发布周期：本报告为年度报告。

(二) 报告编制原则

本报告参照《全球报告倡议组织（GRI）可持续发展报告指南（2006版）》及《金融服务业补充指南》、ISO26000、AA1000等标准要求编写，满足中国银监会《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《中国银行业金融机构企业社会责任指引》和上海证券交易所《上海证券交易所上市公司环境信息披露指引》的相关要求。

(三) 报告数据说明

报告中的财务数据均来自2011年度财务报告，其他数据以2011年为主，部分包括以前年度数据。本报告中所涉及货币金额以人民币作为计量币种，特别说明的除外。

(四) 报告保证方法

为保证报告的真实性和可靠性，本报告提交 BUREAU VERITAS 按照国际标准 IASE3000 进行报告审验，并提供独立的审验报告和声明。

(五) 报告发布形式

报告以印刷版和电子版下载两种形式发布。电子版可在本行网站下载（网址：<http://www.cmbchina.com>）。

(I) Scope of the Report

Organizational scope of the report: The report is primarily about China Merchants Bank, covering the head office, branches throughout mainland China, Hong Kong Branch, New York Branch and Wing Lung Bank. In this report, "China Merchants Bank", "CMB", "the Bank", "we" shall refer the China Merchants Bank Co., Ltd. respectively, where the context allows.

Reporting Period: January 1, 2011 to December 31, 2011

Reporting Cycle: Annual

(II) Basis for the Report

This report is compiled in reference to the *Guidelines for Sustainability Report of Global Reporting Initiative (GRI)*(2006 edition), the *Additional Guidelines for Financial Service Industry*, ISO26000, AA1000 standards, in compliance with the relevant requirements set forth in the *Opinions of the General Office of China Banking Regulatory Commission on Strengthening the Social Responsibility of Banking Financial Institutions*, the *Guidelines on the Corporate Social Responsibility of Banking Institutions of China* issued by China Banking Association and the *Guidelines of Shanghai Stock Exchange for Environmental Information Disclosure of Listed Companies* issued by Shanghai Stock Exchange.

(III) Notes on Data Reported

Financial data in the Report are from the Financial Statements of CMB for 2011 and other data are primarily related to CMB's business operations in 2011, with data from previous years included where relevant. Unless otherwise stated, monetary amounts stated in this Report are in RMB.

(IV) Report Assurance Approach

To assure the authenticity and reliability of the content of the Report, it has been submitted to Bureau Veritas, which will audit the Report following IASE 3000 and issue an independent audit report and a separate statement.

(V) Release of the Report

The Report is released in both printed and electronic versions, with the latter available at <http://www.cmbchina.com/>.

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董事长致辞 | Chairman's Address

2011年是招商银行实施二次转型战略的关键一年。国内外的复杂环境形势，对招行的经营管理提出了前所未有的挑战。我们认真贯彻落实银监会的指示精神，严格执行董事会的各项要求，秉持“因您而变”的理念，锐意创新，拼搏奋进，为促进经济社会的协调可持续发展做出了积极贡献。

一年来，我们坚持金融服务实体经济。围绕支持国家经济发展方式转变这一中心，积极推进二次转型，持续加大创新力度，支持小微企业发展，提升中小金融机构服务能力，促进中西部区域经济发展，在创造就业岗位的同时，推动经济社会可持续发展。

一年来，我们坚持推进绿色低碳发展。积极制定《绿色信贷规划》，将绿色发展上升到了战略高度。持续支持绿色产业升级，促进绿色经济发展。努力践行绿色运营，积极树立招行的绿色低碳形象。

一年来，我们坚持履行企业公民责任。努力将社会责任理念融入到日常运营的各个环节，积极回馈社会，致力实现企业与社区等利益相关方的共同发展，争做优秀企业公民。

百舸争流千帆竞，创新转型谱华章。我们将矢志不渝地推进二次转型，秉承“因您而变，因势而变”的理念，为实现“力创股市蓝筹，打造百年招银”的目标而努力奋斗！


Fu Yuning
Chairman of the Board Directors

The year 2011 was critical for us to implement our strategy for the second transformation. It was a year during which CMB was faced with unprecedented challenges in the complicated international and domestic environment. By earnestly implementing the directives of CBRC and strictly observing the requirements of the Board, we carried out innovative measures with a high spirit and made our share of contribution to the coordinated and sustainable economic and social development.

In 2011, we actively provided financial support for the real economy. Centering on the theme of supporting the transformation of the national economic development modes, we actively promoted the second transformation and continued to increase our efforts in economic innovation, support the development of small enterprises, enhance the service capacity of our small and medium financial institutions, facilitate the regional economic development of the central and western regions and spur the sustainable economic and social development without compromising our commitment to create more job opportunities.

In 2011, we made continued efforts to spur the green and low-carbon development mode. We formulated our Green Credit Plan, raising the green development to a strategic height. We had made continuous support in upgrading the green industries, developing green economy, implementing the green economy and establishing our image as a green and low-carbon enterprise.

In 2011, we made continued efforts to perform our corporate social responsibilities. We sought to integrate the notion of corporate social responsibility with all the chains of our daily operation, actively contribute to society, realize the mutual promotion of the enterprise, the community and other stakeholders and be a qualified corporate citizen.

In the coming year, we will continue to commit to innovation and transformation in the face of the fierce competition on the market. In the coming year, following our service guideline of "We are here just for you! We change with the world!", we will continue our devoted efforts to accomplish the second transformation and realize our goal of "Creating a Blue-chip for the Market, and Building a Century-lasting Bank"!



傅育宁 董事长

Fu Yuning
Chairman of the Board Directors

行长致辞 | President's Address

2011 年是国家“十二五”规划的开局之年，也是招商银行实施二次转型战略的关键一年。一年来，面对严峻复杂的外部形势，招行攻坚克难，奋力拼搏，扎实推进二次转型，围绕利益相关方的诉求，积极履行社会责任，为经济社会的持续健康发展做出了积极贡献。

我们不断提高价值创造能力。2011 年，我们认真落实国家宏观调控政策和金融监管政策要求，积极服务实体经济，不断优化信贷结构，加大对小企业特别是创新型成长企业的支持力度。截至 2011 年底，集团资产总额 2.79 万亿元，净资产 1,650.10 亿元，同比增长 16.25% 和 23.14%；不良贷款余额和不良贷款率实现双降，净利润、股本回报率等指标表现良好，实现了效益、质量、规模协调发展。

我们努力提升客户服务体验。2011 年，我们继续秉承“因您而变”的服务理念，坚持以客户为中心，不断完善产品和服务创新机制，加强服务标准、培训、改进、监测工作和客户投诉管理，客户满意度保持较高水平。我们圆满完成大运综合金融服务，得到了各界高度评价。全行有 12 家网点入选中银协百佳，入选率居同业首位。

我们积极践行绿色低碳环保。2011 年，我们积极响应国家号召，大力推行绿色信贷，支持绿色产业发展，严控“两高一剩”行业信贷限额，助推经济绿色增长。与此同时，我们还着力推进绿色低碳运营，开展绿色公益，致力将绿色理念融入全行经营管理之中。截至 2011 年底，全年绿色信贷余额 509.82 亿元，较年初增长 47.31 亿元。

我们注重员工与企业共成长。2011 年，我们进一步

The year 2011 was the first year of the National 12th Five-year Plan and a critical year for us to implement our strategy for the second transformation. In 2011, faced with complicated and grim external environment, we overcame difficulties and earnestly implemented the second transformation. Centering on the needs of stakeholders, we actively performed our social responsibilities and made our deserved share of contribution to the sustained and healthy social and economic development.

We have been promoting our capacity of value creation. In 2011, we earnestly implemented the national macro-control policy and financial regulatory policies, provided proactive services for the real economy, continuously optimized the credit structure, increased our support for small enterprises, especially innovative growing enterprises. As of the end of 2011, we achieved a total asset of 2.79 trillion yuan, a net asset of 165.01 billion yuan, an year-on-year growth of 16.25% and 23.14% respectively; we successfully decreased both the balance of non-performing loans and the non-performing loan ratio, with sound net profit and return on equity and realized coordinated development in terms of the benefits, quality and scale.

We have been promoting the customer service experience. In 2011, following the service notion "We are here just for you!" and centering on the customers, we sought to continuously improve our product and service innovation systems, increased our efforts in service standard, training, improvement, monitoring and customer complaint management and realized a remarkable level of customer satisfaction. We successfully provided comprehensive financial services for the Shenzhen Summer Universiade and our services were widely recognized from all walks of life. A total of 12 bank outlets were elected as Top 100 Model Service Units by China Banking Association, with the highest ratio in the industry.

We have been practicing green and low-carbon environment policy. In 2011, in response to the call of the government, we made great efforts in promoting green credit services to support the green industry and exercises robust control over the credit lines for enterprises of high energy consumption,



马蔚华 行长

Ma weihua
President

完善激励约束机制，优化和推广双维度考评方式，不断完善专业职务序列，稳步拓宽员工职业发展通道。我们高度重视员工关爱，着力加强企业文化建设，营造和谐工作氛围，增强员工的幸福感和归属感，努力实现员工与企业共同成长。

我们持续推进社会和谐建设。2011年，我们继续开展定点扶贫，积极参与救灾赈灾、助老助残、绿化环保等社会公益活动，大力支持科教文卫事业发展，加强与合作伙伴的互利共赢，为建设一个更加和谐美好的社会而贡献自己的一份力量。

我们的真情付出得到了社会各界的广泛认可，在银监会对商业银行的综合评级中，招行多年来一直名列前茅。同时荣膺英国《金融时报》等权威媒体授予的“最佳商业银行”、“最佳零售银行”等多项殊荣。

2012年，我们将秉承“致力可持续金融，提升可持续价值，贡献可持续发展”的理念，将履行企业社会责任和深化二次转型战略、打造百年招银更加紧密地结合起来，进一步服务实体经济，服务广大客户，弘扬商业伦理，为实现股东、客户、员工利益的共赢，为推动经济社会的可持续发展而不懈努力。



Ma Weihua
President

high pollution and excess capacity. Meanwhile, we painstakingly promoted green and low-carbon operation and engaged in green public welfare, with the view of instilling the notion of green services in all the operations of CMB. As of the end of 2011, our balance of green loans reached 50.982 billion yuan, an increase of 4.731 billion yuan over that at the year beginning.

We have been emphasizing the mutual development of our employees and CMB. In 2011, we further improved our incentive and restricting mechanisms, optimized and promoted the two-dimension evaluation mode, constantly improved the professional ranking system and steadily increased career development potentials for our employees. We cared about the benefits of our employees, and sought to substantially enhance the corporate culture development, create a harmonious working environment, and enhance the employees' happiness and sense of belonging and to coordinate the mutual growth of our employees and CMB.

We have been seeking to contribute to the social harmony. In 2011, we continued with our tasks of targeted poverty alleviation, actively participated a range of social welfare projects in disaster relief, assistance to the old and handicapped, greening and environmental protection. We provided substantial support for the development of public facilities for science, education, health care, achieved mutual benefits with our partners and made our share of contribution to the development of a more harmonious and beautiful society.

Our efforts were widely recognized. For many years, CMB has been ranked among the top of all commercial banks in China by CBRC. We have won a number of honors, including the Best Commercial Bank of China, the Best Retail Bank in China, ranked by the *Financial Times* and other authoritative media.

In 2012, we will uphold our guidelines of "Commit to sustainable finance, increase sustainable values and contribute to sustainable development." We will integrate the performance of our corporate social responsibilities, the further implementation of our strategy for the second transformation and our mission of "building a century-lasting bank." We will seek to provide better services to the real economy and our customers, promote acceptable business ethics, and continue to make our greatest efforts to achieve mutual benefits for our shareholders, customers and employees and make our best contribution to the sustainable social and economic development.

关键绩效表 | List of Key Performances

指标类别 Unit	具体指标 Index	单位 Unit	2011年 2011 year	2010年 2010 year	2009年 2009 year
经济绩效指标 Economic performance indexes	总资产 Total asset	亿元 100 million yuan	27,949.71	24,025.07	20,679.41
	营业收入 Operation revenue	亿元 100 million yuan	961.57	713.77	514.46
	利润总额 Total profit	亿元 100 million yuan	471.22	333.43	223.84
	净利润 Net profit	亿元 100 million yuan	361.27	257.69	182.35
	纳税总额 ¹ Total tax	亿元 100 million yuan	170.86	117.27	72.78
	资本回报率 Return ratio of capital	%	22.50	20.23	18.05
	平均总资产收益率 Average total assets-income ratio	%	1.39	1.15	1.00
	平均净资产收益率 Average net assets-income ratio	%	24.17	22.73	21.17
	不良贷款率 Non performing loans ratio	%	0.56	0.68	0.82
	资本充足率 Capital adequacy ratio	%	11.53	11.47	10.45
拨备覆盖率 Provision coverage	%	400.13	302.41	246.66	
社会绩效指标 Social performance indexes	中小企业贷款余额 Balance of loans to SMEs	亿元 100 million yuan	4,682.82	3,884.18	3,083.70
	客户满意度 Customer satisfaction	%	97.37	97.03	96.95
	员工总数 Total number of employees	人 person	45,344	43,089	40,340
	管理人员女性员工比例 Female management personnel ratio	%	47.30	46.80	46.90
	人均培训费用 Average training cost per employee	万元 10 thousand yuan	0.55	0.40	0.33
	公益捐赠总额 Total contributions to public welfare funds	万元 10 thousand yuan	1,660.20	1,259.06	725.00
每股社会贡献值 ² Social contribution value per share	元 Yuan	5.49	3.80	3.33	
环境绩效指标 Environment-related performance indexes	绿色信贷余额 Balance of green loans	亿元 100 million yuan	509.82	462.51	398.20

1. 纳税总额：包括所得税、营业税及附加。Total tax revenues: including income tax, business tax and annexation.

2. 每股社会贡献值 = 每股收益 + (纳税总额 + 职工费用 + 利息支出 + 公益投入总额 - 社会成本) ÷ 期末总股本

Social contribution value per share = Earnings per share + (Total tax + Staff costs + Interest expense + Total contributions to public welfare funds - Social costs) ÷ Final equity

招商银行可持续发展生态图 |

Eco-map for Sustainable Development of the CMB



1 支持中小企业发展
Supporting SME Development

2 实施“千鹰展翼”计划
Implementing "Wings for 1000 Eagles" Program

3 关注民生发展
Focusing on the livelihood of the public

4 持续提升股东价值
Continuing to promote shareholder values

9 开展绿色公益
Promoting green public welfare

10 推行绿色信贷
Promoting green credit

11 重视员工职业成长
Focusing on employee career development

12 加强员工能力培养
Strengthening employee ability training

5 服务管理改进
Improving service management

6 客户金融教育
Educating customers in financial knowledge

7 保护客户资产安全
Guaranteeing the security of customers' assets

8 实施绿色办公
Adopting green office policy

13 注重员工关爱
Stressing employee care

14 加强同业合作
Enhancing inter-bank cooperation

15 坚持开展定点扶贫
Committed to targeted poverty alleviation

16 积极参与公益事业
Actively participating in the public welfare causes

关于我们 | About Us

公司简介 | Company Profile

1987年，招商银行作为中国第一家由企业创办的商业银行和中国政府推动金融改革的试点银行，是中国境内首家完全由企业法人持股的股份制商业银行，也是中国政府从体制外推动中国银行业改革的第一家试点银行。2002年和2006年，招商银行分别在上海证券交易所和香港联合交易所上市。

成立二十多年来，招商银行秉承“因您而变”的经营服务理念，根据内外部环境的变化，主动调整经营发展战略，转变经营管理方式，不断加快产品和服务创新，致力为客户提供最新最好的金融服务。招商银行较早地建立了股东大会、董事会、监事会和高级管理层组成的“三会一层”现代企业治理结构，发行了国内第一张基于客户账号管理的银行借记卡——一卡通，启动了国内首家网上银行——网银，领先同业构建了全行统一的IT平台，创建了国内第一个电话银行，发行了国内第一张符合国际标准的双币信用卡，在国内股份制银行中率先推出了私人银行服务，始终引领着国内银行、尤其是股份制银行的创新与发展。

凭借持续的金融创新、优质的客户服务、稳健的经营风格、良好的经营业绩以及勇于担当的社会责任感，招商银行已发展成为中国第六大商业银行，跻身全球前100家大银行之列，成为中国境内最具品牌影响力的商业银行之一。

In 1987, CMB was founded as the first private-funded commercial bank in China and a pilot bank for the financial reform promoted by the Chinese government. It is also the first joint-stock commercial bank wholly owned by corporate legal persons in China and the first pilot bank for promoting the reform of China's banking industry from outside the scope of state-owned banks. CMB was listed at Shanghai Stock Exchange and Hong Kong Stock Exchange in 2002 and 2006, respectively.

Since our establishment over 20 years ago, following the business guideline of "We are here just for you!" we have been adjusting our business development strategy, improving our business management mode, quickening our product and service innovation with reference to the internal and external business environment. CMB was one of the earliest to establish a modern corporate governance structure composed of the Shareholders' Meeting, Board of Directors, Board of Supervisors and Senior Management. We initially release All-in-one Card which is the first debit card subject to the customer-number-based management in China, our All-in-one Net, the first online banking service platform in China, the first IT platform for the whole bank system in the domestic banking industry, the first telephone banking service system, the first dual-currency credit card in compliance with international practices in China and the first private banking service of all domestic, especially joint-stock banks in China.

CMB has developed into the 6th commercial bank of China, one of the top 100 banks in the world and one of the banks in China with the most brand influence with our continued financial innovation, quality customer service, prudent management style, good business performance and our commitment to the social responsibilities.

公司组织结构图 Organizational Structure Chart of CMB



公司治理 | Corporate Governance

健全完善决策机制 Establishing and Improving the Decision-making Mechanism

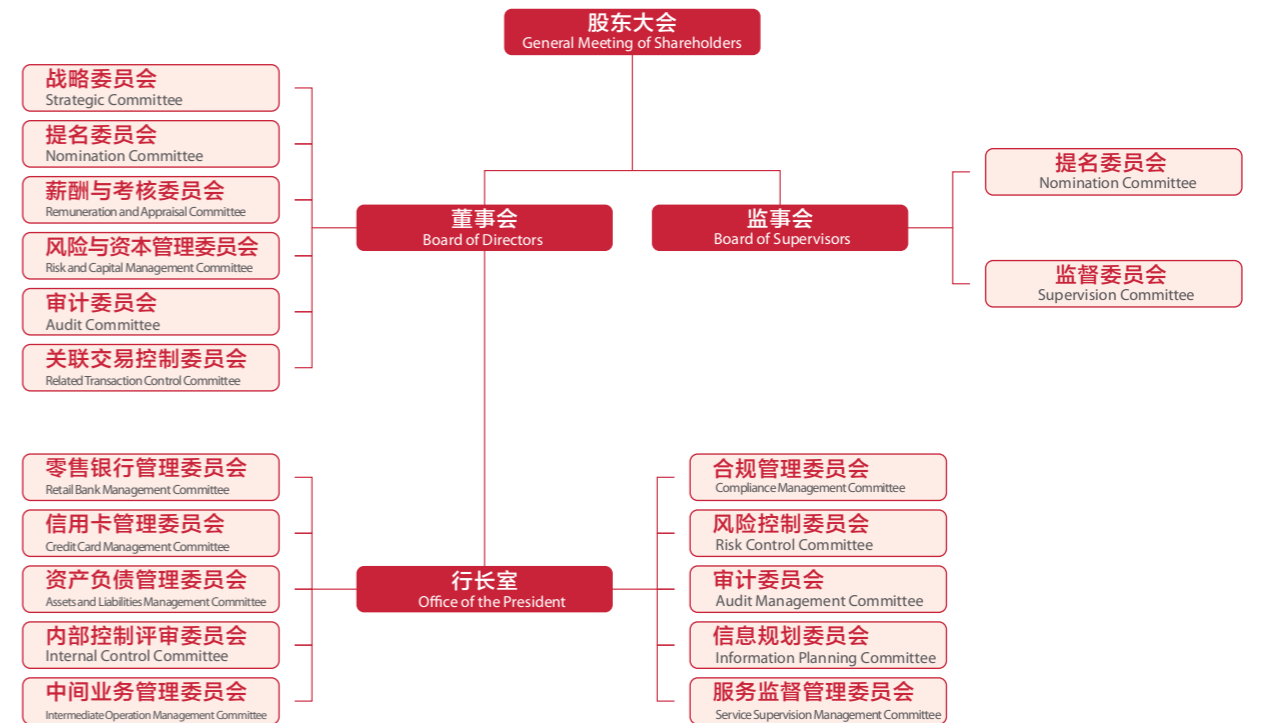
本行始终重视健全完善公司决策机制，优化由股东大会、董事会、监事会和高级管理层组成的“三会一层”公司治理架构，为提高决策水平及公司可持续经营提供了保障。

2011年，本行董事会、监事会及各专门委员会全面贯彻落实国家宏观调控政策和监管要求，围绕企业战略转型实施，认真履职、科学决策。全年共组织召开股东大会、董事会、监事会、董事会专门委员会、监事会专门委员会等各类重要会议48次，审议各类重要议案和听取重点工作汇报共计189项。

CMB has always attached importance to the establishment and improvement of the decision-making mechanism and the optimization of the corporate governance structure composed of the Shareholders' Meeting, Board of Directors, Board of Supervisors and Senior Management, guaranteeing the quality of decisions and the sustainable operation of CMB.

In 2011, the Board of Directors, the Board of Supervisors and their sub-committees fully implemented the national macro-control policies and regulatory requirements and made scientific and practical decisions centering on the strategic transformation of the enterprise. During the year, a total of 48 meetings of the shareholders, the Board of Directors, the Board of Supervisors, their sub-committees were held, reviewing and deciding a total of 189 key resolutions and work reports.

公司治理架构图 Corporate Governance Structure Chart



加强投资者关系管理 Enhancing the Investor Relations Management

本行积极加强投资者关系管理，通过业绩发布会、媒体发布会、分析师会、推介会、路演、热线服务电话、网上留言、电邮咨询等多种形式向全球的投资者及时、全面、客观的传递公司战略、经营业绩、业务亮点及投资价值信息。2011年，本行召开业绩发布会和分析师会2次，参与境内外投行推介会41次，接听咨询电话790通。

We have been actively enhancing the investor relations management and communicate to our investors around the world about the business strategy, operational performances, business highlights and information concerning investment values information by means of performance briefing, press conference, analysts' meeting, presentation, road show, hotline, online message, e-mail, etc. In 2011, CMB held two performance briefings and analysts' meetings, participated in 41 domestic and international investment bank promotions and answered 790 telephone inquiries.



案例 Case

招商银行荣获“中国区最佳投资者关系公司” CMB was Awarded the Best Investor Relations in China

2011年，在投资者关系全球评级公司组织的权威评选中，本行荣获中国区最佳投资者关系公司（A股上市公司）及最佳投资者关系公司（香港上市公司），行长马蔚华荣获投资者关系最佳CEO，副行长李浩荣获投资者关系最佳CFO。

In an authoritative rating conducted by a global investor relations rating organization in 2011, CMB was awarded the Best Investor Relations in China (A-share Listed Company) and the Best Investor Relations (Hong Kong listed company), and the President, Mr. Ma Weihua was awarded the title of the Best Investor Relations CEO and the Vice President, Mr. Li Haorong was awarded the title of the Best Investor Relations CFO.

规范信息披露机制 Standardizing the Information Disclosure Mechanism

本行坚持以良好的公司治理为基础，以完善的内部控制为依托，不断完善信息披露机制，保证投资者能够及时、准确、平等地获取有关信息。2011年，本行优化定期报告的内容，制定了《业绩预告和业绩快报发布机制》，规范了信息披露流程。全年在上海证券交易所和香港联合交易所合计披露文件230余份，约合145万余字，未发生信息披露重大差错。

We have been seeking to optimize our information disclosure mechanism on the basis of our sound corporate governance and healthy internal control, so that our investors will be well informed in a timely, accurate and equal manner. In 2011, we formulated the *Performance Broadcast and Performance Brief Publishing Mechanism* to optimize the structure of our regular reports and standardize our information disclosure process. During 2011, we disclosed a total of 230 documents at Shanghai Stock Exchange and Hong Kong Stock Exchange, totaling 1.45 million words/characters, without significant errors in the information disclosed.



招商银行业绩发布会
CMB Performance Press Conference

强化全面风险管理 | Enhancing the Comprehensive Risk Management

完善的全面风险管理是银行金融机构可持续发展的基本保证。本行高度重视风险管理工作，不断完善风险管理机制，持续加强全面风险管理体系建设，细化各类风险的识别与管理，风险防控能力进一步提升。

2011年，本行优化信用风险量化工具，大力推进信用风险管理基础提升计划，认真落实贷款新规，加大风险监测和资金调控力度，保障流动性安全；开展利率风险主动管理，在同业中率先实现银行账户利率风险对冲及套期会计；健全操作风险管理体系，发布操作风险报告7次，操作风险岗覆盖率达到100%；构建集团声誉风险管理架构，完善管理制度、工具和流程，严密监测并有效应对声誉风险事件；加大审计检查力度，防范合规风险。2011年，不良贷款率为0.56%，同比下降0.12个百分点。在标准普尔的信用评级中，本行2011年的长期信用评级为BBB⁺。

本行稳步推进巴塞尔新资本协议实施工作。2011年12月，完成了中国银监会新协议实施评估工作组的现场评估检查。积极开展新资本协议实施的宣传培训，加强精细化风险与资本管理文化建设。

Sound comprehensive risk management is the basic warranty for the sustainable development of a banking institution. We attach great importance to risk management. We continuously improved our risk management mechanism, our comprehensive risk management system and the identification and management of various risks. Our efforts have further promoted our risk prevention and control capacities.

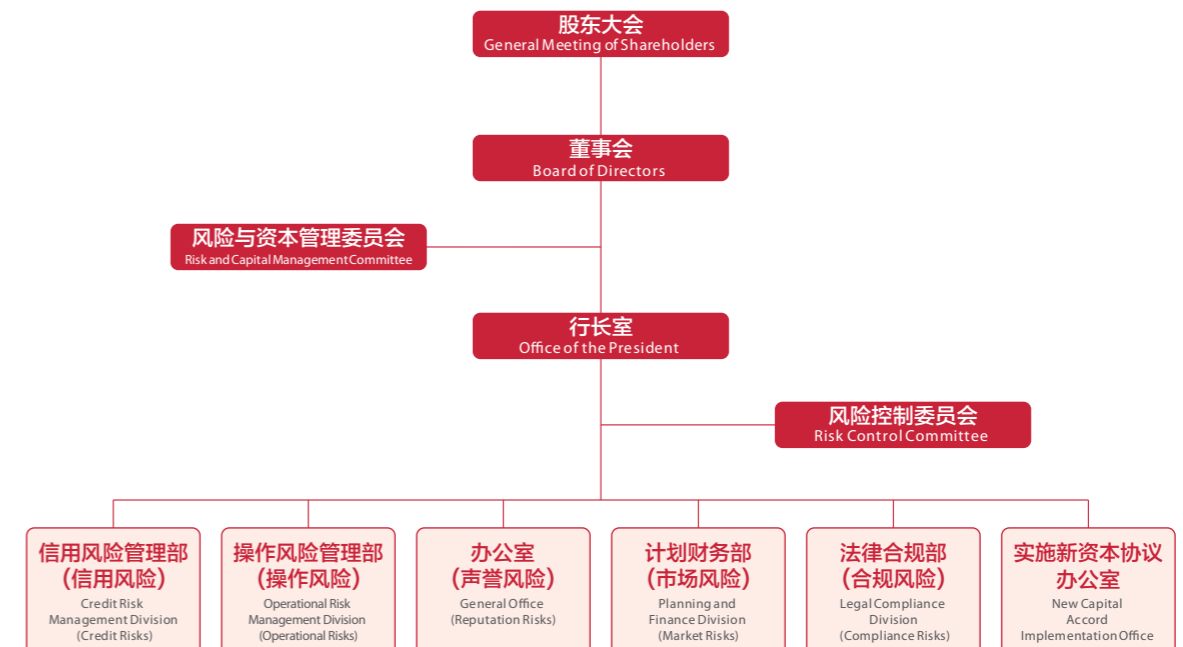
In 2011, we optimized our credit risk quantification tools, vigorously promoted our credit risk management infrastructure upgrading program, seriously implemented the new loan regulations and increased our efforts for risk monitoring and fund control in order to guarantee the liquidity safety. We implemented proactive interest rate risk management by initialing bank account interest rate hedging and hedge accounting; we had improved our operational risk management system, issued seven operational risk reports and covered all the operational risks; we had established a framework to manage risks threatening our reputation and had improved our management systems, tools and procedures to closely monitor and effectively address risks threatening reputation; we have increased our auditing and inspection efforts to prevent compliance risks. In 2011, we attained a non-performing loan rate of 0.56 percent, a year-on-year decrease of 0.12 percentage points. The long-term credit of CMB was ranked BBB+ in the credit ranking carried out by Standard and Poor's.

We have been steadily implementing the New Basel Capital Accord. In December 2011, we were assessed as qualified in the site assessment and inspection conducted by the CBRC New Basel Capital Accord Implementation Assessment Group. We also proactively implemented the promotion and training for the implementation of the New Basel Capital Accord and enhanced our sophisticated risk and capital management culture development.



招商银行新资本协议中高层管理人员培训
CMB's senior and intermediate management personnel under training in the New Basel Capital Accord

招商银行风险管理组织结构图 Chart of Organizational Structure for CMB Risk Management



社会责任推进管理 |

Social Responsibility Promotion Management



招商银行是国内最早开展社会责任工作的银行之一。随着招商银行二次转型战略的实施，本行将“源于社会，回报社会”的社会责任理念进一步深化，提出了与二次转型战略相适应的社会责任理念与模型。在工作中，本行将坚持一个核心理念，遵循三项履责方法，开展五大责任实践。

CMB is one of the earliest banks to launch projects related to social responsibilities.

With the implementation of CMB's strategy for the second transition, we further strengthened our notion of social responsibility centering on "from society and for society" and proposed our new notion and model for our social responsibilities matching our strategy for the second transformation.

In our work, we stick to a core notion, follow three performing methods and practice five responsibility-related practices.

社会责任理念与模型 | Social Responsibility Notion and Model



责任理念

致力可持续金融
提升可持续价值
贡献可持续发展

Notion of Social Responsibility

Commit to sustainable finance, increase sustainable values and contribute to sustainable development.

履责方法

服务创造价值：招行坚持向社会持续提供最新最好的金融服务，通过服务支持经济平稳增长，促进社会和谐稳定，保护环境生态平衡，最大限度创造综合价值。

利益平衡共享：利益相关方参与是企业实现可持续发展的根本途径，招行时刻关注利益相关方的要求与期望，与相关方实现利益共享，共同促进企业以及经济社会的可持续发展。

创新推进发展：创新是适应利益相关方诉求变化，提升可持续发展能力的重要途径，招行致力于通过不断的创新推动企业的成长，实现可持续发展的目标。

Performing Method

Creating values through services: We have continued to provide the best financial services for the public through the best and latest approaches and seek to support the economic growth, promote social harmony and stability, protect the ecological balance and create the maximum values through our services.

Balancing the benefit sharing: The participation of stakeholders is a fundamental approach to realize the sustainable development of an enterprise. We care about the expectations and requirements of our stakeholders and share benefits with our shareholders so as to promote the sustainable development of the enterprise, society and economy.

Promoting development through innovation: Innovation is an important way of meeting the needs of stakeholders and promoting the capacity of sustainable development. We are committed to promoting the enterprise growth and realizing the goal of sustainable development through innovation.

责任实践

我们通过贯彻国家宏观经济政策，加快管理变革，提升可持续价值创造能力，推进小微企业和创新型企业成长，带动就业，服务经济社会发展；

我们通过持续的产品和服务创新，促进服务能力的提高，为客户带来更新更好的客户体验，努力赢得客户的感动；

我们通过完善绿色信贷政策，加大绿色信贷支持力度，开展绿色运营和绿色公益，引领绿色金融创新，进而促进绿色经济发展；

我们通过畅通员工职业成长通道，重视员工能力提升，营造良好工作环境，促进员工与企业的共同成长；

我们通过深化社会责任理念，开展社会公益活动，参与社区共建，积极回馈社会，致力成为优秀企业公民。

Responsibility Performance Practices

We enhance our capacity of creating sustainable values, promote the growth of small, micro and innovative enterprises, increase employment and support social and economic development through implementing the national macro economic polities and strengthening the management reform;

We promote our service capacity, provide possibly better and newer customer experience and win the popularity of our customers through continuous product and service innovation;

We seek to promote green economic development by improving our green credit policy, increasing green credit support efforts, launching green operation and green public welfare and guiding green financial innovation;

We facilitate the mutual growth of our employees and CMB through improving the career development channels, focusing on the employee capacity development and creating a good working environment;

We seek to contribute to society and make a qualified corporate citizen by deepening our understanding of the notion of social responsibility, launching public welfare programs and participating in the community development.

利益相关方参与 | Participation of Stakeholders

利益相关方 Stakeholders	期望与要求 Expectations and Requirements	沟通方式 Way of Communication	责任回应 Liability Response
政府 Government	支持国家战略实施，促进区域经济发展。 Supporting the implementation of national strategies and promoting the development of regional economy.	认真执行国家金融政策；参与相关政策制定；参与有关调研与讨论；上报统计报表。 Earnestly implementing the national monetary policy; participating in relevant policy-making; participating relevant research and discussion; submitting statistical reports.	贯彻国家宏观政策；支持国家产业结构调整和经济方式转变；支持小微企业发展。 Implementing national macroeconomic policies; supporting the national industrial structure adjustment and economic development patterns; supporting the development of small and micro enterprises.
监管机构 Regulatory Authorities	依法合规经营，健康稳定运行，加强风险防范。 Operating in a healthy and stable manner in compliance with laws and regulations and enhancing risk prevention.	执行监管政策；专题汇报；上报统计报表。 Implementing regulatory policies; special briefing; submitting statistical reports.	严格落实监管政策；依法诚信经营；加强内控体系建设；实施全面风险管理。 Strictly implementing the regulatory policies; operating in good faith and in compliance with laws and regulations; strengthening the internal control system and implementing comprehensive risk management.
股东 Shareholders	良好的收益回报，持续稳健经营，及时准确全面的信息披露。 Good return on revenue, continuous and stable operation and accurate and comprehensive information disclosure.	准确及时披露信息；定期走访；定期报告；股东大会。 Making timely and accurate information disclosure and regular visits; submitting periodic reports; and regularly holding general meetings of shareholders.	提升盈利能力，取得良好经营业绩；加强投资者关系管理；持续强化全公司治理；建立健全信息披露机制。 Promoting the profitability and achieving reasonable operational performances; enhancing the investor relations management; continuing to strengthen the corporate governance and establishing and improving the information disclosure mechanism.
客户 Customers	提供最新最好的金融服务，提高客户满意度，致力客户感动。 Providing the best and newest financial services, promoting customer satisfaction and achieving high customer appreciation.	客户座谈会；宣传培训；需求调查。 Customer conferences, promotions and training, need surveys.	加快金融产品和服务创新；拓宽客户服务渠道；加强客户关系管理，加强客户投诉管理和客户满意度调查。 Accelerating financial product and service innovation; expanding customer service channels; enhancing customer relations management, customer complaint management and customer satisfaction survey.
环境 Environment	发展绿色金融，支持绿色经济发展，推进可持续发展。 Developing green finance; supporting development of the green economy; facilitating sustainable development.	严格执行国家节能减排政策；参与绿色公益活动；召开相关论坛。 Strictly implementing the national energy saving policy; participating in green public welfare programs; convening relevant forums.	加大绿色信贷投放；支持节能减排；倡导绿色金融理念，积极开展绿色办公，实现经济、环境和社会的协调可持续发展。 Increasing support for green credit for energy saving programs; advocating green financial notions; actively implementing green office work and coordinating sustainable economic, environmental and social development.
员工 Employees	良好的发展空间，健康安全的工作环境，创新员工参与管理平台。 Creating a good environment for employee development and a healthy and safe working environment; establishing a new platform for employee participation.	召开职代会；建立内部沟通渠道；教育培训。 Holding meetings of employee representatives; establishing internal communication channels; launching education and training programs.	不断拓宽员工职业发展通道；完善激励约束机制；关爱员工工作环境和身心健康；维护员工合法权益，搭建员工参与管理平台。 Continuing to expand employee career development channels; improving the incentive and restraint mechanisms, and caring about the working environment and health of the employees; safeguarding the legal rights and interests of employees and setting up a platform for employees to participate in the management.
合作伙伴 Partners	加强沟通交流，实现互利共赢。 Enhancing communication and realizing mutual benefits.	严格履行合同；招投标；日常沟通；定期走访。 Strictly performing contracts; cooperating in terms of bidding, daily communication and regular visits.	公平采购；互利、平等合作；诚信履约，实现互利共赢。 Carrying out fair procurement, cooperating on the basis of equality, and performing contracts in good faith to achieve for mutual benefits.
社区 Community	参与社区建设和发展，积极承担社会责任，促进社会和谐。 Participating in community building and development, actively shouldering social responsibilities and promoting social harmony.	签订社区共建协议；参与社区项目建设；定期沟通；开展联欢活动。 Signing the agreement for sharing the community development; participating in community projects; conducting regular communication and launching joint cultural activities.	持续做好定点扶贫；支持科教文卫事业发展；积极参与公益慈善捐赠；积极开展志愿服务。 Continuing with the targeted poverty relief programs; supporting science, educational and health care programs; actively participating in charity donations and carrying out voluntary service activities.

责任荣誉 | Honors Related to Social Responsibility

颁奖机构

Awarding a Agencies

中国扶贫基金会

China Foundation for Poverty Alleviation

中国银行业协会

China Banking Association

中国儿童少年基金会

China Child and Teenager's Foundation

《银行家》

The Bankers

《经济观察报》

Economic Observer News

《首席财务官》

CFO World

《The Asset》（《财资》）

The Asset

《全球金融》

Global Finance

《亚洲货币》

Asia Money

《亚洲银行家》

Asian Banker

《私人银行家》

Private Bankers

《证券时报》

Securities Times

21世纪经济报

The 21st Century Economics Daily

经济杂志社

Economy Press

新华日报

Xinhua Daily

中国经营报

China Business

《新周刊》

New Weekly

品牌中国产业联盟

Brand China Industry Union

中国上市公司风险管理高峰论坛组委会

China's Listed Company Risk Management Summit Organizing Committee

荣获奖项

Awards

2011年度公益爱心奖

Public-Spirited Award for 2011

2010年度最佳社会责任机构奖

Best Social Responsibility Award for Institutions 2010

中国儿童慈善奖——突出贡献奖

China Children's Charity Award - Outstanding Contribution Award

最佳企业形象、最佳企业社会责任

Award for the Best Enterprise Image and Award for the Best Corporate Social Responsibility

2011年中国低碳典范企业

Model Low-carbon Enterprise of China 2011

2011年度最佳绿色银行

Best Green Bank 2011

2011年度中国最佳托管专业银行

Best Professional Custody Bank of China 2011

2011年度Best Consumer Bank（最佳消费者银行）

Best Consumer Bank 2011

2011年度中国本土最佳现金管理银行

Best Cash Management Bank (China) 2011

2011年度中国最佳财富管理产品、中国最佳信用卡产品、中国最佳股份制零售银行

Best Wealth Management Product of China, Best Credit Card Product of China and Best Joint-stock Retail Bank of China 2011

2011年度中国本土最佳私人银行

Best Private Bank (China) 2011

2011年度中国最佳银行投行

Best Investment Bank of China 2011

2010年亚洲最佳顾客满意度银行

Best Customer Satisfaction Bank of Asia 2010

2010年度全国金融服务行业公众满意度最佳典范银行

Best Model Bank with Public Satisfaction in the Financial Service Industry of China 2010

2010年度中国人才发展最佳企业奖

Best Enterprise for Talent Development in China 2010

2010年最具幸福感金融企业

Best Financial Enterprise with Sense of Happiness in China 2010

大时代锐仕勋章

Great Times Elite Insignia

品牌中国华谱奖

Brand China Huapu Award

2011中国上市公司最佳品牌风险管理奖

Best Brand Risk Management Award for China's Listed Companies 2011

推进转型发展 提升价值创造

Promoting the Transformation and Enhancing Value Creation

提升长期价值创造能力
是商业银行可持续发展的基础。
招商银行始终坚持因势而变的理念，
以转型促转变，
以创新引领金融发展，
努力服务实体经济。

*Enhancing long-term value creation capacity is the basis
for the sustainable development of commercial banks.
Following our business notion,
"We are here just for you!" we have always made
efforts to facilitate changes by transformation,
guide the financial development by innovation
and serve the real economy.*



转变经济发展方式是‘十二五’的主线，是我们今后五年甚至更长时期的工作重心。银行业作为经济的命脉，面临着经济转型和行业变革的双重挑战。

Changing the economic development mode is a main theme of the 12th Five-year Plan and the center of our work in the future five years or a longer period. As the lifeline of the economy, the banking industry is faced with dual challenges of economic transformation and industrial reform.



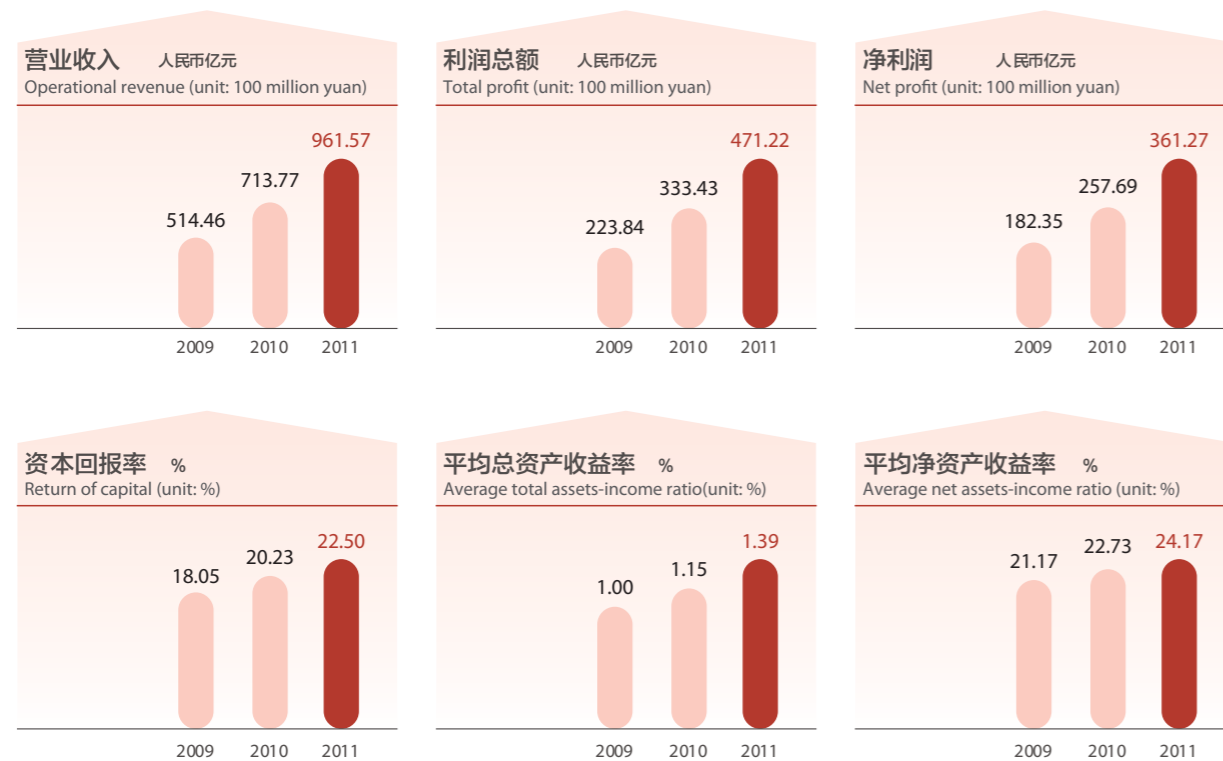
原中国银监会主席 刘明康
Liu Mingkang, Former Chairman of CBRC

创造长期股东价值 | Creating Long-term Shareholders Values

2011年，本行以二次转型为契机，不断调整业务方向，加快管理体制改革，转变公司发展方式，持续提升经营效能，有效增强了股东价值创造能力。

In 2011, taking the second transformation as an opportunity, we effectively enhanced the value creating capacity for our long-term shareholders by adjusting the focus of our business operations, promoting the reform of the management system, reforming the development mode and promoting business efficiency.

2011年财务业绩概要 Financial Performance Summary 2011



本行积极贯彻国家宏观调控政策，发挥金融杠杆作用，优化信贷投放结构，加大民生及“三农”领域信贷支持力度，支持中西部区域发展，助推经济平稳较快发展。2011年，全行发放信贷 17,435.17 亿元(不含境外，不含信用卡)，余额 15,321.24 亿元。

We have been making every efforts to implement the national macro-control policies, give full play of the financial leverage, optimize the credit granting structure, increase the support to fields related to people's livelihood and agriculture, countryside and farmers, support the development of the Central and Western Regions and facilitate the fast and stable economic development. We made a total loan of 1,743.517 billion yuan (excluding overseas loans and credit card loans), with a total balance of 1,532.124 billion yuan.

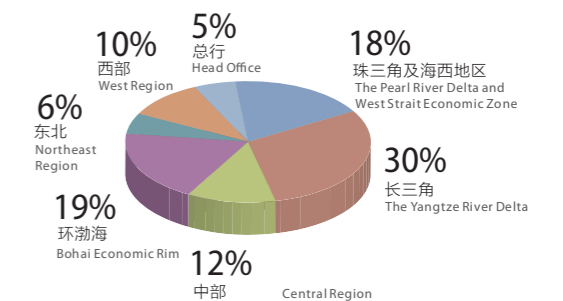
案例 Case

煤炭金融产品助推煤炭企业发展 Coal Financial Products Boost the Development of Coal Enterprises

中西部煤炭资源整合需要金融支持，2011年，本行推出了以煤炭金融资产组合为标的的集合信托计划。在山西、陕西等省份共发售系列产品 44 支、金额 53.03 亿元，有力推动了中西部煤炭资源的整合，促进了国家煤炭产业的升级。

To answer the needs of financial support for the integration of coal resources in the Central and Western Regions, we launched collective credit programs for the purpose of financial asset integration. We launched 44 serial products totaling 5.303 billion yuan in Shanxi and Shaanxi and other provinces, substantially facilitating the integration of coal resources in the Central and Western Regions and promoting the upgrading of the national coal industry.

2011年招行全行贷款发放额分地区统计表
Loans granted by CMB in 2011 broken down by regions



本行大力支持区域经济协调发展，截至 2011 年底，本行在中西部地区设立的一级分行达到 18 家，中西部地区分行发放贷款 3,891.90 亿元。

We provide substantial support to the coordinated development of regional economic development. As of the end of 2011, we had 18 level-1 branches established in the Central and Western Regions, granting a total loan of 389.19 billion yuan.

注 1：本表统计为本行口径，且仅含境内各分部，不含香港分行、纽约分行。注 2：贷款发放额包括公司贷款、个人贷款、票据融资，其中票据融资仅含直接向企业发放的直贴类，不含金融机构之间转贴类。注 3：本表统计不含信用卡数据。
Note 1: The diagram is based on the statistics of CMB, with the data contained limited to domestic branches and agencies, excluding Hong Kong and New York Branches. Note 2: The loans granted include corporate loans, personal loans and notes financing, where the notes financing is limited to the direct discounts, granted to enterprises, excluding indirect discounts incurred between financial institutions. Note 3: Data in this diagram excludes data related to credit cards.

案例 Case

招商银行支持新疆金风科技股份有限公司融资 CMB Provided Financial Support for Xinjiang Goldwind Science & Technology Co., Ltd.

新疆金风科技股份有限公司以风电设备生产为主营业务，本行为支持西部新能源行业，以信用方式给予该公司 20 亿元综合授信额度，支持其发展。

The Company is mainly engaged in wind power generating equipment. To support the development of the Company and the new energy industry in the West in general, CMB granted a total credit line of 2 billion yuan for the Company in the form of credit.



助推产业结构升级，促进文化等产业发展。2011年，全行有授信余额的“文化”企业客户97户，贷款余额20.05亿元。

2011年，本行积极为“三农”发展提供融资服务，开发了现代农业小额个人经营贷款等新产品，已叙做六合集团养殖户、唐人神养殖户等项目，其中仅六合集团项目已发放贷款426笔，累计贷款投放超过1.8亿。

Helping the upgrading of industrial structure and promoting the development of culture-related industries. In 2011, CMB had 97 cultural enterprise customers with a total credit balance of 2.005 billion yuan.

In 2011, CMB actively provided financial support for the agriculture, countryside and farmers by developing new products such as small-sum personal loans for customers engaged in modern agricultural businesses, including farmers under contracts with Liuhe Group and Tangrenshen Group. In the case of Liuhe Group, a total of 426 loans were granted, with a total accumulated loan of over 180 million yuan.

 案例 Case

“农户贷”助推农业发展 “Loans for Farmers” Facilitates Agricultural Development


招商银行长沙分行推进个贷产品创新，帮助农民解决融资难，实现了银行、企业、农户“三赢”的目标。

2011年，唐人神集团作为肉制品生产加工企业，与养殖户签订生猪回购协议，解决了养殖户的市场销售问题。长沙分行为了支持“三农”，解决养殖户的资金问题，专门为唐人神集团养殖农户及集团签约农户设计打造了个性化的个人经营贷款产品——“招行农户贷”。

Changsha Branch of CMB promoted personal loan product innovation to help farmers solve their financial problems, achieving mutual benefits of the bank, enterprises and farmers.

In 2011, Tangrenshen Group Co., Ltd., a meat production and processing enterprise, signed pig repurchase agreement with farmers and smoothed away the farmers' worries about sales of their pigs. To this end, Changsha Branch of CMB provided a customized personal business loan product, “CMB Farmer Loans”, for farmers under the control of the Group and those with whom the group had signed contracts.



感言 Reflections 

“客户至上、效率一流。”
"Customer first, efficiency of first-class."

——贷款农户感慨地说
Comments from farmers receiving the loans

助力小微企业发展 | Supporting the Development of Small and Micro Enterprises

小微企业对促进就业、保证经济社会稳定具有重要意义。本行积极响应国家支持小微企业的政策要求，以二次转型为契机，大力扶持小微企业发展。

Small and micro enterprises play critical roles in increasing employment and ensuring the economic and social stability. In response to the government's call for support to small and micro enterprises, CMB provided substantial support for small and micro enterprises taking the second transformation as an opportunity.

 案例 Case

招商银行服务小企业模式获肯定 CMB Services for Small Enterprises Was Recognized

2011年12月19日，中共中央政治局常委、国务院总理温家宝在江苏考察期间主持召开座谈会，认真听取了招商银行小企业信贷中心的汇报。

温家宝总理对本行“通过专门的机构、专业的队伍，专注服务小企业”以及“伙伴工程”等服务小企业的特色做法给予了充分肯定，认为“目标很明确，服务小企业‘三个专’很好”。



On December 19, 2011, Mr. Wen Jiabao, member of Standing Committee of Political Bureau, the CPC Central Committee and Premier of the State Council, convened a conference on his inspection tour in Jiangsu Province and heard the report made by the Small Enterprise Credit Loan Center of CMB.

Premier Wen Jiabao fully recognized the unique services CMB provided to small enterprises by means of “focusing on dedicated services for small enterprises through a dedicated division and a dedicated team”, considering that the services “are clearly targeted and are a good example with ‘three dedication’.”

2011年，本行优化小企业信贷政策，将小企业问责权限下放至分行，建立小企业业务尽职免责机制，推进小企业业务发展。

In 2011, we optimized our credit policy and facilitated the development of small enterprise business by distributing the loan granting authority to the branches, establishing the due diligence and exemption mechanism for business related to small enterprises.

本行加大小企业服务机构建设，扩大专业化服务范围。截至2011年底，小企业信贷中心在全国设立分中心36家，服务网络覆盖了长三角、珠三角环渤海、海西和泛长三角等重点区域。有贷款余额小企业客户突破5,700户，带动就业岗位近万个。

We facilitated the construction of small enterprise service agencies and expanded our scope of professional services. As of the end of 2011, the Small Enterprise Credit Center set up 36 sub-centers nationwide, with a network covering the Yangtze River Delta, the Pearl River Delta, Bohai Sea Zone, West-strait Economic Zone and Hercynian and the Pan-Yangtze River Delta, having acquired over 5,700 small enterprise customers with loan balance and increased approximately 10,000 jobs.

优化信贷政策
Optimizing the credit policy

提升服务水平
Promoting service capacity

推进产品创新
Promoting product innovation

强化风险管理
Enhancing the risk management

本行针对小企业融资需求多样化的特点，推出了“生意贷”、“市场贷”、“集群贷”等创新产品，建立了“一个渠道、三个平台”的产品服务体系，保护小企业脆弱的资金链条，帮助其健康发展。

With reference to the diversified financial needs of small enterprises, we launched transaction-based loans, market-based loans and cluster loans, among other innovative products, and established a product and service system composed of one channel and three platforms, with the view of protecting the vulnerable fund chains of small enterprises and facilitating their healthy development.

2011年，本行进一步加强小企业业务风险管理工作，完善授信审批，优化贷后管理流程，加强风险预警，实行风险经理协同作业制，严控小企业信贷风险，保证信贷资产质量。截至2011年底，本行小企业贷款不良率仅为0.41%。

In 2011, we further strengthened small enterprise business risk management, improved credit approval procedures, optimized post-loan management process, strengthened risk warning mechanism and implemented risk manager collaboration system, with the view of strictly controlling credit risks confronting small enterprises and guaranteeing the quality of the credit assets. As of the end of 2011, the NPL ratio of small enterprises loans of CMB is merely 0.41%.

 **专题 Special Report**

招商银行创新开展“伙伴工程” CMB Launch an Innovative “Partnership Project”

“伙伴工程”是招商银行小企业信贷中心与帮扶小企业发展的部门、机构、组织等共同合作，为小企业精心打造的“金融安居工程”。工程主要内容包括：搭建贷款融资、互助成长、诚信守约、政策咨询、教育培训五大服务平台；建设“伙伴之家”企业家俱乐部。

该工程通过“伙伴工程·乡镇巡回计划”等“伙伴之家”俱乐部特色活动，培育小企业成长的土壤。截至2011年底，累计开展各类宣传服务活动200余次、小企业参与人数超过20,000人、累计为近万户小企业提供600多亿元贷款支持，受惠人口200万。

The Partnership project is a worry-relieving financial project CMB Small Enterprise Credit Centers specially tailored for small enterprises in joint efforts with government agencies, other institutions and organizations. The project mainly includes the establishment of five service platforms for loans and finance, mutual assistance for growth, good faith and compliance, policy consultation and education/training, as well as the setup of an enterprisers' club, Home of Partners.

The project was intended to facilitate the growth of small enterprises by means of a variety of activities sponsored by the Hope of Partnership, such as “Partnership Project – Village/Town Touring Plan.” As of the end of 2011, we had launched over 200 promotions of various kinds, involving over 20,000 participants from small enterprises, providing over a total loan of 60 billion for approximately 10,000 small enterprises and benefiting a population of 2 million.



支持创新型企业成长 | Supporting the Growth of Innovative Enterprises

招商银行积极促进经济发展方式转变，大力支持创新型企业的发展，为其量身打造综合性的金融服务，培育和扶植创新型企业成长。

We have been actively promoting the transformation of the economic development mode, supporting the development of innovative enterprises, providing them tailored comprehensive financial services and nurturing growth of innovative enterprises.

案例 Case

“千鹰展翼”计划推动创新型企业发展 “Wings for 1000 Eagles” Program Facilitates Development of Innovative Enterprises

2011年9月16日，招商银行上海分行发掘支持的“千鹰展翼”客户——上海巴安水务成功上市。该公司是专业从事环保水处理业务，为大型工业项目和市政水务项目提供水处理技术解决方案及服务的创新型企业。由于种种原因，业务发展受到资金制约。上海分行评估后认为其具有较好的发展潜力，积极向该企业提供融资，帮助其走出了困境。

On September 16, 2011, Shanghai Safbon Water, a customer acquired by CMB Shanghai Branch through its “Wings for 1000 Eagles”, was successfully listed. The company is specialized in environment-friendly water treatment business and provides innovative water treatment technical solutions and services for large industrial projects and municipal water projects. For various reasons, its business is restrained due to lack of funds. CMB Shanghai Branch assessed the company as having sound development potentials and provided financial support for it and helped it out of predicament.

感言 Reflections



“无微不至的服务，给我们最舒心的感受；随时随地的服务，给我们最贴近的感受；因您而变的服务，给我们最适合的感受；量身定做的服务，给我们最专业的感受。与招商银行合作十多年，如果说开始是偶然，那么继续是必然。”

“Your thoughtful services make us feel at home, your readily-available services let us feel we are closely connected, your “We are here just for you!” services best suit us and your tailored services let us feel your professionalism. We have been cooperating with CMB for over 10 years. If we began the cooperation by accident, then our continued cooperation is our choice.”

——上海巴安水务公司董事长 张春霖
Mr. Zhang Chunlin, President of Shanghai Safbon Water

“千鹰展翼”计划是招商银行2010年推出的旨在培育创新型成长企业发展的战略举措。该计划依托本行的服务体系和资源，联合外部合作机构，为企业提供股权加债券的叠加式服务。2011年，本行联合科技部及地方政府，专门开发了“科技贷”系列产品，对当地持有待转化科技成果的企业提供专项服务。截至年底，获得该计划支持的创新型成长企业客户达到3,239家，较年初增加2,519家。

“Wings for 1000 Eagles” Program is a strategic program launched by CMB in 2010 for the purpose of facilitating the development of innovating growing enterprises. Drawing on the service system and resources of CMB and our external partners, the program is intended to provide integrated services in the form of equity plus debentures. In 2011, we developed a “Technology Loan” in joint efforts with the Ministry of Science and Technology and local governments to provide tailored services for enterprises with technological results to be converted into practical productivity. As of the end of 2011, 3,239 innovating growing enterprises found financial support from the program, a growth of 2,519 compared with the beginning of the year.



长沙分行千鹰展翼活动之中小企业融资沙龙系列活动
Serial activities of the small enterprise finance salon as part of “Wings for 1000 Eagles”
Program held by CMB Changsha Branch



东莞分行千鹰展翼活动之金融合作研讨会
Financial cooperation conference for “Wings for 1000 Eagles” Program held by CMB
Dongguan Branch

创新服务体验 致力客户感动

Winning Customer Appreciation Through Innovative Service Experience

提供感动客户的优质服务
是商业银行可持续发展的关键环节。
招商银行始终坚持从客户和市场需求入手，
推动产品创新和服务创新，
大力构建全方位、立体式的服务体系，
努力提升客户体验，赢得客户感动。

*Providing quality services of high customer appreciation
is a key chain for the sustainable development
of commercial banks.*

*We have continued to facilitate product
and service innovation, make our best efforts to
establish a comprehensive and
three-dimension service system,
promote customer experience and
win customer appreciation on the basis of
customer and market needs.*



“

我们一直自比为葵花，客户为太阳，招行在二次转型中，力争设计更多更好的产品来满足不同客户的需求。

We always compare our bank to a sunflower and our customers to be the sun. In the second transformation, CMB seeks to design more and better products to satisfy needs of different customers.

”

招商银行行长 马蔚华
Mr. Ma Weihua, President of CMB

创新客户服务模式 | Innovation on the Customer Service Mode

2011年，本行加大金融产品和服务创新力度，努力为客户提供更新更好的金融产品和服务，提升客户体验。
In 2011, we increased our efforts for financial product and service innovation and made our best efforts to provide possibly better and newer financial products and services and to promote customer experience.

案例 Case

“携手·感恩”主题服务文化活动 "Hand-joining Thanksgiving" – An Activity Featuring Service Culture

2011年感恩节，招商银行在全系统开展了以“携手·感恩”为主题的服务文化活动。感恩节当天，全行通过各具特色的形式向客户表达感恩之情。如，在全系统800多家营业网点的电子跑屏上播放“感谢您一直以来给予我们的信任和支持，祝您感恩节快乐”；播放着乐曲《感恩的心》；统一用“您好，今天是感恩节，祝您节日快乐！”向客户致谢等。此次活动传播了感恩之心，传递了感恩之情，营造了温暖客户、感恩客户的服务文化氛围。



On the Thanksgiving Day of 2011, CMB launched "Hand-joining Thanksgiving" program, an activity featuring service culture. On the Thanksgiving Day, CMB expressed its thanks to its customers in a variety of ways. A thanksgiving message, "Thank you for your lasting confidence and support and may you have a happy Thanksgiving Day" was displayed on all digital displaying boards throughout over 800 bank outlets of CMB; A song, "A Grateful Heart" was played in all the outlets and customers were greeted with a uniform greeting: "Hello! On this Thanksgiving Day, we wish you a happy Thanksgiving Day!" The event conveyed our appreciation to our customers and created a service atmosphere to make our customers at home and won their appreciation.

“非常感谢，无比感动，长远感念”。
"I'm touched, moved and impressed with your services."

“在这里，在招商银行，我感受到了中国人民的友谊，感受到了招行员工的真诚，谢谢你们！”
"Here, in the CMB, I feel the friendship of the Chinese people and the sincerity of the CMB staff. Thank you!"

感言 Reflections



---- 客户感动地说
A customer express feelingly

零售业务创新 | Innovation on Retail Businesses

推动产品创新

本行积极推动零售金融产品创新，建立了从创意收集到项目管理的全流程产品创新管理机制。2011年，创新推出移动金融生活解决方案、“节节高升”主题理财产品、快乐伙伴卡等一批市场领先的产品，使金融产品创新更好地融入了百姓生活。

Promoting Product Innovation

We have been actively promoting retail financial product innovation and have established a comprehensive product innovation management system covering the whole process from idea collection to project management. In 2011, we launched a new mobile solution for financial needs in life, a financial wealth-managing product "Uprising" and a Happy Partner Card as well as many market-leading products, integrating our financial product innovation with the life of the population.

案例 Case

“节节高升”理财产品 "Uprising" Wealth Management Products

“节节高升”系列产品主要投资于固定收益类债券、票据或信托贷款等稳健型金融资产，通过严格的风险管理与周密的资本运作在控制风险的基础上为客户谋求更高的理财收益。

This series of products are mainly for investment in debentures with fixed income, notes or trust loan or other secure financial assets, intending to seek higher financial income for the customer while the risks are controlled through rigorous risk management and careful capital operations.

业务创新 Business Innovation

截至2011年底，招商银行已开业的私人银行中心达到23家，私人银行客户数超过1万名。

As of the end of 2011, CMB has opened 23 private banking centers with a clientele of more than 10,000.



私人银行第三届青年精英财富论坛
The 3rd Fortune Forum for Young Elites from the Private Banking Sector

服务创新

本行不断创新服务举措，优化服务流程，提供各具特色的金融服务，满足客户不断升级的服务需求与服务体验诉求，用新的客户体验赢得客户感动。2011年，全行实施服务创新400余项，推广服务创新项目37个。

Service Innovation

We have continued to innovate on the service measures, optimize the service procedures, provide financial products of various features, satisfy constantly rising needs for services and service experience and win customer appreciation through innovative customer experience. In 2011, we have implemented over 400 service innovations and promoted 37 service innovations.

案例 Case

零售服务体验总动员活动 General Mobilization Activities for Retail Service Experience

2011年，本行组织开展了“零售服务体验总动员活动”。马蔚华行长亲自撰文号召“每个人都积极参与到零售服务体验总动员活动中来”。截至2011年底，全行收集改进建议10,000多条，员工针对自己支持的建议投票数量超过50,000票。此次活动，巩固了“因您而变”的服务理念，弘扬了以客户为中心的服务文化，有效推动了以客户为中心的零售服务体验改进长效机制的建立。

In 2011, we organized a general mobilization activity for retail service experience. Mr. Ma Weihua, President of CMB, issued a written speech to call on “everyone to actively participate in the general mobilization activity for retail service experience”. As of the end of 2011, we had collected over 10,000 proposals for improvement and our employees cast over 50,000 votes for proposal they support. This event consolidated our service notion of “We are here just for you!”, promoted our customer-centered service culture, and effectively facilitated the establishment of the long-term mechanism for the retail service experience centering on customers.



专题 Special Report

创新信用卡服务体验 Innovation on the Credit Card Service Experience

本行以成为“中国最好的支付体验提供商、中国最好的消费金融专家、中国领先的多元化营销平台”为愿景，通过创新产品、系统升级、强化服务监督等措施，持续提升信用卡服务体验。截至2011年底，累计发行信用卡350种，3,961万张。

系统升级上线。2011年8月，本行完成了全球超大单一主机系统升级，新一代核心系统可容纳上亿级持卡人的数据量，可同时支持银联等五大信用卡支付系统。

We have been seeking to promote the credit card service experience by innovating on the products, upgrading the system and enhancing service supervision, among other measures, with the view to making CMB “the best payment experience provider,



the best consumption-related financial expert and the most advanced multi-element marketing platform in China.” As of the end of 2011, we had issued 39.61 million credit cards in 350 categories.

New upgraded system was put into use. In August, 2011, we upgraded our single host system of the largest capacity in the world, with a new core system of a capacity of processing over 100 million cards and concurrently supporting five credit payment system, including Union Pay.

提供差异化服务。本行以客户关系为基础，整合旅游、电影、百货、积分、特惠商户等营销资源，为客户提供差异化的增值服务，满足日益多样化的客户需求，提升客户的用卡体验。

2011年，本行为客户打造了“出行易”商旅服务中心。通过聚合航空公司、酒店等外部资源，为招商银行信用卡及一卡通持卡人提供一站式商旅服务。此外，还推出了“我行‘赔’你等”航延关怀服务，首创“以航班落地时间为准、延误2小时以上、无需任何证明即获主动赔付”的航延赔付新模式。



Providing differentiated services. Based on the customer relationship, we provide our customers with differentiated value-added services, to meet differentiated customer needs and promote their card-using experience by integrating all marketing resources available, including travel, movies, department stores, bonus points, partner merchants providing special benefits.

In 2011, We established Easy Travel, a business travel service center through which we provide one-stop business travel services for CMB credit card and All-in-one card holders by integrating external resources including airlines and hotels. We also launched a service for our frequent-flying customers, “We compensate you for your waiting time” and created a new mode of compensation mode for delayed flight, offering to “compensate you for any flight delay of over 2 hours by the landing time, without requiring any document evidence.”

公司业务创新

完善服务体系。本行从客户需求出发，完善了“一个渠道、三个平台”的现金管理体系，支持客户的快速发展。推出“热点掘金”系列等公司理财产品，为企业客户提供全面的财富增值管理服务。

拓展业务范围。本行先后推出“留才计划”、“恒康计划”等企业年金产品，为客户企业员工的未来提供更好保障。截至 2011 年底，本行养老金金融帐管客户达到 120 多万个。

Innovation on Corporate Businesses

Improving service system. We improved our cash management system composed of “one channel and three platforms” to meet the customers’ needs and support the development of our customers. We also launched a variety of corporate wealth management products including “Hotspot Gold Mining” to provide comprehensive value-added wealth management services.

Expanding the business scope. We launched several corporate annual pension products, e.g., Talent-retaining Program and Hengkang Program, to provide better guarantee for the future of our enterprises customers’ employees. As of the end of 2011, we had over 1.2 million customers under our pension management.



恒康计划产品
Hengkang Program Product



留才计划产品
Talent-retaining Program Product

案例 Case

1+N供应链金融业务 1+N Financial Services for Supply Chains

为了更好的服务广大中小企业客户，本行大力推进 1+N 供应链金融营销工作。2011 年，全行通过 1+N 供应链金融模式服务中小企业客户 1,113 户。

To better serve our SME customers, we made great efforts to promote the marketing of the “1+N supply chain finance”. In 2011, we had a total of 1,113 SME customers using this financial service mode.

拓宽客户服务渠道 | Expanding Customer Service Channels

本行积极加强客户服务渠道建设，通过网点升级改造、电子银行及远程银行建设等举措，为客户提供更加便捷的服务。

We have been actively enhancing the establishment of customer service channels and provide more convenient services for our customers by upgrading our bank outlets, E-banking and Remote banking services.

案例 Case

倾听客户声音，提升客户体验 Listening to Customers' Voices and Promoting Customer Experience

招商银行深圳分行根据客户反映的“在网点办理结售汇业务等候时间长”问题，推出了“存折打印机三功能一机化”，大大提高了柜员办理业务的效率，使客户等候时间减少 80%；针对自助设备故障提出了“自助设备故障快速排除法”解决方案，减少了客户等候时间，全面改善了客户体验。

In reference to the customer complaint that customers have to queue a long time for foreign exchange settlement and sales services, we introduced a machine with passbook processing and printing functions, which significantly promotes our tellers’ processing efficiency and cuts down the customer waiting time by 80%; to address the failure of our automatic self-servicing machines, we launched a “automatic self-servicing machine failure solution”, reducing the customer waiting time and promoting the comprehensive customer experience.

加大网点升级力度

本行加大网点升级和改造力度，全年新设 14 家分行，52 家支行，新增营业网点 67 个。截至 2011 年底，本行营业网点 897 家，ATM 机（含取款机、循环机）8,393 台。

Enhancing Network Upgrading Efforts

We have been continuing to make investment for the network upgrade and improvement. In 2011, we established 14 new branches, 52 new sub-branches and 67 new business outlets. As of the end of 2011, we had 897 business outlets and 8,393 ATMs (including cash machine and circulator).

案例 Case

招商银行台北代表处正式设立 CMB Taipei Office Formally Established

2011 年 3 月 15 日，招商银行在台湾金管会办理了台北代表处的相关注册登记手续，标志招行台北代表处正式设立。

On March 15, 2011, CMB completed the registration procedures with the FSC of Taiwan for a CMB office in Taipei, signaling the formal establishment of the office.



加快电子银行建设

本行加快推进网上银行、手机银行等电子银行建设，引领电子银行渠道创新潮流，努力为客户提供多元化的更加快捷、便利的服务渠道。2011年，本行零售电子渠道综合柜面替代率达 86.57%，公司电子渠道综合柜面替代率达 49.63%。

Quickening E-bank Construction

Taking the lead in the E-banking channel innovation, we have been actively quickening the establishment of our E-banking facilities, including our online banking service, mobile phone banking services, etc. with the view to providing quicker, more convenient multi-channel services for our customers. In 2011, our electronic channels replaced 86.57% of our over-counter retail transactions and 49.63% of our over counter corporate transactions.

2011年，本行进一步完善“空中贷款”和“空中理财”服务模式。空中贷款是本行首创的个人贷款在线服务，包括“在线受理”、“主动授信”和“电子化签约”三大模式，实现了“足不出户就能贷款”。全年空中贷款新增 4.4 万笔，发放贷款 19.7 亿元。空中理财以“一对多”的客户管理模式，实现了“一对一”的客户管理效果。全年空中理财客户新增 30 万户，管理客户资产近 600 亿元。

In 2011, we further improved our "Online Loans" and "Online Wealth Management" services. The first is our initiative online personal loan service, including "Online acceptance" "Proactive credit granting" and "Electronic contract signing", so that the whole process can be completed online without personal visit to the bank. We have completed a increase of 44,000 loan transactions through this mode, with 1.97 billion yuan loaned. The "Online Wealth Management" service realizes the one-on-one customer management through one-to-many customer management mode. Our online customer increased 0.3 million this year and customers assets managed under this mode is 60 billion yuan.

案例 Case

招商银行推出新版手机银行 CMB Released a New Version for the Mobile Phone Banking Service Program

2011年，招商银行发布了新版 iPhone 平台手机银行，推出了 Android 版手机银行，进一步丰富了手机银行的功能，为客户带来全新感受。



In 2011, CMB released a new version of mobile banking program on the iPhone platform and a new banking service program for mobile phone with Android system, further enriching the functions of mobile phone banking services and bringing brand-new customer experience.



感言 Reflections

“感谢你为我提供的理财信息，
你们的服务真是做到了我的心里。”

"Thanks for your wealth management information.
I am sincerely grateful for your services."

---- 武汉客户吴志文
Wu Zhiwen, a customer from Wuhan

大力发展远程银行 Facilitating Remote Banking Services

本行建立了中国银行业首个综合型远程金融服务中心，发挥远程金融服务优势，明确了做“中国最好的远程银行”的目标，加快推进客户服务和业务创新，引领行业发展潮流。

With the view to "becoming the best remote banking service provider in China", we have established the first comprehensive remote financial service center of the banking industry in China to promote the customer service and business innovation.



全面推动流程优化 | Fully Promoting Procedure Optimization

本行以建设以客户为中心的流程银行为方向，全面开展资源整合与流程优化，为提升全新客户体验提供组织和技术基础。2011年，按照批发、零售、信用风险、运营四大条线制定了 21 个项目的三年落地方案，采用 PMO（项目管理办公室）的方式组织实施，有序推进体制改革与流程优化，在提高效率、降低运营成本的同时，致力向客户提供“ONE BANK”（一个银行）的全新服务体验。

We integrated our resources and optimized our service procedures and provided organizational and technical bases for brand-new customer experience with the view to constructing a customer-centered and procedure-based bank. In 2011, we formulated three-year plans for 21 projects in the four fields of wholesale, retail, credit risk and operation. The plans were organized and implemented by means of Project Management Office. We seek to provide "one-bank" brand-new service experience for our customers while raising the efficiency and reducing the operational cost by orderly implementing system reform and procedure optimization.

保证客户资产安全 | Guaranteeing Security of Customers' Assets

本行采取多种措施保证客户的资产安全。

在所有营业网点内外部均配备了先进的监控系统，网点外 50 米范围内都设有监控；加强对保安人员的专业训练，提高安保水平；对客户取款进行提示，对大客户还要送上车。

通过推行全行办公网安全桌面部署、开展网上银行内部自查、提高钓鱼网站防范能力等措施，加强数据安全的管理，提高网上银行的风险控制能力。

强调为信用卡持卡人营造安全的用卡环境，从交易流程、交易预警和管控、异常交易监控等方面采取措施，保护客户的交易安全。通过流程优化、技术防范及日常监督检查等方式，完善信息安全管理，确保客户信息安全。

本行始终高度重视保护客户信息安全。针对个别前员工违法泄露客户信息事件，本行第一时间积极回应，全力配合公安机关侦查工作，严肃处理相关责任人，及时研究善后方案，得到了公众的理解和认可。

We have a number of security measures to guarantee the security of our customers' assets.

All of our business outlets are equipped with advanced external and internal monitoring systems covering an area within 50 meters from the outlet. Professional training for security personnel is provided to promote the security level. We warn our customers to be careful when they withdraw money from our outlets and escort our major customers.

We enhance our data security management and promote the risk control capacity of our online banking facilities through deploying desk security measures for all our networks, implementing internal self-inspection for our online banking facilities and enhancing our ability of guarding against phishing sites.

We seek to create a safe card-using environment for our credit card holders and safeguard our customers' transactions by implementing security measures in terms of transaction procedures, pre-transaction warning and control and abnormal transaction monitoring. We improve our information security management and guarantee the security of customer information through procedure optimization, technical prevention and daily monitoring and inspection.

We attach great importance to the security of customer information. In several cases where our former employees disclosed customer information, we responded at the earliest time, cooperated the police in the investigation, resorted to the law for strict punishment on such former employees and implemented remedies in time, winning the understanding and confidence of the public.

案例 Case

总分行联动为客户挽回损失 Head Office and Branch Cooperates to Safeguard Customer Fund

2011 年 4 月 11 日，广州分行接到广东省公安厅协助冻结涉案账户的要求，总行监保部工作人员快速完成涉案账户涉案资金的临时管控，为客户挽回 14.4 万元资金损失。

On April 11, 2011, our Guangzhou Branch received a request from the Public Security Department of Guangdong Province to freeze funds on a suspected account. Staff members of the Compliance and Security Division quickly exercised temporary control of the funds on the suspected account, safeguarded 144,000 yuan of customer's fund.

普及客户金融教育 | Training Customers in Financial Knowledge

2011 年，本行继续推进客户金融普及教育，针对不同类型的客户开展特色金融宣传教育系列活动，从理财、金融安全等方面为客户提供金融知识。

In 2011, we continued to promote the consumers' financial knowledge. We launched a series of propaganda and financial knowledge promotion activities for different types of customers in terms of wealth management and financial security.

案例 Case

“普及金融知识万里行”系列活动 Serial Activities “10,000-mile Journey for Financial Literacy”

“普及金融知识万里行”活动是中国银行业协会在全行业开展的大型系列活动。本行根据要求结合自身特色，组织了“理财教育公益行·走进高校”、“金葵花”亲子财商成长营、金融知识进西部活动月、青少年金融理财教育活动月等一系列金融知识普及活动。在加强公众教育服务、宣传普及金融知识、强化风险意识、倡导理性消费等各个方面都取得了良好效果。

This is a series of large-scale activities China Banking Association launched throughout the industry. With reference to our own reality, we organized a series of activities for promotion of financial literacy, including “Public Wealth Management Education – Into Universities and Colleges”, “Gold Sunflower” Parent-Children's Financial Knowledge Growth Camp, Financial Literacy into the West Month and Teenager Financial and Wealth Management Education. Those activities achieved remarkable results in terms of enhancing public education service, promoting financial literacy, strengthening risk awareness and advocating wise consumption.



持续提高客户满意度 | Further Promoting Customer Satisfaction

本行通过强化服务监督，开展客户满意度调查，加强客户投诉处理等措施，努力提高客户满意水平。

We seek to promote customer satisfaction through enhancing service supervision, conducting customer satisfaction surveys and strengthening customer complaint response.

案例 Case

百佳示范单位评选再创佳绩 New Achievements We Got in the Assessment for Top 100 Model Service Units

2011年，本行在2011年度中国银行业文明规范服务百佳示范单位评选中，有12家单位入选，是入选比例最高的银行。

In 2011, 12 units of CMB were listed among Top 100 Model Service Units in the banking industry of China, the ration ranking top of all banks in China.



持续强化服务监督管理 Continuously Enhancing Service Supervision and Management

本行围绕“温暖2011”年度服务工作主题，不断强化服务监督管理工作，努力提升客户服务水平和质量。

2011年，本行完成了服务标准形象化视频拍摄工作，进一步规范了服务标准；加强服务监测工作，组织了13,000多次神秘客户实地监测，开展了3,300多次现场拦访调查。



招商银行服务标准视频拍摄演员训练营
Training Camp for Actors for the Video Recording of CMB Service Standard

Centering on the annual service theme "Warm 2011", we continuously enhanced Service Supervision and Management and sought to promote our customer service level and quality.

In 2011, we completed the video program of the Standard Services Video-recording to further regulate our service standard; we enhanced service monitoring, organizing 13,000 unannounced site visits and 3,300 site interviews.

不断加强客户投诉管理 Constantly Enhancing Customer Complaint Management

本行始终重视客户投诉管理，主动倾听客户诉求，推进客户之声系统升级开发，持续提升客户满意度。

2011年，本行共完成客户投诉分析4份，直接受理客户投诉1,148笔。全年客户投诉48小时响应率为97.5%，5个工作日结案率为99.46%，客户回访满意率为91.31%，没有出现重大客户投诉事件。

We have always attached great importance to the customer satisfaction and customer complaint management and seek to promote customer satisfaction by listening to the customer complaints and updating the Customer Voice system.

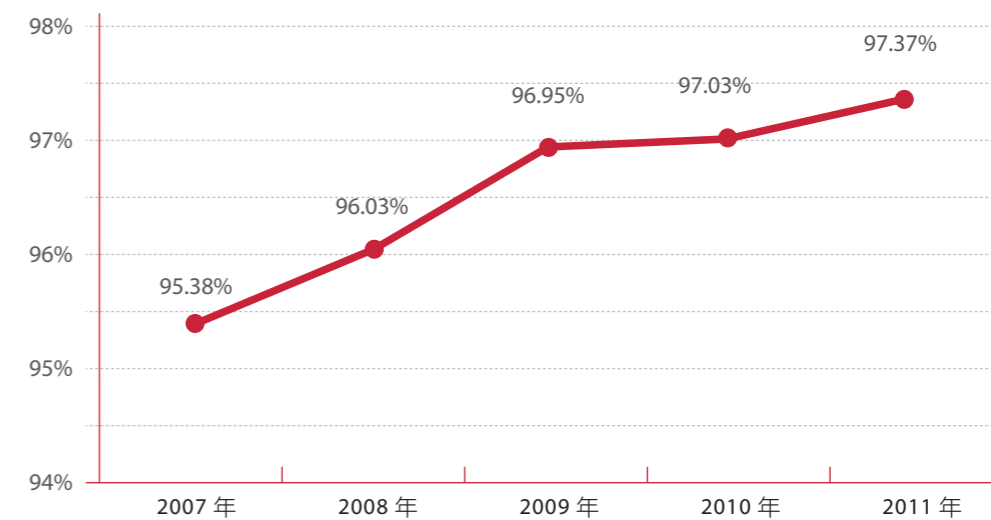
In 2011, we completed four customer complaint analysis reports and accepted and processed 1,148 customer complaints. We responded to 97.5% of customer complaints filed this year within 48 hours and dealt with 99.46% of the complaints filed this year within 5 working days, with 91.31% of our customers satisfied with our complaint management. No major customers filed any complaint.

开展客户满意度调查 Carrying out Customer Satisfaction Surveys

本行将开展客户满意度调查作为提升客户服务水平的重要举措，通过系统话务客户满意度系统调查和话务客户不满意原因人工调查相结合的机制，持续提升客户满意度。

We will employ customer satisfaction surveys as a key measure to promote our customer service level. And we will further promote customer satisfaction by integrating the telephone-based customer satisfaction survey system and the manual investigation into the reason for dissatisfaction of customers found in the telephone-based surveys.

2007年-2011年招商银行客户满意度
Customers' satisfaction level of CMB from 2007-2011



践行绿色环保 引领低碳发展

Carrying out Environment Protection and Guiding Low-carbon Development

保护生态环境是商业银行可持续发展的基本要求。招商银行坚持绿色发展理念，积极探索绿色金融创新与绿色运营，致力推进绿色经济发展，为“资源节约型、环境友好型”社会建设贡献力量。

Protection of eco-environment is a basic requirement for the sustainable development of commercial banks. We stick to our commitment for green development, actively explore green financial innovation and green operation, seek to promote green economic development and contribute to the building of a "resource-saving and environment-friendly" society.



就银行业来说，无论是日常的办公、采购还是建筑，企业都有义务和责任去努力降低自身对环境的影响。作为银行，我们更有义务通过自身业务来引导资源的优化配置，通过调整信贷政策等方面，限制对不符合可持续发展标准企业的贷款，从而实现‘绿色金融’、‘可持续金融’的目标。

For the banking industry, wherever daily office work, purchase or construction is concerned, the enterprise is supposed and obliged to make due efforts to reduce its own impacts on the environment. As a bank, we feel even more obliged to guide the optimized allocation of resources through our business operation and restrict loans for enterprises out of line with sustainable development standard through adjustment to our credit policy, with the view to realizing our goals for 'green finance' and 'sustainable finance.'



招商银行行长 马蔚华
Mr. Ma Weihua, President of CMB

大力推行绿色信贷 | Vigorously Promoting Green Credit

2011年，本行积极响应国家关于“加快绿色信贷”的宏观政策，健全绿色信贷制度，严控“两高一剩”行业贷款，加大绿色产业领域信贷支持力度，助推绿色经济发展。

In 2011, in response to the call of the government, we improved our green credit policy, exercised robust control over the credit lines for enterprises of “two-high-and-one excessive” enterprises, increased our support for environment-friendly industry and facilitated the green economic development.

案例 Case

支持环保节能产业发展 Supporting the Development of Environment-Friendly and Energy-Saving Industry

招商银行高度重视节能环保产业的发展，通过提高授信额度、优先给予信贷权、实行审批绿色通道等方式，不断加大对节能环保企业的信贷支持力度。

北京谱尼测试科技股份有限公司是一家民营第三方检测机构，主要从事水质、环境、空气等环境检测项目，符合我行信贷支持政策。本行小企业信贷中心北京分中心启动绿色通道机制第一时间审批通过了贷款。截至2011年底，已向其发放贷款1,000万元，有效支持了该企业的发展。

We attach great importance to the development of energy-saving and environment-friendly industries and constantly increase our credit support for such enterprises by raising the credit line, giving credit priority and implementing green approval channels.



Beijing PONY Test Technology Co., Ltd., a private third-party testing organization mainly engaged in testing water quality, environment, air, etc., is in line with our credit support policy. Beijing Sub-center of CMB Small Enterprise Credit Center approved its application for loans by the green credit approval channel. As of the end of 2011, we had granted a total loan of 10 million yuan which effectively guaranteed its development.

感言 Reflections



“没有招行小贷中心的支持，我们不可能取得今天这么辉煌的成就，我们衷心地感谢招行为我们付出的一切。”
“Without support from CMB Small Enterprise Credit Center, we could not have possibly realized such brilliant achievement, for which we sincerely appreciate what CMB has done for us.”

——北京谱尼测试科技股份有限公司董事长兼总经理 宋薇
A senior manager from Beijing PONY Test Technology Co., Ltd.

完善绿色信贷政策

2011年，本行制定了《绿色信贷规划》，提出“建设国内一流绿色信贷银行”的目标。《规划》明确了实施客户及项目环境风险分类管理、制定绿色信贷结构调整政策等六大举措，努力将本行建设为环境风险管理能力强、绿色信贷产品和服务领先、具有良好声誉的绿色信贷银行。

Improving the Green Credit Policy

In 2011, we formulated the *Green Credit Plan* in the industry, setting us a goal of “building the first-class credit bank in China.” The Plan clearly sets out six major measures, including classified management of the environment-related risks of our customer and related projects, and green credit structure adjustment policy, with the view to building CMB into a green credit bank with competent capacity of environment-related risk management, leading green credit products and services, and sound reputation.

信贷客户“四色”分类 Four-Color Classification of Credit Customers

针对客户贷款环境风险的不同，本行对信贷客户进行“四色”分类。

We classify our credit customers by four different colors with reference to the environment-related risks threatening our customers' loans.



严控“两高一剩”行业信贷

2011年，本行制定了以“控两高促绿色”为核心原则的信贷政策，将“两高一剩”行业列入审慎介入类行业和逐步压缩类行业，加大对该类存量资产调整力度。通过提高信贷准入门槛、实施名单制管理和限额管理、强化预警排查等措施，有效控制“两高一剩”行业信贷投放。

Strictly Controlling Loans for “Two-high-and-one excessive” Industries

In 2011, we developed a credit policy with “controlling two-high enterprises and promoting green enterprises” as the core principle, and placed such “two-high” enterprises in the category of “the entry-denied industries” and “loan-reducing industries”. Increased efforts were made to reduce loans for such enterprises. We effectively controlled loans granted to enterprises in the “two-high-and-one excessive” industries by raising the granting threshold, exercising list-based management and quota management and enhancing early warning and screening measures.

近三年招商银行“两高”行业贷款情况

CMB's loans for enterprises in the “two-high” industries in last three years

单位：折人民币亿元

Unit: 100 million RMB yuan

两高行业 "Two-high" industries	2009		2010		2011	
	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises
石油加工、炼焦及核燃料加工业 Petroleum processing, coking and nuclear fuel processing industry	52.74	0.82%	75.45	0.97%	100.15	1.14%
化学原料及化学制品制造业 Chemical material and product manufacturing	176.23	2.72%	222.73	2.85%	264.27	3.00%
非金属矿物制品业 Non-metallic mineral products	97.24	1.50%	134.86	1.73%	175.49	1.99%
黑色金属冶炼及压延加工业 Ferrous metal smelting and rolling industry	152.59	2.36%	185.25	2.37%	212.23	2.41%
有色金属冶炼及压延加工业 Non-ferrous metal smelting and rolling industry	172.72	2.67%	166.97	2.14%	185.90	2.11%
火力发电 Thermal power industry	310.94	4.81%	265.55	3.40%	237.92	2.70%
小计 Subtotal	962.45	14.88%	1,050.81	13.45%	1,175.96	13.36%

近三年招商银行产能过剩行业贷款情况

CMB's loans for enterprises in industries with excessive capacity in last three years

单位：折人民币亿元

Unit: 100 million RMB yuan

产能过剩行业 Industries with excessive capacity	2009		2010		2011	
	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises
钢铁 Iron and steel	114.34	1.77%	143.82	1.84%	152.09	1.73%
水泥 Cement	61.06	0.94%	78.52	1.01%	86.29	0.98%
煤化工 Coal processing	31.50	0.49%	45.73	0.59%	54.71	0.62%
平板玻璃 Plate glass	2.32	0.04%	2.53	0.03%	3.89	0.04%
船舶制造 Shipbuilding	21.41	0.33%	27.36	0.35%	43.34	0.49%
多晶硅 Poly-silicon	3.60	0.06%	3.32	0.04%	2.97	0.03%
风电设备 Wind power equipment	1.05	0.02%	1.05	0.01%	7.62	0.09%
小计 Subtotal	235.27	3.64%	302.34	3.87%	350.89	3.99%

(注：我行产能过剩行业贷款余额及占比较年初微增，主要的原因是，我行对产能过剩行业贷款统计是按照人行公布的口径，根据行业投向统计。人行统计本意旨在淘汰行业中产能过剩、缺乏竞争力的企业，但该行业中仍有支持当地经济、或能耗较少、科技领先的龙头企业，我行针对产能过剩行业的贷款主要投向该类企业。)

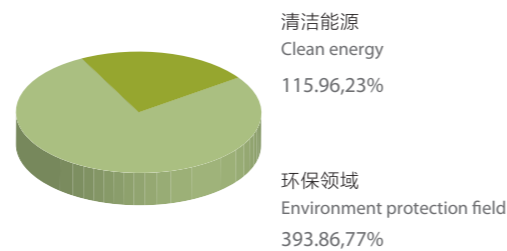
(Note: The balance of our loans granted to industries with excessive capacity and the percentage are greater than the beginning of the year, mainly because the data on the loans to such industries were collected in accordance with the targeted industries following the criteria published by the People's Bank of China. The People's Bank of China intends the statistics to an indicator with the view of phasing out less competitive enterprises in such industries. Yet, there are enterprises in those industries critical to the local economy, consuming less energy and with leading technology, to which most of our loans in this category went.)

加大绿色行业信贷投放 Increasing Credit Loan for Green Industries

本行加大对资源消耗小、附加值高、环境友好型行业的信贷投放，重点支持可再生能源、水污染治理等工程项目，促进绿色经济发展。截至 2011 年底，本行绿色信贷余额 509.82 亿元，比年初增长 47.31 亿元；清洁能源贷款余额 115.96 亿元，其中可再生能源贷款余额 106.7 亿元，比年初增长 18.34 亿元。环境保护等领域贷款 393.86 亿元，比年初增长 30.09 亿元。

We increased loans for industries with low resource consumption, high added value and environment-friendly industry, focused on the support for renewable energy development and water pollution control projects and promoted green economic development. As of the end of 2011, the balance of our green loans was 509.82 billion yuan, an increase of 4.731 billion yuan over the beginning of the year; the balance of our loans for clean energy industry was 115.96 billion yuan, including a balance of 106.67 billion yuan of loans for renewable energy industry, an increase of 1.834 billion yuan over the beginning of the year. We made loans totaling 393.86 billion yuan for environmental protection and related fields, an increase of 30.09 billion yuan over the beginning of the year.

2011 年招商银行绿色信贷情况 (单位: 亿元)
Green Credit of CMB in 2011 (Unit: 100 million yuan)



案例 Case

支持新能源企业发展 Supporting the Development of New Energy Industry

广东爱康太阳能科技有限公司 2010 年 7 月投产，主要从事晶体硅太阳能电池研究、制造、销售和售后服务。佛山分行多次调研后决定对其提供授信，支持企业发展。截至 2011 年底，我行对该公司的授信额度已达 8,000 万元，专项用于企业补充流动资金，给这个成长中的绿色企业极大的支持。



Guangdong Aiko Solar Energy Technology Co., Ltd., put into production in July 2010, is principally engaged in the research, manufacturing and sales of crystalline silicon solar cells and related after-sales services. CMB Foshan Branch, upon repeated research and investigation, decided to provide credit loan to support its development. As of the end of 2011, we had granted the enterprise a total credit line of 80 million yuan as additional working capital, providing substantial support for the growing green enterprise.

感言 Reflections

“招商银行佛山分行在公司起步阶段，也是最困难的时刻，给予了最及时、最大力的支持，这既是招行对我们的认可，对光伏行业的认可，更是企业社会责任感的体现。”

CMB Foshan Branch offered us timely substantial support when we were on the initial stage and the most difficult one. By doing so, CMB recognized the values of our business and the values of the PV industry, which reflects their strong sense of social responsibility.”

——广东爱康太阳能科技有限公司总经理 陈刚
Chen Gang, General Manager of Guangdong Aiko Solar Energy Technology Co., Ltd.

持续推进绿色创新 | Continuously Promoting Green Innovation

本行积极探索绿色金融产品创新，主动加强与国内外环保机构的合作，努力探索绿色金融的发展之路。

CMB actively explored green financial product innovation, actively strengthened our cooperation with domestic and international environmental agencies and painstakingly explored the development of green finance.

案例 Case

2011 年生态文明贵阳会议 Ecological Civilization Conference in Guiyang in 2011

2011 年 7 月 16 日，招商银行与贵阳市政府联合主办的以“通向生态文明的绿色变革机遇和挑战”为主题的 2011 年生态文明贵阳会议成功召开。会议期间还举办了科学和技术论坛、企业家论坛、跨国公司论坛、教育论坛等 11 个专题论坛。开展了全国生态文明建设成果展、中国·贵阳节能环保产品和技术展等相关活动。



On July 16, 2011, an ecological civilization conference with the theme “Opportunities and Challenges of Green Reform on the Way to Ecological Civilization” was jointly held by CMB and the Municipal Government of Guiyang in Guiyang. During the conference, 11 forums were held with various themes, including science and technology, entrepreneurs, multinational companies, education, etc. Other related activities during the conference include an exhibition of national ecological civilization achievements, “China-Guiyang” energy-saving and environment-friendly product and technology exhibitions.

感言 Reflections

“生态文明贵阳会议作为交流生态文明建设理念、展示生态文明建设成果的长期性、制度性的平台，自举办以来，坚持面向实际、面向基层、面向生活、面向世界，着力研究探索生态文明建设基本规律，注重总结推广成功经验，大力开展国际合作，为提高生态文明水平做出了积极贡献。”

“Guiyang Ecological Civilization Conference, as a long-term regular platform for the communication of notions concerning ecological civilization construction and the exhibition of ecological civilization achievements, has been facing the reality, grassroots-oriented life and the world. It contributes remarkably to the promotion of ecological civilization development by studying the basic patterns of ecological civilization development, summing up and promoting successful experiences and carrying out international cooperation.”

——中共中央政治局常委、全国政协主席 贾庆林
Mr. Jia Qinglin, Member of the Standing Committee of the Political Bureau of the CPC Central Committee and Chairman of the NPCC

绿色金融产品创新

本行高度重视绿色金融产品创新。2011 年组建了绿色金融产品小组，对排污权抵押贷款、节能收益抵押贷款、法国开发署（AFD）绿色转贷款、绿色设备买方信贷、绿色融资租赁、清洁发展机制（CDM）融资综合解决方案等六大产品进行推广与完善，并且通过拓展合作渠道，增加了 CDM 咨询和 CDM 未来减排收益抵押贷款等新的服务内容。

Promoting Green Financial Product Innovation

We attach great importance to green financial product innovation. In 2011, we established a green financial product working team to improve six green financial products, including emission right mortgaged loans, energy-saving income mortgaged loans, AFD green sub-loans, buyer credit for green equipment, green financial lease, integrated Clean Development Mechanism (CDM) financing solutions. By expanding our cooperation channels, we also launched new services including CDM consultation and Future CDM Emission-reducing Income Mortgaged Loans.

加强国际金融合作

本行注重加强与联合国环境署等国际环保组织的沟通合作，共同探讨绿色金融发展之路。通过合作完善绿色金融业务流程，提高绿色信贷管理能力，推进绿色金融发展。

Strengthening International Financial Cooperation

We focused on strengthening communication and cooperation with UNEP and other international environmental organizations for the purpose of exploring ways for green financial development. We sought to promote the business operational procedures for green finance, strengthen the green credit management ability and promote the development of green finance through cooperation.

2011 年参与的重要国际环保交流与合作

Major international environmental exchanges and cooperation involving CMB in 2011



努力开展绿色运营 | Vigorously Implementing Green Operations

本行重视办公场所中的环境保护，将低碳环保理念融入日常运营中，降低自身运营对环境的影响。2011 年，本行进一步推进绿色建筑、绿色采购及办公环保制度建设，扩展电子账单服务，努力实现绿色运营。

We attach much importance to the environmental protection in the office space, integrate low-carbon environmental notion with daily operations and reduce the environmental impacts of its operations. In 2011, we further promoted green building, green procurement and office environment systems and expanded the electronic billing operations with the view to realizing green operations.

案例 Case

精心打造绿色建筑 Building Green Facilities

2011 年，本行积极响应国家“节能环保”号召，在深圳分行大厦与成都金融后台服务中心两大建筑项目中采取多项措施，包括项目减少土地使用；扩大绿化面积；选用低 VOC 的绿色建筑材料；采用符合《蒙特利尔协议书》与《京都议定书》标准的不含 CFCs 的环保制冷剂；卫生间采用感应式自动冲洗阀和光控水龙头等，努力打造绿色精品工程。

In 2011, in response to the call of the government for energy efficiency and environmental protection, we took several measures in the construction projects of the building for Shenzhen Branch and Chengdu Financial Background Service Center with the view to building excellent green constructions. Measures taken include cutting down the land use, increasing green areas, using green construction materials, using low VOC, using environment-friendly cooling agents free of CFCs and meeting requirements set forth in the Montreal Protocol and Kyoto Protocol.



本行严格实施绿色采购，要求采购的产品必须符合有关环保标准，带动供应商绿色环保意识的提升。

We strictly implemented green procurement, requiring all products purchased comply with relevant environmental standards, with the view to promoting our suppliers' awareness of the green environment.

本行坚持扩大低碳、便捷、安全的电子账单服务。在完善电子账单形式与功能的同时，培养客户的环保理念。通过普及电子账单常识，引导客户低碳用卡等措施，有效提高电子账单使用率。截至 2011 年底，信用卡电子账单客户同比增长 55.85%，节约用纸 2.74 亿张，大大降低了纸张消耗，减少了 CO2 排放量。

We effortlessly expanded the use of low-carbon, convenient and secure electronic billing operations, promoting our customers' awareness of environment protection while improving the forms and functions of our E-billing operations. E-billing operations were used for more purposes by familiarizing our customers with ABCs in E-billing and guiding our customers to use their cards in a low-carbon manner. As of the end of 2011, the number of customers using credit card E-bills saw a year-on-year increase of 55.85% and a total of 274 million sheets of paper were saved, significantly reduced paper consumption and CO2 emission.

在办公活动中，本行强调充分利用能源、资源，减少碳足迹。提出了明确的节水、节电、节纸要求，提倡并鼓励召开电话会议，降低碳排放。

In our office operations, we stressed full use of energy and resources and the decrease of carbon footprints. We set clearly defined requirements on water, electricity and paper efficiency, encouraged telephone conferences to reduce carbon emission.

积极支持绿色公益 | Actively Supporting The Green Public Welfare

本行将绿色理念扎根企业文化，不断加强绿色金融知识普及，积极开展绿色环保公益活动，致力提升利益相关方的绿色金融意识，促进企业与经济、环境以及社会的可持续发展。

We sought to plant the notion of environment protection in our corporate culture and facilitate the mutual sustainable development of the enterprise and the economy, environment and community by constantly popularizing knowledge about green finance, carrying out green public welfare campaigns and promoting our stakeholders' awareness of green finance.

案例 Case

启动“8小时绿色工时卡”项目 Eight Green Working Hours Card Program launched

2011 年 8 月 22 日，招商银行高举“绿色大运、低碳大运”旗帜，召开了首次“8 小时低碳工时卡”全球发布会。

该卡借鉴“公益工时”的概念，将低碳理念与员工行为紧密结合，在本行内部全面推行，号召“持卡人”一年做不低于 8 小时的低碳公益活动，同时呼吁更多人加入低碳环保队伍。发布会以接近“零碳排放”的形式启动，让媒体和客户朋友们切身体会到了绿色、低碳的魅力。



On August 22, 2011, CMB, holding the notion of "Green Universiade, Low-carbon Universiade", held a global conference for the issue of Eight Green Working Hours Cards.

Drawing on the notion of "working hours for public welfare", the card integrated the low-carbon notion with the employee behaviors. We implemented the program through CMB and called on the "cardholders" to participate in at least eight hours of low-carbon public welfare work and called on more people to join our low-carbon campaigns. The conference was launched in an almost "zero-carbon emission" manner, allowing our media friends and other guests to experience the charms of green and low-carbon public events.

本行积极开展形式多样的绿色金融知识普及活动，通过发布绿色金融内宣材料，编撰绿色金融营销推广宣传册等方式，全面提升员工对绿色金融的认识。

We promoted our employees' comprehensive understanding of green finance by actively carrying out green financial literacy activities in various forms, issuing green finance promoting materials, compiling booklets advocating green finance.



香港分行员工参加环保组织《绿色力量》环岛行活动
Employees of Hong Kong Branch on Island Tour organized by Green Power, an environmental organization

本行鼓励全行员工参与“百年招银林”植树、支持世界自然基金会(WWF)发起的“地球一小时”熄灯等活动，深化员工的低碳环保意识。

We encourage our employees to participate in the Century CMB Forest tree-planting campaign and the Earth Hour light-out campaign launched by WWF, so as to deepen our employees' awareness of environment protection.

促进员工成长 凝聚发展合力

Promoting Employee Growth and Building Development Strength

坚持企业与员工的共同成长是银行可持续发展的前提条件。招商银行始终秉持“人才立行、科技兴行、专家治行”的理念，建立双通道职业发展模式，创新推广业绩能力双维度考评，多渠道开展员工关爱，努力为员工创造良好的发展环境，使员工与企业的成长同步。

The mutual development of the employees and the enterprise is the basis for the sustainable development of banks. Following our notion of "Establishing CMB by Talents, Developing CMB by Technology and Managing CMB by Experts", we have established a dual-channel mechanism for employee professional development, innovated and promoted the two-dimension (performance and ability) assessment, cared about our employees through multiple channels and sought to create a healthy environment for employee development at the same pace as CMB.



我的幸福观是，一群愉快的人在一起愉快地做事，获得了对社会对个人都愉快的结果！

My understanding of happiness is that a group of people work happily together and achieving what is pleasant to society and individuals.

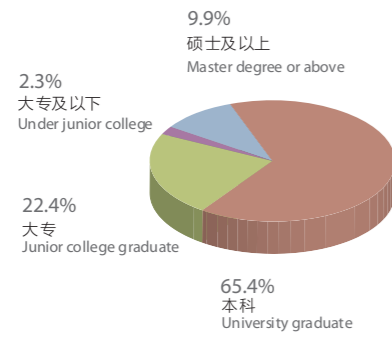


招商银行行长 马蔚华
Mr. Ma Weihua, President of CMB

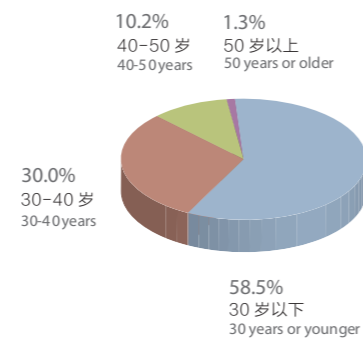
本行拥有一支高素质的员工队伍。截至 2011 年底，全行员工总数 45,344 人，新增员工数量 2,255 人，女性员工比例 58.7%，员工平均年龄 31 岁。

CMB has a highly qualified workforce. As of the end of 2011, we employed 45,344 employees, increasing 2,255 employees, with female employees accounting for 58.7% and an average age of 31.

招商银行 2011 年员工学历结构
Chart of CMB Employees' Education Background in 2011



招商银行 2011 年员工年龄结构
Chart of CMB Employees' Age Structure in 2011



保障员工合法权益 | Protecting Employees' Legal Rights

本行严格执行国家劳动法律法规，在岗员工 100% 签订劳动合同，按时足额缴纳“五险一金”，反对强迫劳动，不以任何原因歧视员工。本行深化完善民主管理制度，设立多样化信息传递通道和信息表达渠道，激励员工参与企业管理。

We strictly enforce the national labor laws and regulations, sign labor contracts with each and every on-post employee, pay the "five insurance and one pension" fully as required, prevent forced labor and discrimination for any reason. We further improve our democratic management system and establish a variety of information communication channels with the view of encouraging our employees to participate in the management.

案例 Case

广开渠道，献计献策共发展 Expanding Channels for Commendations for Further Development

2011 年，东莞分行组织了“创新招行”大讨论活动，员工畅所欲言，对分行业务流程与经营管理发表意见和建议，不少建议被采纳并得到应用。

In 2011, CMB Dongguan Branch organized program "Innovative CMB", in which our employees offered their free comments and recommendations on the operational processes and management, quite a number of which were adopted.



加强员工能力培养 | Strengthening Employee Ability Training

加强能力培养是提升员工素质的核心工作，也是实现二次转型的重要保障。2011 年，本行通过加强培训、开展知识管理等措施，切实提升员工的综合素质和能力水平。

Strengthening employee ability training is the key step to the promotion of the employee quality and the key guarantee of the second transition. In 2011, we sought to promote the overall quality and ability of the employees by training and carrying out knowledge management.

案例 Case

“金狮计划”培训 Gold Lion Training Program

2011 年 5 月，本行推出了“金狮计划”第四期人才培养项目，有来自总行 26 个部门的 31 名学员参加，培训以哈佛领导力发展体系为基础，以打造领导力发展通道为目标，为期 9 个月，获得学员的好评。



In May 2011, CMB launched the 4th Gold Lion Training Program, involving 31 trainees from 26 divisions from the headquarters of CMB, winning wide popularity with the trainees. The training, lasting for 9 months and based on the Harvard Leadership Development System, is intended as an approach to the leadership development.

感言 Reflections

“金狮计划有效帮助经理人提升管理技能并与实际工作高度链接，务实有效！”

"Gold Lion Training Program, highly related to our actual work, effectively helped managers to develop their management skills. The training is practical and effective."

---- “金狮计划”培训学员 吴卫
Wu Wei, a trainee of Gold Lion Training Program

打造招银品牌培训

2011年，本行加强重点资源整合，不断提高培训效率，倾力构建“基于能力、联结绩效、关注发展”的学习发展体系，已构建起由新员工入职培训、各条线专业知识培训、日常技能培训等多种形式共同组成的全方位培训体系。通过开展重点培训项目，实现培训学习的职能专业化、管理集约化、业务体系化，满足员工成长的需求。

Building Branded Training System of CMB

In 2011, we strengthened the integration of key resources, constantly improved the training efficiency and painstakingly established a learning system that “based on competency, linked with performance and attached to personal development.” We established a comprehensive training system composed of new employee induction training, operation-based professional training and daily operational skill training. Through focused training programs, we realized profession-based training, intensive management and operation systemization, satisfactorily meeting employee needs for development.

培训概况表 Training Facts

	2011	2010	2009
全年培训次数（期） Number/sessions of training	6,476	6,765	5,767
全年培训参加人数（人次） Number/times of employees trained	395,035	444,882	297,426
全年培训时间（小时） Total number of training hours in the year	50,726	51,481	80,132
人均培训费用（万元） Average training cost per employee (10 thousand yuan)	0.55	0.40	0.33

重视员工知识管理

本行致力于结合先进的技术手段，深化知识管理，打造现代化知识管理系统，大幅提升知识管理水平。

招商银行知识管理系统于2011年7月完成系统开发。截至2011年底，系统访问人次达到16,000人次，管理案例及知识文档700多篇，并逐步完善了知识管理规章制度和上线推广方案，将于2012年初在全行推广。

Focusing on Employee Knowledge Management

CMB is committed to combining advanced technology, deepening the knowledge management, creating a modern knowledge management system and significantly promoting knowledge management competency.

CMB's knowledge management system was developed in July 2011. As of the end of 2011, 16,000 visits had been made to the system and over 700 case- and knowledge-centered documents were under the management of the system. We have improved our knowledge management regulations and formulated online promotion plans, which will be launched at the beginning of 2012.



招商银行知识管理系统截图
Screenshot of CMB Knowledge Management System

感言 Reflections

“现在我在遇到问题时总是先想到进入知识管理系统查找相关解决办法，不但学习到了前人总结的经验，也极大的提高了我在工作中解决问题的速度。”

“Now, wherever I have a problem to settle, I think of searching the knowledge management system for solutions. It not only provides experience of others, but also speeds up the problem solving process.”

----- 招商银行员工对知识管理系统的评价
Comment of a CMB employee on the knowledge management system

案例 Case

招银大学品牌培训项目 CMB University Brand Training Programs

近年来，招银大学连续推出了“金狮计划”、“金鹰计划”、“管理启航”、“精英辈出”、“招银先锋训练营”等一系列具有良好知名度的培训项目，成为招商银行大品牌下的另一个闪光品牌，2011年获得数项业内大奖。

In recent years, CMB University have launched a number of well-reputed training programs, including Gold Lion Program, Gold Eagle Program, First Step to Management, Elite Talents and CMB Pioneer Training Camp. These programs are prides of the CMB brand, winning several awards in 2011.



提升员工业务素质 Strengthening Employees' Professional Competency

为进一步提升员工素质，本行组织开展了一系列业务技能练兵竞赛活动，营造了比、学、赶、帮、超的良好氛围。2011年，全行共有1个集体和2名员工荣获全国总工会表彰，14个集体和30名员工荣获金融工会表彰，92个集体和124名员工荣获总行工会表彰。

To further enhance the competency of our employees, we organized a series of professional skill contests and created a healthy environment for learning, mutual assistance and competition. In 2011, 1 unit and 2 employees were commended by the National Federation of Trade Unions, 14 units and 30 employees by the Trade Union of the Financial Industry, and 92 units and 124 employees by the Trade Union of CMB.



哈尔滨分行第四届业务操作大比拼
The 4th Professional Skill Contest of Harbin Branch

专题 Special Report

2011年“感动招行”十大人物
Top 10 Personages Appreciated by CMB



诚实守信，恪守诺言，不折不扣，履行职责。
Be faithful, keep promises and earnestly perform our duties.

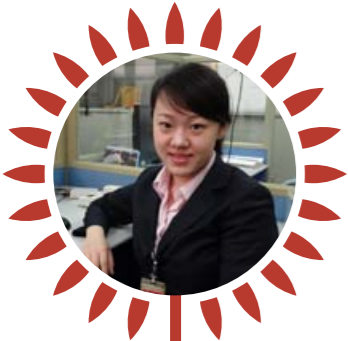
陈宁辉 Chen Ninghui

南京分行自助银行管理中心清机员
ATM manager, Self-servicing Banking Management Center, Nanjing Branch

只要付出努力，必将收获精彩。
You make efforts and harvest brilliance.

李冉 Li Ran

北京分行服务监督管理中心
Service Supervision and Management Center of Beijing Branch



认真学习，踏实工作，以实际行动为客户提供贴心服务。

Learn attentively, work earnestly and provide thoughtful services for customers.

邵巧红 Shao Qiaohong

前广州分行广州滨江东支行个贷主管
Former Personal Loan Executive, Binjiangdong Sub-branch, Guangzhou Branch



客户的需求是我们产品创新的动力，追求创新才能实现自我的跨越。

Customer needs are the drive for our product innovation. Only by pursuing innovation can we outdo ourselves.

胡进 Hu Jin

南京分行城南支行公司银行部副经理
Deputy Manager, Corporate Banking Department of Chengnan Sub-branch, Nanjing Branch



我们都是招行这台机器上的螺丝钉，只有每个螺丝钉充分发挥作用，招行这台大机器才能高速平稳运转。

We are screws on the huge machine of CMB. Only with each of us fully play our roles can the machine run smoothly at a high speed.

黄立勇 Huang Liyong

上海分行信息技术部副总经理
Deputy General Manager, IT Department, Shanghai Branch



在基层做营销工作确实是要承受很多压力的，但能通过自己的工作为企业解决实际困难、为社会创造价值，就觉得一切付出都是值得的。

To do marketing work at the base level means to bear a lot of pressure. Yet, if we can smooth away difficulties for your enterprise customers and create value for the community, I feel it pays off.

胡敏 Hu Min

深圳分行福田支行行长助理
Assistant to the President of Futian Sub-Branch, Shenzhen Branch



我是招行小小的一块砖，为了百年招银基业的稳定，我要坚定的、坚强的守护我的阵地，哪怕默默无闻，也要做好每一分每一秒的工作。

I am a brick of the building of CMB. For the stability of Century-old CMB, I will play my role with determination. I will perform my share of duty, quietly but faithfully.

张丹 Zhang Dan

沈阳分行长江支行储蓄主管
Savings Executive, Changjiang Sub-branch, Shenyang Branch



我喜欢工作，喜欢我们的团队，喜欢相互配合的那种自然与默契，就是喜欢在一起。

"I like my job and I like to work with my team, for the ease and understanding when we are together. I like to be on the team."

秦劳 Qin Lao

宜昌分行金库执行主任兼清机中心主管
Executive director of the Treasury and Executive of the ATM Management Center, Yichang Branch

对你的朋友要感恩，因为他给了你帮助和动力；对你的对手要感谢，因为他给了你压力和挑战；对你的工作要忠诚，因为他给了你机会和回报。

Be grateful to your friends, for the help and drive they give you; be grateful to your rivalries, for the pressure and challenges they confront you with; be loyal to your post, for the opportunities and rewards it offers you.

张鹏 Zhang Peng

沈阳分行金叶支行行长助理
Assistant to the President of Jinye Sub-Branch, Shenyang Branch



和新客户一起变化，和老客户一起成长。

Grow with regular customers and change with new customers."

余育洲 She Yuzhou

西安分行南大街支行三级行业经理
Tertiary Sector Manager, Nandajie Sub-branch, Xi'an Branch



重视员工职业成长 | Focusing on Employee Career Development

本行坚持“用发展的理念凝聚人才，用发展的事业造就人才”。积极完善激励约束机制，保证企业和职工利益共享；健全职业发展通道，使员工与企业共建共享共成长。

Following the guideline of “Retaining talents with the notion of development and training talents in developing causes,” we actively improved our incentive and restraint mechanism, guaranteed mutual benefits of our Bank and our employees, improved the healthy career development channels with the view of ensuring the development of our employees along with our Bank.

案例 Case

“招银先锋训练营”项目 CMB Pioneer Training Camp Program

“招银先锋训练营”项目是招商银行新员工培训品牌项目，主要针对本行校园应届毕业生、管理培训生、社招新员工特点设计的为期半个月的新员工入职集中培训方案。训练营通过心态导入、招行概要、职业提升等三个阶段课程，采取集中面授、拓展训练、参观交流等形式，有效帮助新员工完成从“新员工→职业人→职业的招行人”的转变，进而充分融入招行。2011年共举办两期招银先锋训练营，100位新员工参加。



CMB Pioneer Training Camp is a branded program of CMB for new employee training, mainly intending for concentrated induction training for university graduates, management trainees, employees newly recruited from the community. The training camp effectively helps new employees to complete the transition process “new employees – professionals – professional CMB members” and comfortably joins CMB through three stages of psychological induction, CMB outline and career promotion and by means of collective lecture, expanded training, site visits and experience exchange. In 2011, two sessions of CMB Pioneer Training Camp were held, with 100 new employees trained.

完善激励约束机制

2011年本行出台《招商银行薪酬管理规定》，结合员工职业生涯发展规划，创新序列管理模式，构建多层次人才激励机制，激发员工的积极性、主动性和创造性。

本行优化和推广业绩能力双维度考评方式，加强考核结果在职务职级与薪酬福利等方面的运用。通过制度系统固化绩效管理的流程、要求及标准，确保考核的公开、公正、公平。建立定期的调薪制度，进一步调动员工积极性。

Improving Incentive and Restraint Mechanisms

In 2011, CMB issued *The Remuneration Management Regulations of CMB*, with the view of innovating on the ranking management mode, establishing a multi-layered talent incentive mechanism and activating the enthusiasm, initiatives and creativity of the employees with reference to employees' career development plans.

We optimized and promoted the two-dimension (performance and ability) assessment mode, attached much relevance of the assessment results to the posts, ranks, remuneration and benefits. The procedures, requirements and standard for the performance management were consolidated by means of relevant systems so as to ensure the openness and fairness of the assessment. A system for regular adjusting the remuneration was also implemented to further bring out the employees' enthusiasm.

健全职业发展通道

本行通过健全职业发展通道，完善人才培养机制，促进各类人才脱颖而出，积极营造人尽其才、竞争有序的良好环境。

2011年，本行制定了《招商银行双通道职业发展管理规定》，形成了灵活的人员配置机制，提供“专业序列发展+行政晋升”的双发展职业通道，完善了覆盖全员的职业发展体系，进一步拓宽了员工的职业发展空间。

Improving Career Development Channels

By improving the career development channels, we further improved talent training mechanism, brought out the best of talents and created a healthy environment for best their performance and orderly competition.

In 2011, we formulated *The Administrative Regulations of CMB for Dual-channel Career Development* to provide a flexible staffing mechanism and a dual-channel career development approach featuring “professional ranking + administrative promotion”, which improved our inclusive career development system and further expanded the career development potentials for our employees.

致力开展员工关爱 | Committing to Employee Care

本着“尊重、关爱、分享”的人本理念，全行广泛开展员工保健、女员工关爱、向特殊员工送温暖等活动，促进员工的工作生活平衡，营造乐观积极的企业文化氛围。

Following our human-based notion of “respect, care and share”, we launched a variety of programs in terms of employee health, female employee care and welfare for special employees, with the view of balancing our employees’ life and work and creating optimistic and positive corporate culture atmosphere.

案例 Case

柜员630计划 Teller 630 Program

2011年8月26日，深圳分行发出“柜员630计划”倡议书，大力推行“柜员630计划”，倡导员工在晚上6:30之前下班。

全行积极落实“柜员630计划”，提升开会效率，转变“加班=敬业”的传统思维模式，提倡高效率、讲实效的工作作风，工作效率得到较大提升。

On August 26, 2011, Shenzhen Branch issued a proposal for Teller 630 Plan to encourage its employees to leave for home prior to 6:30 pm.

The Branch actively implemented the Teller 630 Plan to promote the efficiency of meetings, change the traditional notion that overwork means diligence and to advocate efficiency and effectiveness. Thanks to the Plan, the work efficiency of the whole branch was significantly improved.

感言 Reflections

“就应该这样！从马行长到张行长，都在反复强调员工关爱、员工减压，让我们看到了希望！”
……“大力支持，这让我们一线员工感受到了被关爱的温暖！”

“It should be like this! All leaders, from President Ma of CMB to President Zhang of our Branch, stress employee care and pressure alleviation. We are confident!...” “We, first-line employees, feel that we are cared and comforted!”

---- 在分行网站上的员工留言
Messages from employees published on the website of the Branch

员工保健活动 Employee Health Care Programs

2011年本行积极组织员工体检、开展了弹性工作制、健康知识讲座、员工心理关爱专题项目等活动，搭建起员工保健平台。

In 2011, we developed an employee health care platform by means of physical examination, flexible working hours, lectures on health and employee mentality care.

案例 Case

深圳分行心理提升 Shenzhen Branch Psychological Capital Appreciation

PCA (Psychological capital Appreciation) 是指心理资本提升，即个人在成长发展过程中表现出的心理状态提升。2011年9月，深圳分行组织设立“员工心理咨询热线”，正式实施“员工心理资本提升项目 (PCA)”，开通24小时心理咨询热线，提供免费、保密及专业的心理咨询服务，通过在分行月刊和网站开辟PCA专栏、编发电子期刊和宣传短信等多种方式帮助员工增强自信，提升幸福感。

Psychological capital Appreciation (PCA) refers to the mental improvement of individuals in the course of development. In September 2011, Shenzhen Branch set up an “employee mentality consultation hotline”, signaling the formal launch of the PCA program. Charge-free, confidential and professional mentality counseling services were provided through a 24 hotline. In addition, a dedicated PCA column was opened in Shenzhen Branch Monthly and the website of the Branch and electronic magazine and SMS were also employed to build employee confidence and promote their sense of happiness.



女员工关爱活动 Female Employee Care Programs

2011年本行以庆祝三八节为契机，组织了一系列关爱女员工专项活动。总行马蔚华行长向全行女员工发送了慰问信，各单位开展了为女员工献玫瑰、加餐，以及女员工妆容礼仪讲座、情感讲座等活动。

Taking the Women's Day as an opportunity, CMB organized a series of female employee care activities. President Ma Weihua issued a thanksgiving letter to all female employees of CMB and each unit expressed their appreciation by means of rose-sending, special food and lectures on dress-up/etiquette and emotion.



天津分行三八节为女员工发放鲜花、书籍
Tianjin Branch sent flowers and books as gifts to female employees on Women's Day



三八节马蔚华行长致女员工慰问信
President Ma's thanksgiving letter to all female employees on Women's Day

送温暖活动 Comfort-Extending Activities

2011年本行开展了大龄单身员工联谊、劳模疗休养、离退休员工慰问、困难职工帮扶等活动。

In 2011, CMB organized a variety of activities for special employees, including a dating party for single employees, free recuperation tours for model employees, visits to retired employees and employees with financial difficulties.



马行长慰问离退休干部
President Ma visiting retired employees

系列文体活动 Serial Recreational Activities

2011年，本行加强了员工俱乐部建设，鼓励员工参加体育锻炼和文艺活动，培养健康文明的生活方式。2011年本行近200家员工俱乐部共吸纳会员超过11,000名，占员工总人数25%，累计组织活动超过6,000次，参与人数超过10万人次。

In 2011, CMB increased its efforts in employee club organization, encouraging employees to exercise and participate in various recreational activities with the view of promoting healthy life style. In 2011, 200 clubs of CMB enrolled more than 11,000 members (25% of the total employment of CMB) and organized over 6,000 activities, involving over 100,000 employees.



2011年总行迎春晚会
Spring Festival Evening of the headquarters in 2011



重庆分行员工宝宝才艺展示 - 鱼儿水中游
Talent show of employees' children of Chongqing Branch: Fish in Water



绍兴分行金葵花舞蹈队参赛“2011年浙江省新广场民间舞蹈大赛”
Gold Flower dancers from Shaoxing Branch participating in Folk Dance Contest at New Squares in Zhejiang Province



总行太极拳俱乐部
Shadow boxing Club of the Headquarters

贡献社会和谐 增进公众福祉

Contributing to Social Harmony and Promoting Public Welfare

致力与社会各方共享企业的发展成果
是银行可持续发展的必由之路。
招商银行不断加强与利益相关方的互利合作，
热心参与社会公益，
努力实现企业与社会的持续共赢发展，
推动和谐社会目标的实现。

*Sharing the benefits of the enterprise with all
stakeholders is what a bank is supposed to do for its
sustainable development. In 2011,
we constantly increased our cooperation
with relevant stakeholders,
actively participated in social welfare, sought to realize
sustainable mutual development of the enterprise
and the whole society and to contribute
to a harmonious society.*



一个好的企业与一个伟大企业的区别在于，一个好的企业能为顾客提供优秀的产品和服务，而一个伟大的企业不仅能提供产品和服务，还竭尽全力使这个世界变得更美好。

The distinction between a good company and a great one is that a good company delivers excellent products and services, while a great company delivers excellent products and services and strives to improve the world.



福特汽车公司董事长兼首席执行官 比尔·福特
Bill Ford, Chairman and CEO of Ford Motor

努力实现互利共赢 | Seeking to Realize Mutual Benefits and Win-win Goals

本行坚持互利共赢的原则，与同行、企业、地方政府等利益相关方建立了良好的合作关系，努力寻求共同发展。

Following the principle of mutual benefits and win-win cooperation, we have established healthy cooperative relationship with peer banks, cooperating enterprises, local governments and other stakeholders for joint-hand development.

案例 Case

招商银行举办银银合作系列产品发布会暨战略伙伴交流会

CMB Sponsored the Bank-bank Cooperative Serial Product Launching Conference and Strategic Partner Exchange Conference

2011年10月，招商银行银银合作系列产品发布会暨2011年度战略伙伴交流会成功召开，首度发布了包括财富管理、融资交易、代理合作、新兴业务及培训咨询在内的五大产品系列，全国近50家中资银行机构应邀参会。

In October, 2011, the Bank-bank Cooperative Serial Product Launching Conference and Strategic Partner Exchange Conference for 2011, sponsored by CMB was successfully held, issuing five series of products covering wealth management, financing transaction, proxy cooperation, merging businesses and training and consultation, involving approximately 50 Chinese-funded banking institutions.



致力银银合作

本行遵循“合作共赢、创新发展”的合作思路，创新推出银银通、银和理财等系列产品，充分发挥自身优势，有针对性地为中小金融机构提供产品支持和培训服务，帮助其提升金融服务能力。

Engaging in Bank-bank Cooperation

Following the cooperation strategy of “cooperating for win-win benefits and developing by innovation”, we launched a series of products, including Bank-bank Link and Bank Harmony. Drawing on our own advantages, we also provided product support and training services for small and medium financial institutions with the view of promoting their financial service competency.

案例 Case

银和理财业务 Bank Harmony Operations

银和理财业务是招商银行主要针对区域性中小银行类金融机构及其广大终端客户的双重财富管理需求而开发的金融创新产品。一方面招商银行直接为同业金融机构的自有资金提供资产管理服务，满足其安全投资和流动性管理的需要；另一方面通过同业合作销售，招商银行也可以间接帮助同业金融机构为他们的客户提供理财产品，最终实现三方共赢。自业务推出以来，招商银行累计为金融同业客户提供了700余只理财产品，规模近5,000亿元。

Bank Harmony operation is an innovative financial product CMB developed in response to the needs of both regional small and medium banking institutions and their end users for wealth management. With this product, CMB directly provides asset management services for peer financial institutions with its own funds so as to meet those institutions' needs for secure investment and liquidity management on one hand, and, on the other hand, by cooperating with peer financial institutions for sale, CMB also indirectly helps such institutions to provide wealth management products for their customers, to the mutual benefits of the three parties. With those services launched, CMB have provided more than 700 wealth management products for customers of peer financial institutions, of a total scale of approximately 500 billion yuan.

本行不断拓展跨境人民币银银合作业务。2011年，继上一年在业内率先推出“跨境人民币银银平台”方案后，进一步丰富其产品体系，推出了跨境人民币账户同业清算等七大类产品。截至2011年底，全年累计开立跨境人民币同业往来账户39个，跨境人民币银银合作清算量达1,651亿元。

CMB has been expanding its cross-border bank-bank cooperation in RMB transactions. In 2011, after the “Cross-border Bank-bank Platform for Transactions in RMB” was launched in the previous year, we launched more products in seven categories, e.g., cross-border RMB account inter-bank settlement services, further enriched our product structure. We set up 39 cross-border RMB inter-bank current accounts, with a total settlement transaction volume of 165.1 billion yuan.

促进银企共赢

本行依托“服务领先、技术创新”的品牌声誉，通过整合营销、品牌合作等手段，积极建立与有关企业的合作。2011年，本行与好特会、完美世界等企业签订合作协议，成功实现跨行业合作。

Promoting Bank-enterprise Win-win Cooperation

Taking advantage of our brand reputation featuring “leading services and technical innovation”, we sought to establish cooperative relationship with enterprises through integrated sale and brand-based cooperation. In 2011, we signed cooperation agreements with Haotehui, Perfect World and other enterprises, for bank-enterprise cooperation.

坚持开展定点扶贫 | Committed to Focused Poverty Alleviation

“扶贫攻坚，锲而不舍，武定、永仁不脱贫，招商银行不脱钩。”

“Help the Poor on a Continuous Base! CMB will continue its commitment till people in Wuding and Yongren are rid of poverty.”

2011年是招商银行定点帮扶云南永仁、武定两县的第十三年。本行逐步形成了“教育扶贫是基础、产业扶贫是关键、文明脱贫是最终目标”的扶贫理念，从教育扶贫、产业扶贫、文化扶贫三方面加大帮扶力度，增强两县可持续发展能力。2011年，招行在两县捐赠扶贫金额861.4万元，发放小额循环扶贫贷款400万元。

The year 2011 is the 13th year since CMB began its poverty alleviation support for Wuding and Yongren Counties. CMB developed its poverty-alleviation notion that “Alleviating educational poverty is the basis, alleviating industrial poverty is the key and the alleviating cultural poverty is the final goal,” and increased its poverty-alleviating support in education, industry and culture, with the view of increasing the sustainable development competency of the two counties. In 2011, CMB provided a total poverty-alleviating fund of 8.614 million yuan and a total small cycling poverty-alleviating loan of 4 million yuan.

教育扶贫 Educational Poverty Alleviation

建设青少年活动中心、电脑教室、学生食堂等硬件设施；组织教师培训、学生交流活动，不断提升当地教学水平。

Constructing of youth activity centers, computer classrooms, student canteens and other hardware facilities; organizing teacher training, student exchange programs to improve local teaching competency.

产业扶贫 Industrial Poverty Alleviation

架桥、修路、建设饮水工程等，进一步加强了两县基础设施建设，促进产业升级，支持农户扩大再生产。

Constructing bridges and roads and launching drinking water projects, which further promoted the basic facilities of the two counties, facilitated their industrial upgrade and supported the expanded production of local farmers.

文化扶贫 Cultural Poverty Alleviation

组建彝族合唱团，让彝歌唱响中国；举办彝绣培训班，保护和促进了彝绣文化发展；支持“彝人风采”摄影大赛，展示和宣传了彝族文化。

Forming Yi Choir and spreading Yi songs to the whole nation; organizing Yi embroidery training courses with the view of protecting Yi embroidery culture and facilitating its development; providing support for “Yi Style Photography Contest” displaying and promoting the Yi culture.

案例 Case

“金葵花”彝族少儿合唱团音乐教育公益计划 Golden Sunflower Yi Children's Choir Public Welfare Plan

随着城市化和现代化的发展，彝族一些风俗习惯都越来越被城市同化，现在大多数彝族小朋友只会说普通话，不会说彝族话。2011年6月，招商银行与中国儿童少年基金会共同发起成立了“金葵花”彝族少儿合唱团，致力保护彝族音乐艺术文化，使中华文化得到更好的延续传承。

招商银行选择定点扶贫县武定县有民族氛围的学校作为音乐基地，在云南境内选拔有彝族音乐技能的儿童，组建一个中、小型的民族音乐儿童合唱团。聘请当地相关专业教师及民间老艺人，作为长期指导及任课教师，传承文化。

With the growing urbanization and modernization, customs of the Yi people are more and more assimilated by urban culture, leaving more and more Yi Children unable to speak their mother tongue. In June, 2011, CMB and China Charities Aid Foundation for Children founded Golden Sunflower Yi Children's Choir, with the view of reserving Yi Music and Arts and contributing to the continuation of the Chinese Culture.

CMB selected several schools in Wuding County as bases for the music education project and selected Yi children with musical gifts to establish a small- or medium-sized minority children's choir. Local professional musicians and aged folk musicians were employed as long-term directors and tutors for the choir.



感言 Reflections

“我会讲5种少数民族的语言，罗浩铎也会5种。不同地方的客人到家里，我们就用不同语言跟他们聊天。我不明白为什么有人不教自己小孩讲彝话，只讲汉语。我们永远都是彝族人。”

“I can speak five minority languages and so does my son, Luo Haoduo. We talk to visit guests in different languages. I just don't understand why some people do not teach Yi language to their children. We are always Yi people.”

——合唱团成员罗浩铎的母亲
Choir member Luo Haoduo's mother

招商银行每年派出 4 名扶贫干部脱产驻两县定点帮扶，在支持当地发展的同时，锻炼了招行的扶贫干部队伍。永仁、武定两县已经成为招行培养员工干部队伍的重要基地，扶贫干部的事迹感染着更多的招行员工，激励员工以积极向上的精神更好地工作。截至 2011 年底，已有 60 多名招行员工参与挂职扶贫。

本行对两地的定点扶贫款项几乎全部来自于员工捐赠。同时，还充分利用金融服务业的渠道网络优势，积极发动广大客户参与扶贫。2011 年，招行组织多批客户到两县访贫问苦，促成很多客户与贫困学生结成了长期帮扶关系，客户捐款累计 42.85 万元。

Each year CMB appoints four cadres responsible for poverty alleviation to the two counties to support local poverty alleviation projects and train a competent team of poverty alleviation cadres. Yongren and Wuding counties have become important bases for staff member training. The deeds of those cadres are moving more and more CMB members to work with enthusiasm. As of the end of 2011, CMB had had more than 60 employees involved in poverty alleviation work.

The poverty alleviation funds for the two counties are mostly from donations of CMB members. Meanwhile, CMB also encouraged its customers to participate in the poverty alleviation projects by virtue of the financial service networks. In 2011, with the arrangements made by CMB, two groups of customers visited the two counties and many customers have established long-term supporting relationship with poor local students. A total of 428,500 yuan was donated by the customers.



马蔚华行长看望当地小学生
Mr. Ma Weihua, President of CMB, visiting the students of local school

支持科教文卫事业 | Supporting Science and Educational Causes

本行关注社会事业发展，将教育、文化和体育作为重点支持领域，不断加大投入，为科教文卫事业发展做出了不懈努力。

We are concerned with the development of social causes and are making continuous financial contribution to the development of social, science, cultural and health care causes, focusing on the education, culture and sports.

案例 Case

倾情服务大运 Focused Services for Universiade

第 26 届世界大学生夏季运动会是深圳有史以来国际化程度最高的大型赛事，作为大运会全球合作伙伴和唯一指定银行，招商银行积极投身于大运金融服务工作，为大运会顺利举办付出了辛勤努力。

The 26th World Summer Universiade is a large-scale international sports event ever held in Shenzhen. As a global partner of the Universiade and the only designated financial service provider for the Universiade, CMB actively engaged in financial services for Shenzhen Summer Universiade and made painstaking efforts for the success of the event.

网点布设精益求精 Considerate Allocation of Bank Outlets

为力保大运金融服务质量，自大运筹备伊始，招商银行深圳分行便积极推进外设服务网点建设。在大运村设有 8 个网点，优化了大运村外 34 家网点形象，改造了近 200 家离行式网点设备广告位装饰，全行营业网点双语标识牌实现全面纠错。

To guarantee competent services for Shenzhen Summer Universiade, CMB Shenzhen Branch actively allocated external banking service outlets in a considerate manner since the preparations for the event were launched. Eight business outlets were set up within the Universiade Village and 34 outlets outside the village were improved and enhanced. Approximately 200 advertising signs for external business outlets were reformed. Language errors on bilingual signage at all business sites of CMB were corrected with the view of creating an image of a standard service provider.



招行 · 大运创新产品 Innovative CMB-Universiade Products

大运会期间，本行创新推出了一系列具有大运特色的金融产品，如“我爱深圳城市卡—大运会纪念版信用卡”、“招商银行 · 大运‘一卡通’”等，为客户提供了诸多新的体验。



During the Universiade, we launched a series of financial products featuring Shenzhen Summer Universiade, including for example, "I Love Shenzhen Urban Card – Universiade Commemoration Credit Card," CMB – Universiade All-in-one Card, etc. which provided numerous new experiences for users.

创新大运相关服务 Innovating on Universiade-related Services

大运会期间，本行开展了“大运理财教育高校公益行”、“95555 大运服务主题活动”等一系列服务活动，为参赛人员和广大市民提供了高质量的客户服务。

During the Universiade, we launched a series of service programs, including, Universiade Financial Education Tour and 95555 Universiade Service Campaign, providing customer services of high quality for contestants and the general public.



案例 Case

招商银行支持卫生事业 CMB's Support for Health Care Causes

2011年6月，由招商银行呼和浩特分行捐建的武川县厂汗木台卫生院正式挂牌接诊。该医院能为厂汗木台周边农牧民提供基本的医疗救治服务、疾病预防控制、妇幼保健、健康教育等服务，提高了当地医疗服务水平。



In June 2011, Changhanmutai Hospital, Wuchuan County, donated by CMB Hohhot Branch, was formally opened and put into use. The hospital was intended to provide basic medical care, disease prevention and control, maternal and child health care and health education and other related services for the farmers and herdsmen in the vicinity, significantly improving local medical services.

热心参与社会公益 | Active Participating in Social Welfare Causes

本行积极投身公益事业，鼓励员工参与志愿者活动。在总结定点扶贫、捐资助学成功经验基础上，不断拓宽公益视野，拓展公益渠道，加大公益支持力度。

We actively participate in public welfare undertakings, and encourage our employees to engage in various volunteer activities. Drawing on the experience in terms of targeted poverty alleviation work and donation for educational causes, we are actively broadening our vision of the public welfare, expanding our channels for contributing to public welfare and increasing our supporting efforts.

案例 Case

关爱智障儿童 Care for Mentally Handicapped Children

2011年7月23日，招商银行联合壹基金及广州市慧灵托养中心开展探访智障儿童活动，从自愿报名者中筛选出20名招行壹基金信用卡持卡人为孩子们送去祝福与关爱。

经过一天的体验活动，志愿者们亲身体会到了智障儿童的生活困境，很多人表示，这样的活动非常有意义，以后会继续参加。

On July 23, 2011, CMB, One Foundation and Guangzhou Huiling Nursing Home jointly launched a program for mentally handicapped children. Twenty volunteer CMB-One Foundation credit card members were selected to provide care and support to the children in the nursing home.

Through this program, volunteers gained a better understanding of the difficulties the children face and many of them considered such programs as meaningful and they were ready for further involvement.



2011年，本行与深圳壹基金签署托管协议，作为首家公益慈善基金的独立第三方托管人正式参与到公益基金的运作环节，帮助提升公益基金的透明度。

In 2011, CMB and One Foundation signed a custody agreement, signaling CMB's participation in public welfare fund management as the first independent third-party custodian of public charity funds, which helps promoting the transparency of the management of the public welfare funds.

感言 Reflections



“招商银行作为壹基金公益战略合作伙伴和理事单位，自 2008 年起，开放业务平台，为‘人人公益’架起桥梁，携手客户参与公益，为壹基金募集了近千万的善款用于自然灾害救助及弱势群体救助。感谢招商银行及招商银行客户们给予壹基金公益事业的爱心支持！”

As a strategic partner and director unit of One Foundation, CMB, set up a service platform for "Everyone's Public Welfare" in 2008, serving as a bridge for customers to participate in public welfare programs. As of the end of 2011, a total donation of over 10 million yuan had been collected and used for natural disaster alleviation and assistance for vulnerable groups. I am grateful to CMB and its customers for their love and support for the public welfare causes for which One Foundation is intended!"

---- 壹基金创始人 李连杰
Jet Li, Founder of One Foundation

本行积极创新参与社会公益活动的形式，努力使公益理念深入人心。

We have been actively innovating on the channels for the public to participate in public welfare programs, with the view of popularizing the notion of public welfare with the general public.

案例 Case

2011年“金葵花”全国少儿创意绘画大赛

2011: "Golden Sunflower" National Children's Creative Drawing Competition

2011年10月，为激发孩子的创意能力，本行与中国儿童少年基金会共同举办了首届“金葵花”全国少儿创意绘画大赛，并启动“金葵花”全国少儿创意绘画大赛纪念版明信片爱心义卖活动。客户通过在招商银行营业部购买义卖物品的方式奉献爱心，最后筹得善款 67,750 元，统一捐赠至中国儿童少年基金会，用于武定、永仁两县教育设施的改善，帮助孩子们健康成长。

In October 2011, CMB and China Children and Teenagers' Fund jointly sponsored the 1st "Golden Sunflower" National Children's Creative Drawing Competition and launched a charity sale of commemorative postcards based on winning works created at "Golden Sunflower" National Children's Creative Drawing Competition. Customers offered their assistance by buying articles at the charity sales at business departments of CMB, and the income from the sale, totaling 67,750 yuan, was donated to China Children and Teenagers' Fund for the purpose of improving the educational facilities in Wuding and Yongren Counties.

本行不断完善志愿者队伍建设，整合志愿者组织资源，开展多元化志愿服务，激发广大员工志愿服务热情，凝聚社会志愿服务力量，服务社会公共文明建设。

We constantly recruit volunteers, integrate voluntary resources, launch multi-element voluntary service programs, stimulate our employees' enthusiasm for voluntary work and gather social voluntary forces to promote public welfare.



香港公益金百万行
Hong Kong One Million Public Welfare Fund Tour



纽约分行举办饺子节宣传中国文化，收入全部捐给社区
New York Branch held Dumplings Festival to promote the Chinese culture with all income donated to the local community

推进依法合规经营 |
Promoting Compliant Business Operations

本行高度重视依法合规、反腐倡廉工作，不断加强内控合规管理，加快推进开展反洗钱工作，认真开展廉洁自律教育，保障公司健康发展。

We attach great importance to compliance and anti-corruption work, constantly strengthen internal control and compliance management, increase our anti-money laundering efforts and earnestly carry out integrity education with the view to guaranteeing the healthy growth of CMB.

案例 Case

职业操守、廉洁从业主题教育活动 Educational Program to Promote Professional Ethics and Integrity

为进一步贯彻落实中央以及监管机构的相关廉洁规定，增强广大干部员工的操守意识、廉洁意识，规范从业行为，2011年，总行及各分行深入开展了职业操守、廉洁从业主题教育活动。



To further implement regulations on integrity of the Central Committee of CPC and relevant regulatory agencies and promote the professional ethics and integrity of the management of CMB institutions as well as of our employees, we launched the Educational Program to Promote Professional Ethics and Integrity in 2011.

完善内控合规管理 Improving Internal Control and Compliance Management

本行一贯重视内控合规管理，本着合规遵循和强化管理的需要，持续加强内控体系建设和合规文化建设，为推动二次转型、促进业务发展提供保障。

2011年，本行贯彻实施财政部等五部委颁布的《企业内部控制基本规范》及其配套指引，编制了《招商银行内部控制手册》，构建了以公司层级、业务层级以及流程层级三位一体、全流程管理的内控框架体系，建立和完善了内控管理长效机制，为我行的规范经营、持续发展以及财报信息的准确完整提供了支持和保障。全年识别并新增合规风险点2,460个，重新评估风险点5,652个，录入合规事件1,134个。

本行遵循并倡导“合规是发展的基石”、“合规从高层做起”等理念，建立了覆盖全员的合规管理培训机制，通过常态化的合规教育培训与宣导，营造良好合规文化氛围，不断提高全体员工的合规意识。2011年共举办合规管理干部培训班、法律合规管理骨干培训班等专业培训5期。

We are concerned with our internal control and compliance management. We have continued to enhance the development of our internal control system and compliance culture in response to the needs for enhancing compliance management, with the view to facilitating the second transition and the healthy development of our business.

In 2011, in order to implement the *Basic Norm for Internal Control of Enterprises* promulgated by the Ministry of Finance and four other related ministries as well as its supporting guidelines, we formulated *CMB Internal Control Manual*, established an internal control framework covering all processes at all levels of CMB, the business and process, and established and improved our long-term internal control mechanism, which supported and guaranteed the well regulated business operations, sustainable development and the accuracy of data contained in our financial reports and statements. Throughout the year, we identified 2,460 new risk points, re-assessed 5,652 risk points and recorded 1,134 entries of compliance-related incidents.

Sticking to the notions that “Compliance is the basis for development,” and that “Compliance work should begin with the top management”, we established an all-involving compliance management training mechanism to build healthy compliance culture and constantly promoted all employees’ awareness of compliance through regular compliance education and supervision. Five sessions of compliance management personnel training classes, backbone compliance management personnel training classes, etc., were organized in 2011.



合规风险管理培训
Compliance risk management training

加强反洗钱风险防控 Strengthening Anti-money Laundering Measures

本行贯彻风险为本的理念，通过完善反洗钱系统、加强开户业务身份识别、合理调整客户风险等级结构等措施，提升反洗钱工作水平。2011年，本行报送可疑行为报告445份；配合可疑交易调查210次，配合案件协查125次。

Following our risk-based business guideline, we sought to enhance our anti-money laundering efforts by improving our anti-money laundering system, strictly verifying the identities of account-opening customers and reasonably adjusting the customer risk level, among other measures, with the view to promoting our anti-money laundering performance. In 2011, we issued 445 reports on suspected behaviors, coordinated investigation of 210 suspected transactions and 125 verified cases.

重视纪检监察工作 Committed to Discipline Inspection and Supervision

本行积极加强纪检监察工作，认真落实党风廉政建设责任制，签订廉洁自律承诺书，修订《招商银行党风廉政建设责任制实施办法》，全面践行“廉寓经营”。加大对“三重一大”决策制度执行情况的监督力度，不断完善“三重一大”决策的民主制度和机制；根据《2011年治理商业贿赂工作要点》要求，深入推进治理商业贿赂工作。2011年，全行共签订廉洁从业协议书3,122份。

We actively enhanced our discipline inspection and supervision, earnestly implemented the responsibility system for party and government conduct integrity, signed Integrity Self-inspecting Undertakings and revised the *Rules for Administering the Responsibility for Party and Government Conduct Integrity*, with the view of fully realizing our goal of honest business. We enhanced our supervision of the implementation of the “three-key-and-one-large” decision-making system and improving the democratic mechanisms for the system; we further enhanced our efforts in eliminating commercial bribery following the requirements set forth in the *Key Points for the Elimination of Commercial Bribery for 2011*. In 2011, 3,122 Undertakings on Business Ethics and Principles were signed by employees of CMB.

展望 2012 |

Look Ahead to 2012

2012 年是招商银行推进二次转型的攻坚之年。面对激荡剧变的外部环境，我们将以二次转型为契机，加快转型变革，稳步提升招行的可持续价值创造能力，服务经济健康发展和社会和谐建设！

The year 2012 was critical for us to implement our strategy for the second transition. Faced with dramatic changes in the external environment, we will take the second transition as an opportunity to accelerate the transition, steadily improving our capacity to create sustainable values and provide competent services for the healthy economic development and social harmony.

服务区域经济社会发展。我们将不断加大对小企业的支持力度，继续推进实施“千鹰展翼”计划，支持创新成长型企业发展，加大对中西部地区的支持，积极带动就业，促进民生发展。

Nurturing regional social and economic development. We will continue to increase our support for small enterprises, actively implement the Wings for 1000 Eagles Program, support the development of innovative growth companies, increase our support for the Central and Western Regions, and actively promote employment and promote the life standard of the population.

持续提升客户服务水平。我们将大力巩固零售银行领先优势，突出批发银行发展重点，强力推进流程优化与资源整合，继续完善产品和服务创新机制，进一步提升客户服务体验。

Promoting customer service competency. We will vigorously consolidate our leading advantages in retail banking services, focus on the development of wholesale banking services, vigorously promote the process optimization and integration of resources, continue to improve product and service innovation mechanism and further enhance customer service experience.

推进国际化综合化经营。我们将以境内外、离在岸联动为主要手段，加快发展跨境结算、清算、融资、财富管理业务，着力打造跨境金融领域的优势和品牌。

Facilitating international integrated operations. We will accelerate the development of cross-border settlement, clearing, financing, and wealth management operations through our links between our domestic and overseas agencies and integration of our onshore and offshore service conveniences, with the view of building our advantages and image in the field of cross-border finance.

不断加强员工队伍建设。我们将优化人员配置机制与配置结构，实施业绩能力双维度考评，认真落实员工关爱，增强员工的幸福感，让员工幸福工作、愉快生活，营造和谐工作氛围。

Constantly enhancing the competency of our employees. We will optimize our staffing mechanism and organizational structure, implement dual-dimension (performance and ability) assessment, care about our employees, increase their sense of happiness and create a harmonious environment for their work and life.

积极履行责任回报社会。我们将坚持开展定点扶贫，积极发展绿色金融，支持绿色经济发展，热心参与社会公益，主动践行社会责任，争做优秀企业公民。

Actively fulfill our social responsibilities to reward the public. We will continue to perform our responsibility for targeted poverty alleviation, actively develop green finance, support green economic development, enthusiastically participate in social welfare programs, actively perform our social responsibilities and seek to be a good corporate citizen.

2012 年，我们将以强力创新与管理变革为动力深入推进二次转型，与利益相关方携手，共同创造招行可持续发展的新辉煌！

In 2012, we will facilitate the second transition by virtue of active innovation and management reform and realize new achievements in the sustainable development of CMB in joint efforts with relevant stakeholders.

第三方评价 | Reader's Feedback Form

我认真阅读了《招商银行股份有限公司 2011 年社会责任报告》(简称《报告》),现做出以下评价:

一、报告特点

《报告》根据招商银行正在推进实施的二次转型战略,秉承“因您而变”的服务理念,创新提出了“致力可持续金融,提升可持续价值,贡献可持续发展”的社会责任理念,强调通过服务创造价值、利益平衡共享、创新推进发展三个方法,全面履行公司在价值创造、客户服务、绿色发展、员工成长、社会和谐五方面的责任,凸显了招行努力实现公司与经济、环境和社会协调可持续发展的责任思想。

《报告》在以往报告的基础上,大量增加了图片、案例及利益相关方反馈意见的运用,使报告的真实性和可靠性进一步增强。

《报告》将招行在支持小微企业发展、客户服务、绿色信贷、定点扶贫等方面的责任实践重点突出,彰显了招行的优势及特色。

《报告》在设计上运用了葵花等元素,保持了与以往报告的连续性,体现了招行的葵花文化,特色鲜明。

二、报告评价

《报告》内容全面丰富,逻辑清晰合理,重点亮点突出,版式设计新颖,具有很强的可读性,符合联合国全球契约等国际主流社会责任标准、指南的要求,是一份具有较高水平的社会责任报告。

三、改进建议

为进一步提升招商银行的社会责任管理水平,特提出以下建议:

第一,进一步加强社会责任培训,宣传普及社会责任理念,提高全体员工的社会责任意识。

第二,大力完善社会责任推进管理体系,加强社会责任管理,促进社会责任理念与企业的日常运营全面结合。

第三,更广泛的参与国际企业社会责任重大事务,宣传招行的责任思想与实践,提升企业的全球责任品牌影响力。

前联合国全球契约理事会理事
北京融智企业社会责任研究所所长

I, the undersigned, have carefully read the *Social Responsibility Report of China Merchants Bank Co., Ltd. For 2011* (Report) and the following is my comments on the Report:

I. Features of the Report

Following the general service guideline of “We are here just for you!” and with reference to the second transition strategy currently being implemented by CMB, the Report proposed a guideline for social responsibility work of CMB, “Commit to sustainable financial services, increase sustainable values and contribute to sustainable development”, which stresses three approaches to the social responsibility work of CMB: Creating values through services, balancing the benefit sharing and promoting development by innovation. The Report outlines CMB's achievements in performing its responsibilities in terms of value creation, customer services, green development, employee growth and social harmony and highlights its philosophy of responsibility of sustainable development of the company in harmony with the economy, environment and society.

The Report includes large quantities of graphics, photos, cases and feedback from its stakeholders in addition to its general relations, enhancing the truthfulness and reliability of the Report.

The Report highlights CMB's advantages and characteristics by stressing its practical efforts in support for the development of small and micro enterprises, customer services, green loans and targeted poverty alleviation.

The Report remains consistent with previous reports on the same theme by retaining its traditional graphic elements, e.g., the Golden Flower, footnoting its corporate culture of customer services.

II. Comments on the Report

The Report, in line with requirements of international mainstream standards and guidelines related to social responsibility, is a social responsibility report of high standard. The Report features high readability, with its comprehensive and rich content, clear logic, emphasis on the key elements and strengths and innovative layout design.

III. Suggestions for further improvement

In order to further improve the social responsibility management competency of the CMB, the suggestions are as follows:

First, the social responsibility training should be further enhanced, with the view of promoting the awareness of the notion of social responsibility of the whole staff;

Secondly, the social responsibility promotion management system shall be further improved so as to enhance the management and promote the comprehensive integration of the notion of social responsibility and the daily operation of CMB;

Thirdly, CMB should participate in major international events related to corporate social responsibility, further advocate CMB's responsibility-related understanding and practice so as to promote CMB's image in terms of international responsibility.

Former member of Board of the UN Global Compact
Director of Beijing Rong Zhi Institute of Corporate Social Responsibility
Chen Ying

BUREAU VERITAS 验证声明



验证目的

BUREAU VERITAS (以下简称 BV) 受招商银行股份有限公司 (以下简称“招商银行”) 的委托对《2011 年招商银行社会责任报告》(以下简称《报告》) 执行第三方验证工作。报告中所有信息全部由招商银行提供, BV 没有参与报告编写过程。BV 的职责是在评审报告信息收集、分析和处理过程的基础上, 针对报告披露信息的客观性和可靠性提供独立的验证声明。

验证范围

■ 验证《报告》在披露期限 (2011.1.1-2011.12.31) 内的关键数据、信息及其管理支持系统的准确性和客观性;

■ 对《报告》中数据和信息的收集、汇总、分析、检查等管理过程进行评价;

■ 验证现场为招商银行总行, 位于深圳市深南大道 7088 号招商银行大厦, 没有访问招商银行其它现场和利益相关方;

■ 以下信息排除在验证范围之外:

信息披露期限之外的活动;

关于招商银行立场观点、信仰、目标、未来意图和承诺的陈述;

通过第三方财务审计的财务数据和信息。

验证方法

验证过程包括如下活动:

■ 访谈招商银行相关工作人员;

■ 评审文件证据;

■ 数据抽样验证;

■ 评价数据和信息的收集及相关管理。

验证活动根据《BV 验证管理程序》进行, 同时参考 AA1000 审验标准、GRI G3 和 ISAE3000 进行验证和评价, 包括评价报告内容的客观性、完整性、实质性、适宜性和响应性。验证活动是基于 BV 认定的合理的、非绝对的基础上进行策划、实施和得出结论。

验证结论

■ 经现场验证, 报告中的信息和数据经调整后是客观的、可靠的, BV 没有发现系统性或实质性错误;

■ BV 在验证过程中发现, 招商银行在社会责任管理方面存在改进和完善的机会, 具体建议见下文“改进建议”和 BV 提交的“招商银行验证报告”。

客观性

BUREAU VERITAS



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报告披露的信息和数据是客观的、可靠的。总行办公室负责社会责任报告的数据和信息的采集、检查和整理, 各部门负责提供相关的社会责任信息。通过现场验证, 报告具有一定的客观性。

完整性

报告框架比较合理, 内容覆盖 2011 年度招商银行总行和下属分支机构在社会责任方面的管理理念、措施、绩效数据和案例, 内容包括: 社会责任管理、产品创新、客户服务、绿色环保、员工关爱和社会公益等六个方面的内容。

实质性

招商银行按照中国银行业监督管理委员会《关于加强银行业金融机构社会责任的意见》的要求, 参考 GRI G3 的关键指标要求, 结合行业特点识别出环境、社会和经济方面的关键指标并进行了信息披露。

适宜性

报告体现了招商银行的企业文化、业务经营规模与客户服务的特点, 具有一定的适宜性。

响应性

报告回应了利益相关方关注的部分关键问题。

改进建议

BV 通过验证和评价活动, 招商银行在社会责任报告管理方面有以下改进的机会:

■ 为提高报告中信息披露的完整性和响应性, 建议招商银行在现有运营指标的基础上, 建立系统化的 CSR 量化指标, 充分回应利益相关方关注的客户信息安全议题, 披露公司运营过程中能源消耗量、GHG 和废弃物排放总量、投资项目环境社会风险筛查等相关信息。

■ 建议公司依据 ISO26000 国际标准和 AA1000 标准的要求, 建立和完善系统化的社会责任管理体系, 开展利益相关方沟通, 并建立社会责任非财务数据的内部核查机制, 提高公司社会责任绩效, 和数据信息的准确性。

验证独立性、公正性及能力声明

BUREAU VERITAS 是一家拥有 180 多年历史, 在质量、环境、职业健康安全和社会责任领域提供独立验证服务的机构。验证小组成员与委托方招商银行无任何利益或冲突关系, 验证活动是独立的、公正的。

Fabien JOLY DE BRESILLON

中国区总监

BUREAU VERITAS 认证部

2012-3-21

黄敏

验证组组长

BUREAU VERITAS 认证部

2012-3-21

BUREAU VERITAS



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INDEPENDENT ASSURANCE STATEMENT



Introduction and objectives of work

BUREAU VERITAS has been engaged by CHINA MERCHANTS BANK CO.,LTD. (hereafter referred to as "CMB") to conduct an independent assurance to 2011 SOCIAL RESPONSIBILITY REPORT (hereafter referred to as "the Report") of CMB. This Assurance Statement applies to the related information included within the scope of work described below.

This information and its presentation in the report are the sole responsibility of the management of CMB. Bureau Veritas was not involved in the drafting of the Report. Our sole responsibility was to provide independent assurance on its content.

Scope of work

Data and information included in the report for the report period from 2011.1.1 to 2011.12.31;

The assessment team visited CMB head-office (Located in No 7088, Shennan Boulevard, Shenzhen City, China). BV did not visit other sites and external stakeholders.

Appropriateness and robustness of underlying reporting systems and processes, used to collect, analyse and review the information reported.

Excluded from the scope of our work is any assurance of information relating to:

Activities outside the defined assurance period;

Positional statements (future intention by the company and statements of future commitment);

Much of the operating financial data in this Report is taken from CMB Annual Reporting and accounts, which is separately audited by an external auditor and therefore excluded from the scope of the Bureau Veritas assurance.

Methodology

As part of its independent assurance, Bureau Veritas undertook the following activities:

- Interviews with relevant personnel of CMB ;
- Review of documentary evidence produced by CMB ;
- Visit CMB head-office.
- Audit of sampled performance data;
- Review of data and information systems for collection, aggregation, analysis and review.

Our work was conducted against Bureau Veritas' standard procedures and guidelines for external Assurance of Sustainability Reports, based on current best practice in independent assurance. For this assignment, we have used the verification rules and instructions IASE:3000, AA1000 and GRI G3.

The work was planned and carried out to provide reasonable, rather than absolute assurance and we believe it provides a reasonable basis for our conclusions.

Our findings

On the basis of our methodology and the activities described above, it is our opinion that:

The information included in the report after revised is objective, reliable and free from material mistake or misstatement;

During the process of assurance engagement, BV also identified some improvement opportunities to be included in the "Key areas for ongoing development".

Objectivity



The information and data presented in the report is objective and reliable. CMB General Office is responsible for collecting, checking and compiling data and information in all domains covered by the report, Other Depts. are responsible for supplying relative CSR information, Through on-site verification, the report content has a certain objectivity.

Completeness

The report has more reasonable framework, covering CMB head-office and all wholly-owned subsidiary company. The Report described CMB social responsibility strategy, performance, underlying management systems and actions in six areas of CSR management, product innovation, service and quality control, environmental finance, employee care and contribution to charity.

Materiality

According to China Banking Regulatory Commission requirements about "Strengthening the Social Responsibility of Banking Financial Institutions" and GRI guide, CMB identified many core indicators of CSR and disclosed some key issues of environment, society and economy which stakeholder concerned.

Suitability

The report reflects CMB corporate culture, CMB business operations scale and characteristics of finance service, so it has a certain degree of suitability.

Responsiveness

The report gives a generally objective response to part of key issues which stakeholders concerned.

Key areas for ongoing development

Based on the assurance work conducted, the following opportunities for improvement have been identified for CMB:

- In order to improve the completeness and objectivity of the report, It is better for CMB to establish systematic CSR quantitative indicators, Fully respond to customer information security issues which stakeholders concerned, and disclose annual energy consumption, GHG and waste emissions, environmental and social risk assessment rate of investment projects.
- In order to improve CSR performance continuously, CMB shall consider to perfect CSR management principles and mechanism according to international standards ISO26000:2011 requirements, to carry out stakeholder communication under AA1000 standard. CMB shall consider to establish internal verification procedure of non-financial data and to strengthen staff training in order to improve the accuracy of CSR data and information.

Statement of independence, impartiality and competence

Bureau Veritas is an independent professional services company that specialises in Quality, Health, Safety, Society and Environmental management with almost 180 years history in providing independent assurance services. No member of the assurance team has a business relationship with CMB. We have conducted this verification independently, and there has been no conflict of interest.

Fabien JOLY DE BRESILLON
Director for Greater China Region
Bureau Veritas Certification
2012-3-21

May Huang
Assurance Team Leader
Bureau Veritas Certification
2012-3-21



战略与分析指标 Strategy and analysis

序号 No.	内容 Content	披露位置 Information links
1.1	公司最高决策者就可持续发展与机构及其战略关系的声明 Statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and its strategy	P4-P8
1.2	主要影响、风险和机遇的描述 Description of key impacts, risks, and opportunities	P4-P19

公司概况指标 Organizational Profile

序号 No.	内容 Content	披露位置 Information links
2.1	公司机构名称 Name of the organization	P13
2.2	主要品牌、产品及服务 Primary brands, products, and services	P13
2.3	公司的经营结构 Operational structure of the organization	P13
2.4	公司的总部所在地 Location of the organization's headquarters	P13
2.5	公司有业务的国家数量，有重要经营活动或报告中提到的与可持续发展问题直接相关的国家名称 Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	P13-P14
2.6	所有权的性质及法律形式 Nature of ownership and legal form	P13
2.7	公司所服务的市场 Markets served	P13-P14
2.8	公司的规模（包括雇员人数、净销售、总资产中债务和净资产的比例，提供的产品和服务数量） Scale of reporting organization, including: Number of employees; Net sales; Total capitalization broken down in terms of debt and equity; and Quantity of products and services provided	P09/P64
2.9	在报告期间关于机构规模、结构等的重大变化 Significant changes during the reporting period regarding its size, structure, or ownership .etc.	P13-P14
2.10	报告期内所获奖项 Awards received in the reporting period	P25

报告参数指标 Report Profile

序号 No.	内容 Content	披露位置 Information links
3.1	所提供信息的报告期限（例如，财政年度 / 日历年度） Reporting period (e.g., fiscal/calendar year) for information provided	P01
3.2	上一年报告日期 Date of last year's report	P01
3.3	报告周期 Reporting cycle	P01
3.4	回应关于报告及其内容问题的联络人及联络方式 Contact point for questions regarding the report or its contents	P105
3.5	界定报告内容的程序 Process for defining report content	P01
3.6	报告界限 Boundary of the report	P01
3.7	指出任何有关报告范围及界限的限制 State any specific limitations on the scope or boundary of the report	P01
3.8	报告的基础，对合资企业、拥有部分股权的子公司、租赁设施、外包业务以及其他可能深远影响不同期间和 / 或跨机构比较的实体作出报告依据 Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations	P01
3.9	数据量度技巧及计算基准 Data measurement techniques and the bases of calculations	P01
3.10	对以前报告中信息进行调整、更改的说明 If there is any restatements of information provided in earlier reports, explain the reasons for such restatement	不适用
3.11	报告在范围、界限及评估方式上的重大变化 Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report	不适用
3.12	表列各类标准披露在报告中位置 Table identifying the location of the Standard Disclosures in the report	P98-P104
3.13	寻求外部认证的政策及现行措施 Policy and current practice with regard to seeking external assurance for the report	P94-P97

公司治理指标 Corporate governance

序号 No.	内容 Content	披露位置 Information links
4.1	公司治理架构 Governance structure of the organization	P15
4.2	指明最高治理机构的主席是否同时也是执行官员（如果是的话，他们在组织中的作用及如此安排的原因）。 Indicate whether the Chairman of the highest governance body is also an executive officer (and if so, their function within the organization's management and the reasons for this arrangement)	P15
4.3	对于拥有单一董事会模式的组织，要指出最高治理机构中独立成员和 / 或非行政成员各自的数量。 For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members	不适用
4.4	股东及雇员向最高管治机关提出建议或经营方向的机制 Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	P16
4.5	最高治理机构的成员、高级管理人员和主管人员（包括安排离职）的报酬与组织绩效（包括社会和环境绩效）间的联系 Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance)	不适用
4.6	避免治理机构出现利益冲突的程序 Processes in place for the highest governance body to ensure conflicts of interest are avoided	P16-P17
4.7	如何决定最高治理机构成员应具备的资格及经验及其他 Process for determining the qualifications, expertise, etc. of the members of the highest governance body	不适用
4.8	内部形成使命、价值观、行为准则与经济、环境和社会绩效相关的原则及其实施情况 Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation	P20-P23

公司治理指标 Corporate governance

序号 No.	内容 Content	披露位置 Information links
4.9	最高治理机构监督组织确认和管理经济、环境和社会绩效的程序 Procedures of the highest governance body to oversee the organization's identification and management of economic, environmental, and social performance	P16-P17
4.11	解释组织是否或者如何采用的预防性措施或原则 Explanation of whether and how the precautionary approach or principle is addressed by the organization	P18-P19
4.12	公司对外界发起的经济、环境及社会约章、原则或其它倡议的参与或支持 Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses	P50-P61
4.13	公司加入的联合会及倡议组织及作用 Membership in associations and/or advocacy organizations and their roles	不适用
4.14	公司的利益相关方团体名单 List of stakeholder groups engaged by the organization	P24
4.15	确定和选择主要利益相关方的依据 Basis for identification and selection of stakeholders with whom to engage	P24
4.16	利益相关方参与的方式，按类型和利益相关方团体分类，以协商频度表述。 Approaches to stakeholder engagement, classified by type and by stakeholder group and described by frequency of negotiation	P24
4.17	利益相关方参与过程中提出的关键议题和关注的问题，以及组织是如何回应这些议题和问题的 Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting	P24

经济绩效指标
Economic performance

序号 No.	内容 Content	披露位置 Information links
EC1	产生与分配的直接经济价值（含收入、运营成本、员工补偿、捐助及其他社区投资、留存利润、资本提供者与政府所得） Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments	P28
EC2	宏观经济环境变化对组织活动的财务影响及其他风险和机遇 Financial implications for the organization's activities due to changes in macro economic environment and other risks and opportunities	P26-P35
EC3	明确的组织待遇方案的责任范围 Coverage of the organization's defined benefit plan obligations	P64/P71
EC4	政府给予公司的重大财务援助 Significant financial assistance received from government	不适用
EC5	公司在各主要营运地点工资标准起薪点与当地最低工资比例 Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation	不适用
EC6	公司在各主要营运点对当地供应商的政策、措施及支出比例 Policy, measurement, and proportion of spending on locally-based suppliers at significant locations of operation	P60
EC7	公司在各主要运营地点聘用当地人员的程序，以及在当地社区聘用高层管理人员的比例 Procedures for local hiring and proportion of senior management personnel hired from the local community at significant locations of operation	P64/P71
EC8	公司通过商业活动、实物捐赠或免费专业服务，主要为大众利益而提供的基建投资及服务的发展及影响 Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement	P80-P87
EC9	公司了解并说明其重大的间接经济影响，包括影响程度（如，带动地方经济发展） Understanding and description of significant indirect economic impacts, including the extent of impacts	P29-P35/P80-P82

环境绩效指标
Environmental performance

序号 No.	内容 Content	披露位置 Information links
EN1	所用物料的重量或用量 Weight or volume of materials used	不适用
EN2	采用经循环再造的物料的百分比 Percentage of materials used that are recycled input materials	不适用
EN3	初级能源的直接消耗量 Direct energy consumption of primary energy source	不适用
EN4	初级能源的间接消耗量 Indirect energy consumption of primary energy source	不适用
EN5	通过环境保护和提高利用率而节约的能源 Energy saved due to conservation and efficiency improvements	P59-P61
EN6	提供具有能源效益或以可再生能源为本的产品及服务的计划，以及计划的成效。 Initiatives to provide energy-efficient or renewable energy-based products and services, and reductions in energy consumption as a result of these initiatives	P59-P61
EN7	减少间接能源耗量的计划，以及计划的成效 Initiatives to reduce indirect energy consumption and reductions achieved	P59-P61
EN8	按源头划分的总耗水量 Total water withdrawal sorted by source	不适用
EN9	因耗水而受严重影响的来源 Water sources significantly affected by withdrawal of water	不适用
EN10	循环再用水的百分比以及总用量 Percentage and total volume of water recycled and reused	不适用
EN11	公司在环境保护区或者生物丰富多样的其他地区，或在其他地区，或者是相邻地区，拥有、租赁或管理土地的位置及面积 Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	不适用
EN12	在保护区和保护区以外生物多样性价值较高的地区，活动、产品和服务对生物多样性产生的重要影响 Significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas	不适用

环境绩效指标
Environmental performance

序号 No.	内容 Content	披露位置 Information links
EN13	受保护或者经修复的生物栖息地 Habitats protected or restored	不适用
EN14	公司对影响生物多样性的战略，当前行动及未来规划 Strategies, current actions, and future plans for managing impacts on biodiversity	不适用
EN15	按其濒临绝种的风险程度，依次列出栖息地受公司作业影响的以下五种数量：列入国际自然及自然资源保护联盟下辖红色名册及全国保育名册的五种 List five of each of the following categories by operations, by level of extinction risk: five of IUCN Red List species and national conservation list species with habitats in areas affected	不适用
EN16	按质量划分的直接与间接温室气体总排放量 Total direct and indirect greenhouse gas emissions by weight	不适用
EN17	按质量划分的其他相关间接温室气体排放量 Other relevant indirect greenhouse gas emissions by weight	P59-P60
EN18	减少温室气体排放的及计划及其成效 Initiatives to reduce greenhouse gas emissions and reductions achieved	P50-P61
EN19	按重量划分的臭氧消耗性物质的排放量 Emissions of ozone-depleting substances by weight	不适用
EN20	按种类及重量划分的氮氧化物（NO）、硫氧化物（SO）及其它重要气体的排放量 NOx, SOx, and other significant air emissions by type and weight	不适用
EN21	按质量及目的地划分的总排水量 Total water discharge by quality and destination	不适用
EN22	按种类及排污法划分的废弃物总重量 Total weight of waste by type and disposal method	不适用
EN23	严重遗漏的总次数及漏量 Total number and volume of significant spills	不适用

环境绩效指标
Environmental performance

序号 No.	内容 Content	披露位置 Information links
EN24	按照《巴塞尔公约》附录 I、II、III、VIII 的条款视为“有毒”的废弃物经运输、进口、出口或处理的重量，以及经国际运输的废弃物的百分比 Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally	不适用
EN25	受公司排水及径流严重影响的水源及相关栖息地的位置、面积、受保护状况及生物多样性价值 Location, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff	不适用
EN26	减轻产品和服务对环境影响的计划及其成效 Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation	P50-P61
EN27	按类别划分，售出产品及回收售出产品包装物料的比例 Percentage of products sold and their packaging materials that are reclaimed by category	不适用
EN28	违反环境法例及规则被处巨额罚款的总额，以及所受金钱以外的制裁的次数 Monetary value of significant fines and total number of non-monetary sanctions/convictions for non-compliance with environmental laws and regulations	不适用
EN29	运输产品、其它货物及物料作营运用途，以及运输雇员所产生的重大环境影响 Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and that of transporting members of the workforce	不适用
EN30	按总类划分的总环保开支及投资 Total environmental protection expenditures and investments by type	P50-P61

社会绩效指标
Social performance

序号 No.	内容 Content	披露位置 Information links
LA1	按雇佣类型、雇用合同及就业地区的雇员总数 Total workforce by employment type, employment contract, and region	P64
LA2	按年龄段、性别和地区划分的雇员流失的总量和比例 Total number and rate of employee turnover by age group, gender, and region	P64
LA3	按主要业务划分, 只提供予全职雇员 (不给予临时或兼职雇员) 的福利 Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations	P64
LA4	受集体议价协议保障的雇员的比例 Percentage of employees covered by collective bargaining agreements	P64
LA5	有关各类作业改变的最短通知期, 包括指出该通知期有否在集体协议中订明 Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements	不适用
LA6	在协助监察及咨询职业健康与安全计划的正式劳资健康与安全委员会中, 劳方代表的比重 Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs	不适用
LA7	按地区划分的工伤、职业病、损失工作日及缺勤比率, 以及和工作有关的死亡人数 Rates of injury, occupational diseases, lost days, and absence, and total number of work-related fatalities by region	不适用
LA8	为协助雇员、雇员家属或社区成员而推行, 关于严重疾病的教育、培训、辅导、预防与风险监控计划 Education, training, counseling, prevention, and risk-control programs regarding serious diseases in place to assist workforce members, their families, or community members	P73
LA9	与工会达成的正式协议中的健康与安全项目 Health and safety topics covered in formal agreements with trade unions	P64
LA10	按雇员类别划分, 每名雇员每年受训的平均时数 Average hours of training per employee per year by employee category	P66

社会绩效指标
Social performance

序号 No.	内容 Content	披露位置 Information links
LA11	加强雇员的持续受聘能力及协助雇员转职的技能管理及终生学习课程 Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	P65-P71
LA12	接受定期业绩及职业发展检讨的雇员的百分比 Percentage of employees receiving regular performance and career development reviews	不适用
LA13	按性别、年龄和其他多样性指标划分, 管理层员工和普通雇员的细分 Composition of governance bodies and common employees per category according to gender, age group, minority group membership, and other indicators of diversity	P64
LA14	按雇员类别划分, 男性与女性的基本薪金比率 Ratio of basic salary of men to women by employee category	不适用
HR1	载有人权条款或已通过人权审查的重要投资协议的总数及百分比 Total number and percentage of significant investment agreements that include human rights clauses or that have undergone human rights screening	不适用
HR2	已通过人权审查的重要供应商及承判商的百分比, 以及机构采取的行动 Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken	不适用
HR3	雇员在作业所涉人权范围的相关政策及程序方面受训的总时数, 以及受训雇员的百分比 Total hours and percentage of employee trained on policies and procedures concerning aspects of human rights that are relevant to operations	不适用
HR4	歧视个案的总数, 以及机构采取的行动 Total number of incidents of discrimination and actions taken	不适用
HR5	已发现可能严重危害结社自由及集体谈判的作业, 以及保障这些权利的行动 Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights	不适用

社会绩效指标
Social performance

序号 No.	内容 Content	披露位置 Information links
HR6	已发现可能会严重危害童工的作业, 以及有助废除童工的措施 Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor	不适用
HR7	已发现可能会导致严重强逼与强制劳动的作业, 以及有助消除这类劳动的措施 Operations identified as having significant risk for incidents of forced or compulsory labor, and measures taken to contribute to the elimination of forced or compulsory labor	不适用
HR8	保安雇员在作业所涉及人权范围的相关政策及程序方面受训的百分比 Percentage of security personnel trained in the organization's policies and procedures concerning aspects of human rights that are relevant to operations	不适用
HR9	涉及侵犯本地雇员权利的个案总数, 以及公司采取的行动 Total number of incidents of violations involving rights of indigenous people and actions taken	不适用
SO1	与社区事务有关的评估和管理工作的, 其核心思路、评估和管理范围以及有效性 Nature, assessment, management scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities	P80-P87
SO2	已作贿赂风险分析的业务单位的总数及百分比 Total number and percentage of business units analyzed for risks related to corruption	不适用
SO3	已接受公司反腐败政策和程序培训的雇员比例 Percentage of employees trained in organization's anti-corruption policies and procedures	P88-P89
SO4	回应贿赂个案所采取的行动 Actions taken in response to incidents of corruption	不适用
SO5	对公共政策的立场, 以及在发展及游说公共政策方面的参与 Public policy positions and participation in public policy development and lobbying	不适用

社会绩效指标
Social performance

序号 No.	内容 Content	披露位置 Information links
SO6	按国家划分、对政党、政客及相关组织作出财务及实物捐赠的总值 Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country	不适用
SO7	涉及反竞争行为、反垄断、垄断措施的法律诉讼的总数, 以及其结果 Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes	不适用
SO8	违反法例及规则被处巨额罚款的总额, 以及所受金钱以外的制裁的次数 Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	不适用
PR1	为改良而评估产品及服务在其生命周期各阶段对安全与健康的影响, 以及须接受这种评估的重要产品及服务类别的百分比 Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures	不适用
PR2	按结果类别划分, 违反规管产品及服务在其生命周期影响健康与安全的法规及自愿守则的次数 Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services, by type of outcomes	不适用
PR3	按程序划分标签所需的产品及服务信息种类, 以及须符合这种信息规定的重要产品及服务的百分比 Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements	不适用
PR4	按结果类别划分, 违反规管产品及服务信息标签的法规及自愿守则的次数 Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes	不适用
PR5	有关客户满意度的实践, 包括调查客户满意度的结果 Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	P48-P49

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社会绩效指标

Social performance

序号 No.	内容 Content	披露位置 Information links
PR6	为符合监管市场推广传讯（包括广告、推销及赞助）的法律、标准及自愿守则而设置的计划 Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship	不适用
PR7	按结果类别划分，违反监管市场推广传讯（包括广告、推销及赞助）的法规及自愿守则的次数 Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes	不适用
PR8	已证实关于侵犯客户隐私权及遗失客户资料的投诉的总数 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	不适用
PR9	违反监管产品及服务的提供与使用的法例及规则所处的巨额罚款的总额 Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	不适用

金融服务行业补充指标索引

Financial Services Sector Supplement

序号 No.	内容 Content	披露位置 Information links
FS1	针对业务的关于环境与社会政策 Policies with specific environmental and social components applied to business lines	P18
FS2	在业务中评估与监控环境和社会风险的程序 Procedures for assessing and screening environmental and social risks in business lines	P18
FS3	对客户环境和社会合规情况的监控 Processes for monitoring clients' compliance with environmental and social requirements	P46
FS4	提高员工执行环境与社会政策的能力的程序 Processes for improving staff competency to implement the environmental and social policies	P65-P67

金融服务行业补充指标索引

Financial Services Sector Supplement

序号 No.	内容 Content	披露位置 Information links
FS5	与客户、投资人和合作伙伴关于环境社会风险与机遇的互动 Interactions with clients/investors/business partners regarding environmental and social risks and opportunities	P36-P49
FS6	按地区、规模、行业划分的业务比例 Percentage of the portfolio for business lines by specific region, size and by sector	P36-P49
FS7	为实现特定社会目标而设计的产品及服务的价值，按目标分类 Monetary value of products and services designed to deliver a specific social benefit for each business line, sorted by purpose	P36-P49
FS8	为实现特定环境目标而设计的产品及服务的价值，按目标分类 Monetary value of products and services designed to deliver a specific environmental benefit for each business line, sorted by purpose	P36-P49
FS9	针对环境、社会政策及风险评估程序的审计的覆盖面及频度 Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	不适用
FS10	在投资组合中，报告组织与其存在环境或社会因素互动的公司的比例与数量 Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	P36-P49
FS11	用于正面或负面的环境或社会审查的资产比例 Percentage of assets subject to positive or negative environmental or social screening	不适用
FS12	报告组织将环境和社会议题应用于投票权或投票建议权的政策 Voting policies applied to environmental or social issues for shares over which the reporting organization holds the right to vote or advise on voting	不适用
FS13	按照类别在人口稀疏或经济欠发达地区的接入点 Access points in low-populated or economically disadvantaged areas by type	P29
FS14	使更多弱势群体享受到金融服务的倡议 Initiatives to improve access to financial services for disadvantaged people	P36-P49
FS15	对于金融服务及产品进行公正的设计及销售的政策 Policies for the fair design and sale of financial products and services	P36-P49
FS16	根据不同受益人类型，提高金融基本认识的倡议 Initiatives to enhance financial literacy by type of beneficiary	P47