



# 2012 招商银行 社会责任报告

China Merchants Bank  
Social Responsibility Report for 2012



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# 2012

**招商银行**  
**社会责任报告**  
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## NOTES ON REPORTING

### 报告编制说明

#### 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: 2012 年 1 月 1 日至 2012 年 12 月 31 日。

报告发布周期: 本报告为年度报告。

#### 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。

#### 报告数据说明

报告中的财务数据均来自 2012 年度财务报告, 其他数据以 2012 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。

#### 报告保证方法

为保证报告的真实性、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。

#### 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/>

#### Scope of the Report

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

Reporting Period: January 1, 2012 to December 31, 2012.

Reporting Cycle: Annual.

#### Basis for the Report

This report is compiled in reference to the *Guidelines for Sustainability Report of Global Reporting Initiative (GRI)* (2006 version), 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.

#### Notes on Data Reported

Financial data in the Report are from the 2012 Financial Statements of CMB for 2012 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.

#### 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 IASE3000 and issue an independent audit report and statement.

#### Release of the Report

The Report is released both in printed and electronic versions, with the latter available at

<http://www.cmbchina.com/> .



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2012 年是国家“十二五”规划实施的关键一年。面对国内外错综复杂的经济金融形势，招商银行不畏困难，齐心协力，加快转型，把握机遇，秉持“因您而变、因势而变”的理念，砥砺奋进，为促进经济健康发展与社会和谐稳定做出了重要贡献。

我们精心履行经济责任。2012 年，我们严格执行国家的宏观经济政策和金融监管要求，积极探索资本节约的发展模式，推动资本效率、运营效率和管理效率等“三个效率”的持续提升；我们以支持国家经济发展方式转变为导向，努力推进二次转型，加快创新步伐，在助力小微企业和小微企业发展的同时，严控“两高一剩”等风险行业的信贷投放，在促进产业结构调整和区域协调发展发挥了应有的作用；我们亦积极响应国家“走出去、引进来”的政策，加大国际业务开拓力度，很好地支持了中资企业在境外的发展。

我们诚心履行环境责任。2012 年，我们积极落实国家的绿色低碳环保政策，加快推进绿色信贷，支持新兴产业及清洁能源发展；我们加快绿色产品创新和绿色金融合作，开展绿色运营，将环保理念融入公司日常运营的各个方面，为“资源节约型、环境友好型”社会建设作出了自己的贡献。

我们同心履行社会责任。2012 年，我们加强与利益相关方的沟通与交流，探索与利益相关方的合作模式，热心参与社会公益，致力实现公司与利益相关方的互惠共赢，促进社会和谐发展。

2012 年是招商银行 25 周年华诞，亦是其创办人招商局 140 周年华诞。站在新的起点上，我们深感责任在肩，任重道远。历史期待着下一个招商人的故事。让我们继续遵循“力创股市蓝筹，打造百年招银”的发展愿景，秉承“效益、质量、规模均衡发展”的科学发展观，进一步深入推进二次转型，共同努力，锐意创新，为续写招商系基业常青故事的新篇章，也为实现经济社会的可持续发展做出更大的贡献！

The year 2012 was a critical year for us to implement our 12<sup>th</sup> Five-year Plan. Faced with complicated and grim economic and financial environments, we overcame difficulties, exerted joint efforts to quicken the transformation and seized every opportunity available and made substantial contribution to the healthy economy development and social harmony and stability following our business motto of “We are here just for you! We change with the world!”.

We fulfilled our economic responsibilities prudently. In 2012, we rigorously implemented the national macro-economic policy and the requirements of financial supervision, actively explored the capital-efficient development mode and constantly facilitated three efficiencies: the capital efficiency, the operation efficiency and management efficiency; we made our best efforts to promote the second transformation in support of the national transformation of economic development mode, quickened our pace in innovation, strictly controlled the credit loans in industries of high energy consumption, high pollution or excessive capacity (“two high and one excessive” enterprises) while helping the development small and micro enterprises, and played our due role in facilitating the industrial structure adjustment and regional coordinated development; we also responded positively to the national policy of “going out and bringing in”, increased our efforts in expanding international business and substantially supported the overseas development of Chinese-fund enterprises.

We fulfilled our economic responsibilities faithfully. In 2012, we actively implemented the national green low-carbon environmental protection policies, accelerated the green credit loans granting, supported the development of emerging industries and clean industrial, promoted green product innovation and green financial cooperation, advocated green operations and instill the concept of environmental protection into our day-to-day operations, making our share of contribution to the construction of a resource-saving and environment-friendly society.

We fulfilled our social responsibilities through joint efforts. In 2012, we enhanced our communication with relevant stakeholders, explored new modes of cooperation with relevant stakeholders, actively participated in social welfare programs and sought to realize mutual benefits of CMB and relevant stakeholders, with the view of facilitating the harmonious social progress.

2012 is the 25<sup>th</sup> anniversary of the founding of the CMB and the 140<sup>th</sup> anniversary of the founder, China Merchants. Standing on a new starting point, we feel the burden of responsibility on our shoulders and the long way before us. The history waits for a new generation of China Merchants. Let us stick to our development vision “Create blue chips on the stock market and build century-old CMB” and the scientific concept of development “Development of balance between efficiency, quality and scale”, further promote the second transformation and make joint efforts for innovation, with the view of continuing a new chapter of the everlasting cause of China Merchants families and making greater contribution for the sustainable economic and social development.

## CHAIRMAN'S ADDRESS 董事长致辞




**Fu Yuning 傅育宁**  
Chairman of the Board Directors 董事长





# PRESIDENT'S ADDRESS 行长致辞



Ma Weihua 马蔚华  
President 行长



2012 年是招商银行加快管理变革与二次转型的重要一年。一年来,面对充满挑战的外部形势,招商银行不畏艰难、奋勇开拓,扎实推进二次转型,积极履行社会责任,为我国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。认真落实国家宏观调控政策和金融监管政策要求,坚持金融服务实体经济的本质要求,进一步优化信贷投向,全面加强小型微型企业的支持力度,特别是针对科技创新型小企业大力推广“千鹰展翼”计划,取得了显著成效。截至 2012 年底,集团资产总额 3.41 万亿元,资本净额 2,005.07 亿元,同比分别增长 21.94% 和 21.51%;净利润同比增长 25.32%,ROA、ROE 比年初分别提高了 5.03 和 2.48 个百分点,每股收益 2.10 元,同比增长 25.75%;

The year 2012 was a critical year for us to quicken the management reform and the second transformation. In 2012, faced with complicated and grim external environment, CMB braved difficulties and earnestly implemented the second transformation. We actively performed our social responsibilities and made our due share of contribution to the sustained and healthy social and economic development.

We have been promoting our value creating capacity. In 2011, we earnestly implemented the national macro-control policies and financial regulatory policies as well as the essential requirement on us for serving the real economy, further optimized the credit structure, increased our support for small and micro enterprises. In particular, we substantially promoted the “Wings for 100 Eagles” program tailored for technically innovative growing SMS, with remarkable achievements. As of the end of 2012, we achieved a total asset of 3.41 trillion yuan, a net asset of 200.507 billion yuan, a year-on-year growth of 21.94% and 21.51%. Our year-on-year growth was 25.32% and the ROA and ROE was up by 5.03 and 2.48 percentage points, respectively, compared with the year beginning. We realized per share earning of 2.10 yuan, a year-on-year of 25.75%. The non-

不良贷款率为 0.61%,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,继续秉承“因您而变”的经营理念,坚持以客户为中心、市场为导向,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。全行有 58 家网点入选中国银行业文明规范服务千佳示范单位,比上届增加了 6 家。

我们积极践行绿色低碳环保。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,致力于将绿色理念融入全行经营管理之中。截至 2012 年底,全行绿色信贷余额 610.57 亿元,新增 100.75 亿元。

我们致力于为员工营造职业发展的良好环境。进一步完善薪酬福利体系,大力推广双维度考评方式,加快推进双通道职业发展体系建设,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,积极营造和谐的工作氛围,增强员工的幸福感和归属感,努力实现员工与企业共成长。

我们持续推进和谐社会建设。继续开展定点扶贫,积极参与救灾赈灾、助老扶残、绿化环保等社会公益活动,大力支持科教文卫事业发展,积极回馈社会,努力为建设和和谐社会奉献自己的拳拳爱心。

我们的真情付出得到了社会各界的广泛认可,荣获了由中国银行业协会、《经济观察报》等权威机构媒体授予的“中国最受尊敬企业”、“中国年度最具社会责任金融机构”、“中国年度最佳雇主”等多项殊荣。

2013 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加快二次转型、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。

performing loan ratio was 0.61%, realizing coordinated development in terms of the benefits, quality and scale.

We have been promoting the customer service experience. In 2012, following the service notion “We are here just for you!” and sticking to the customer-centered and market-oriented principle, 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. A total of 58 banking outlets of CMB were elected into Top 1000 Model Service Units in the Banking Industry of China, six more than in 2011.

We have been practicing green and low-carbon environment policy. In 2012, 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 “two high and one excessive” enterprises. 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 2012, our balance of green loans reached 61.057 billion yuan, an increase of 10.075 billion yuan over that at the year beginning.

We have been seeking to provide a favorable environment for the development of our employees. We further improved our remuneration and welfare system, significantly promoted the two-dimension assessment mechanism and dual-channel career development system and steadily expanded career development channels 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, enhance the employees' happiness and sense of belonging and coordinate the mutual growth of our employees and CMB.

We have been seeking to contribute to the social harmony. In 2012, we continued with our tasks of targeted poverty alleviation, actively participated in a range of social welfare projects in disaster relief, assistance to the old and the handicapped and greening and environmental protection. We provided substantial support for the development of public science, education and health care facilities, rewarded society actively and made our share of contribution to the development of a harmonious society.

Our sincere efforts were widely recognized by the public, winning numerous awards in 2012, including the titles of “Most Respected Enterprise of China”, “Financial Institution with the Strongest Sense of Social Responsibility in China” and “Best Employer of the Year in China”, ranked by China Banking Association, *Economic Observer News* and other authoritative media.

In 2013, we will uphold our guidelines of “Committing to sustainable finance services, increasing sustainable values and contributing 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.



LIST OF  
KEY PERFORMANCES  
OF CMB  
招商银行关键绩效表

指标类别 Index Category	具体指标 Index	单位 Unit	2012	2011	2010
经济绩效指标 Economic Performance Indexes	总资产 Total Asset	亿元 100 Million Yuan	34,082.19	27,949.71	24,025.07
	营业收入 Operation Revenue	亿元 100 Million Yuan	1,133.67	961.57	713.77
	利润总额 Total Profit	亿元 100 Million Yuan	595.64	471.22	333.43
	净利润 Net Profit	亿元 100 Million Yuan	452.77	361.27	257.69
	纳税总额 Total Tax	亿元 100 Million Yuan	218.42	170.86	117.27
	资本回报率 Return of Capital	%	22.47	22.50	20.23
	平均总资产收益率 Average Total Assets-Income Ratio	%	1.46	1.39	1.15
	平均净资产收益率 Average Net Assets-Income Ratio	%	24.77	24.17	22.73
	不良贷款率 Non Performing Loans Ratio	%	0.61	0.56	0.68
	资本充足率 Capital Adequacy Ratio	%	12.17	11.53	11.47
	拨备覆盖率 Reserve Coverage	%	351.77	400.13	302.41
社会绩效指标 Social Performance Indexes	员工总数 Total Number of Employees	人 Person	48,453	45,344	43,089
	女性员工比例 Female Personnel Ratio	%	58.7	58.7	58.6
	管理人员女性员工比例 Female Management Personnel Ratio	%	47.7	47.30	46.80
	人均培训费用 Average Training Cost Per Employee	万元 10 Thousand Yuan	0.56	0.55	0.40
	公益捐赠总额 Total Contributions to Public Welfare Funds	万元 100 Million Yuan	2263.55	1,660.20	1,259.06
	每股社会贡献值 Social Contribution per Share	元 Yuan	7.08	5.49	3.80
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	610.57	509.82	462.51

· 纳税总额：包括所得税、营业税及附加。  
· 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

· Total tax: Including income tax, business tax and other surplus.  
· Social contribution value per share=per share earning+ (total tax+employee remuneration+interest expense+ total contributions to public welfare-social cost)/total stock issue at period-end



SPECIAL REPORT ON  
**RESPONSIBILITY**  
责任专题





SPECIAL REPORT ON  
**RESPONSIBILITY**  
责任专题



## 助力“两小”、关注民生

BOOSTING SMALL AND MICRO ENTERPRISES AND FOCUSING ON PEOPLE'S LIVELIHOOD

### 招商银行支持“两小”（小企业、小微企业）企业发展专题

助力小企业及小微企业发展既是招商银行响应国家号召，促进经济繁荣发展的责任实践，也是本行加快推进二次转型战略目标实现的重要举措。

#### Special Report on CMB Supporting Small and Micro Enterprise Development

Boosting the small and micro enterprise development is not only to perform the responsibility of promoting economic prosperity in response to the call of the nation but also is an important measure to accelerate the realization of strategic objectives of the second transformation by CMB.

## 加快产品创新

### Accelerating Product Innovation

本行不断丰富“两小”企业贷款产品体系，连续推出了抵押贷、AUM 信用贷、POS 贷、供销流量贷、配套贷、小额信用贷等六大贷款创新产品，为“两小”企业客户提供了抵押、信用、担保等多样化的贷款担保方式，全面满足“两小”企业客户的各项贷款融资需求。

2012 年，本行继续完善“两小”企业产品体系，打造了“两小”业务综合性金融服务平台，赢得广大客户的好评。同时，启动了科技金融产品创新，推出了科技贷、无形资产质押贷等特色产品，并积极与科技部合作成立“招商银行创新创业公益基金”，支持全国首届“中国创新创业大赛”。创新推出“生意一卡通”——小微企业客户专属借记卡产品，为客户提供涵盖结算、融资、理财等业务的综合性金融服务。

CMB enriched small and micro enterprise loan product system continuously and launched six innovative products including the mortgage loan, AUM credit loan, POS loan, supply and distribution flow loan, supporting loan and petty credit loan consecutively, providing diversified loan guarantee modes of mortgage, credit and guarantee and meeting various loan and financing needs of small and micro enterprises.

CMB continued to optimize small and micro enterprise products system and created a comprehensive financing service platform for small and micro enterprises in 2012, obtaining a high praise from the customers. At the same time, CMB initiated the innovation of scientific and financing products, launched featured products of scientific loan and mortgage loan of intangible assets and so on. In addition, it cooperated with Ministry of Science and Technology actively to set up “Public Fund of CMB for Innovative Entrepreneurship” and supported the first “China Innovative Entrepreneurship Contest”. CMB launched “Business One-card” innovatively, which is the exclusive debit card product for small and micro enterprise customers, providing comprehensive financial services for the customers covering settlement, financing and wealth management.

### 案例 CASE

#### 招商银行厦门分行推动两小发展

Xiamen Branch Promoting Small and Micro Enterprise Development



厦门分行举办生意一卡通推介会服务小微企业  
Xiamen Branch holding introduction conference for business one-card to serve the small and micro enterprises

招商银行厦门分行根据厦门本土小微企业的特点，充分利用小微推介会、全员转介、批量续作、支行联动等方式，通过开展“小微进万家”、“唤醒一贷”、“连理枝”等活动，为本土小微企业量身定制了适合不同主体、不同产品的信贷产品，有效发挥了融资替代作用。

According to the features of local small and micro enterprises in Xiamen, Xiamen Branch customized loan products for local small and micro enterprises suitable for different subjects and products by making full use of introduction conference for small and micro enterprises, total staff referral, batch sequel, branches interaction and so on through carrying out “small and micro loan entering families”, “arousing loan” and “deep in love” and other activities, exerting the substitution function of financing effectively.

2012年,本行持续加强“伙伴工程”建设,以“伙伴工程:伙伴行,伴你行”渠道建设为主题,充分发挥“伙伴工程”服务客户、经营客户的平台作用,服务“两小”企业的发展。全年共组织开展“伙伴工程”营销活动50余场,直接服务小企业代表7,000余人次。

## 提升服务水平 Promoting Service Level

本行针对“两小”企业资金需求“短、小、频、急”的特点,对“两小”企业贷款全流程进行了优化,采用了标准化的贷前调查,策略化的贷款审批和自动化的贷后管理,制定了标准化“两小”企业业务“三查”模板,简化了“两小”企业贷款三查流程,缩短了贷款审批时间,为“两小”企业提供省时、省事的融资服务。

2012年,本行加强专营机构建设,在全行复制小企业信贷中心成功经验,在所有分行建立市场和风险职能一体化的小企业金融部,并在一线成立专业小企业营销团队,优化“两小”企业服务流程。

CMB continued to strengthen the development of “partner projects” in 2012 under the channel construction theme of “Partner products: A Partner in your Company” as a “partner project” platform for customers and served the development of “small and micro” enterprises. CMB organized more than 50 activities marketing “partner projects” and served more than 7,000 services for representatives of small enterprises directly in 2012.

With reference to the capital demanding features of “short-term, small amount and high frequency and urgency” for small and micro enterprises, CMB optimized the whole loaning process for small and micro enterprises. It implemented standard investigation before loaning, strategic loan approval and automatic post-loan management. It formulated a standard “three-check” practices for small and micro enterprises, simplified the loaning process for small and micro enterprises and shortened the loan approval time, providing time-saving and trouble-saving financing services for small and micro enterprises.

In 2012, CMB strengthened the construction of special institutions and copied successful experience of small enterprise loan center in the whole bank system. It set up a small enterprise financing department incorporating marketing and risk-preventing functions in all branches and established a professional frontline marketing team for small enterprises, optimizing the service process for small and micro enterprise business.

## 案例 CASE

### 招商银行大连分行多措并举助力两小企业发展

#### Dalian Branch Took Various Measures to Boost the Development of Small and Micro Enterprises



推介会现场 Introduction Conference Site

In 2012, Dalian Branch expanded new channels for small and micro enterprise business vigorously by holding several seminars and conferences, promoting the development of small and micro enterprise business of CMB. Donggang Sub-branch joined efforts with five Personal Loan Centers under its management in saloon activity for small and micro loan customers

2012年,招商银行大连分行大力开拓“两小”企业业务新路,多次举办各种类型的宣讲会、报告会,推进我行“两小”企业业务发展。

9月11日,东港支行联手个贷五中心共同开展主题为“精诚合作,共唱小微”的小微贷客户沙龙活动。招行相关工作人员向客户介绍了我行小微贷放款快、成数高等特点,对我行的相关产品进行了细致的讲解,着重介绍了AUM信用贷等产品,并对我行超级网银的便利性进行了介绍,得到了客户的广泛认可。

under the theme of “Sincere Cooperation for Small and Micro Enterprises”. Relevant employees from CMB introduced the features of the quick loan issuance and high loan-to-value ratio of small and micro loan business of CMB, carried out a deliberate demonstration of relevant products of CMB and illustrated AUM credit loan as focus. In addition, it introduced the convenience of super online bank and obtained wide recognition from the customers.

## 强化风险管理 Strengthening Risk Management

本行高度重视“两小”企业贷款风险管理,通过优化授信调查报告、提升双签审批效率、优化放款流程推出远程放款模式等措施,完善风险管理机制,致力为“两小”企业提供高效、优质、可持续的金融服务。

2012年,本行坚持预防和清收两手抓,突出加强资产风险管理。通过加强风险预警与排查,加大不良贷款清收力度,加强集中放款管理,贯彻实施全面风险管理提升计划等措施防范风险。

CMB attaches great importance to the risk management of loans granted to small and micro enterprises and sought to provide highly efficient and sustainable financial services of high quality for small and micro enterprises by optimizing the loan credit investigation reporting procedures, promoting the reviewing and approval efficiency, improving the loan granting procedures, launching a remote loan granting mode and improving its risk management mechanism.

In 2012, CMB continued to focus on the bad debt prevention and loan recovery and strengthened the asset risk management. It reinforced the efforts in recovering non-performing loans, strengthened the central loan granting management and implemented comprehensive risk management improving plan and other measures to prevent risks.

## 案例 CASE

### “千鹰展翼”计划

#### “Wings for 1000 Eagles” Program

“千鹰展翼”计划是招商银行2010年推出的一项战略举措,旨在培育创新型成长企业发展,也是本行助力“两小”企业发展的重要实践。截至2012年12月底,“千鹰展翼”核心客户达7,581家,较年初增长134%;“千鹰展翼”核心客户授信总额1,739亿元,增幅超100%。

2012年,本行深入推进“千鹰展翼”计划,助力创新型成长企业腾飞。2012年12月,“千鹰展翼”计划荣获第八届深圳市金融创新奖一等奖。

The “Wings for 1000 Eagles” program is a strategic measure launched in 2010, aiming at cultivating innovative growing enterprises. It is an important measure of CMB to boost the development of small and micro enterprises. As of the end of December 2012, the program has won 7,581 core customers with a growth of 134% compared with the beginning of the year. The total credit loan granted to core customers under the program reached 173.9 billion RMB with a growth of 100%.

In 2012, CMB continued the program to boost the development of innovative and growing enterprises. In December, 2012, the “Wings for 1,000 Eagles” of CMB was granted the first prize in the 8<sup>th</sup> Awards for Financial Innovation of Shenzhen.



<b>强化“千鹰展翼”计划管理和督导</b> Strengthening management and supervision of the “Wings for 1000 Eagles” program	下发《关于深入推进“千鹰展翼”工作的通知》，召开全行“千鹰展翼”工作视频推动会、现场交流会，组织专题研讨及业务培训等。 CMB published <i>Notice on Carrying Forward the “Wings for 1000 Eagles” program Deeply</i> , convened “Wings for 1000 Eagles” video introduction conference and on-site conference and organized special seminar and business training and so on.
<b>提升“千鹰展翼”客群建设</b> Promoting clientele construction for the “Wings for 1000 Eagles” program	推进“名单制”营销，构建多层次的股权投资合作平台，推进与知名 PE 机构的合作，总行层面建立起 30 家核心合作股权投资机构库等。 It promoted list system marketing, built up multi-layer equity investment cooperation platform, pushed the cooperation with famous PE institutions and established a database with 30 equity investment institutions of core cooperation and so on.
<b>创新开展“展翼通”产品</b> Launching relevant products under the “Wings for 1000 Eagles” program innovatively	成功推出上市贷、投联贷、科技成果转化贷、科技补贴贷、增值贷等产品，发布创新成长企业专属融资品牌“展翼通”；强化增值贷业务营销，成功实现首笔项目退出；完善配套支持政策，协助分行营销重点项目。 We successfully launched a variety of products, including loans for listed companies, investment-connected loans, loans for conversion of technological results into industrial uses, value-added loans, etc. We launched a Eagle Wing Pass, a special financing products for innovative growing enterprises and successfully granted the first loan. We also optimized the matching support policy and assisted focused marketing projects of branches.
<b>加强“千鹰展翼”营销推动</b> Enhancing the “Wings for 1000 Eagles” marketing promotion	策划组织“成都·西部金融资本对接会”等大型营销活动；建设“千鹰展翼”创新支行，完成首批 37 家创新支行的认定。 CMB planned and organized “Chengdu Financial Capital Bio-partnering Meeting for Western Region of China” and other large-scaled marketing activities. It also established innovative branches for the “Wings for 1000 Eagles” program and completed the certification of 37 innovative sub-branches in the first batch.
<b>持续扩大品牌影响</b> Increasing brand influence continuously	参加国内权威研究机构和媒体组织的评奖。荣获“2012 中国 CFO 最信赖银行——年度企业金融创新大奖”等。 It participated in the awards organized by domestic authoritative institutions and media. It was rewarded “Most Reliable Bank of CFO in China – Annual Enterprise Financial Innovation Award” and so on.

案例 CASE

招商银行“千鹰展翼”公益支持首届中国创新创业大赛

CMB Supporting First China Innovative Entrepreneurship Contest as Public Welfare



“First China Innovative Entrepreneurship Contest in 2012” is the first national innovative entrepreneurship contest in China and it is held jointly by Ministry of Science and Technology, Ministry of Education, Ministry of Finance and All-China Association of Industry and Commerce under the theme of “Technological Innovation for Great Achievements”. As a special supporting unit for this contest, CMB donated 10 million RMB in cash to set up

“2012 首届中国创新创业大赛”是我国第一项全国性的创新创业赛事，由国家科技部、教育部、财政部和全国工商联联合举办，其主题是“科技创新，成就大业”。作为本次大赛的特别支持单位，招商银行捐赠 1,000 万元现金成立了“招商银行创新创业公益基金”支持创业和企业创新，并担任各分赛区的金融顾问和专家评委。进入分赛区决赛的 200 家企业将纳入招商银行的“千鹰展翼”创新型成长企业培育计划。这些企业不仅可优先获得招商银行授信支持，而且有机会获得优质 PE 机构的股权投资以及招商银行“千鹰展翼”计划全方位、专业化综合金融服务。

“CMB Innovative Entrepreneurship Public Fund” to support entrepreneurship and enterprise innovation. CMB also acted as the financial consultant and expert judge in all regional contests. 200 enterprises entering the final in regional contest will be incorporated in the “Wings for 1000 Eagles” innovative growing enterprise cultivating plan by CMB. These enterprises can not only obtain credit granting support from CMB in priority and also have the opportunity to obtain equity investment with high-quality PE institutions as well as all dimensional and professional comprehensive financial service under the “Wings for 1000 Eagles” program from CMB.

案例 CASE

招商银行支持上海龙宇石燃油股份有限公司上市

CMB Supporting the Listing of Shanghai Lonyer Fuels Co., Ltd.

2012 年 8 月 8 日，招商银行上海分行重点支持的“千鹰展翼”客户——上海龙宇石燃油股份有限公司成功上市，这是国内船用燃料油行业第一家登陆 A 股市场的企业。2010 年在企业冲击资本市场的关键时期，因为无抵押、无担保，企业资金面临瓶颈。招商银行上海分行充分了解企业所处市场环境、发展前景以及上下游合作伙伴关系等，果断地为企业提供了 3,000 万元的信用贷款授信，帮助企业实现了展翅高飞梦想。

Shanghai Lonyer Fuels Co., Ltd supported by Shanghai Branch under the “Wings for 1000 Eagles” program was listed on the stock market successfully on August 8, 2012. It is the first enterprise launching A stock market in domestic bunker fuel oil industry. During the key period of company impacting the capital market in 2010, the company's capital was confronted with bottleneck because of no mortgage or guarantee. After Shanghai Branch having a full understanding of the market environment where the market was located, development prospect and relationship with upstream and downstream partners, it granted a credit loan of 30 million RMB for the company decisively, helping the company realize its dream of “flying high”.

感言 Reections

“银行在服务客户方面不仅要锦上添花，还要雪中送炭。招商银行在这方面做得很好，感谢招商银行在龙宇发展过程中给予的服务与支持，我们也很愿意与招商银行有更多的业务合作。”

“Banks should not only contribute to the successes of customers, but also do more to help those in difficulties in serving customers. CMB sets a good example in this aspect. We really appreciate the services and support provided by CMB during the development process of Lonyer and we are willing to have more business cooperation with CMB. ”

上海龙宇石燃油股份有限公司董事长 徐增增

Xu Zengzeng, Chairman of Shanghai Lonyer Fuels Co., Ltd.





SPECIAL REPORT ON  
**RESPONSIBILITY**  
责任专题



**因您而变、共铸辉煌**

WE ARE HERE JUST FOR YOU, CREATING BRILLIANCE TOGETHER

### 招商银行 25 周年专题

二十五载光阴荏苒，二十五载岁月奔流。2012 年 4 月 8 日，招商银行迎来了 25 周年华诞。25 年来，招商银行始终秉承“因您而变”的理念，始终走在金融产品和服务创新的最前沿，努力为客户提供优质、便捷的服务体验，积极履行社会责任，将利益相关方的需求和希望作为自己前进的方向，实现了企业与社会各界的共同成长。

### Special Report on the 25 Years' Anniversary of CMB

Time flies and CMB greeted its 25<sup>th</sup> anniversary on April 8, 2012. In the past 25 years, CMB had been adhering to the concept of “We are here just for you” and taking the lead in the financial product and service innovation. CMB had made great efforts in providing excellent and convenient service experience for the customers, performing its social responsibilities actively and meeting needs of its stakeholders, realizing the mutual growth of the enterprise and its public stakeholders.



银行是服务业，我们就是一朵朵的葵花，客户是太阳。没有太阳，葵花就会枯萎，所以我们得靠太阳成长。所以因您而变，因客户需求而变，它不是停止的，是随着客户需求不断变化的，来不断满足客户的需求。

As a service provider, we are sunflowers while the customer is the sun. The sunflower will wither without the sun. Similarly our growth depends on our customers. We are here just for you and will change with your needs. We never stop keeping ceaseless changes to meet customer needs on a continuous basis.

招商银行行长 马蔚华

Mr. Ma Weihua, President of China Merchants Bank





## 三地同欢、倾力慈善

### Celebrations in Three Cities with Charity Donation Activities

作为招商银行 25 周年系列活动之一——“招商银行 25 周年慈善音乐会”分别在北京、上海、深圳相继举行。精湛的演奏、优美的旋律、观众的爱心，共同奏响了招商银行 25 周年庆的华章，也将招行员工及客户的爱心传播开来，更为受助者送去了希望。

本次慈善音乐会，邀请朗朗、赫比·汉考克、宋祖英、那英、戴玉强、魏松、莫华伦等音乐名家倾情奉献，将慈善、跨界、国际化等元素融为一体。音乐会的部分门票通过大麦网进行义卖，同时设立了指定地点，为观众开设了 5 折购票窗口。每站音乐会开场前，招商银行、中国儿童基金会、壹基金联合举办音像制品义卖。门票和义卖的所有收入约 20 万元，全部用于支持儿童关怀类的救助项目“海洋天堂计划”。



As one of the serial activities for the 25<sup>th</sup> anniversary of CMB, “Charity Concert for the 25<sup>th</sup> Anniversary of CMB” was held in Beijing, Shanghai and Shenzhen successively. The 25<sup>th</sup> anniversary of CMB was warmly welcomed with exquisite performances, pleasant melodies and compassion of the audience. At the same time, it spread the compassion of CMB employees and customers and delivered hope to the helped.

Lang Lang, Herbie Hancock, Song Zuying, Na Ying, Dai Yuqiang, Wei Song and Warren Mok and other famous musicians to perform were invited to participate in the charity concerts. The concerts integrated charity, trans-boundary and international elements. Some entrance tickets for the concert were sold for charity through www.damai.cn. At the same time, it set up ticket boxes selling tickets at half price. Income from charity sales of audio-video products at the entrance to the concerts before the concert amounted to 200,000, all donated to “Ocean Paradise Plan”, a childcare assistance program.



## 点亮蓝灯，点亮世界

### Light it up blue, Light the World up

2012 年 4 月 2 日世界自闭症日，招商银行与壹基金、大福基金响应世界国际自闭症研究中心在 2011 年发起的“点亮蓝灯 (Light it up blue)”行动，共同发起“点亮蓝灯”大型公益活动。此次“点亮蓝灯”活动及其“小积分，微慈善”捐助平台创新慈善发展模式，是招商银行在 25 周年华诞之际回报社会的又一创举。

April 2, 2012 was the World Autism Awareness Day. Responding to the “Light it up blue” activity initiated by World Autism Research Center in 2011, CMB, One Foundation and Taihook Foundation promoted large-scaled public welfare activity of “Light it up blue” jointly. The “Light it up blue” activity and the innovative charity development pattern of “Small Credit Card Point and Micro Charity” was another pioneering work of CMB to reward the public during its 25<sup>th</sup> anniversary.



壹基金发起人李连杰先生、“海洋天堂”形象大使文章先生，出席招商银行—壹基金“海洋天堂”公益计划战略发布会及“点亮蓝灯”仪式。Mr. Jet Li, the initiator of One Foundation and Mr. Wen Zhang, the image ambassador of “Ocean Paradise” attending “Ocean Paradise” public welfare program press conference and “Light it up blue” ceremony held by CMB and One Foundation.

聚沙成塔，全民慈善。招行携手壹基金通过信用卡积分捐助渠道为自闭症儿童捐助辅导训练课程，持卡人每捐献 500 积分，就能为自闭症儿童兑换 1 课时辅导课程（包含语言训练、感统训练、音乐训练、精细训练、游戏训练），课时通过壹基金与全国 100 多个自闭症权威康复机构合作，运用到需要帮助的自闭症儿童的康复中。

招商银行积极地借助新媒体传播公益，创新性地引入当前最有影响力 SNS 平台——新浪微博与目前下载最火爆的手机通讯软件——微信。在 4 月 2 日-8 日玩“漂流瓶”或者“摇一摇”找朋友，就会看到“招商银行点亮蓝灯”。只要参与或关注，招商银行便会通过“小积分，微慈善”平台为自闭症儿童捐赠积分。新浪微博的捐赠渠道则更简单，只要将微慈善的帖子进行转发即可。

活动期间，共有 2,446 万人关注、参与了“小积分，微慈善”微信活动，22 万人转发了新浪微博。几天内，通过微信、微博的互动和捐赠积分等方式，持卡人、非持卡人与招行一起为自闭症儿童募得 6 万多训练课时。

Every bit of effort counts. Cooperating with One Foundation, CMB called on its cardholders to donate for the counseling and training courses for autism children, with every 500 points for one period of the courses (including linguistic training, sense training, music training, fine motion training and game training). The courses, jointly sponsored by One foundation and more than 100 authoritative autism recovery institutions all over China, was intended to help the recovery of autism children.

CMB made full use of new media to advocate public welfare and introduced Sina Microblog, the most influential SNS platform, and micro message, the most popular mobile phone communication software. Between April 2 and 8, users were able to participate in “CMB lighting it up blue” program. By participating in the program, users were able to make donations for autism children by the “Bonus Points for Micro Charity” platform. The donation channel on Sino micro blog is even simpler: you only need to forward the postings related to micro charity.

During the program, totally 24.46 million people participated in the “Bonus Points for Micro Charity”, and 220,000 people forwarded the postings. During few days, CMB cardholders and non cardholders donated an amount sufficient for 60,000 training periods for autism children by means of interaction through micro message, Sina Microblog and bonus point donation.

## 感言 Reactions

### 新浪微博上一位爱心持卡人在留言

Message from a warm-hearted cardholder on Sino Microblog

“个人的力量也许微小，汇聚起来就是整片阳光。”

"Individual, we are neglectable; joint, we are the sunshine."

## 志愿者行动、明天更美好

### Volunteered Actions To Make Tomorrow Better

正值 25 周年华诞之际，招行为继续践行“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，发起了以“世界因您而变的更美好”为主题的“招商银行 25 周年全行志愿者行动”。该行动以全国近 900 家支行为单位开展各类公益活动，主要包括教育援助、扶贫帮困、低碳环保等多个领域，是招行首次在全行组织的大型志愿者公益行动。

25 周年全行志愿者行动自 3 月 5 日“学雷锋日”开始，全国 80 余个城市的近 800 个志愿者队伍陆续启航。志愿者活动内容丰富，包括金融知识进社区、公益献血、敬老爱老、植树造林、假币鉴别、关爱弱势群体、义务清扫保护环境、义卖筹善款、希望小学捐助等等。

本次志愿者行动通过全行的广泛参与，将我们的企业社会责任理念和“因您而变”的服务精神带入周边的学校、社区和需要帮助的群体中，回报社会、传递爱心。



深圳分行东门支行志愿者齐聚罗湖区社会福利中心，为老人送上关怀。Volunteers from Shenzhen Branch getting together in social welfare center in Luohu District and delivering care to the elders.

Around its 25<sup>th</sup> anniversary, CMB launched the Volunteered Activity of CMB to Greeting the 25<sup>th</sup> Anniversary under the theme of "Better World because of You", with the view of carrying forward the social responsibility concept of "Continuing sustainable financing, upgrading sustainable values and contributing to sustainable development". Nearly 900 branches and other institutions of CMB all over China implemented a variety of public welfare activities, providing educational support, support for the poor and low-carbon causes and environmental protection. This was the first large-scaled volunteered public welfare activity organized by CMB throughout the whole bank.

The volunteered activities of the whole bank for the 25<sup>th</sup> anniversary of CMB was started on March 5, Lei Feng's Day, involving nearly 800 volunteers in more than 80 cities in China. The activities centered on a variety of themes, included financial knowledge to the community, the public blood donation, respecting and caring the elders, afforestation, faked money identification, care for the disadvantages groups, environment care, charity sales and donation for Hope Schools.

The volunteered activity intended to reward the public and contribute care to society helped instill our notion of social responsibility and our service spirit of "We are here just for you" to the surrounding schools, communities and groups needing help through extensive participation of the whole bank.



杭州分行认领民工子弟学校“六一班”全体同学节日心愿，一一为之实现。Volunteers from Hangzhou Branch helping to realize the Children's Day wish of all students from "June 1st Class" a primary school for migrant laborers' children

## 案例 CASE

### 爱上一节课，一起唱梦想

#### Love & Class, Singing Dream Together

2012 年，招商银行上海分行推出了“爱上一节课” LOVE@CLASS 志愿者活动，支持脑部障碍儿童的康复训练与艺术潜力开发，寓意爱是千里之外的一节课，号召大家一起来关心特殊人群，一起来做公益。活动在行内和行外进行爱心志愿者招募，邀请了具有音乐、绘画等艺术特长的爱心人士，共同前往“WABC 无障碍艺途中心”帮助脑部障碍人士通过音乐、美术互动课程做辅助康复的训练。

In 2012, Shanghai Branch launched LOVE@CLASS volunteer activity to support the rehabilitation training and art potential development of children with brain dysfunction. It was intended to call people to care for disadvantaged groups and join in the public welfare activity to offer love as a lecture from thousands of miles away. During the activity, compassionate volunteers were recruited from within and outside CMB and caring people of various music and artistic backgrounds were invited to the WABC Accessible Art Center to help people with brain dysfunctions in music and art classes.

## 感言 Reactions

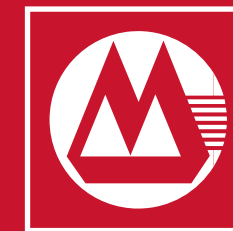
“以前人们都会把像我这样的人送到慈善局或者说是养老院，或者说是无所事事，借用一句俗语叫‘混吃等死’。我不希望那样，我觉得我们，人，只要生下来，就是为了某个目的而活着。”

"In the past, people like me were sent to Charity Houses or nursing homes, to wait to die. I do not like that idea. In my opinion, people live for purposes. "

WABC 脑部障碍儿 童小龙

Tong Xiaolong, a child with brain dysfunction from WABC





ABOUT

**CMB**

关于招行



ABOUT  
CMB  
关于招行

## 招行基本介绍

BASIC INFORMATION OF CMB



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。

成立二十五年来，招商银行秉承“因您而变”的经营服务理念，根据内外部经营环境的变化，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——网通，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。2012 年，招商银行荣登美国《财富》杂志发布的 2012 年度全球最大的 500 家公司排行榜第 498 名。

CMB was founded in 1987 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 to promote 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 25 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 have been taking the lead in the innovation and development of domestic banks, especially domestic joint-stock banks, with our All-in-one Card and 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 joint-stock banks in China.

CMB has developed into the 6<sup>th</sup> 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. In 2012, CMB was ranked 498<sup>th</sup> among Top 500 of 2012 published by *Fortune*.

公司组织结构图

Organizational Structure Chart



ABOUT  
CMB  
关于招行

招行公司治理

CORPORATE GOVERNANCE OF CMB



健全完善决策机制

Establishing and Improving the Decision-making Mechanism

本行一直致力于根据自身的经营发展特点、经营环境和监管要求的变化情况，不断完善公司决策机制，持续推进“三会一层”的相互制衡和良好互动关系，为提高决策水平及公司可持续经营提供了保障。

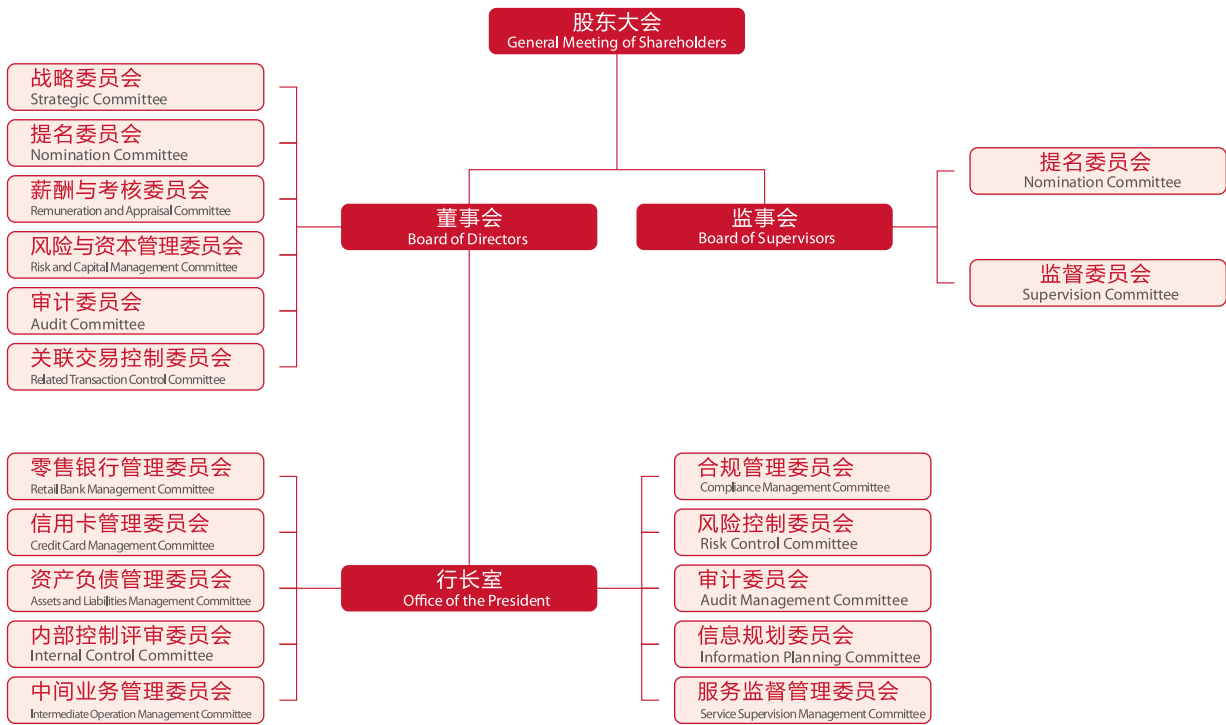
2012 年，本行股东大会、董事会、监事会及各专门委员会有效运作，认真贯彻落实国家政策和监管要求，围绕二次转型，扎实推进各项工作，圆满完成对各项重要议案的研究和审议，保障了本行的持续、稳健发展。全年共组织召开股东大会、董事会、监事会、董事会专门委员会、监事会专门委员会等各类重要会议 52 次，审议各类重要议案和听取重点工作汇报共计 208 项。

Since its establishment, CMB has been committed to improvement of its corporate governance mechanisms and the balance and interactive relationship between the three meetings and the management in response to the needs of the development of CMB, the business environment and the supervisory requirements, which provided reliable support for the promotion of the decision-making capacity and the sustainable operation of CMB.

In 2012, the Board of Directors, the Board of Supervisors and their sub-committees effectively implemented the national macro-control policies and regulatory requirements and, centering on the second transformation, exerted themselves for substantially implementing of various work tasks, discussed and considered all major proposals to our satisfaction, guaranteeing the stable and robust development of CMB. During the year, a total of 52 meetings of the shareholders, the Board of Directors, the Board of Supervisors, their sub-committees were held, reviewing and deciding a total of 208 key resolutions and work reports.

公司治理架构图

Corporate Governance Structure Chart



规范信息披露机制

Standardizing the Information Disclosure Mechanism

本行高度重视信息披露工作，通过制定一系列规章制度对信息披露工作予以支持，并依托良好的公司治理和完善的内部控制为投资者及时、准确、平等地获取信息提供保障。2012 年，本行严格按照有关信息披露法律法规的要求，真实、准确、完整、及时、公平地披露各项重大信息，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 160 余万字，全年未发生信息披露重大差错。

We attach great importance to the information disclosure, support the information disclosure work by formulating a series of regulations and systems and provide information to investors on a timely, accurate and equal basis depending on our sound corporate governance and healthy internal control. In 2012, we strictly implemented national laws and regulations concerning information disclosure and disclosed major information in a truthful, accurate, complete, timely and equal manner. During 2012, we disclosed a total of 230 documents at Shanghai Stock Exchange and Hong Kong Stock Exchange, totaling 1.6 million words/characters free of significant errors in the information disclosed.



# 全面风险管理

COMPREHENSIVE RISK MANAGEMENT



本行始终高度重视全面风险管理工作，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。

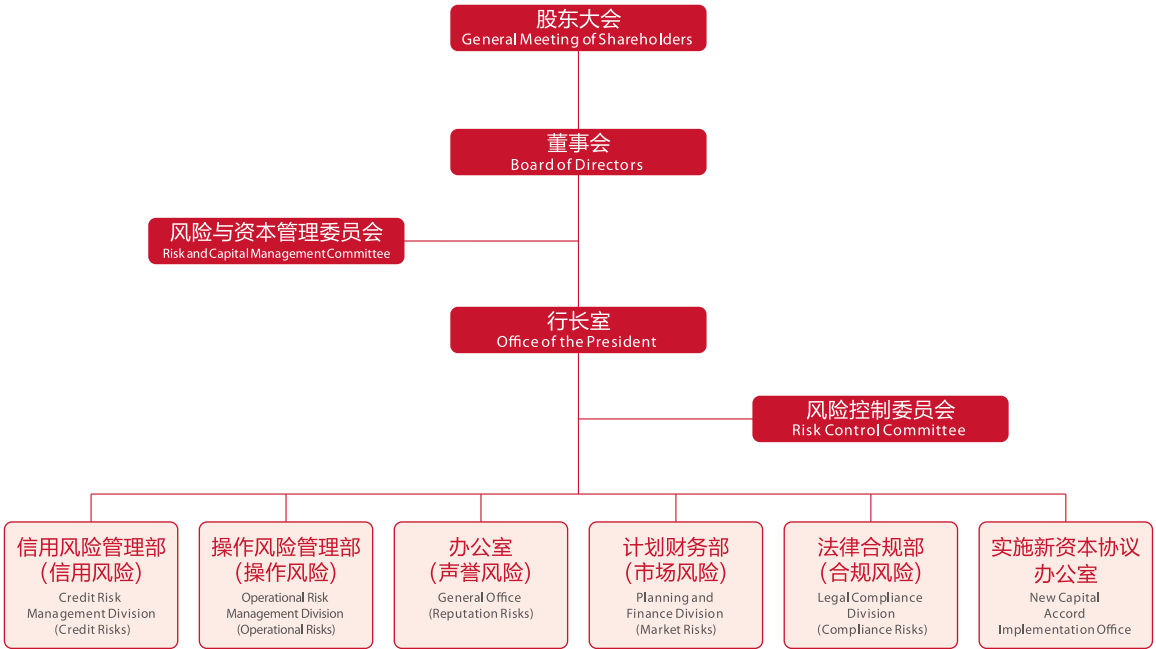
2012 年，本行持续加强信用风险管理制度和工具系统建设，强化数据质量管理，着力推进分支机构提升信用风险管理，有序加强风险经理队伍建设，不断提升信用风险管理水平；不断加大管理创新力度，从完善管理机制、加强重点领域风险防控、开展风险监测预警、优化管理系统等方面扎实推进操作风险管理工作；逐步完善声誉风险管理体系，提升声誉风险意识；加大审计力度，持续提升审计质量和效率，防范和揭示各类风险隐患。2012 年，不良贷款率为 0.61%。在标准普尔的信用评级中，本行 2012 年的长期信用评级为 BBB+。

We attach great importance to risk management. In 2012, 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 2012, we continued our efforts in promoting our credit risk management level by increasing our efforts in developing our credit risk management system and tool system as well as data quality management, focusing on the promotion of the credit risk management of our branches and systematically developing our risk manager team. We continued to increase our efforts in management innovation with the view of substantially promoting risk management of CMB by improving the management mechanism, strengthening risk prevention and control of key areas, implementing the risk monitoring and early risk warning mechanisms and optimizing the management system. We committed ourselves to the improvement of the reputation risk management system and the promotion of the awareness of reputation risk. We increased our efforts in the audit work, constantly improving the quality and efficiency of our audit work and preventing and identifying various potential risks. In 2012, we attained a non-performing loan rate of 0.61% and CMB was rated BBB+ in the long-term credit rating by S&P.

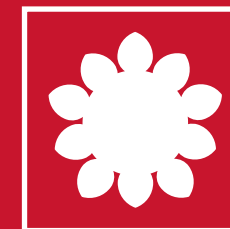
## 招商银行风险管理组织结构图

Chart of Organizational Structure for CMB Risk Management



2012 年，本行按照监管要求，顺利完成新协议现场正式评估及复评验收。同时，本行以新资本协议实施为契机，大力推进风险管理体制改革，优化风险管理流程机制，完善风险管理政策体系，夯实风险管理系统基础，切实提升了风险管理水平。

In 2012, we successfully completed the formal on-site assessment and the reassessment and acceptance inspection of Basel New Capital Accord following the relevant regulatory requirements. Meanwhile, taking the Basel New Capital Accord as an opportunity, we made great efforts to vigorously promote the risk management system reform, optimize the risk management process and mechanism, improve the risk management policy system and consolidate the foundation for the risk management system, effectively raising the risk management level.



SOCIAL  
**RESPONSIBILITY**  
MANAGEMENT

## 社会责任管理

2012 年, 招商银行继续秉承“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, 持续推进二次转型战略的实施。本行高度重视社会责任管理, 在总行办公室设置了社会责任专岗, 专职负责社会责任日常工作的开展。每年制定社会责任年度工作计划, 努力推动社会责任工作向常态化发展。

In 2012, CMB continued to implement the second transformation strategy following the social responsibility notion of “Committing to sustainable finance services, increasing sustainable values and contributing to sustainable development.”

We attached great importance to social responsibility management, setting up a dedicated post for social responsibilities in the office of the headquarters, responsible for the daily management of social responsibilities. We formulated the annual social responsibility work plan to normalize the social responsibility work.





SOCIAL RESPONSIBILITY  
MANAGEMENT  
社会责任管理



## 葵花责任理念与模型

SUNFLOWER NOTION AND MODEL OF SOCIAL RESPONSIBILITY

### 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。

### The concept of responsibility

Commit to sustainable finance services, 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 latest approaches and sought 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“两小”企业和创新型企业发展，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, 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, launch green operation and green public welfare and guiding green financial economic growth;

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 Stakeholders	期望与要求 Expectations and requirements	沟通方式 Ways of communication	责任回应 Responsibility-related Responses
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 in 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发展方式转变; 支持“两小”企业发展。  Implementing national macroeconomic policies; supporting the national industrial structure adjustment and economic development patterns; supporting the development of SMEs.
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 and strengthening risk prevention; submitting themed reports and 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 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 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, 积极开展志愿服务等活动。  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.



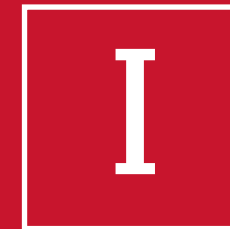
责任荣誉

HONORS RELATED TO SOCIAL RESPONSIBILITY



颁奖机构	荣获奖
Awarding Agencies	Awards
中国银行业协会	2012 年度最具社会责任金融机构、2012 年度社会责任最佳民生金融奖、马蔚华行长荣获 2012 年度社会责任引领人物奖
China Banking Association	Financial Institution with the Strongest Sense of Social Responsibility in China in 2012 Award for Best Financial Institution with Strong Sense of Social Responsibility for Public Livelihood in 2012; President Ma Weihua was granted Award for Leading Figure in Social Responsibility Management
中国·城乡小康发展促进中心、中国合作经济学会合作金融专业委员会联合	2012 年度绿色金融年度最佳社会责任奖
China Urban-rural Well-off Development Promotion Center and Cooperative Finance Committee of China Society of Cooperative Economics	Award for Best Financial Institution with Strong Sense of Social Responsibility for Green Finance in 2012
《理财周报》	2012 年度中国金融品牌年度十大公益项目奖
Money Weekly	Award for Top 10 Public Welfare Project of Financial Brands of China in 2012
《亚洲金融》	2012 年度最佳银行
Finance Asia	Best Bank of China in 2012
《金融时报》	2012 年度中国最佳私人银行
Financial Times	Best Private Bank of China in 2012
《亚洲货币》	2012 年度中国本土最佳私人银行、2012 年度中国本土最佳现金管理银行
Asia Money	Best Local Private Bank of China in 2012 Best Local Cash Management Bank of China in 2012
《银行家》杂志等	2012 年度十佳金融产品营销奖、2012 年度十佳金融品牌营销活动奖
The Bankers and other magazines	Award for Top 10 Financial Product Marketing Banks in 2012 Award for Top 10 Financial Product Marketing Campaigns in 2012
《财资》	2012 年度最佳公司治理奖 – 白金大奖
The Asset Magazine	Platinum Award for Best Corporate Governance in 2012
《哈佛商业评论》	马蔚华行长获评“中国上市公司卓越 50 人”
Harvard Business Review	President Ma Weihua was elected “Top 50 Figures of Listed Companies” in China
《经济观察报》	2012 年度最受尊敬企业奖
Economic Observer News	Best Respected Enterprises in 2012
《每日经济新闻》	2012 年度最佳私人银行奖项
Daily Economic News	Award for Best Private Bank in 2012
《21 世纪经济报道》	2012 年度亚洲最佳品牌建设银行奖
The 21st Century Economics Daily	Award for Banks with Best Brand Building in Asia in 2012
香港中国商会、中国中央电视台	2012 年中国海外投资年度人物
Chinese Chamber of Commerce in Hong Kong and China Central Television	China's Annual Person of Overseas Investment in 2012
中国国际商会、品牌中国产业联盟等	2012 品牌中国华谱奖
Chinese Chamber of Commerce in Hong Kong and China Central Television	Brand China Huapu Award for 2012
凤凰卫视、凤凰网	2011 年度最具竞争力银行奖
Phoenix TV and www.ifeng.com	Award for Banks with the Strongest Competitiveness in 2011
社科院信息化研究中心	2012 年中国电子银行最佳用户体验奖
Information Research Center of Academy of Social Sciences	Award for Banks with Best E-Bank Customer Experience in China in 2012





PROMOTING  
TRANSFORMATION  
TO ADAPT TO THE  
ENVIRONMENT AND  
CONTINUING TO  
INCREASE THE VALUE  
OF CMB

因势而变促转型  
持续提升招行价值

企业的发展离不开国家经济社会的可持续发展环境，国家经济社会要实现腾飞，同样需要企业的可持续发展。招商银行是始终将自身的价值创造与国家经济社会发展紧密结合，因势而变，主动转型，努力实现企业与经济社会的协调可持续发展。

The development of an enterprise is inseparable from the sustainable development of the national economic and social environment. In return, the economic and social development is inseparable from the sustainable development of enterprises. CMB always closely integrates its own value creation with the national economic and social development, continue to adapt to the environment and actively transform its structure to realize balanced and sustainable development of enterprises and the economy and society.



服务实体经济，防范系统性风险，有序发展和创新金融组织、产品和服务，全面提升金融服务水平。

Serve the real economy, guard against systemic risk, orderly develop and innovate on financial organizations, products and services, and to raise the overall level of financial services.

《中华人民共和国国民经济和社会发展第十二个五年规划纲要》  
The Twelfth Five-Year Plan for National Economic and  
Social Development of the People's Republic of China



## I

PROMOTING TRANSFORMATION TO ADAPT TO THE ENVIRONMENT  
AND CONTINUING TO INCREASE THE VALUE OF CMB

因势而变促转型 持续提升招行价值



服务国家经济发展

SERVING NATIONAL ECONOMIC DEVELOPMENT

## 2012 年，招商银行各项工作都取得了飞速发展，在服务国家经济发展方面是否有新的支持举措？

2012 年，招商银行严格贯彻落实国家的宏观调控政策，积极优化信贷结构，支持产业结构转型升级，助力区域协调发展，为促进经济社会协调可持续发展贡献了力量。

2012 年，全行发放信贷 28,090.37 亿元（不含境外，不含信用卡，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），余额 17,614.97 亿元；中西部地区分行发放贷款 6,278.89 亿元。

### In 2012, CMB has achieved rapid development in all its aspects. Were any new supportive initiatives taken to serve the national economic development?

In 2012, CMB strictly implemented the national macro-control policies, actively optimized the credit structure, supported transformation and upgrade of industrial structure and boosted coordinated regional development, contributing to the facilitation of balanced and sustainable economic and social development.

In 2012, we issued a total loan of 2,809.037 billion yuan (excluding overseas loans and loans on credit cards), with a balance of 1,761.497 billion; including a total of 627.889 billion yuan granted in the central and western regions of China.

## 助力产业结构升级

### Supporting Upgrade in the Form of Industrial Transformation

本行充分发挥金融杠杆作用，积极贯彻国家宏观调控政策，不断优化信贷投放结构，重点支持国家重点扶持的民生消费、现代服务业等行业，同时积极支持绿色、环保、高科技等行业企业的发展，促进产业结构的调整升级。

We made full use of the financial leverage, actively implemented the national macro-control policies, constantly optimize the credit structure, provide focused support for the consumption projects and modern service industries and other industries received targeted support from the government. We also actively supported the development of green environment-friendly and high technical enterprises and facilitated the adjustment and upgrade of the industrial structure.

### 案例 CASE

#### 招商银行广州分行支持实体经济发展

Guangzhou Branch Supported the Development of Real Industry



On July 25, 2012, the People's Government of Guangdong Province and the Banking Association of Guangdong jointly organized a forum under the theme of support from Guangdong banking sector to the development real economy. At the signing ceremony for the agreement between

2012 年 7 月 25 日，广东省人民政府和广东银行同业公会共同举办广东银行业支持实体经济发展座谈会，在产融对接签约仪式上，广州分行与省天然气管网签署银企合作协议，本次业务合作涵盖授信、结算、信用证、网上银行、代发、供应链融资等，标志着招商银行支持地方实体经济发展又一次迈出了坚实的步伐。

the industrial enterprises and financial institutions held during the forum, Guangzhou Branch and the Natural Gas Network of Guangdong signed an cooperation agreement, covering credit granting, letters of credit, online banking services, entrusted distribution and financing for the supply chain, marking a solid step of CMB in supporting the development of local real economy.



促进区域协调发展  
Facilitating Coordinated Regional Development

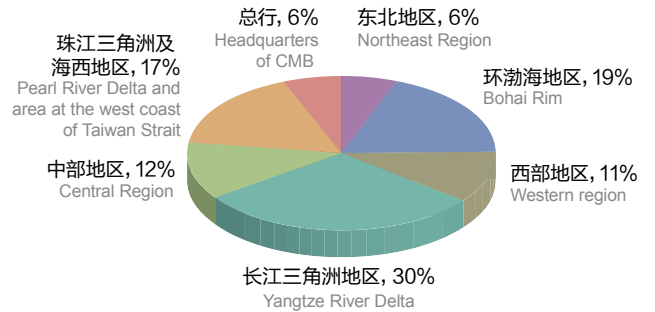
本行全力支持区域协调发展，加快中西部地区的网点建设，重点支持中西部区域发展，为地方经济建设及区域经济协调发展提供了积极支持。截至 2012 年底，本行在中西部地区设立的一级分行达到 18 家，二级分行达到 25 家，中西部地区分行发放贷款 6,278.89 亿元。

本行继续加大县域金融服务支持力度。2012 年，本行将支持地方县域经济发展与自身战略以及机构建设有机结合，在扬州高邮、泰州靖江等地新建 12 家县域支行，为当地金融市场增加了新的活力，也极大地促进了当地县域经济的快速、健康发展。

We provided substantial support for coordinated regional economic development, accelerated the construction outlets in the central and western regions and focused on the development of the central and western regions. As of the end of 2012, we had 18 level-one branches established in those regions and 25 level-two branches, with a total credit loan of 627.889 billion yuan.

We continued to increase our support for financial services at the county level. In 2012, we supported optimized integration of the local economic development and the development strategy and institution construction at the county level. The 12 county-level branches of CMB in Gaoyou, Yangzhou and Jingjiang, Taizhou, instilled new energy to the local financial market and significantly facilitated the rapid and healthy development of the county-level economy.

注 1： 本表统计为本行口径，且仅含境内各行部，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.



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因势而变促转型 持续提升招行价值



葵花绽放国际市场

SUNFLOWERS BOOMING IN THE INTERNATIONAL MARKET

2012 年，招商银行的国际业务发展如何？未来有哪些打算？

2012 年，招行加快产品创新，提升综合效能，完善跨境金融平台，丰富跨境金融产品体系，着力打造国内最好的跨境金融服务银行，保持国际业务核心竞争力和领先优势，全面提升国际化经营能力和水平，保持了国际业务逆势平稳增长。

How did the international business of CMB develop in 2012? What plan do you have for the future?

In 2012, CMB accelerated product innovation, enhanced overall performance, improved cross-border financial platform and enriched the cross-border financial product system with the view of building the best cross-border financial service bank in China, maintaining our core competitiveness and leading position in the international financial businesses, comprehensively promoting our international business capacity and maintaining the steady growth of our international business in an unfavorable environment.

## 跨境金融品牌

### Cross-border Financial Brand

本行持续提升跨境金融优势，不断丰富跨境金融品牌内涵，构建动态产品体系，加大营销宣传，加强跨境平台机制建设，推行精准营销，提升跨境金融国内影响力。

2012 年，本行继去年推出“跨境金融”品牌的基础上，以为企业实现“跨境财富管理”为主题，以“跨境贸易交易和资本投资”为主线，创新推出跨境金融“三通”动态产品体系（“商贸通”、“资本通”和“财富通”），将原有的“跨境金融”品牌内涵升级为“一个主题、两条主线、三大产品”的完整体系。

We continued to enhance our cross-border financial advantages, constantly enrich the content of our cross-border financial brand, build a dynamic product system, increase marketing efforts, strengthen the construction of cross-border platform mechanism, implement precision marketing and enhance the influence of our cross-border finance on the domestic market.

In 2012, on the basis of the cross-border financial brands, we launched a dynamic product system including three cross-border products (“Business Pass”, “Capital Pass” and “Wealth Pass”) under the theme of “cross-border wealth management” and the notion of “cross-border trade and capital investment”, and upgraded our cross-border financial brands into a complete system featuring “one theme, two main lines and three major products”.

## 案例 CASE

### 招商银行大连分行举办跨境金融创新产品研讨会

#### Dalian Branch Held an Innovative Cross-border Financial Products Forum



跨境金融创新产品研讨会现场图片  
Innovative Cross-border Financial Products Forum

On November 14, 2012, Dalian Branch held a forum under the theme of “Innovative Cross-border Financial Products.” Some 50 high-end cross-border business customers from Dalian and other cities of the province attended the forum. At the forum, heads of relevant departments of CMB presented comprehensive introduction of cross-border financial innovative products of CMB and,

2012 年 11 月 14 日，招商银行大连分行举办了跨境金融创新产品研讨会。来自大连地区和省内异地近 50 家跨境高端客户一起参加了本次研讨会。会上，招行相关部门负责人系统而全面的介绍了招商银行跨境金融创新产品，从商贸通、资本通、财富通三个方面，为客户讲解了集结算融资、资本管理和财富管理多位一体的跨境金融服务方案。本次研讨会系列活动加强了银企间的沟通与交流，扩大了我行跨境金融业务的市场影响力，进一步树立了我行“跨境金融”的品牌形象。

focusing on trade pass, capital pass and wealth pass, explained the cross-border financial service program integrating the functions of clearance, financing, capital management and wealth management. The forum enhanced the communication between CMB and connected enterprises, increased the market influence of our cross-border financial services and further enhanced our brand image in cross-border finance.

## 海外机构风采

### Achievements of Our Overseas Institutions

本行围绕提升管理国际化中期战略，在国际化经营方面取得了新进展。截至 2012 年底，本行海外机构数 7 家，分别为 2 家分行（香港分行和纽约分行）、2 家子公司（永隆银行和招银国际），以及 3 家代表处（美国代表处、伦敦代表处以及台北代表处），境外员工数近 2,000 人。

2012 年，本行海外机构发展继续立足于为中国“走出去”的企业提供贴身跟随服务，积极介入当地市场，建立扩大中资企业客户基础，通过发挥境内外联动机制，在满足“走出去”企业的融资需求和产品供给上深度挖掘，为支持我国“走出去、引进来”政策发挥了积极作用，很好地支持了中资企业在海外的发展。

We achieved new progress in the international operations following our medium-term international strategy. As of the end of 2012, CMB had seven overseas institutions, including two branches (Hong Kong Branch and New York branch), two subsidiaries (Wing Lung Bank and CMB International) and three representative offices (U.S. Office, London Office and Taipei Office), with 2,000 overseas employees.

In 2012, aiming at providing tailored follow-up services for overseas Chinese enterprises, overseas institutions of CMB actively participated in the local market, established and expanded the Chinese clientele and, by virtue of the interactive mechanism between domestic and overseas institutions, played an active role in implementing the “going-out and bringing-in” policy of the Chinese government while meeting the financing needs and products of overseas Chinese enterprises, offering substantial support for overseas development of Chinese-funded enterprises.

## 案例 CASE

### 绿色长跑

#### Green long-distance running



2012 年 6 月，纽约分行组织员工参加了名为“Corporate Challenge”的全球公益长跑活动，该活动由 JPMorgan Chase 集团主办，所得募捐款项用于保护中央公园等绿色环保活动。

In June 2012, New York Branch organized its employees to participate in a global public welfare long-distance running event in the name of “Corporate Challenge” sponsored by JPMorgan Chase Group, with the donations collected going to the protection of Central Park and other green protection projects.

## 案例 CASE

### 您的爱心，燃点他的希望

#### Your Love Ignites his/her Hopes

2012 年，永隆银行开展了重建国内山区小学校舍之全行募捐活动，此次活动共有 401 位同事参加，筹得善款达港币 82,640 元。余额约港币 602,056 元由永隆银行透过“永隆银行慈善基金”补足，善款总额折合为人民币 600,000 元。小学重建后易名为“甘肃省定西市岷县麻子川乡吴纳村永隆银行苗圃希望小学”。

In 2012, Wing Lung Bank launched a whole-bank donation event for the construction of a primary school in a mountainous area in China, involving 401 colleagues and collecting HK\$82,640. The shortage of the fund for the construction, about HK\$602,056, will be provided by Wing Lung Bank through Wing Lung Bank Charity Foundation, making a total donation of CNY600,000. The primary school was renamed Wing Lung Bank Nursery Hope Primary School, Wuna Village, Mazichuan Township, Min County, Gansu Province.



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因势而变促转型 持续提升招行价值



创造股东持续价值

CREATING SUSTAINABLE VALUE FOR SHAREHOLDERS

2012 年，招商银行在提升股东价值方面是如何做的？

本行高度重视保护股东权益，积极推进二次转型战略，提升经营管理能力，为股东创造长期持续价值。2012 年，本行的经营业绩取得了显著提高。

How did CMB promote shareholder values in 2012?

We attached great importance to the protection of shareholder interests, actively promoted the second transformation strategy and improved management capabilities with the view of creating long-term sustainable value for our shareholders. In 2012, we achieved significant improvement in the operation performance.

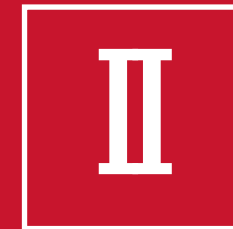
2012 年财务业绩概要  
Financial Performance Summary 2012

	单位 Unit	2012	2011	2010
总资产 Total assets	亿元 100 hundred million	34,082.19	27,949.71	24,025.07
营业收入 Operation revenue	亿元 100 hundred million	1,133.67	961.57	713.77
利润总额 Total profit	亿元 100 hundred million	595.64	471.22	333.43
净利润 Net profit	亿元 100 hundred million	452.77	361.27	257.69
资本回报率 Return on capital	%	22.48	22.50	20.23
平均总资产收益率 Average total assets-income ratio	%	1.46	1.39	1.15
平均净资产收益率 Average net assets-income ratio	%	24.77	24.17	22.73

本行以创新、专业、开放、积极的态度，坚持以投资者为中心、以提升投资者体验和提高工作效率为基本原则，以多种形式向来自全球的投资人及时、全面、客观的传递本行战略、经营业绩、业务亮点及投资价值，有效提高了投资者满意度。2012 年，全年举行业绩发布会和分析师会 2 次、媒体发布会 1 次、开展全球路演 1 次、中期业绩路演 3 批次。接待机构投资者和分析师的 132 次来访，接听咨询电话 745 通，处理投资者网上留言 225 则，参与境内外投行推介 27 次。

In 2012, centering on the investors and following the basic principle of promoting the investor experience and working efficiency, we communicated our strategies, business performance, highlighted operations and investment values through various channels with an active and open attitude in a timely, comprehensive and objective manner, effectively promoting investor satisfaction. In 2012, we held two business performance briefings/analysts' meetings and a media conference, participated in an international road show and three road shows designed for advertising the interim business achievements of CMB. We held 132 interviews with institutional investors and analysts, answered 745 calls for advice and 225 online messages from our investors and participated in 27 investment bank promotion campaign at home and abroad.





WINNING CUSTOMER  
APPRECIATION BY  
INNOVATING FOR THE  
CUSTOMERS

因您而变谋创新  
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为客户提供差异化、标准化、人性化的优质服务是银行实现可持续发展的基础。只有让客户有良好的服务体验、赢得客户感动，银行的未来发展才有动力。招商银行一直本着因您而变的理念，不断创新推出金融产品，持续提升客户服务水平，真正让客户享受到贴心、便捷、满意的服务。

Providing differentiated, standard and people-oriented services of high quality is the base for the sustainable development of CMB. The utmost drive for the future development of a bank comes from customer appreciation gained through attractive service experience. Following the business guideline of “We are here just for you”, CMB continued to launch new financial products, constantly promoting customer services with the view of providing customers with considerate, convenient and satisfactory services.



招行的文化就是向日葵文化，客户就是招行的阳光，每一个招行人都是逐日而转的向日葵。招行将把为客户服务永远放在第一位，葵花朵朵向太阳。

Our corporate culture is the “Sunflower Culture”, in which our customers are the sun while each CMB member is a sunflower that looks at the sun. Just like sunflowers, CMB always places customer services first.

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





## II

WINNING CUSTOMER APPRECIATION BY INNOVATING FOR THE CUSTOMERS

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## 葵花向阳持续创新

CONTINUING INNOVATION LIKE SUNFLOWERS FOLLOWING THE SUN

## 产品和服务创新一直是招行的特色，招商银行 2012 是否又有新的产品和服务带给客户？

创新一直是招商银行提升综合竞争力、实现可持续发展的不竭动力。2012 年，招行无论在产品创新，还是在服务创新方面都取得了新的突破。无论是新产品的数量，还是客户的体验都有了明显的提高。

## Product and service innovation has been a characteristic of CMB. Did you offer new products and services for customers?

Innovation has always been the inexhaustible drive to enhance the comprehensive competitiveness of CMB and achieve sustainable development. In 2012, CMB achieved new breakthroughs in terms of product and service innovation, resulting in significant increase in the number of new products and customer experience.

## 零售业务创新

## Innovation on Retail Businesses

**产品创新：**本行坚持以客户为中心持续加快产品创新，以满足不同客户的产品需求。2012 年，本行加大在移动支付、智能卡及行业应用产品等方面的创新力度，使金融产品创新更好地融入了百姓生活，持续为社会提供最新最好的金融服务。

**Product innovation.** Sticking to our customer-centered service notion, we quickened our pace in product innovation to meet different needs. In 2012, we increased our efforts in innovating on mobile payment, smart cards and industrial application products with the view of integrating our financial products with the daily life of the population and continuing to provide the best and newest financial services for society.

## 案例 CASE

## 招商银行丰富新产品体系

## CMB Enriched its Range of New Products



2012 年 6 月，本行创新推出手机钱包业务，将我行 TOUCH 卡（大吉卡，电子现金卡）加载在内置安全模块的 NFC 手机上，实现手机与银行卡“合二为一”的完美融合。In June, 2012, we launched a mobile phone wallet services by inserting our TOUCH card (an electronic cash card) in NFC mobile phones with embedded safety module, realizing a perfect integration of the mobile and our banking card.



本行构建智能卡产品体系，推出金融 IC 卡，完成了 IC 借记卡产品体系的构建，实现了银联 IC 普卡、银联 IC 金卡、银联 IC 金葵花卡的发卡。

We established a smart card product system, launching an IC card with financial functions, completing the establishment of the IC debit card product system and issued an ordinary UniPay IC card, a gold UniPay card and a golden sunflower UniPay IC card.



**服务创新:** 本行持续优化服务流程, 着力升级服务设施, 不断完善细节服务, 努力提升客户体验。

2012 年, 本行全面推动网点营业厅建立 WIFI 网工作, 大部分网点都已实现免费上网。大力推动全行“金葵花”理财中心安装使用门禁系统, 优化“金葵花”理财中心服务流程, 为“金葵花”客户提供更人性化的接待服务。推出新版生活缴费平台, 提升生活缴费体验。关注外籍客户、老年客户、残疾人客户等特殊客户群体的服务体验。

本行优化“易登机”服务流程, 制定机场贵宾厅服务标准。自 2012 年 3 月 20 日起, 机场 POS 刷卡程序在全国各机场贵宾厅陆续上线, 并督促分行对服务标准推动执行, 不断强化机场贵宾厅服务管理。

**Service Innovation:** We continued to optimize our service processes, made focused efforts to upgrade our service facilities and constantly improved the service procedures with the view of promoting customer experience.

In 2012, we urged our business outlets to set up WIFI network, with most outlets now providing charge-free surfing services. We made great efforts to install access control systems for all Golden Sunflower Wealth Management Centers and optimize the services procedures in the centers so as to provide more people-oriented acceptance services for our Golden Sunflower Card customers. We launched a new version of the life cost payment platform, improving the payment experience. We also paid due attention to the service experience of foreign, senior and disabled customers.

We optimized "Easy Boarding" service procedures and developed the standard for airport VIP lounge services. Since March 20, 2012, our airport POS credit card services were launched and branches were urged to implement the service standard to enhance the airport VIP lounge service management.

## 提升服务体验

### Promoting Service Experience



北京分行特别量身制定“常见业务中英文对照一页通”, 方便外籍客户办理业务; 深圳分行在营业厅设置“老人/孕妇/残疾人”专座、儿童欢乐角, 尽可能满足不同客户的特殊需求。

Beijing Branch compiled a tailored Chinese-English list of description of common operations to facilitate services for foreign customers; Shenzhen Branch set up special seats for the elderly/ pregnant/disabled and a Happy Corner for Children to cater for the special needs of different customers.

上海、厦门、佛山等分行通过设计制作“电子银行业务导航册”、“大堂便民服务温馨提示台卡”等服务举措, 帮助客户更清晰地了解业务办理注意事项, 办理业务更加方便快捷。

Shanghai, Xiamen and Foshan Branches of CMB helped customers to better understand business procedures and facilitate the services by designing Electronic Banking Service Guide and service convenience notice cards in the lobby.

## 案例 CASE

**私钻客户服务:** 本行创新服务模式, 持续提升私人银行、钻石客户深度经营能力。截至 2012 年底, 全行共建立私钻中心 79 家 (含四家在建私人银行中心), 基本覆盖经济发达地区和高端客户集中地。

本行提升专业支持, 深化客户经营。加强产品创新与管理, 满足客户拓展和资产配置需求。重点打造“千家万惠、全城热刷”POS 刷卡品牌, 全行开展借记卡 POS 促销活动 100 多场, 主要围绕“玩转一卡通积分”、“新客户首刷有礼”、“境外刷卡非常礼遇”等主题活动展开。全行实现 POS 交易金额 4,134 亿元, 同比增长 18.6%。

**Diamond Private Customer services:** We innovated on our new service mode and continued to promote the far-reaching private banking and diamond customer services. As of the end of 2012, we had 79 Diamond Private Customer Centers (including four under construction), basically covering all well-developed areas and cities with a high concentration of high-end customers.

We enhanced our professional service capacity and promoted our customer management. We enhanced product innovation and management to meet the needs of customer development and asset application. We launched a POS card program in the name of "Using Card City for Benefits" and over 100 events to promote the use of credit cards on POS machines centering on "Using Cards for Bonus Points", "Gifts for New Credit Card User" and "Special Gifts for Overseas Expenses on Credit Cards", etc. In 2012, we realized a total volume of 413.4 billion yuan transacted on POS machines, a year-on-year growth of 18.6%.

**信用卡业务:** 本行加快信用卡产品创新, 提高服务水平, 不断提升客户的用卡体验。截至 2012 年底, 累计发行信用卡 560 种, 4,484 万张。

2012 年, 本行创新推出运通百夫长白金卡、黑金卡、QQ 会员联名卡、微博达人卡; 延续“非常旅游”品牌, 推出“非常三亚”、“非常港澳”、“非常美国”主题旅游营销活动。

**Credit card services:** We sped up the credit card product innovation, improved service level and the card-using experience of our customers. As of the end of 2012, we had issued 44.84 million credit cards in 560 categories.

In 2012, we launched AMEX Centurion Platinum Card, Black Gold Card, QQ Member Joint Card, Micro-Blog Talent Card, and continued our Special Tourism Brand, launching tourism marketing events under themes of Special Sanya, Special Hong Kong and Macao and Special USA.



## 公司业务创新

### Innovation on Corporate Businesses

本行继续完善对公理财产品体系，推出以招商银行公司理财产品为主体，代销其他金融机构高收益产品为补充的全新企业财富管理体系。先后与信托公司、大型券商合作推出“债融星”、“短融星”等优质代销产品，为客户企业客户带来更高产品服务。同时，本行注重加强各类产品的风险防范，充分考虑各类理财产品的收益，确保客户投资安全。

本行持续完善丰富“一个渠道，三个平台”业务架构，持续巩固和扩大现金管理创新优势；创新推出金颐养老理财，试水养老财富管理。推出“金颐养老”理财产品“金颐养老 1 号”，这也是国内银行首款针对个人客户、长期限、分段计息、自动滚存的养老理财产品，市场反响良好。

We continued to improve the public financial product system and launched a new enterprise wealth management system centering on the wealth management products of CMB and selling highly-yielding products of other financial institutions. Through joint efforts with trust companies and large brokerage companies, we launched several external products of high quality, including Debt-financing Star and Short-term Financing Star, offering more products of high quality for customer enterprises. At the same time, we focused on strengthening risk prevention of all products, giving full consideration to the earnings of various types of financial products and ensuring the safety of customers' investments.

We continued to improve our operational structure composed of “one channel and three platforms”, continued to consolidate and expand our cash management advantages, launched new Jinyi Pension Management services as an experimental project in the field of pension management. We launched No. 1 Jinyi Pension of Jinyi Pension Wealth Management series, which is the first pension wealth management product for private customers featuring a long term, sectioned interest calculation, automatically conversion of interest to principal, much to the appreciation of the market.

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## 引领渠道创新潮流

LEADING THE INNOVATION ON SERVICE CHANNELS

### 2012 年招商银行又为我们提供了哪些新的服务渠道？

2012 年，招商银行持续拓宽创新客户服务渠道，从物理渠道、电子渠道等多方面进行升级和创新，尽可能地为客户提供便捷、舒心的服务，真正将招行“因您而变”的理念体现到服务的每个细节。

### What new service channels did CMB establish for customers in 2012?

In 2012, CMB continued to expand the innovative customer service channels, upgrade and innovate on the physical, electronic and other channels and provide convenient services for customers, fully instilling the business notion of “We are here just for you.”

## 物理渠道建设

### Construction of Physical Channels

本行继续加大网点建设力度，特别加大对中西部 and 东北地区金融支持力度。2012 年，本行新开业 11 家分行，8 家在筹建当中。新增 54 家支行，新增营业网点 65 个。西宁分行和海口分行的开业，标志着我行完成了在全国的机构网络布局。截至 2012 年底，本行营业网点 961 家，包括 957 家营业网点(境内 955 家,境外 2 家)和 4 家代表处。

本行转变传统网点经营模式,积极推进“楼层银行”等新型网点建设。2012 年，15 家分行推进 20 家楼层银行建设；3 家分行新建了 4 个“小微企业专营支行”；5 家分行新建了 10 家零售专业网点。

We continued to increase the efforts for business outlet construction, especially the financial support for the central, western and northeastern regions. In 2012, 11 branches were opened, 8 branches were under construction, 54 sub-branches and 65 outlets were added. The opening of Xining Branch and Haikou Branch marked the completion of the network of CMB China. As of the end of 2012, CMB had 961 outlets, including 957 outlets (955 at home and 2 overseas) and 4 offices.

We innovated on the traditional outlet operation mode and actively promoted the development of upstairs bank outlets and other new outlet forms. In 2012, 15 branches established 20 upstairs bank outlets, three branches established four dedicated sub-branches for small and micro enterprises and 5 branches established 10 new dedicated retail outlets.

## 电子渠道建设

### Construction of Electronic Channels

本行持续加大电子银行创新力度，不断提升电子渠道替代作用。推进网上银行、手机银行等电子银行建设，继续拓宽电子银行服务渠道，致力为客户提供更加便捷的服务，提升客户服务体验。2012 年，电子银行非现金业务替代率达 90.7%，相当于节省了 5,335 个柜员和 721 个网点。

We continued to expand the innovation on electronic banking services and promote the substitution roles of the electronic channels. We promoted electronic banking services including online and mobile phone banking services, continued to expand the service channels for electronic banking services, with the view of providing more convenient services for our customers and promoting customer service experience. In 2012, non-cash transactions done through E-banking services accounted 90.7% of all non-cash transactions of CMB, which means a cut of 5,335 employees and 721 banking outlets.

#### 招行推出 iPad 银行

##### CMB Launched the iPad Banking Services

2012 年 8 月 3 日，招商银行在 App Store 闪耀推出 iPad 银行。招行 iPad 银行不仅支持全系 iPad 产品，通过优秀的用户体验、够炫够酷的界面为客户带来高清视觉体验，而且提供了全新四大频道，覆盖全方位金融生活需求。更为重要的是，招行 iPad 银行采取了多重机制确保用户使用安全，满足了广大互联网用户尤其是平板电脑用户的需求。

On August 3, 2012, we launched out iPad banking services in many App Stores in China. The iPad banking services support all iPad products, present high-definition visual experience for customers through , excellent user experience and a striking interface and provide four brand-new four channels, with the full coverage of financial and life needs. More importantly, the iPad banking services of CMB adopt multiple mechanisms to ensure the user safety, meeting needs of the majority of Internet users, especially Tablet PC users.

#### 案例 CASE

## 大力发展远程银行

### Facilitating Remote Banking Services

本行积极探索远程客户经营,加快服务方式创新，不断优化客户体验,持续提升价值贡献。2012 年，本行远程银行人工服务量(含人工来电量、人工外呼量、95555 邮箱、新浪微博等)总计 7,377.69 万人次。

2012 年，本行创新“空中理财”客户经营模式和“空中贷款”业务模式。“空中贷款”在全国首推 95555-8 小微申请专线，受到了广大客户欢迎。

We actively explored the remote client operations, accelerated service innovation, and constantly optimized the customer experience, promoting our contribution to the customer value growth. In 2012 we served 73.7769 million person/times through our manual remote service facilities (including in-calls, out-calls, 95555 mailbox and Sina microblogging and so on).

In 2012, we adopted an innovative “Air Personal Banking Service” and “Air Loaning Service” modes. The “Air Loaning Service” features a small loan hotline 95555-8, which is the first in the industry in the domestic market, much appreciated by the customers.

#### 案例 CASE

##### 95555 为客户顺利支付提供保障

##### 95555 Guarantees Smooth Payment for Customers

春运及“双 11”期间，95555 为客户顺利支付提供有力的服务保障；95555 在严冬中为广大客户提供了温暖的回家之路。95555 在一年一度的“网购狂欢节”中为客户提供顺畅的网络支付环境，支持电商发展。支付宝在“双十一”当天，多次通过其官方微博提醒广大客户通过招行卡支付畅通无阻。

During the Spring Festival, 95555 guaranteed smooth withdrawal services, providing many customers with warm services on their way home. 95555 also helped creating a convenient online payment environment for customers and supported the development of E-commerce during the annual Online Purchase Carnival. On Double 11 (November 11), Alipay reminded many times on its official microblog that payment was easier using CMB cards.



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## 流程优化重塑招行

REMODELING THE IMAGE OF CMB BY OPTIMIZING THE SERVICE PROCEDURES

## 2011 年，招商银行启动了流程再造项目，不知道 2012 年该项目的进展如何，有哪些成效？

2012 年，我行在去年的基础上，进一步落实行领导关于以客户为中心实施流程再造的要求，推动该项目的顺利进行，稳步推进项目的落地实施，致力早日向客户提供“ONE BANK”（一个银行）的全新服务体验。

## In 2011, CMB launched a service procedure remodeling project. What progress did you achieve in 2012 with that project?

In 2012, we further implemented the requirements of the management of CMB on remodeling the service procedures and stably implementing the project following the customer-centered principle on the basis of the work of the previous year, with the view of providing a new service experience of One Bank for services.

2012 年，本行在持续推进 2011 年确定的批发、零售、信用风险、运营四大条线 21 个流程规划项目三年方案落地实施的同时，积极贯彻董事会提出的“以客户为中心”实施流程再造的要求，全面启动流程再造工程，目的是彻底抛弃传统银行的“从自身出发，以产品为中心，轻视客户需求”的经营理念，转变为“从市场出发，以客户为中心，重视客户需求”的经营理念，重新审视银行业务流程，并进行重新设计，构建对客户需求快速响应、效率最优、效果最佳的端到端业务流程。

本行与国际知名咨询公司合作，正在进行“以客户为中心”流程再造的顶层设计，后续将按照设计方案，对全行管理流程、业务流程做出系统化的变革，朝着将本行打造成为以客户为中心的具有国际竞争力的中国最佳商业银行的目标不懈努力。

In 2012, while continuing to implement the three-year plan for the 21 procedure planning projects in the four aspects including wholesale, retail, credit risk control, we actively implemented the requirement of the Board of Directors of CMB for remodeling customer-centered procedures and launched a comprehensive remodeling program, with the view of departing with the business notion that is based on the bank and centered on the products while neglecting the customer needs to one that is market-oriented and customer-centered and focused on the customer needs. We reviewed and remodeled our banking service procedures and established an end-to-end procedures featuring quick response to customer needs, high efficiency and best results.

We are currently cooperating with an internationally reputed consultation company on the top-level design for the remodeling of the customer-centered procedures. In future, we will make systematic renovation on all the management and operational procedures following the design plan, and work toward our goal of building CMB into the best customer-centered commercial bank in China with international competitive advantages.



以客户为中心流程再造最佳实践研讨会  
Workshop on the best practices on customer-centered service procedure remodeling



流程再造项目第一阶段成果汇报会  
Briefing of the achievements on the first stage of the service procedure remodeling project

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## 多重保护安全无忧

MULTIPLE PROTECTION GUARANTEED SECURITY

**近年来，客户信息安全一直是我们广大用户关注的重点，关系到我们的切身利益，招商银行 2012 年有哪些举措能够让客户真正感到安全放心？**

2012 年我行在保护客户信息及交易安全方面做了大量工作，加强对总行机关技防项目的管理，加强对各分行技防项目的督导，加强对总行外地办公场所及各分行安全管理的督导，全力打击银行卡违法犯罪和电信诈骗行为、加强护卫队伍管理，多措并举，确保客户信息和客户交易安全。

**In recent years, the customer information security has been a big concern of our customers and is closely related to our personal interests. What measures did CMB take in 2012 to ease the customers of their worries?**

In 2012, we did a lot to protect the customer information and transaction security. We enhanced the management of the technical prevention at the headquarters, supervising of the headquarters over the technical prevention projects of branches, the local offices of the headquarters and the security management of the branches. We spared no efforts to crack down bank card crimes and telecommunications frauds, strengthened security guard team management, among other measures, with the view of safeguarding customer information and transactions.

本行始终将客户信息及资产安全作为重中之重，通过多种渠道为客户提供安全的环境。

2012 年，本行全力打击银行卡违法犯罪和电信诈骗行为。全年提供外部协助查询（含国家安全机关公安机关、法院检察院、纪委监察等机关）共计 22,646 宗；加强全行自助设备安全管理，印发《关于加强全行自助设备安全管理的通知》，部署自助设备检查工作；完善客户否认交易机制，全年受理客户否认交易总量 13,683 宗，已核查 10,742 宗。

2012 年，本行开展了“招行 25 周年，网银安全礼包大放送”营销活动。采用发送 EDM 直邮、在网点发放安全宣传海报、在网点电视机播放安全教育视频等多种方式，对电子银行客户进行安全教育，增强了客户的安全防范意识。

We attach the greatest importance to the customer information and asset security and seek to provide our customers with a secure environment by every possible means.

In 2012, we exerted ourselves to crack down on bank card crimes and telecommunication frauds. Throughout the year, we assisted external law enforcement agencies (including the national security agencies, public security agencies, the People's Court, the People's Procuratorate and the Commission for Discipline and other inspection and supervision Authorities) in 22,646 cases. We enhanced the security management of the self-service equipment of the whole bank by issuing the *Notice on Enhancing the Security Management of the Self-service Equipment of the Whole Bank*, deploying the inspection of the self-service equipment and completing the customer transaction denying mechanism. We accepted 13,683 customer transaction denying cases with 10,742 cases properly checked and handled.

In 2012, we launched a marketing campaign under the theme of "Online Security Gift Package for the 25<sup>th</sup> Anniversary of CMB". We conducted security education to our E-banking customers and enhanced their security awareness by delivering the gift packages by EDM, posting security promotion posters at the banking outlets, playing security videos on TV at the banking outlets.

## 案例 CASE

## 武汉分行开展防范诈骗“宣传日”活动

Wuhan Branch Launched a Fraud Prevention Awareness Day



On April 21, 2012, Wuhan Branch Launched a Fraud Prevention Awareness Day. Propaganda cards reading "Preventing and Combating Fraud" were posted on all ATM machines at CMB outlets in Wuhan as customer reminders. Anti-fraud warning messages provided by the Public Security Bureau were displayed on the LED screens on all CMB outlets. The message "Guard

2012 年 4 月 21 日，招商银行武汉分行举行“防范诈骗宣传日”活动。工作人员印制“防范和打击诈骗案件”宣传卡片张贴于武汉城区营业网点的 ATM 机上，加强对客户的提醒和提示。在各营业网点电子跑屏上设置公安局提供的防诈骗安全宣传警示标语。在叫号机上印有“转账汇款、谨防诈骗”的字样。还通过短信提示客户防范诈骗。针对诈骗花招迭出、方式不断升级、以及被骗者有意回避银行问询等新情况，分行组织进行防范诈骗相关知识培训，提高员工反诈骗的意识和素质。此次宣传工作共向社会发放宣传资料 1,500 份。

against fraud in account transfer and remittance" was printed on the service order slip machines. We also remind our customers to be aware of the possibility of fraud by SMS. Wuhan Branch also launched a training program to train the employees in anti-fraud awareness and competency to address new fraud practices in constantly changing ways and circumstances where the victims evade our inquiries. A total of 1,500 copies of promotional materials were distributed to the public in this campaign.



## II

WINNING CUSTOMER APPRECIATION BY INNOVATING FOR THE CUSTOMERS

因您而变谋创新 致力赢得客户感动



## 普及金融知识万里行

THE 10,000-MILE JOURNEY FOR FINANCIAL LITERACY

**除了日常的客户服务，不知道招行在普及金融知识方面有哪些活动，能否为普通公众提供一些金融常识知识？**

2012 年，招商银行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。通过“金融知识在您身边服务月”专项活动，在网点、宣教点、社区建立金融知识服务站、流动学校等，积极开展银行卡、理财服务、零售贷款、特殊客户群体服务等金融知识的普及，并在官方网站和官方微博开设了“普及金融知识万里行”系列活动专栏，进一步扩大了活动宣传的受众群体。

**What other activities were launched to promote financial literacy in addition to daily customer services? Did common financial knowledge communicated to the general public?**

In 2012, we launched a series of propaganda and financial knowledge promotion activities for different types of customers in terms of wealth management and financial security. We increased the scope of the public involved in the financial knowledge promotion by launching a campaign under the theme of “Month of Financial Knowledge around You”, actively establishing financial knowledge service points and mobile financial schools, etc., promoting financial knowledge of banking cards, wealth management services, retail loans and services for special customer groups. We also established a special column for a series of activities under the theme of “The 10,000-mile Journey for Financial Literacy” on the official website and microblog of CMB.

2012 年，本行继续推进客户金融普及教育，通过丰富多彩的活动，向公众普及金融知识。

In 2012, we continued to promote financial literacy of our customers by a variety of promotional activities aiming at the general public.

## 案例 CASE

## 招商银行成功举办 i 理财投资达人基金模拟投资大赛

CMB Successfully Held the Competition in Simulated Fund Operation for i-Financing and Investment Talents



招商银行秉承“因您而变”的服务理念和创新精神，服务于热衷网络的“宅一族”，首次创新性地推出“i 理财全球搜寻投资达人基金模拟投资大赛”。

“i 理财基金模拟投资大赛”面向所有对基金投资感兴趣的客户。大赛提供了一个真实模拟基金交易的平台，参赛即获得 1,000 万虚拟资金，让客户在实操中体验如何合理配置资产“抗通胀”，实现财富有效保值增值，为年轻投资者提供了一个从“投资菜鸟”到“理财达人”的大众理财实践平台，极好地为大众普及了金融理财知识。

Following the business guideline and innovation spirit of “We are here just for you”, we launched an innovative Competition in Simulated Fund Operation for i-Financing and Investment Talents aiming at home staying young people who are interested in the internet.

The competition is open to all customers interested in investment in fund. The competition

provided a simulated fund trading platform with every competitor holding a simulated fund of 10 million yuan. The competitors were trained how to rationally allocate their assets so as to resist the inflation and maintain and increase the value of their assets. This competition served as an excellent practicing platform for young investors to develop from green hands to wealth management talents and significantly promoted financing expertise among the general public.



## II

WINNING CUSTOMER APPRECIATION BY INNOVATING  
FOR THE CUSTOMERS

因您而变谋创新 致力赢得客户感动



感恩的心感谢有你

THANKS TO ALL OUR CUSTOMERS

**招商银行的服务态度和服务水平是我们感受最深的，2012 年有哪些新的体验吗？**

2012 年，本行从服务标准、服务监测、投诉管理、服务改进等各个方面着手，开展了一系列卓有成效的活动，致力提高客户满意水平，真正提升客户的服务体验。

**We are most impressed by the service attitude and competency of CMB. What new experience did you offer in 2012?**

In 2012, we continued to promote customer satisfaction and customer service experience by launching a series of activities of significant effectiveness in terms of service standard, service monitoring, complaint management and service improvement.

本行通过开展不规范经营治理、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，提升客户服务体验。

We have been seeking to promote customer satisfaction and promote customer service experience through enhancing service supervision, conducting customer satisfaction surveys and strengthening customer complaint response.

## 开展不规范经营治理 Rectifying Sub-standard Operations

本行认真贯彻落实银监会整治不规范经营的政策精神，严格遵守“七不准，四公开”要求，规范经营行为，加强透明度和公众监督，提升金融服务质量和经营管理水平。2012 年招商银行整理和公布了 104 个免费服务项目，编制了《招商银行金融服务价格目录册》，并在官方网站、营业网点等渠道向全社会公示。为便于公众监督，向社会开通和公开了投诉举报专线电话（95555-7），并在全行建立了全范围、分层级、网络式的投诉举报回应体系，认真对待消费者各项诉求，做到件件有回音、事事有答复。

We earnestly implemented the policy of CBRC for rectification of sub-standard operations, strictly observed “seven don’ts” and “four openness” requirements to regulate our business operation, enhance the transparency and public oversight and improve the quality of financial services and the business management level. In 2012, CMB sorted and published a list of 104 charge-free services, compiled and published to the public the *List of CMB Financial Service Charging Rates* on the official website and banking outlets. For the convenience of the public supervision, we established a complaint hotline (95555-7) and multi-level complaint response network system covering the whole bank, with the view of prudently responding to the consumer complaints to the satisfaction of our customers.

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

本行持续强化服务监督管理工作，完善服务标准，完成《招商银行营业厅服务标准和服务技巧》，组织“服务标准在线学习大比拼”和“服务标准趣味大通关”，累计有 84,238 人次参加了在线学习，提升了服务水平和质量。

We continued to strengthen service supervision and management, improved the service standard, completed the Standard and Skills for Services at Business Outlets of CMB, and organized a Contest on Online Learning of the Service Standard and an Interesting Contest on the Service Standard. A total of 84,238 person/times participated in the online learning, significantly promoting the service level and quality.

2012 年，本行开展了“感恩父母，让爱飞翔”、“感动 100”服务故事评选活动；58 家网点获选中银协十佳示范单位，比上届增加了 6 家。

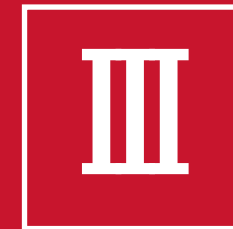
In 2012, we launched a campaign in the name of “Thank Our Parents and Let Love Fly” and a competition for the Top 100 Most Touching Service Stories. A total of 58 banking outlets of CMB were elected into Top 1000 Model Service Units organized by China Banking Association, six more than in 2011.



深圳分行开展“感恩父母，让爱飞翔”活动，支行领导给员工妈妈送祝福  
Shenzhen Branch launched the campaign “Thank Our Parents and Let Love Fly”, during which leaders of the sub-branches expressed their best wishes to mothers of the employees.



招商银行总行营业部开展“感动 100”服务故事评选活动  
The Business Department of CMB launched the competition for “Top 100 Most Touching Service Stories.”



CMB COMMENCING  
LOW-CARBON  
FUTURE GREEN  
FINANCING SUPPORT

绿色金融助腾飞  
开启招行低碳未来



绿色发展、循环发展、低碳发展, 是国家经济发展方式转变的新主线, 是国家实现“五位一体”建设目标的唯一出路。正因为如此, 绿色金融作为国家可持续发展战略被提到前所未有的高度。招商银行大力提倡绿色低碳金融, 致力推进绿色经济发展, 并将发展绿色金融作为“二次转型”战略的重要内容, 真正为“资源节约型、环境友好型”社会建设贡献力量。

Green development, cyclic development and low-carbon development form a mainline for the transformation of national economic development mode and the only approach to the "Five in One" goals. Therefore, as the national sustainable development strategy, green financing has been upgraded to an unprecedented height. Making the development of green financing as the important content of the second transformation, CMB has been advocating green and low-carbon financing vigorously, promoting green economic development and contributing to a "resources-saving and environment-friendly" society.



坚持节约资源和保护环境的基本国策, 坚持节约优先、保护优先、自然恢复为主的方针, 着力推进绿色发展、循环发展、低碳发展, 形成节约资源和保护环境的空间格局、产业结构、生产方式、生活方式, 从源头上扭转生态环境恶化趋势, 为人民创造良好生产生活环境, 为全球生态安全作出贡献。

We should remain committed to the basic state policy of conserving resources and protecting the environment as well as the principle of giving high priority to conserving resources, protecting the environment and promoting its natural restoration, and strive for green circular and low-carbon development. We should preserve our geographical space and improve our industrial structure, way of production and way of life in the interest of conserving resources and protecting the environment. We should address the root cause of deterioration of the ecological environment so as to reverse this trend, create a sound working and living environment for the people, and contribute our share to global ecological security.

《中国共产党第十八次全国代表大会报告》  
Report by Mr. Hu Jintao at the 18<sup>th</sup> National CPC Congress





CMB COMMENCING LOW-CARBON FUTURE  
GREEN FINANCING SUPPORT

## 绿色金融助腾飞 开启招行低碳未来



## 大力推行绿色信贷

PROMOTING GREEN CREDIT LOAN VIGOROUSLY

## 招商银行的绿色信贷政策包含哪些内容？绿色信贷的项目到底绿不绿？

招商银行制定了以“控两高促绿色”为核心原则的信贷政策，提出了“建设国内一流的、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”的新目标，审慎介入和逐步压缩“两高一剩”行业，同时加大对资源消耗小、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。截至 2012 年底，我行绿色信贷余额 610.57 亿元，比年初增长 100.75 亿元；清洁能源贷款余额 143.63 亿元；环境保护等领域贷款 466.94 亿元，有效地促进了绿色经济的发展。

## What are contained in green credit loan policy of CMB? Is the green credit loan really green?

CMB formulated the credit loan policy based on the core principle of “controlling two highs and promoting the green”, proposed the new objective of “building the top-class green credit loan bank with strong environment risk management capability, advanced green credit loan products and services and good reputation in China” and prudently cut down loans for industries of “high pollution, high energy consumption and overcapacity”. At the same time, CMB increased its credit loan for the environment-friendly industries of small resources consumption and high added value and supported the projects involving renewable energy sources and water pollution control. As of the end of 2012, the green credit loan balance of CMB was 61.057 billion RMB with a growth of 10.075 billion RMB compared with the beginning of the year. The green energy loan balance was 14.363 billion RMB and loans for environment protection and other fields reached 46.694 billion RMB, effectively promoting the development of green economy.

## 完善绿色信贷政策

## Optimizing Green Credit Loan Policy

本行坚决贯彻国家和监管机构的方针政策，2012 年，制定了《招商银行绿色信贷政策》和《招商银行推进实施绿色信贷规划》，明确了客户及项目环境风险分类管理办法，建立了与公司发展战略相统一的绿色信贷管理体系。通过授信准入、审批授权、贷款规模、风险权重等手段，严控环境高风险客户授信，有效促进了企业降低环境污染。

CMB sticks to implementing policies and guidelines of the state and supervisory authorities. In 2012, we formulated the *Green Credit Loan Policy of CMB* and the *Plan for Boosting the Implementation of Green Credit Loan*, defined the classification management measures for the customer and environment risks and set up the green credit loan management system in accordance with our developing strategy. In 2012, we made our share of contribution to the reduction of environment pollution by strictly controlling the loan granting lines for customers of high environmental risks in terms of credit access, authorization scope, loan scale and risk weighting.

## 案例 CASE

## 杭州分行发展绿色金融，推行绿色信贷

## Hangzhou Branch Developing Green Financing and Promoting Green Credit Loan

杭州分行一直高度重视做好绿色信贷工作，自觉将其作为我行履行社会责任的具体举措，努力优化信贷投向结构，合理有效配置信贷资源，在不断加大对低碳经济、循环经济、节能减排等绿色经济支持力度的同时，严格控制对“两高一剩”行业的信贷投放。截止 2012 年末，该行当年发放节能减排项目贷款 34 个、贷款 7.55 亿元，有余额节能减排项目 33 个、贷款余额 14.58 亿元；“两高一剩”行业客户分别较年初下降 34 户和 7.67 亿元。

Hangzhou Branch has been attaching great importance to green credit loan work, considering it as a specific measure for CMB to consciously fulfill our social responsibilities. We took efforts to optimize credit loan investment structure, allocate credit loan resources reasonably and effectively and increase the supporting degree to low-carbon economy, cyclic economy, energy conservation, emission reduction and other green economies continuously. At the same time, we sought to tightly control the credit loan granted to industries of “high pollution, high energy consumption and overcapacity”. As of the end of 2012, we had granted loans for 34 energy conservation and emission reduction projects, accounting to 755 million RMB, 33 remaining energy conservation and emission reduction projects with a loan balance of 1.458 billion RMB. The number of loans to our customers in industries of “high pollution, high energy consumption and overcapacity” were reduced by 34 and 767 million RMB, respectively, compared with the beginning of the year.

## 严控“两高一剩”贷款

## Tightly Controlling Loans for Enterprises of “High Pollution, High Energy Consumption and Overcapacity”

2012 年，本行继续控制“两高一剩”行业的信贷增速，制定了《关于进一步加强“两高一剩”重点行业信贷管理的通知》，将“两高一剩”重点行业所有项目贷款和大额授信审批权限上收到总行，实施指令性限额管理。积极支持国家确定的节能重点工程、再生能源项目、水污染治理工程、节能减排技术研发和产业化示范及推广等重点项目，以及得到国家和地方财税等政策性支持的节能减排企业和项目。

截至 2012 年末，我行“两高一剩”行业贷款余额为 1,339.83 亿元，占境内对公贷款 13.41%，比年初下降 0.59 个百分点。

In 2012, CMB continued to control the increasing rate of credit loans for enterprises of “high pollution, high energy consumption and overcapacity” and circulated the Notice on Strengthening Loan Credit Management for Key Industries of “high pollution, high energy consumption and overcapacity”, withdrawing the power of the branches and sub-branches for the approval of all loans and large-sum credit granting line granting and implementing a mandatory line management. We actively supported key energy-saving projects, renewable energy projects, water pollution controlling projects, research on and industrial demonstration and popularization of energy conservation, emission reduction technology and other key projects determined by the state as well as the energy conservation and emission reduction enterprises and projects receiving policy support from the national and local financial and taxation authorities.

As of the end of 2012, the loan balance for enterprises of “high pollution, high energy consumption and overcapacity” was 133.983 billion RMB, accounting for 13.41% of the total domestic public loan, an decrease of 0.59% compared with the beginning of the year.

## III

CMB COMMENCING LOW-CARBON FUTURE  
GREEN FINANCING SUPPORT

## 绿色金融助腾飞 开启招行低碳未来



## 推进招行绿色创新

BOOSTING GREEN INNOVATION

## 招行绿色创新有哪些新举措？创新项目成效如何？

招商银行不断探索“绿色产品”创新，不断丰富“绿色信贷”的内涵，通过金融创新帮助绿色行业企业发展壮大，同时也引导社会资本向绿色行业汇集。2010年，我行发行了首只绿色文明生态理财产品——“金葵花”安心回报系列之生态文明特别理财计划；2011年与贵阳市政府联合主办第三届“生态文明贵阳会议”，倡导节能环保精神，并荣获了“绿色银行创新奖”等多项大奖，造就了我行探索绿色发展之路的一个又一个里程碑。

### What new measures were carried out for green innovation and what about the achievement of such innovative projects?

CMB kept exploring the innovation of green products and enriching the content of “green credit loan” and helped the development and prosperity of enterprises in green industry through financial innovation. At the same time, we guided public capital to the green industry. In 2010, CMB issued a special Ecological Wealth Management Program of the Golden Sunflower easy return series; in 2011, CMB and the Municipal Government of Guiyang sponsored the 3<sup>rd</sup> Ecological Civilization Guiyang Conference to advocate energy conservation and environment protection. CMB was rewarded with “Green Bank Innovation Award” and other awards, setting one milestone after another on the way to exploring the green development.

## 绿色金融产品创新

## Green Financial Product Innovation

本行为推动绿色金融发展，成立了“绿色金融工作小组”，积极开展全行绿色金融业务标准、业务系统的建设及相关产品的开发。同时利用联合国环境规划署金融行动机构（UNEP FI）会员的身份，借鉴国际国内先进经验，探索“绿色产品”创新，先后推出了排污权抵押贷款、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丰富多样的绿色金融产品，并向全行推广。

本行对即将全面开展的国内碳交易业务，组织专家团队开展研究和产品创新工作，并与试点地区的多家排放权交易所建立了合作关系。

In order to boost the development of green financing, CMB set up “the green financing working team” to implement the green financing business standard and operational system and develop relevant products. Taking the advantage of a member of the United Nations Environment Program Finance Initiative(UNEP FI), we also launched a variety of green financing products successively referring to advanced experience both home and abroad, and innovating on “green products”. Our products included anti-emission mortgage loans, energy efficiency benefit mortgage loans, green sub-loan of Agency France of development, buyer credit loans for green equipments, green financing lease and comprehensive clean development mechanism financing comprehensive solution.

CMB also organized an expert team to carry out research and product innovation on the domestic carbon trading business, and established cooperation relationship with several emission permit exchanges in the experimental areas.

## 加强国际金融合作

## Strengthening International Financial Cooperation

为增强绿色创新，本行积极与联合国环境规划署、法国开发署、世界自然基金会等多个国内外绿色组织建立合作互助关系，共同探讨绿色金融发展之路，推动绿色信贷信息共享和融资项目对接。

In order to improve the green innovation, CMB established cooperative and mutually assisting relationship with United Nations Environment Programme, Agency France of Development and the World Wildlife Fund to explore green financing and promote the cooperation in terms of green loan information sharing and financing projects.

## 案例 CASE

## 招商银行参与环境保护

CMB Participating in Environment Protection

2012年，联合国环境规划署提出了“自然资本”的新概念，倡导金融机构等私营部门能够在发展中重视土壤、空气、水和植被等自然资源以及人类赖以生存的生态系统。2012年5月，招商银行马蔚华行长代表本公司签署了该文件，使本公司成为了全球最早签署该宣言的金融机构之一。在2012联合国可持续发展大会（里约20）大会上，该宣言正式面向全球发布，获得了与会国家政要和民营企业高管的广泛好评。

In 2012, United Nations Environment Programme proposed the new concept of “natural capital”, calling on financing organizations and other private agencies to focus on soil, air, water, vegetation and other natural capital and the ecological system on which people depend for their development. In May of 2012, Mr. Ma Weihua, President of CMB, signed the proposal, representing CMB as one of the earliest signing financial institution. The declaration was issued officially to the world on the United Nations Conference on Sustainable Development (Rio 20) in 2012, winning extensive recognition of political leaders and members of senior management of many private enterprises.



## III

CMB COMMENCING LOW-CARBON FUTURE  
GREEN FINANCING SUPPORT

绿色金融助腾飞 开启招行低碳未来



## 推动招行绿色运营

CMB BOOSTING GREEN OPERATION

## 招商银行坚持开展绿色运营的出发点是什么？具体包括哪些内容？

招商银行一直是节能环保的倡导者和先行者之一。经过多年努力，招行绿色金融业务蓬勃发展，围绕新能源、环保、节能等绿色领域全面出击，取得了丰硕的成果，提出了将“绿色金融”作为银行自身重点发展领域，将“绿色金融”的理念贯穿到信贷政策和金融产品开发的各个环节，利用金融工具促进全社会的节能减排和低碳经济发展。通过大力打造绿色建筑，积极开展绿色办公，严格实施绿色采购等手段，不断降低自身经营过程对环境的影响，努力建设“绿色银行”。

## What is the starting point for CMB to implement green operation and what specific contents are included?

CMB has always been a pioneer in energy saving and environment protection. After years' efforts, the green financing business of CMB is developing at full speed. In 2012, we exerted ourselves in new energy, environment protection, energy saving and other green fields and realized remarkable achievements. We proposed "green financing" as the focused developing field of CMB, instilling the notion of "green financing" in all aspects of the credit loan policy and financing product development and used financing tools to promote energy conservation and emission reduction and low-carbon economic development in the whole society. We sought to reduce the influence of the operation process to the environment and build a "green bank" by vigorously constructing green buildings, actively implementing green business and green procurement.

## 打造绿色建筑

## Constructing Green Buildings

本行努力将绿色建筑的理念融入到办公大楼的设计、施工、装修、维护过程中，对现有及在建的办公大楼以及营业网点进行节能环保改造，有效实现能源和资源的节约使用。

We take efforts to instill the notion of green building into the designing, construction, decoration and maintenance processes of office buildings and carry out energy-saving and environment protection renovation to the office buildings and business outlets already existing and under construction, with the view of effectively realizing energy and resource efficiency.

## 案例 CASE

## 佛山分行积极建设绿色网点

Foshan Branch Actively Building Green Network



佛山分行“绿色建筑”：热回收循环风机  
“Green building” of Foshan Branch: Heat recovery circulating fan

招商银行佛山分行在营业网点建设方面，因地制宜地改造既有建筑物，对尚在设计或尚未开工的新建网点，积极采用新风换热、循环用水、变频改造、照明智能控制等多项节能技术，建设绿色环保网点。

In the business network construction, Foshan Branch renovated the existing buildings according to local circumstances. As for the newly built network on the designing stage, it makes use of fresh air heat transferring, cycling use of water, frequency conversion renovation and intelligent light control to build a green and environment-friendly network.

## 践行绿色办公

## Practicing Green Office

本行在日常运营管理过程中积极倡导绿色办公理念，从 2009 年开始，积极响应政府关于节能减排的号召，以适度为原则，以规范管理、技术改造为手段，倡导全行员工节约用水用电、减少垃圾制造，大力推进无纸化办公、扩大电子账单服务，减少差旅、提倡视频电话会议，大幅节约了银行资源，降低了碳排放量。

We advocate the notion of green office in our routine business management process. We have actively responded to the government's call for energy conservation and emission reduction since 2009 following the principle of moderation, advocated water and power efficiency, reduced garbage, encouraged paperless office, expanded electronic billing services, reduced business trips and encouraged video telephone conference by means of standard management and technical improvement, significantly saving resources and reducing carbon emission.

本行在实行节能环保过程中，注重雨水采集系统、地源热泵系统、冰蓄冷空调系统等绿色技术的应用。

While implementing energy conservation and environment protection measures, we focused on the application of the rain collection system, the ground-source heat pump system, the ice storage air-conditioning system and other green technologies.



## 实施绿色采购

### Implementing Green Procurement

本行将“低碳、节能、环保”作为选择物资供应商的条件，并作为必要条件加入合同条款，保证物资采购环节的节能环保要求。优先选用取得相关环保资质的供应商，带动供应商的绿色环保。在产品采购上，把好环保节能关，明确提出产品功能、环保等方面的要求，并加入现金自助设备等产品回购要求，促进了供应链企业的绿色发展，营造了“绿色环保”的良好氛围。

CMB takes “low carbon, energy conservation and environment protection” as the requirement to select material suppliers and incorporates the notion in the contract clauses as the essential condition to ensure it to meet the energy conservation and environment protection requirements in materials procurement cycle. CMB selects the suppliers with competent environment protection qualification with the view of encouraging the suppliers to protect environment. CMB pays close attention to energy conservation in the procurement stage, stating explicit requirements for product functions and environment protection. CMB also includes the buyback requirements of cash self-service equipments and other products, promoting the green development of enterprises on the supply chain and creating a good circumstance of “green and environment protection”.

## 绿色账单产品

### Green Billing Products

本行通过普及电子账单常识，引导客户低碳用卡，大力推行电子账单服务，有效提高客户电子账单使用率。为了鼓励客户的这种环保行为，本行坚持利用各方面渠道传递绿色环保理念，并利用信用卡积分奖励回馈电子账单客户。

截至 2012 年底，信用卡仅电子账单客户较 2011 年底增长数百万户，全年减少账单用纸约 2.4 亿张，相当于少砍约 5,000 株成年大树，减少 480 吨二氧化碳排放量，保护森林 480 亩，少产生约 10 万吨污水。

CMB improves the utilization ratio of electronic billing for the customers effectively through popularizing the electronic billing knowledge, guiding the customers to use card in a low carbon way and promoting electronic billing services vigorously. In order to encourage customers' environment protection behavior, CMB seeks to promote the concept of green and environment protection and rewarding the electronic billing customers in the form of bonus points.

As of the end of 2012, the number of electronic billing customers of credit card increased by more than several million compared with that of the end of 2011, reducing about 0.24 billion billing papers which means about 5,000 mature trees. CMB reduced 480 tons of carbon dioxide emission, protected 480 acres of forest and reduced about 100,000 tons of sewage.

## III

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## 积极支持绿色公益

SUPPORTING GREEN PUBLIC WELFARE ACTIVELY

## 招商银行 2012 年绿色公益有哪些新招？效果如何？

2012 年，我行信用卡发起了“买辆车种棵树”绿色公益车展，推出多款低排量的环保车型，向社会大力传播环保低碳理念。同时，还推出了“十分友爱，千万送福”活动，倡导更多人参与到绿色公益中来。

### What new measures were carried out in green public welfare by CMB in 2012 and how about the effects?

In 2012, the credit card center of CMB initiated the green public welfare auto exhibition under the theme of “A tree for a car purchased”, exhibiting several environment-friendly models to promote the notion of low carbon environment. A promotional campaign was simultaneously launched under the theme of “Showing care and blessings to millions by ten cents”, encouraging more people to participate in the green public welfare.

本行将环保理念贯穿在全行管理经营的各个方面，提倡企业发展与环境和谐，构建低碳金融，以己之力推动全社会绿色公益事业的发展。

2012 年，本行除继续推动“百年招银林”植树活动，参与世界自然基金会 (WWF) “地球一小时”等传统绿色活动之外，作为绿色低碳企业的大力提倡者，还积极推出了“8 小时低碳工时卡”，号召“持卡人”一年做到不低于 8 小时的低碳公益活动。

CMB instills the notion of environment protection into all aspects of its management operations, advocates the harmony between enterprise development and environment and seeks to build up low-carbon financing and boost the development of green public welfare for the whole society.

In 2012, CMB continued promoting tree planting activity under the theme of “One Hundred Years' Forest of CMB” and participated in “Earth One Hour” organized by World Wildlife Fund (WWF) and other traditional green activities. In addition, as an active advocator of green and low carbon enterprise, CMB also promoted “low carbon card of 8 working hours”, calling on cardholders to engage in low carbon public welfare activities no less than 8 hours in one year.

## 案例 CASE

## 招行绿色春风温暖儿童

CMB Caring Children by Promoting Green Office

为践行低碳环保，招商银行推出了“十分友爱，千万送福”活动，倡议通过发送电子贺卡的形式为朋友传递一份新年的祝福，尽量避免使用纸质贺卡，减少对森林和环境的伤害。同时招行将人们每使用一次招商银行电子贺卡减少的碳排放，转化为“十分钱”的公益善款，捐助给“金葵花儿童成长”专项基金，帮助更多儿童接受更好的教育，远离危害、健康成长。

In order to put the notion of low carbon and environment protection into practice, CMB launched an activity under the theme of “Showing care and blessings to millions by ten cents” to encourage sending the first blessing for New Year to friends by electronic greeting cards instead of paper greeting cards, reducing the damage to the forest and environment. CMB would convert the carbon emission reduced by using CMB electronic greeting cards into 10 cents donated to Golden Sunflower Children Growth Fund for the purpose of helping more children with a better education and a healthier living environment.



SEEKING PEOPLE-ORIENTED  
DEVELOPMENT AND  
ACHIEVING EXCELLENCE BY  
MAKING PRACTICAL EFFORTS

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员工是企业实现可持续成长的智力保障。招商银行坚持以人为本，秉承“人才立行、科技兴行、专家治行”的理念，实行全员聘用、干部公开招聘和竞争上岗制度，建立总分支三级培训体系和职务职级并行的职业发展双通道，多渠道加强员工关爱，把员工的自我发展和价值实现与招行发展有机结合起来，让员工与招行共同成长。

Employees are the intellectual guarantee for the sustainable growth of an enterprise. Sticking to the people-oriented business philosophy and the operational notion of “Establishing CMB with competent talents, boosting the growth of CMB through technology and governing CMB by experts”, we implemented full contractual employment system, open cadre recruitment and post competition system. We established a training system at the three levels of the headquarters, the branch and the sub-branch and a dual-channel (post and professional title) career development system channels. We cared for our employees through a variety of channels and integrated the employee self-development and value realization with the development of CMB, with the view of achieving mutual development of our employees and CMB.



员工是招行最宝贵的财富，企业文化是招行的核心竞争力，只有始终坚持以人为本，将员工的物质利益、职业生涯与精神诉求作为改进管理、创建文化的出发点，才能最大限度地调动员工的积极性、能动性，进而为招行的创新、改革与发展提供最根本的保障。

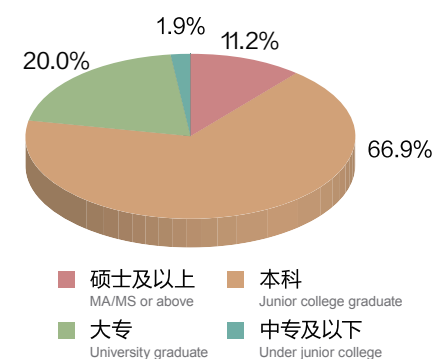
Our employees are the most valuable properties of CMB and the corporate culture is our core competency. Only by sticking to the people-oriented principle, taking the material interests, career development and spiritual needs of the employees as the starting point of the management improvement and culture development can we maximize the Enthusiasm and initiatives of the employees and provide the essential guarantee for the innovation, reform and development of CMB.

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

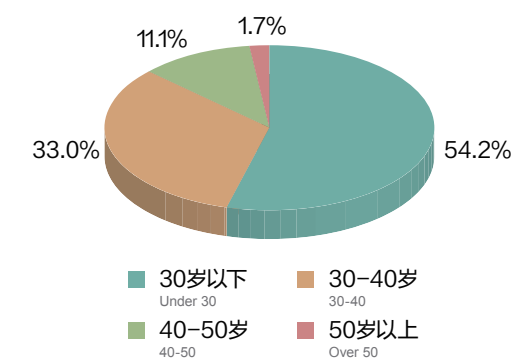


本行持续实行“外部引进、内部培养”并举的人才战略，锻造了一支专业素养、敬业精神出类拔萃的人才队伍。截至 2012 年底，全行员工总数 48,453 人，女性员工比例 58.7%，员工平均年龄 31 岁，大学本科及以上学历占比超过 75%。多年来全行员工流失率一直低于 8%，核心人才流失率不超过 3%。

Following our talent strategy of external recruitment and internal cultivation, we have developed a talent team with excellent quality and professionalism. As of the end of 2012, we employed 48,453 employees, with female employees accounting for 58.7%. The average employee age was 31 and employees with a bachelor's degree account for over 75%. Over the years, our general staff turnover rate has been below 8% and the turnover rate of core talents has been below 3%.



招商银行 2012 年员工学历结构  
Chart of CMB Employees' Education Background in 2012



招商银行 2012 年员工年龄结构  
Chart of CMB Employees' Age Structure in 2012

## IV

SEEKING PEOPLE-ORIENTED DEVELOPMENT AND ACHIEVING EXCELLENCE BY MAKING PRACTICAL EFFORTS

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## 保障员工合法权益

PROTECTING EMPLOYEES' LEGAL RIGHTS

## 招商银行是如何保障员工合法权益的？

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。

## How did CMB protect the legal rights of its employees?

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

2012 年，本行深化完善民主管理制度，完善分、支行两级职工（代表）大会体系；召开员工代表大会，让员工参与民主管理；通过多种形式促进各级管理层与员工的零距离沟通，利用招银 E 报、招银文化、招银社区等内部媒体真实反映基层和员工的心声。

In 2012, we continued to improve the democratic management system and the staff congress system at the level of the branch and the sub-branch. We held meetings of the staff congress allowing employees to participate in democratic management. We facilitated the seamless communication between the management and employees through various channels and learned about the employee opinions and voices through internal media as CMB E-Daily, CMB culture and CMB communities and so on.

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SEEKING PEOPLE-ORIENTED DEVELOPMENT AND ACHIEVING  
EXCELLENCE BY MAKING PRACTICAL EFFORTS

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## 员工发展放眼明天

FUTURE-BASED EMPLOYEE DEVELOPMENT

### 招商银行的员工，是如何实现职业发展的？

招商银行秉持“人才立行、科技兴行、专家治行”的理念，坚持“用发展的理念凝聚人才，用发展的事业造就人才”，建立双通道职业发展模式，创新推广业绩能力双维度考评，为员工创造良好的发展环境，使员工与企业的成长同步。

#### How did CMB employees realize the career development?

Following our notion of “Establishing CMB by Talents, Developing CMB by Technology and Managing CMB by Experts” and our strategy of “Attracting talents by means of the development-based business strategy and developing talents in the course of developing causes”, we have established a dual-channel mechanism for employee professional development, innovated on and promoted the two-dimension (performance and ability) assessment and sought to create a healthy environment for employees to develop at the same pace as CMB.

## 不断规范招聘管理

### Constantly Regulating the Recruitment Management

2012 年，本行规范招聘管理，组织全行“招聘官”培训，提升招聘官水平；形成人才招聘系统改版优化方案；严格对招聘信息发布的管理；规范全行校园招聘流程，按照“一笔四面”的标准流程开展 2013 届应届毕业生招聘工作。

全年共招聘 6,602 名员工，其中 2,960 人为应届毕业生，不少毕业于全国乃至全球知名学府；在信用卡、私人银行、新资本协议实施等专业领域，境内机构聘用了来自台湾、新加坡、美国、加拿大等地的 20 余名具有丰富境外银行从业经验的国际化人才。

In 2012, we standardized our recruitment management, organized training for all recruitment officers of CMB and promoted their competency for the recruitment work. We developed a plan for revising and optimizing the recruitment system and exercised strict control of the recruitment information publication and standardized the campus recruitment. We adopted a standard recruitment procedures of “one written test and four interviews” for the recruitment of fresh graduates for CMB in 2013.

In 2012, we recruited a total of 6,602 employees, including 2,960 fresh graduates, many of whom graduating from renowned domestic and international universities. Domestic agencies in the fields of the credit card, the private banking and the implementation of the New Basel Capital Accord employed over 20 international talents with rich overseas banking experience from Taiwan, Singapore, the United States, Canada, etc.

## 完善激励约束机制

### Improving Incentive and Restraint Mechanisms

完善的薪酬分配体系是实现人力资源资本化的有效保障。2012 年，本行探索薪酬分配体系改革，增加员工的薪酬收入与福利保障。

A sound remuneration distribution system is the effective guarantee of capitalization of human resources. In 2012, we sought to reform the remuneration distribution system and increased the remuneration and welfare benefits of our employees.



2012 年薪酬分配体系改革的最新进展

Latest improvements of the remuneration system reform in 2012

内容 Content	最新进展 Latest Improvements
优化机构薪酬分配 Optimizing the remuneration distribution system	<ul style="list-style-type: none"><li>完善境内分行薪酬总额分配方案；</li><li>制定 2012 年工资总额分配及结余使用方案；</li><li>优化香港分行薪酬总额管理方案；</li><li>分别核定了信用卡中心、小企业信贷中心的 2012 年度工资总额。</li></ul>
	<ul style="list-style-type: none"><li>Improving the total remuneration distribution plan for domestic branches;</li><li>Developing the total remuneration distribution and the plan for the use of the remaining balance for 2012;</li><li>Improving the plan for the management of the total remuneration for Hong Kong Branch;</li><li>Approving total lines for the remuneration for the Credit Card Center and Small Enterprise Credit Center for 2012.</li></ul>
完善薪酬福利管理 Improved remuneration and benefit management	<ul style="list-style-type: none"><li>制定《招商银行员工薪酬管理办法》，拟定总行员工薪酬体系改革具体实施方案；</li><li>制定 2012 年度分行班子成员薪酬方案；</li><li>制定风险经理专业序列薪酬指导意见，规范风险经理专业序列薪酬管理；</li><li>修订《招商银行员工请休假管理办法》，根据国家政策变化，调整、规范员工假期管理；</li><li>加强员工福利宣导，在总行组织 7 场宣讲会。</li></ul>
	<ul style="list-style-type: none"><li>Formulating the <i>Measures for Management of the Remuneration for CMB Employees</i> and the detailed implementation plan for the reform of the employee remuneration system for the headquarters;</li><li>Developing the remuneration plan for management members of CMB branches for 2012;</li><li>Formulating the guiding opinions for the remuneration distribution for the risk managers and standardizing the remuneration management of risk mangers;</li><li>Reviewing and revising the <i>Measures for the Leave Management of CMB Employees</i> with reference to the changes in the national policies, to adjust and standardize the employee leave management;</li><li>Enhancing the publicity of employee welfare benefits through seven publicity conferences at the headquarters.</li></ul>
规范人员费用管理 Standardizing personnel cost management	<ul style="list-style-type: none"><li>制定 2012 年退休金商业保险分配方案，推进研究员持股计划，规范总行派驻异地工作人员补贴待遇，加强年金投资管理。</li></ul>
	<ul style="list-style-type: none"><li>Formulating the Pension and Commercial Insurance Cost Contribution Plan for 2012, promoting the research on the employee shareholding plan, standardizing the subsidies for employees of the headquarters appointed to posts elsewhere and enhancing the annuity investment management.</li></ul>

健全职业发展通道

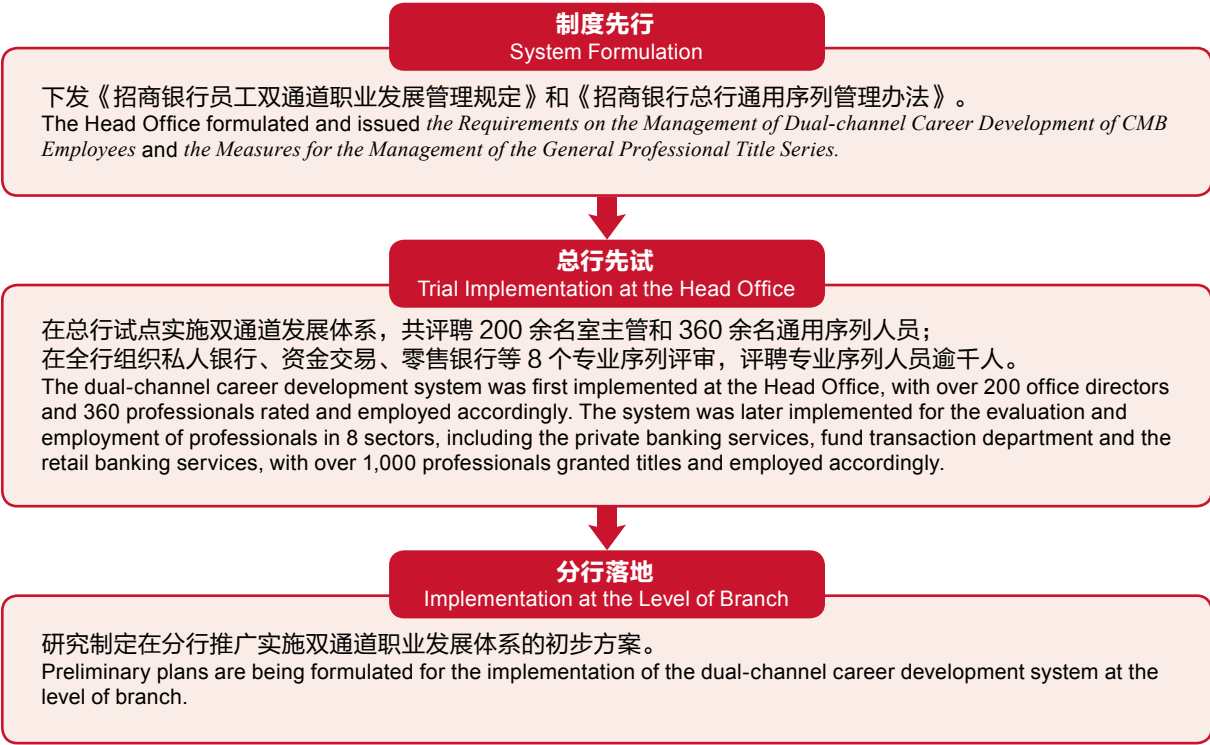
Improving Career Development Channels

2012 年，本行着力推进员工职业生涯“专业序列发展 + 行政晋升”双通道发展体系建设。目前，已建立了员工职务职级并行的职业发展双通道，选拔重用优秀年轻人才。

In 2012, we painstakingly promoted the dual-channel (professional development and administrative promotion) professional development system for employee career development. So far, we have had in place a dual-channel (post and professional title) career development system to select and promote excellent young talents.

健全职业发展通道的机制流程

Improving the Mechanism and Procedures for Career Developmentdevelopment



管理培训生

Management Trainees

案例 CASE



2012 年招银先锋训练营  
CMB Pioneer Training Camp for 2012

2012 年本行组织开展年度管理培训生入行教育，协调和跟进两届管培生在 4 家分行的轮岗实习进度，评选管培生优秀调研课题成果并组织向行领导汇报，提升总行管理培训生培养效果。

We organized annual induction training for management trainees for 2012, coordinated and followed up the rotation training of the management trainees recruited in the last two years in four branches, selected the best research subjects and the results done by the management trainees and reported to the management of their research work, with the view of promoting the training effects of the management trainees.

IV

SEEKING PEOPLE-ORIENTED DEVELOPMENT AND ACHIEVING EXCELLENCE BY MAKING PRACTICAL EFFORTS  
以人为本谋发展 点点滴滴造就非凡



提升能力实现自我

ENHANCING COMPETENCY FOR SELF REALIZATION

招行员工除了工作外，是否有更多的渠道提升员工的素质和能力，为员工未来的发展奠定基础？

招商银行历来重视员工素质和能力的提升，通过培训、技能竞赛等多种渠道，促进员工价值与企业价值的共同实现。

Were there any channels other than work for CMB employees to promote their competency and abilities to lay a foundation for their future development?

CMB has always attached great importance to the promotion of the employee competency and ability enhancement and arranged various training and skill competitions to the realization of both the employee values and enterprise values.

打造招银品牌培训  
Building Branded Training System of CMB

2012 年，本行以“转型”为主线，在“基于能力、联结绩效、关注发展”的学习发展观指导下，研究制定第二个教育培训中期发展规划，完善人才培养体系，探索培训效能化管理，加速建设远程培训体系和知识资源体系，推进培训专业队伍建设，提升招银教育品牌内涵，深入探索博士后培养模式，稳步推进上海分部建设，力求实现教育培训的职能专业化、管理集约化、业务体系化。

In 2012, following the main management line of transformation and the competency-based, performance-connected and development-focused concept of learning development, we researched and formulated the medium-term development plan for the second education and training center, improved the talent training system, explored the training performance management, accelerated the construction of the remote training system and the knowledge resources system, facilitated the building of the professional team, promoted the content of branded CMB training, explored the post-doctoral training mode, and steadily pushed forward the construction of Shanghai Branch, with the view of professional training, collective management and systematic business operation.

2012 年打造招银品牌培训的最新进展

Latest improvements in building the branded training system of CMB in 2012

内容 Content	最新进展 Latest Improvements
编制规划 Plan Preparation	<ul style="list-style-type: none"><li>编制了《2013-2017 招银教育培训工作中期发展规划》</li><li>确立了建设金融专业人才培养体系等四大战略目标、战略重点和战略举措</li></ul>
	<ul style="list-style-type: none"><li>Formulating the <i>Mid-term Development Plan for Education and Training Work of CMB for 2013-2017</i></li><li>Establishing four strategic goals, strategic focuses and strategic measures for the construction of financial professional talent training system and other tasks</li></ul>
完善体系 Improving the System	<ul style="list-style-type: none"><li>完善领导力学习发展体系，启动条线专业人才发展体系建设</li><li>引进先进的学习发展技术，加强对绩效改进技术、学习路径图等前沿理论的探索研究</li></ul>
	<ul style="list-style-type: none"><li>Improving leadership learning and developing system and starting the development of professional talent development systems for various departments and sectors</li><li>Introducing advanced learning technology, strengthening the exploration of performance improvement technology, learning path map theory and other edge-cutting theories</li></ul>
优化管理 Optimizing Management	<ul style="list-style-type: none"><li>确立“四维度”（效能、质量、参与度和专业度）和“六指标”的培训效能管理体系</li><li>创新培训管理手段，开展员工培训满意度调查；优化培训管理流程，建立培训数据库</li></ul>
	<ul style="list-style-type: none"><li>Establishing the training performance management system featuring four dimensions (performance, quality, participation and professionalism) and six indexes</li><li>Innovating on the training management tools, conducting employee training satisfaction surveys, optimizing training management processes and establishing the training database</li></ul>
培育师资 Trainer Training	<ul style="list-style-type: none"><li>完善师资队伍培养、激励机制，开展“管理启航”等课程认证和学习测评，认证培养 40 多名品牌课程讲师和测评师</li></ul>
	<ul style="list-style-type: none"><li>Improving the trainer training and incentive mechanism, implementing certification of “Starting Point for Management” and learning evaluation, training and certifying over 40 branded trainers and valuers</li></ul>
打造品牌 Building Brand Image	<ul style="list-style-type: none"><li>提升教育品牌的社会价值</li><li>完善培训项目品牌内涵，打造支行行长的“领航计划”主品牌</li></ul>
	<ul style="list-style-type: none"><li>Increasing social value of our education brand</li><li>Enriching the content of the training brand and building the Leadership Program for presidents of sub-branches as a major brand</li></ul>

案例 CASE

领导力发展项目

The Leadership Development Programs



In 2012, CMB held a total of 22 sessions/ courses, including 6 sessions of the Leadership Program, 8 sessions of the Golden Eagle Program, and 8 sessions of the Starting Point for Management Program. Over 900 managers

2012 年共举办领导力发展项目 22 期，其中领航计划 6 期、金鹰计划 8 期、管理启航 8 期。全行约 900 余名管理者参与了培训，培训总量达 7,976 人天，创近年新高。这些培训项目运用“混合式”学习方法和精细化项目管理，有效提升项目培训效果，为人才队伍的培养打下了坚实的基础。

from the whole bank participated in the above training sessions, totaling 7,976 person-days, the highest in recent years. These training programs, adopting mixed training methods and fine project management, effectively promoted the training results and lay a solid foundation for further development of the talents.

培训情况表

Training Facts

	2012	2011	2010
<b>全年培训次数(期)</b> Number of training sessions	5,978	6,476	6,765
<b>全年培训参加人数(人次)</b> Number/times of employees trained	525,768	395,035	444,882
<b>全年培训时间(小时)</b> Total number of training hours in the year	58,954	50,726	51,481
<b>人均培训费用(万元)</b> Average training cost per employee (10 thousand yuan)	0.56	0.55	0.40

重视员工知识管理

Focusing on Employee Knowledge Management

本行大力推广知识管理系统，构建业界领先的培训信息化支持体系，加快知识传递和分享，促进隐性知识显性化，培育学习型组织。2012 年，共开发教材 31 门，开发 64 门电子课件，基本覆盖主要核心业务条线，实现了知识梳理和沉淀，满足了员工的学习需求。

We vigorously promoted our knowledge management system, built an industry-leading IT supported training system, accelerated the knowledge transfer and sharing and facilitated the externalization of the knowledge and nurtured CMB as a learning organization. In 2012, we developed 31 textbooks and 64 electronic courseware, covering virtually all the core business lines, sorted and abstracted the core parts of the relevant knowledge and meeting the learning needs of the trainees.

2012 年知识管理的最新进展

Latest improvements in the knowledge management in 2012

内容 Content	最新进展 Latest Improvements
<b>利用信息技术</b> Employment of Information Technology	<ul style="list-style-type: none"><li>· 加快知识管理系统的推广和运用</li><li>· 规划开发先进的学习管理系统</li><li>· 强化模拟银行系统功能和运用</li></ul> <ul style="list-style-type: none"><li>· Accelerating the promotion and application of the knowledge management system</li><li>· Planning the development of advanced learning management systems</li><li>· Enhancing the functions and application of the simulated bank system</li></ul>
<b>加大教材开发</b> Increase the training material development efforts	<ul style="list-style-type: none"><li>· 开发、编写标准化培训教材</li><li>· 开发电子课件</li></ul> <ul style="list-style-type: none"><li>· Developing standard training materials</li><li>· Developing electronic training courseware</li></ul>

案例 CASE

“服务知识达人秀”活动

Service Knowledge Talent Show

本行通过与远程银行“95555 知识在线”系统整合，全行服务条线试点开展“服务知识达人秀”活动，确保系统成功落地运行。截至 2012 年底，全行系统知识文档已达 3,000 多篇，平均每月访问量达 1.2 万人次。

We launched a trial activity “Service Knowledge Talent Show” in all lines of the service sectors of CMB with the view of integrating our traditional operations with 95555 Knowledge Online Features of the Remote Banking Service System and ensuring the successful implementation of the system. As of the end of 2012, we had accumulated more than 3,000 articles on relevant knowledge of the system, with 12,000 visits a month.

提升员工业务素质

Strengthening Employees’ Professional Competency

提升员工业务素质是实现二次转型的重要保障。2012 年，本行组织举办全行人力资源管理条线培训班、“两小”业务人力资源支持政策思路研讨班等培训，和适应不同业务种类、不同岗位特点的技能比赛活动，促进员工综合能力及业务素质的提升。

Enhancement of the professional competency of the employees is an important guarantee for the second transformation of CMB. In 2012, we organized a variety of training activities, including the line-based HR management training class and a workshop on the policy and strategy for the HR support for small and micro enterprises, and various skill contests tailored for different business operations and posts, with the view of promoting the comprehensive competency and operational skills of the employees.

案例 CASE

技能比赛活动

Skill Contests



招商银行总行工会举办全行第十届业务技术比赛  
Labor Union of the CMB headquarters organized the 10<sup>th</sup> business skill contests for the whole bank

2012 年，为提升员工素质，本行组织开展了系列“创建学习型组织，争做知识型职工”、业务技能练兵竞赛活动，营造了比、学、赶、帮、超的良好氛围。

In 2012, to further enhance the competency of our employees, we organized a series of professional skill training sessions and contests under the theme of “Creating learning organizations and being knowledge-equipped employees”, creating a healthy environment for learning, mutual assistance and competition.



IV

SEEKING PEOPLE-ORIENTED DEVELOPMENT AND ACHIEVING EXCELLENCE BY MAKING PRACTICAL EFFORTS

以人为本谋发展 点点滴滴造就非凡



爱在招行分享幸福

LOVE FROM CMB AND HAPPINESS SHARING

招商银行的青年员工、女性员工和困难员工，能否得到相应的关爱？

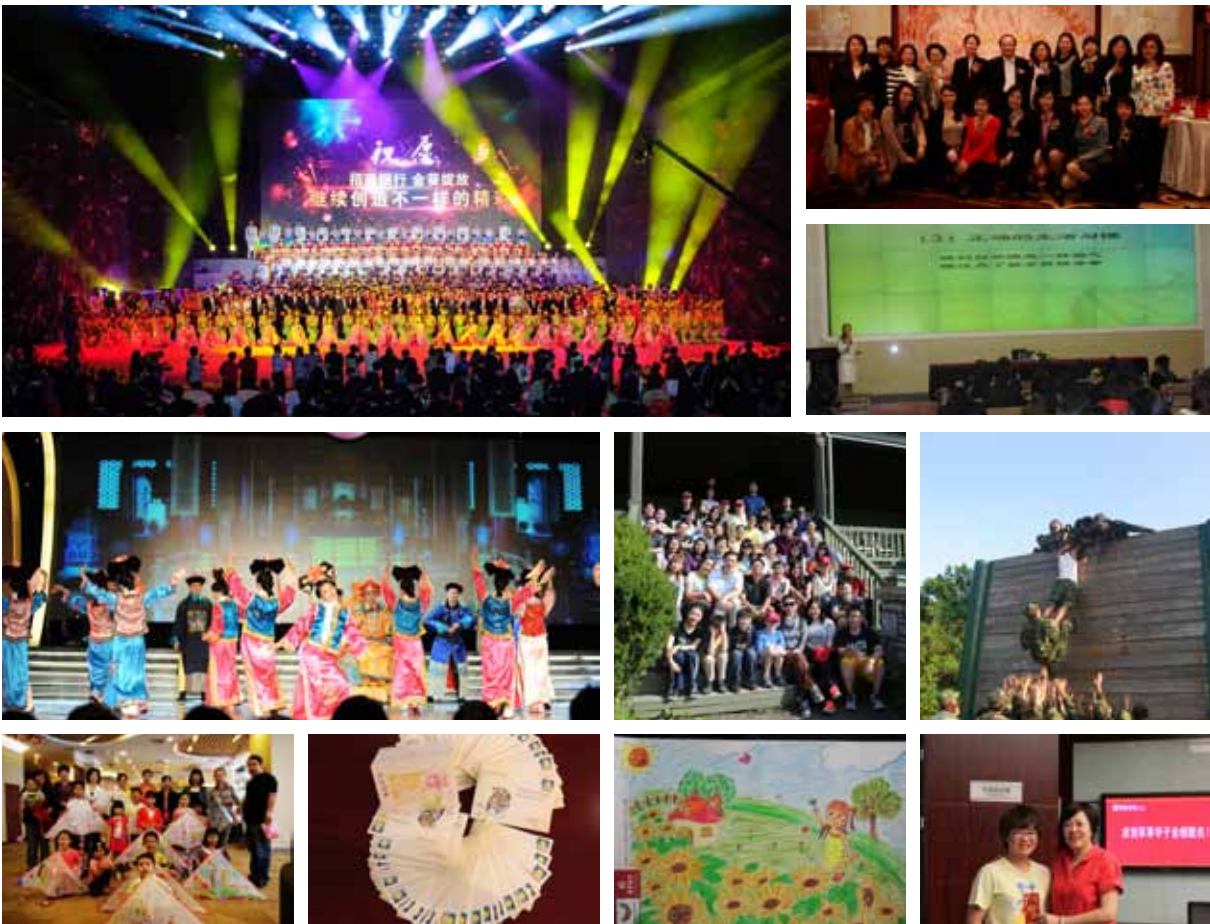
招商银行本着“尊重、关爱、分享”的人本理念，广泛开展员工保健、女员工关爱、向特殊员工送温暖等活动，营造乐观积极的企业文化氛围。

Did young employees, female employees and employees with life difficulties receive deserved care from CMB?

Following our people-oriented 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 creating optimistic and positive corporate culture atmosphere.

本行组织企业文化节与各种评选表彰，弘扬核心价值观，通过启动员工 PCA 项目、关爱女性员工和困难员工、开展文体活动等措施加强员工关爱，营造进取和谐的氛围与文化。

We organized the Corporate Culture Day and various recognition activities, promoted the core values of CMB, and increase our employee care by means of launching employee PCA programs, providing support for female employees and employees with life difficulties, with the view of creating an enterprising and harmonious atmosphere and culture.



- |   |   |  |   |  |
|---|---|--|---|--|
| 1 | 2 | 1. 招商银行 25 周年行庆晚会<br>An evening party for the 25 <sup>th</sup> anniversary of the CMB  | 4. 2012 年招商银行总行机关迎春晚会<br>Spring Festival Evening at the CMB headquarters for 2012 | 8. 佛山分行为员工快递“幸福家书”<br>Foshan Branch delivered “happy letters home” for employees |
| 4 | 5 | 2. 招商银行总行机关举办三八节女员工联谊会<br>Women's Day Party was held by the headquarters of CMB for female employees   | 5. 纽约分行员工夏日郊游<br>A summer outing for employees of New York Branch                 | 9. 哈尔滨分行童画向日葵<br>Children of employees of Harbin Branch painting sunflowers      |
| 7 | 8 | 3. 招商银行总行工会举办“健康生命，魅力人生”保健知识视频讲座<br>Labor Union of the CMB headquarters offered a video lecture on healthcare under the theme of “Healthy and Charming Life” | 6. 厦门分行员工拓展活动<br>A pioneering activity for employees of Xiamen Branch             | 10. 合肥分行员工子女关爱<br>Hefei Branch took care of children of employees                |
|   |   |  | 7. 大连分行关爱小葵花<br>Dalian Branch took care of children of employees                  |  |



PLAYING THE STRONGEST  
HARMONY VOICE, CARING  
THE LIVELIHOOD AND  
CREATING WELFARE

奏响和谐最强音  
心系民生创造福祉

企业发展成果人人共享,是企业实现长远发展的必由之路。招商银行始终秉持可持续发展理念,坚持依法合规诚信经营、持续定点帮扶武定永仁、不断加强与利益相关方的互利合作,积极参与社会公益,努力实现企业与社会和谐发展。

Sharing the benefits from the development of a company with the public is the premise for long-term development of the company. CMB continues to adhere to the concept of sustainable development all the time, conduct lawful business and provide assistance for Wuding and Yongren Counties, strengthen cooperation with relevant stakeholders, participates in social welfare actively and takes efforts to realize the harmonious development of the company and society.



慈善作为一种社会责任,贵在见诸行动。通过自身行为,引导更多的人、更多的社会资源参与慈善活动,汇入献爱心的洪流之中,以自己的点滴行动,昭示和弘扬“人人皆可慈善”的理念。

As a social responsibility, an enterprise should contribute to the charity, attract more people and social resources to charity and help others and demonstrate and advocate the concept of "all people can be benevolent" through our actions.

中共中央政治局常委、国务院总理 李克强

Mr. Li Keqiang, member of the Standing Committee of the Political Bureau of the CPC Central Committee and Premier of State Council





## V

PLAYING THE STRONGEST HARMONY VOICE,  
CARING THE LIVELIHOOD AND CREATING WELFARE

奏响和谐最强音 心系民生创造福祉



## 定点帮扶武定永仁

ASSISTANCE OF WUDING AND YONGREN COUNTIES

**武定、永仁两县一直是招商银行的定点扶贫县，2012 年招行是否还在继续帮扶这两县，有哪些新的举措？**

2012 年是招商银行定点帮扶云南永仁、武定两县的第十四年，本行继续秉承“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，继续加大帮扶力度，推动城乡交流，增强两县可持续发展能力。2012 年，招行在两县捐赠扶贫金额 886.3 万元，发放小额循环扶贫贷款 400 万元。

**Wuding and Yongren are two counties for which CMB has been providing poverty-relieving assistance. Did CMB continue the assistance and, if yes, through what new measures?**

2012 was the 14th year for CMB to provide assistance to the two counties. Adhering to the poverty-relieving notion of "education assistance as the basis, industry assistance as the key while civilization assistance as the final objective", CMB continued to increase the poverty-relieving assistance, promoting urban and rural communication and strengthening the sustainable development ability of the two counties. In 2012, CBM provided a total poverty-alleviating fund of 8.863 million yuan and a total small cycling poverty-alleviating loan of 4 million yuan for the two counties.

2012 年，招商银行坚持“扶贫攻坚，锲而不舍，武定、永仁不脱贫，招商银行不脱钩”的定点帮扶精神，捐资捐物，派出干部定点帮扶，从总行到各地分行，用实际行动来支持当地的发展。招商银行除了坚持以各种实际行动帮扶之外，还积极加强与当地的交流互动，开展相关的合作。

In 2012, Adhering to the fixed assistance spirit of "Helping the poor with perseverance, and never giving up before the two counties are rid of poverty", CMB donated money and goods and dispatched cadres to support the local development by practical action from the headquarters to all branches. Besides practical assistance, CMB also strengthened the interchange and cooperation with local people and agencies.

## 案例 CASE

## 文化交流

Cultural Communication



Shenzhen Branch launched the in-depth experience activity of "Mountain Road - Experiencing life of Yunnan and understanding our responsibilities" under the theme of "Caring for children both in rich urban families and in poor rural areas". A trip and homestay program

深圳分行自 2007 年开始推出以“关爱城市富裕家庭子女教育，关注贫困地区孩子成长”为主线的“山路——体验云南·传承责任”深度体验活动，带领 8-15 岁的客户子女深入招商银行定点扶贫县云南永仁、武定的山区，与当地孩子“同吃、同住、同劳动”，通过让孩子影响孩子，促进两地孩子交流，为他们带来一次不寻常的人生体验。

was launched for our customers and their children aged between 8 and 15. They went to eat, live and work along with children in Yongren and Wuding in Yunnan Province. The program was intended to enhance the communication between the two groups of children and provide our customers' children with a valuable experience.

## 感言 Reactions

“我们家孩子体验回来后，现在会主动要求为我和他爸爸做饭，帮我们做家务。”一位带孩子参与活动的家长表示，与伙伴共同承担责任并为之努力的经历，影响着她的孩子，这令她感到惊喜和感动。

"Now, after the experience, our child often volunteers to prepare dinner for his father and me and help us with the housework." a parent participating in the program said. According to her, the experience of the child sharing and fulfilling responsibilities had great influence over her child, which surprised and touched her.

## 案例 CASE

## “金葵花”彝族少儿合唱团音乐教育公益计划项目

## Golden Sunflower Educational Public Welfare Program for Yi Children's Choir



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 Chinese Culture. CMB set up "Golden Sunflower" Children's Choir of Yi Nationality with China Children and Teenagers Foundation in June 2011, with the view of preserving musical art of Yi Nationality and contribute to the continuation of the Chinese culture. Since the implementation of this program, CMB and all people involved held a launching

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。

该公益计划项目开展以来, 招行及所有活动工作人员举办了启动仪式暨夏令营活动, 开展了三期的支教文化探访活动。公益计划为当地学校购置了先进的音乐教学硬件设备, 建造了多媒体音乐教室, 极大丰富了当地学校音乐教学的方式, 让孩子通过网络资源了解到更多外界的音乐文化知识, 开阔了视野。

同时, 探访活动中也为志愿者提供了民族文化交流与分享的平台, 体会了彝族家庭的风俗及文化, 具有深远的影响。

ceremony and a summer camp, followed by three educational and exploring activities. Advanced music teaching equipment were purchased and multimedia music classrooms were established for local schools, significantly enriching the music teaching of local schools and allowing local children to learn more about music from the external world and broadening their vision.

The program also provided an opportunity of far-reaching influence for volunteers to communicate and share minority culture and experience the customs and life of Yi nationality. At the same time, the investigation activity offered the volunteers a platform of ethnic culture communication and sharing for the volunteers, which had impacted them significantly.



PLAYING THE STRONGEST HARMONY VOICE,  
CARING THE LIVELIHOOD AND CREATING WELFARE

奏响和谐最强音 心系民生创造福祉



## 人人公益传递关怀

DELIVERING CARE THROUGH TOTAL PUBLIC WELFARE INVOLVEMENT

### 招商银行的公益活动一直做得有声有色, 2012 年, 除了与壹基金合作外, 还有没有其他的一些公益活动?

2012 年, 本行积极践行公益, 鼓励员工参与志愿服务。从传统慈善捐资到公益渠道创新, 本行不断开拓公益视野, 积极推动社会创新, 助力公益事业发展, 推动和谐社会建设, 体现了招行人的社会担当, 更体现了招行的企业公民精神。

### CMB has been engaging itself in public welfare activities. Did CMB participate in other public welfare activities besides those launched in cooperation with One Foundation in 2012?

In 2012, CMB actively participated in public welfare programs and encouraged the employees to participate in voluntary services. From traditional charity donation to public welfare channel innovation, CMB has been actively and continuously expanding its public welfare horizon, promoting social innovation, boosting public welfare development and enhancing the construction of a harmonious society, which reflected CMB members' strong sense of social responsibility and its spirit as a corporate citizen.

本行结合自身优势和专长，开发壹基金公益基金托管项目，对我国公益慈善基金托管有益实践探索。引入作为承载信托关系下的银行托管机制，帮助构建各与方职责明确、信息公开透明、运作专业高效的公益慈善体系，增强公益慈善的社会公信力和持续发展的成长内生动力，为推进并最终建立我国公益慈善基金管理制度化顶层设计提供了实践样本。

招商银行以先进的 6S 托管优势参与公益基金的运作环节，以透明化、专业化、科学化三管齐下的托管业务模式为我国公益事业在资金监管、信息披露等方面开辟了新的渠道。同时为我行“6S 托管银行”品牌注入社会责任元素，赋予这一国内托管业界唯一的品牌更为深厚的社会担当底蕴。

Drawing on its strengths and advantages, CMB developed a custody program for fund of One Foundation under its custody and made valuable research on the practices for charity fund custody. We introduced a custody mechanism with reference to the custodian relationship between such fund and CMB, helped to establish a public welfare charity system with clear division of rights and responsibilities of all parties, open and transparent information management and highly efficient professional operation, and enhanced the social credibility of public welfare charity and endogenous power for sustainable development, providing an example for the establishment of a top-level design of the public welfare fund management system of China.

CMB developed new channels for the public welfare cause of China in terms of fund supervision, information disclosure and other related aspects by engaging the advanced 6S Custody in the operations of public welfare fund, featuring transparency, professionalization as well as scientification. We also instilled social responsibility in the “6S Custodian Bank” brand of CMB, enhancing the social responsibility embodied in the unique brand in the domestic custody sector.



2012 年 1 月 11 日，招商银行作为首家公益慈善基金的独立第三方托管人，与深圳壹基金公益基金会在招商银行大厦签署了公益资金托管协议。  
On January 11, 2011, as the first independent third party custodian for public welfare charity fund, CMB signed a public welfare fund custodian agreement with Shenzhen One Foundation at CMB Building.

案例 CASE

人人参与公益，爱心点亮笑脸

Total Involvement in Public Welfare Lighting up Smiling Faces



On July 12, 2012, as the only fund custodian bank of One Foundation, Shenzhen Branch assisted One Foundation to participate in the First China Public Welfare Charity Program Fair. A special window was set up to issue “Love-in-One” cards for those participating in One

2012 年 7 月 12 日，招商银行深圳分行作为壹基金的唯一资金托管行，全面协助壹基金参与首届中国公益慈善项目交流展示会。现场特设“爱心一卡通”办理专柜，在展厅现场提供壹基金爱心卡开卡业务，为壹基金提供硬币兑换，支持壹基金“捐赠 1 元硬币，点亮笑脸”活动等，全面配合壹基金举行的各项慈善活动，希望通过呼吁更多的公民参与到慈善活动中来，让爱走得更远。

Foundation and provided coin exchange services in support of the One Foundation Program under the theme of “Donating One-yuan Coin to Light up Smiling Faces”. Those were part of the activities of CMB to support various charity activities sponsored by One Foundation, with the hope of encouraging more citizens to participate in charity programs and spread love to more people.



## V

PLAYING THE STRONGEST HARMONY VOICE,  
CARING THE LIVELIHOOD AND CREATING WELFARE

奏响和谐最强音 心系民生创造福祉



## 招行携手各界共赢

CMB GAINING WIN-WIN ACHIEVEMENTS WITH ALL STAKEHOLDERS

**招商银行有很多的利益相关方，除了客户、股东、员工、政府外，招行与同业、企业等利益相关方的合作怎么样，2012年是否有新的举措？**

2012年，招行积极推动异业合作，与中国联通、东方航空建立异业联盟伙伴关系，与同业等也建立了密切的合作关系，共同为行业的发展做出了重要贡献。

**Besides customers, shareholders, employees and the government, how did the cooperation between CMB and other stakeholders, namely peer banks and enterprises go? Did CMB have any new initiatives in 2012?**

In 2012, CMB actively promoted cooperation with different industries and established partnership with China Unicom and China Eastern Airlines, among others. We also developed a close cooperative relationship with peer banks, making significant contribution to the development of the whole industry.

## 政企合作

## Cooperation between CMB and Government Agencies

招商银行努力搭建政府合作平台，与发改委、上市办、金融办、经信委、科委等相关政府部门开展合作，参与相关制度的建设，携手政府部门为当地的经济社会发展做出贡献。

CMB took efforts to establish a government cooperation platform by cooperating with the Development and Reform Commission, the Listing Office, the Financial Office, the Economic and Information Technology Commission and Science and Technology Commission and other relevant government departments. CMB participated in the construction of relevant institutions and made due share of contribution to local economic and social development through joint efforts with the government.

## 案例 CASE

## 招商银行参与 2012 年 PE/VC 管理与托管研讨会

## CMB Participating in 2012 Workshop on PE/VC Management &amp; Custody

2012 年，招商银行拜访天津市发改委、滨海新区功能区管委会及天津新金融投资服务中心有限公司，了解股权投资企业监管思路和最新监管动态，召开“2012 年 PE/VC 管理与托管研讨会”，与天津发改委及多家私募基金公司就私募基金发展进行探讨。

In 2012, leaders of CMB visited the Development and Reform Commission, the Functional Zone Management Committee of Binhai New District and the New Financial Investment Service Center Co., Ltd. in Tianjin. During the visit, CMB learned about the general strategy for the supervision of equity investment enterprises and the latest tendency of the supervision. At the 2012 Workshop on PE/VC Management & Custody, leaders of CMB and representatives from the Development and Reform Commission of Tianjin and several private-offered fund companies researched on the development of private funds.

## 银银合作

## Cooperation with Other Banks

招商银行加大同业合作，参与相关制度建设，参与推动行业规范，为行业的发展做出了重要贡献。力拓客群，开展数据挖掘，及时发现客户需求，提升同业客群的价值贡献度，实现资源互换和优势互补，提高合作效益，为客户提供更优质的金融服务。

2012 年，本行相继开发了委托债权投资、信托受益权买入返售、同业资产受让、代偿同业等一系列创新业务，进一步拓宽了资产经营渠道。

2012 年，本行新建代理行 54 家。截至 2012 年底，我行已在 104 个国家和地区建立了 1,751 家代理行关系，有力支援了我行国际业务的拓展。

CMB enhanced its cooperation with other banks, participated in the construction of relevant institutions and the promotion of industrial standards, making remarkable contribution to the development of the industry. Meanwhile, CMB sought to expand the clientele, implement data mining, timely identify customer needs, upgrade the value contribution ratio of clientele from within the industry, realize resource exchanges and advantage complementation, improve cooperation efficiency and provide better financial services for customers.

In 2012, CMB consecutively developed trust credit investment, beneficial trust right repurchasing and reselling, transferring of assets between peer banks, payment for peer banks, among other innovative services, further expanding channels for asset management.

In 2012, CMB established 54 new agent banks. As of the end of 2012, CMB have established relationship with 1,751 agent banks in 104 countries and regions, substantially supporting the expansion of international business of CMB.

## 参与推动托管行业规范

## Promoting Code of Practices for the Custody Industry

招商银行作为托管专业委员会主任单位，直接推动与参与托管行业规范，与 7 家托管银行共同起草并修订由管理人与托管银行签署的《托管银行证券资金结算协议》，组织完成首个托管行业发展报告的编写、发布与宣传，组织编写《商业银行托管业务管理办法》向托管委员会常委扩大会议进行汇报，5 次对《办法》进行反复修订。

As an institutional director of the Custody Management Committee, CMB was directly involved in the promotion of the Code of Practices for the Custody Industry. Through joint efforts with other seven custodian banks, we drafted and revised the *Security Assets Settlement Agreement for Custodian Banks* to be signed by the asset manager and the custodian bank, organized the compiling, publishing and promotion of the first report on the development of the custodian industry, organized the compilation of the *Custodian Business Management Measures for Commercial Banks* and reported to the outreach session of the standing committee of the Custodian Committee and revised the Measures for five times.

## 案例 CASE

## 银企合作

## Cooperation between CMB and Enterprises

2012 年，招行积极推动异业合作，与相关企业开展更加深层次和紧密的合作，致力实现银行与企业的共同发展。

In 2012, CMB actively promoted the horizontal alliance cooperation with different industries and implemented further cooperation with relevant enterprises, seeking to realize the mutual development of CMB and related enterprises.

## 招商银行与中国联通、东方航空建立异业联盟伙伴关系

## CMB Established Horizontal Alliance Partnership with China Unicom and China Eastern Airlines

2012 年，招商银行与中国联通及东方航空签署了异业联盟合作协议，将依托最新科技实现银行、通讯和航空三大服务平台对接的全新合作模式，具有强大的协同和互补效应。结合各方核心优势，整合庞大的客户群、丰富的产品线以及广泛的营销和服务渠道，打通不同产业间的壁垒，在高端客户联动拓展、产品和服务创新、物理网点和电子渠道共享、增值服务延伸、数据挖掘与分析等方面实现优势互补与深入合作，形成一个可自主成长的生态共同体，向客户提供一站式的银行、通讯、航空服务。此模式将极大地改善客户体验，甚至改变人们的生活方式，为“客户、社会、企业”创造更大的价值。

In 2012, CMB signed Horizontal Alliance Cooperation Agreements with China Unicom and China Eastern Airlines, with the view of building a brand-new cooperative mode connecting the banking, telecommunication and aviation service platforms to maximize the coordinating and supplementary effects by drawing on the latest technological developments. By giving full play to the core advantages of the participating parties, this mode will help to integrate the huge clienteles of individual parties, abundant product lines and extensive marketing and service channels, break down the barriers between different industries, realize advantage complementation and deep cooperation in terms of connected development of high-end customers, product and service innovation, sharing of physical outlets and electrical channels, extension of value-added service and data mining and analysis. This mode will help to develop a constantly growing ecological community and provide one-stop banking, telecommunication and aviation services. This mode will significantly improve customer experience, greatly change people's life style and create more value for customers, society and enterprises.

## 案例 CASE

## V

PLAYING THE STRONGEST HARMONY VOICE,  
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奏响和谐最强音 心系民生创造福祉



## 依法合规诚信经营

## HONEST AND COMPLIANT BUSINESS OPERATIONS

**企业不但要能够为客户提供优质的服务，还应该加强自身的内部管理，招商银行 2012 年是否有新的举措来保证公开透明运营？**

2012 年，招商银行高度重视依法合规诚信经营、持续推进反腐倡廉工作，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，最大限度地保障企业的公开透明运营，维护企业的健康稳定发展。

**An enterprise should not only provide high-quality services for its customers but also strengthen its internal management. Did CMB take any new measures in 2012 to ensure open and transparent business operations?**

In 2012, CMB attached great importance to honest and compliant business operations, continued to promote the anti-corruption work, constantly enhanced internal compliance management, accelerated implementing anti-money laundering measures and carried out self-discipline education with the view of maximizing the open and transparent operations of CMB and safeguarding the healthy and stable development of CMB.



## 完善内控合规管理 Optimizing Internal Compliance Management

本行积极推动内控机制建设, 强化内控综合管理, 细化监察事项考核指标, 加强内控评价与非现场审计, 推进自查自纠的良性自行查核工作机制, 保障依法合规运营。

2012 年, 招商银行按照国家五部委《企业内部控制评价指引》的要求编制《招商银行股份有限公司内部控制评价办法》, 规范了内部控制评价工作的流程, 并完成全行内部控制评价相关工作, 对外披露我行内部控制评价报告, 并对内部控制评价中发现的内控缺陷进行整改。本行不断提升合规风险管理技术, 加强合规风险识别评估与监测, 妥善应对监管突发事项, 积极开展不规范经营专项整治工作, 努力提升公司的风险合规管理水平。

CMB promoted the development of its internal control mechanism, strengthened the comprehensive internal control management, defined in detail the evaluation indicators for supervision, enhanced internal control evaluation and off-site auditing and promoted a healthy self-checking working mechanism with the view of ensuring the honest and compliant operation of CMB.

In 2012, in accordance with the requirement of the *Guideline for Enterprises Internal Controlling Evaluation* issued by five ministries of the central government, CMB compiled the *Internal Control and Evaluation Measures for CMB Co., Ltd.* We also standardized the internal controlling evaluation process, completed the internal controlling evaluation of the whole bank, externally published a report on the internal control and evaluation of CMB, and rectified defects discovered in the internal control mechanism. We sought to improve constantly the compliance risk management techniques, strengthened compliance risk identification, evaluation and monitoring, properly responded to supervision emergencies, actively rectified irregular business behaviors, with the view of enhancing the compliance risk management level.

## 加强反洗钱风险防控 Strengthening Anti-Money Laundering Risk Prevention and Control

本行积极落实以法人为主体和风险为本的监管理念, 推进新一代反洗钱系统顶层设计, 加快反洗钱系统整合, 创新反洗钱监测模式。

本行积极修订或新增反洗钱制度和工作指引, 完善反洗钱制度, 修订《招商银行反洗钱规定》, 完成《总行反洗钱系统框架结构》、《反洗钱可疑交易监测分析系统》、《招商银行国际业务反洗钱工作指引》和《客户洗钱风险评级系统》需求编写。加强可疑交易集中监测分析, 据实调整反洗钱客户风险等级, 排查客户 1.3 万户, 上报可疑交易 169 万份。

CMB actively materialized the people-centered and risk-oriented supervision notion, promoted the top layer design of the new anti-money laundering system, accelerated the integration of anti-money laundering systems and innovated the anti-money laundering monitoring mode.

CMB amended the existing anti-money laundering system and working guidance, optimized the anti-money laundering system, revised the *Regulations of CMB on Anti-money Laundering*, complied the *Framework of the Head Office for Anti-money Laundering System*, the *Anti-money Laundering Suspicious Trading Monitoring & Analysis System*, the *Anti-money Laundering Working Guidance for Internal Business in CMB and Customers Money Laundering Risk Grading System*. We also strengthened the collective monitoring and analysis of suspicious transactions and adjusted anti-money laundering customer risk grade in a truthful manner. In 2012, we investigated 13,000 customers and reported 1.69 million suspicious transactions.

## 推进反腐倡廉工作 Promoting Anti-corruption

以招商银行文化熏陶和影响员工, 树立廉洁自律的工作原则, 是招行稳步发展的保障。招商银行运用多种形式开展廉洁从业和案防警示教育, 强化法纪、案例警示教育, 同时不断健全纪检监察组织, 贯彻落实党风廉政建设责任制, 规范员工从业行为。

本行重视加强案件防控信息的学习和交流, 开展案例警示教育。2012 年, 全行组织警示教育活动 507 次, 共有 37,914 人次参与; 组织培训及测试等活动 592 次, 共有 24,864 人次参与; 向员工发放学习资料 131 次, 共有 49,701 人次参加学习。

2012 年 5 月 1 日开始, 本行组织开展“增强自律意识, 提升职业操守”主题教育活动。此次活动主要以非法集资、盗泄信息和商业贿赂等案例警示为载体, 增强干部员工自律意识, 提升干部员工职业操守。

The positive influence of CMB culture on the employee and the self-disciplinary work principle guarantee the robust development of CMB. In 2012, we enhanced law and discipline education by means of various lectures and case study while constantly improving the discipline inspection and supervision organization in order to implement the anti-corruption responsibility system and regulate the employee behaviors.

CMB values the learning and exchange of information concerning corruption prevention and the case-based education. In 2012, we organized 507 case-based educational activities involving 37,914 employees and 592 training and testing sessions involving 24,864 employees. We distributed materials for 131 times, involving 49,701 employees in the the study.

CMB launched an educational program under the theme of "Enhancing self-discipline awareness and improving professional ethics" on May 1, 2012, educating our employees by cases involving illegal fund raising, information leakage and commercial bribery, with the view of enhancing the self-discipline awareness and professional ethics of the management personnel and ordinary employees.

### 案例 CASE

#### 苏州分行组织新入职员工参观廉政教育基地

#### Suzhou Branch Organized New Employees to Visit an Anti-corruption Education Base

2012 年 7 月 12 日, 苏州分行组织新入职大学生前往苏州市廉政教育基地——吴江市看守所接受警示教育, 听取教育基地工作人员讲解个人廉洁自律基本准则要求等, 并结合金融工作的特点, 重点剖析讲解了几起典型金融犯罪案例。

On July 12, 2012, Suzhou Branch organized the new employees to visit Wujiang Detention House, an anti-corruption education base of Suzhou City. The new employees listened to the lecture offered by the workers there on basic anti-corruption standards and requirements and, with reference to the characteristics of the financial operations, analyzed several typical financial criminal cases.



# LOOK AHEAD TO 2013 展望 2013

2013 年是贯彻落实十八大精神的开局之年，是经济金融形势复杂多变的一年，也是招商银行推进二次转型的关键之年。我们将抢抓机遇，迎接挑战，切实贯彻因您而变、因势而变的理念，坚定不移地坚持以客户为中心、以市场为导向，深化管理变革，加快二次转型，发奋努力，开拓创新，服务经济社会可持续发展。

The year 2013 is the first year to implement the guidelines established in the 18<sup>th</sup> National Congress of the CPC, a year to expect complicated and changeable economic and financial situations and the critical year for CMB to proceed with the second transformation. We will seize opportunities and brave challenges, effectively implement our business notion of “We are here just for you! We change with the world”, unswervingly adhere to customer-centered and market-oriented business philosophy, deepen the management reform, speed up the second transformation, exert ourselves in pioneering innovation and serve the national economic and social development.

## 努力提升招行价值

我们将继续贯彻落实国家宏观政策，促进产业结构调整，推进区域协调发展，加大对“两小”企业的支持力度，不断提升公司的价值创造能力，促进经济健康平稳发展。

## Continuing to enhance the value of CMB.

We will continue to implement the national macroeconomic policies, promote the industrial structure adjustment, promote coordinated regional development, increase our efforts to support small enterprises and small financial institutions, constantly promote the value creating capacity of the Company and facilitate the healthy and steady development of the economy.

## 持续提升服务水平

我们将着力强化零售业务竞争优势，努力提升批发业务竞争力，加快产品和服务创新，加强客户关系管理，推进流程再造，不断提升客户服务质量和水平。

## Promoting service capacity.

We will strengthen the competitive advantages of our retail business, strive to enhance the competitiveness of our wholesale business, accelerate product and service innovation, strengthen customer relationship management, continuously promote process reengineering and improve the quality and level of customer services.

## 引领绿色金融发展

我们将持续完善绿色信贷政策，严控“两高一剩”贷款，加快绿色产品创新，努力开展绿色低碳运营，开展绿色公益和节能环保宣传，加快绿色银行建设。

## Guiding the development of green finance.

We will continue to improve the green credit policy, strictly control loans for “two high and one excessive” enterprises, accelerate innovation on green products, seek green low-carbon operations, advocate green public welfare causes and energy efficiency and environment protection and speed up the construction of green banking services.

## 加强员工队伍建设

我们将坚持以人为本的理念，维护员工基本权益，促进员工职业发展，继续完善双通道职业发展体系，提升员工能力，实施员工关爱，促进员工与企业的共同发展。

## Enhancing the competency of our employees.

We will adhere to the people-oriented business philosophy, safeguard the basic employee rights and interests, promote employee career development, continue to improve the dual-channel career development system, enhance employee competency, care for our employees and promote the simultaneous development of employees and the enterprise.

## 积极创建社会和谐

我们将坚持开展定点扶贫，持续开展合作共赢，热心参与社会公益，持续关注儿童公益，开展“招商银行关爱儿童志愿者行动”，号召更多的员工、客户参与到公益活动中，主动开展责任实践，共创美丽和谐社会。

## Actively contributing to social harmony.

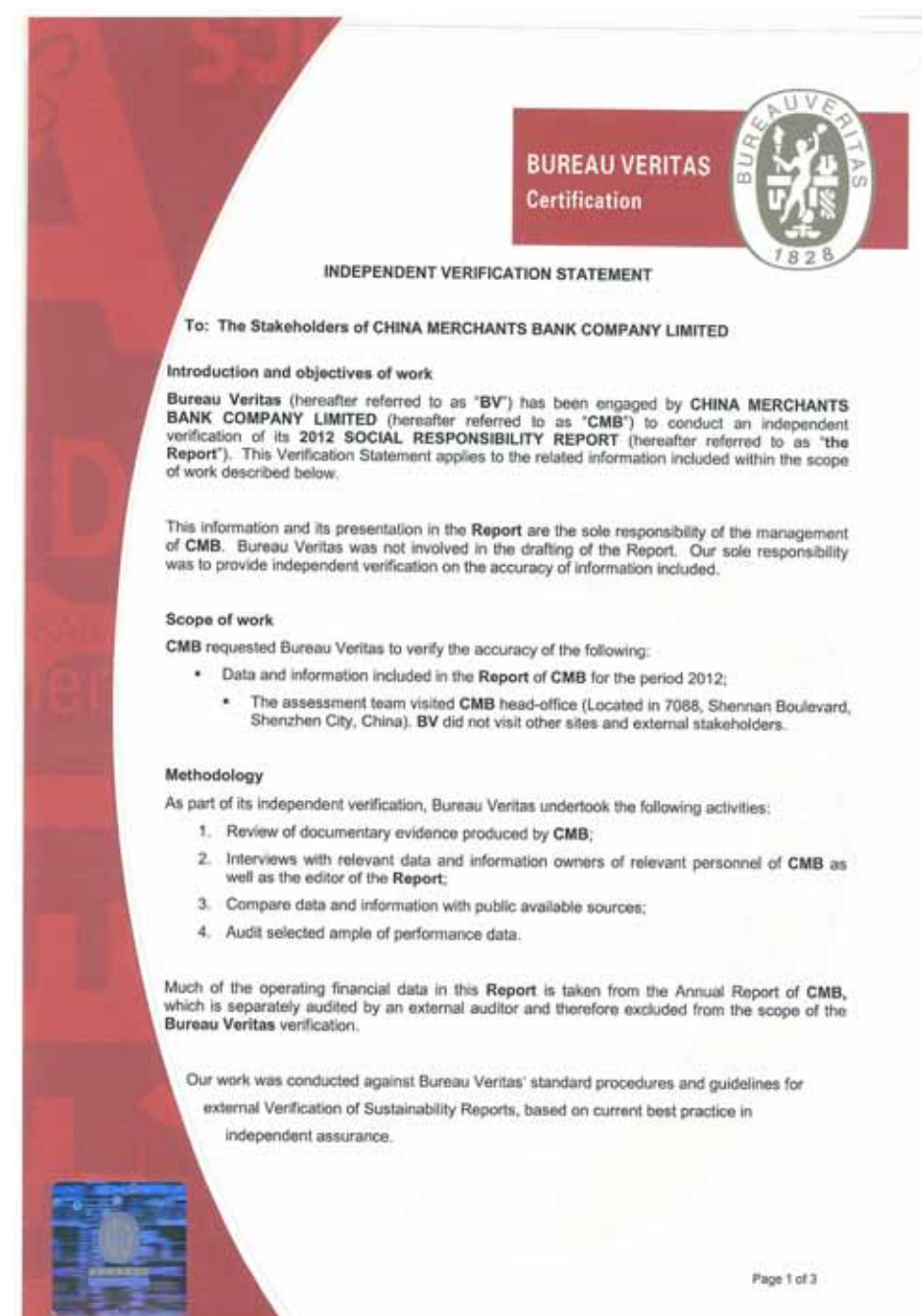
We will continue to perform our responsibility for targeted poverty alleviation, actively promote win-win cooperation, enthusiastically participate in social welfare programs, continuously care for the public welfare for children, launch a program under the theme of “Voluntary Child Care Campaign of CMB” to involve more employees and customers in public welfare programs, actively perform our social responsibilities and seek to contribute to a more beautiful and harmonious society.

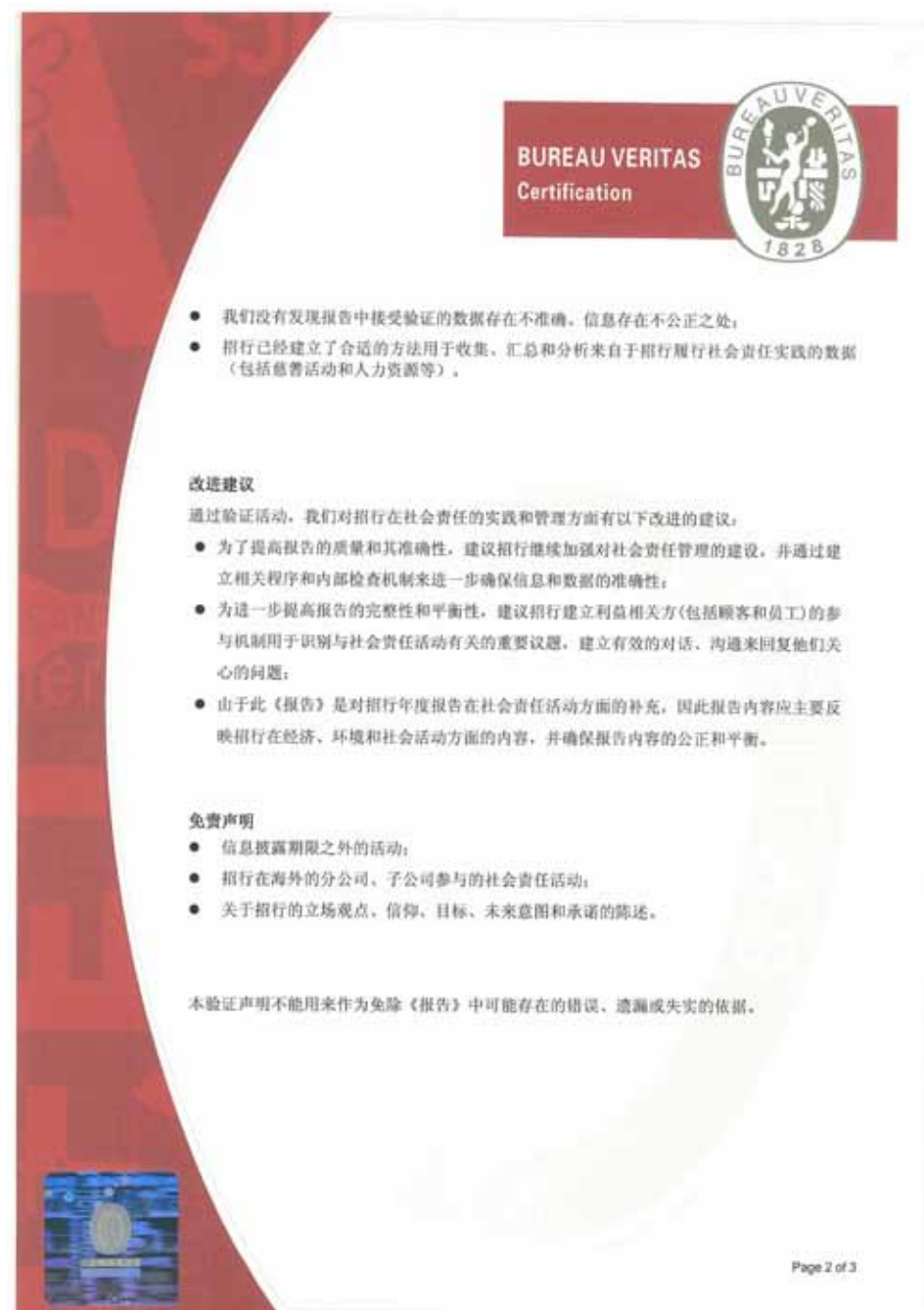
2013 年，我们将以高度的责任感与使命感，认清形势，转变观念，锐意创新，开拓进取，深化管理变革，加快二次转型，以招银精神谱写招行在新的历史时期可持续发展的新辉煌！

In 2013, with a strong sense of responsibility and mission, we will facilitate the second transformation by clearly understanding the situation, changing our business notions, innovating on our business and deepening the management reform, with the view of setting up new records of sustainable development in the history of CMB.

## THIRD-PARTY CERTIFICATION

### 第三方审验









GRI  
INDEXES  
GRI 索引

战略与分析指标

Strategy and Analysis Indexes

序号 No.	内容 Content	披露位置 Location of Disclosure
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	P8-P11
1.2	主要影响、风险和机遇的描述 Description of key impacts, risks, and opportunities	P28-P37

公司概况指标

Organizational Profile Indexes

序号 No.	内容 Content	披露位置 Information links
2.1	公司机构名称 Name of the organization	P31
2.2	主要品牌、产品及服务 Primary brands, products, and services	P31
2.3	公司的经营结构 Operational structure of the organization	P31
2.4	公司的总部所在地 Location of the organization's headquarters	P31
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	P31-P32
2.6	所有权的性质及法律形式 Nature of ownership and legal form	P34
2.7	公司所服务的市场 Markets served	P28-P32

公司概况指标

Organizational Profile Indexes

序号 No.	内容 Content	披露位置 Information links
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 or services provided	P31/P95
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 including:	P32
2.10	报告期限内所获奖项 Awards received in the reporting period	P45

报告参数指标

Report Profile Indexes

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	P05
3.2	上一年报告日期 Date of most recent previous report	P05
3.3	报告周期 Reporting cycle	P05
3.4	回应关于报告及其内容问题的联络人及联络方式 Respond to the contact person and contact on the issue of the report and its contents	P138
3.5	界定报告内容的程序 Process for defining report content	P05

报告参数指标

Report Profile Indexes

序号 No.	内容 Content	披露位置 Information links
3.6	报告界限 Boundary of the report	P05
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	P05
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	P05
3.9	数据量度技巧及计算基准 Data measurement techniques and the bases of calculations	P05
3.10	对以前报告中信息进行调整、更改的说明 Explanation of the effect of any restatements of information provided in earlier reports, and the reasons for such restatement	不适用 Not Applicable
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 Not Applicable
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	P132-P137
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	P26-P31

公司治理指标

Corporate Governance Indexes

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	P34
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 Chair 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).	P34
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 Not Applicable
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.	P35

公司治理指标

Corporate Governance Indexes

序号 No.	内容 Content	披露位置 Information links
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 Not Applicable
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.	P34-P35
4.7	如何决定最高治理机关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 Not Applicable
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.	P38-P43
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 for overseeing the organization's identification and management of economic, environmental, and social performance.	P38-P43
4.10	评估最高决策层自身业绩的程序与方式 Procedure and means to evaluate the performance of the highest executive layer.	P34-P35
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.	P36-P37
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.	不适用 Not Applicable
4.13	公司加入的联合会及倡议组织及作用 Memberships in associations and advocacy organizations and their roles.	不适用 Not Applicable
4.14	公司的利益相关方团体名单 List of stakeholder groups engaged by the organization.	P43
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.	P43
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，以协商频率表述。 Approaches to stakeholder engagement, classified by type and by stakeholder group and described by frequency of negotiation	P43
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.	P43

经济绩效指标  
Economic Performance Indexes

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.	P57
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	P50-P52
EC3	明确的组织待遇方案的责任范围 Coverage of the organization's defined benefit plan obligations	P98/P100
EC4	政府给予公司的重大财务援助 Significant financial assistance received from government	不适用 Not Applicable
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 with local minimum wage at significant locations of operation	不适用 Not Applicable
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, practices, and proportion of spending on locally-based suppliers at significant locations of operation	P88
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 hired from the local community at significant locations of operation	P99
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	P112-P114
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 describing significant indirect economic impacts, including the extent of impacts (e.g. how does it promote the local economic development)	P16-P21/ P50-P52

环境绩效指标  
Environment-Related Performance Indexes

序号 No.	内容 Content	披露位置 Information links
EN1	所用物料的重量或用量 Materials used by weight or volume	不适用 Not Applicable
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 Not Applicable
EN3	初级能源的直接消耗量 Direct energy consumption by primary energy source	不适用 Not Applicable
EN4	初级能源的间接消耗量 Indirect energy consumption by primary source	不适用 Not Applicable
EN5	通过环境保护和提高利用效率而节约的能源 Energy saved due to conservation and efficiency improvements	P68-P88
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 requirements as a result of these initiatives	P68-P88
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	P68-P88
EN8	按源头划分的总耗水量 Total water withdrawal by source	不适用 Not Applicable
EN9	因耗水而受严重影响的水源 Water sources significantly affected by withdrawal of water	不适用 Not Applicable
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 Not Applicable
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 Not Applicable
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 Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas	不适用 Not Applicable
EN13	受保护或者经修复的生物栖息地 Habitats protected or restored	不适用 Not Applicable
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 Not Applicable
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: IUCN Red List species and national conservation list species with habitats in areas affected	不适用 Not Applicable

环境绩效指标  
Environment-Related Performance Indexes

序号 No.	内容 Content	披露位置 Information links
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 Not Applicable
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	P88
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	P88
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 Not Applicable
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 Not Applicable
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 Not Applicable
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 Not Applicable
EN23	严重遗漏的总次数及漏量 Total number and volume of significant spills	不适用 Not Applicable
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，以及经国际运输送的废弃物的百分比 Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the <i>Basel Convention</i> Annex I, II, III, and VIII, and percentage of transported waste shipped internationally	不适用 Not Applicable
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 Not Applicable
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	P88
EN27	按类别划分，售出产品及回收售出产品包装物料的百分比 Percentage of products sold and their packaging materials that are reclaimed by category	不适用 Not Applicable
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 Not Applicable
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 transporting members of the workforce	不适用 Not Applicable
EN30	按总类划分的总环保开支及投资 Total environmental protection expenditures and investments by type	P82-P83

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	P94
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	P95
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	P95
LA4	受集体议价协议保障的雇员的比例 Percentage of employees covered by collective bargaining agreements	P95
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 Not Applicable
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 Not Applicable
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 absenteeism, and total number of work-related fatalities by region.	不适用 Not Applicable
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 in place to assist workforce members, their families, or community members regarding serious diseases	P106
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	P97
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 year per employee by employee category	P104
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	P102-P104
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 Not Applicable
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 breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity	P13



社会绩效指标  
Social performance

序号 No.	内容 Content	披露位置 Information links
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 women to men by employee category	不适用 Not Applicable
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 Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening	不适用 Not Applicable
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 Not Applicable
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 of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	不适用 Not Applicable
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 Not Applicable
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 Not Applicable
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 Not Applicable
HR7	已发现可能会导致严重强迫与强制劳动的作业, 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 Not Applicable
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 or procedures concerning aspects of human rights that are relevant to operations	不适用 Not Applicable
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 Not Applicable
SO1	与社区事务有关的评估和管理工作, 其核心思路、评估和管理范围以及有效性 Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities	P115-P117
SO2	已作贿赂风险分析的业务单位的总数及百分比 Percentage and total number of business units analyzed for risks related to corruption	不适用 Not Applicable

社会绩效指标  
Social performance

序号 No.	内容 Content	披露位置 Information links
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	P121-P123
SO4	回应贿赂个案所采取的行动 Actions taken in response to incidents of corruption	不适用 Not Applicable
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 Not Applicable
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 Not Applicable
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 Not Applicable
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 Not Applicable
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 Not Applicable
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 Not Applicable
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 Not Applicable
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 Not Applicable
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	P76-P77

社会绩效指标  
Social performance

序号 No.	内容 Content	披露位置 Information links
PR6	为符合规管市场推广传讯(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 Not Applicable
PR7	按结果类别划分,违反规管市场推广传讯(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 Not Applicable
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 Not Applicable
PR9	违反规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 Not Applicable

金融服务行业补充指标索引  
Financial Services Sector Supplement Indexes

序号 No.	内容 Content	披露位置 Information links
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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	P40-P41
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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/investees/business partners regarding environmental and social risks and opportunities	P80-P91
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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
FS7	为实现特定社会目标而设计的产品及服务价值, 按目标分类 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	P80-P91
FS8	为实现特定环境目标而设计的产品及服务价值, 按目标分类 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	P80-P91
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 Not Applicable
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	P80-P91
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 and negative environmental or social screening	不适用 Not Applicable
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 policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on votin	不适用 Not Applicable
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	P52
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	P74-P75
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	P62-P66
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	P74-P75

## 信息反馈表

尊敬的读者：您好！

感谢您阅读本报告。为改进公司社会责任工作，提高公司履行社会责任的能力与水平，我们非常希望您能够对本报告进行评价，恳请您在百忙之中提出宝贵意见与建议，帮助我们对报告进行持续改进。

Dear reader:

Thank you for reading this report. For improving our work related to corporate social responsibility work and promote our ability to fulfill our social responsibilities, we sincerely hope that you can evaluate this report. We would appreciate your valuable opinions and suggestions for further improvement of this report.

您可以选择以下方式提供您的反馈意见：

You can choose any of the following means to provide your feedback:

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Please provide your feedback below:

- 1 您是否从本报告中获取了您所需要的信息?  
Have you obtain information you need from the Report? 是 ☐ 一般 ☐ 否 ☐
  - 2 您认为本报告是否全面反映了本行所承担的经济责任?  
Do you think the Report fully cover all the economic responsibilities CMB bears? 是 ☐ 一般 ☐ 否 ☐
  - 3 您认为本报告是否全面反映了本行所承担的环境责任?  
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  - 4 您认为本报告是否全面反映了本行所承担的社会责任?  
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  - 5 您认为本报告是否披露了充分的定量数据?  
Do you think the Report discloses adequate quantitative data? 是 ☐ 一般 ☐ 否 ☐
  - 6 您认为本报告的版式设计是否有助于阅读理解?  
Do you think the layout of the Report helps comprehension of the Report? 是 ☐ 一般 ☐ 否 ☐
  - 7 您对本行 2012 年社会责任报告的宝贵意见与建议, 欢迎在此提出:  
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