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招商銀行

CHINA MERCHANTS BANK

招商銀行股份有限公司

CHINA MERCHANTS BANK CO., LTD.

(A joint stock company incorporated in the People's Republic of China with limited liability)

(Stock code: 03968)

OVERSEAS REGULATORY ANNOUNCEMENT

This announcement is made in accordance with Rule 13.10B of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

Attached is the “Social Responsibility Report for 2013 of China Merchants Bank Co., Ltd.”, which was published on the website of the Shanghai Stock Exchange by China Merchants Bank Co., Ltd., for your reference only.

the Board of Directors
China Merchants Bank Co., Ltd.

28 March 2014

As at the date of this announcement, the executive directors of the Company are Tian Huiyu, Zhang Guanghua and Li Hao; the non-executive directors of the Company are Fu Yuning, Ma Zehua, Li Yinquan, Fu Gangfeng, Hong Xiaoyuan, Xiong Xianliang, Sun Yueying and Fu Junyuan; and the independent non-executive directors of the Company are Xu Shanda, Wong Kwai Lam, Pan Chengwei, Pan Yingli, Guo Xuemeng and Xiao Yuhuai.



招商银行
CHINA MERCHANTS BANK

2013 招商银行 社会责任报告

China Merchants Bank
Social Responsibility Report for 2013



2013 招商银行 社会责任报告

*China Merchants Bank
Social Responsibility Report for 2013*

报告编制说明

Notes on Reporting

（一）报告范围

报告组织范围：本报告以招商银行股份有限公司为主体部分，涵盖本行总部、境内外各地分行和永隆银行。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：2013年1月1日至2013年12月31日。

报告发布周期：本报告为年度报告。

（二）报告编制原则

本报告参照全球报告倡议组织（GRI）《可持续发展报告指南》（G4）及《金融服务业补充指南》、ISO26000、AA1000等标准要求编写，满足中国银监会《关于加强银行业金融机构社会责任的意见》、中国银行业协会《中国银行业金融机构企业社会责任指引》和上海证券交易所《上海证券交易所上市公司环境信息披露指引》的相关要求。

（三）报告数据说明

报告中的财务数据均来自2013年度财务报告，其他数据以2013年为主，部分包括以前年度数据。本报告中所涉及货币金额以人民币作为计量币种，特别说明的除外。

（四）报告保证方法

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

（五）报告发布形式

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

(I) Scope of the Report

The report is primarily about China Merchants Bank, covering the head office, branches throughout China and Wing Lung Bank. In this report, “China Merchants Bank”, “CMB”, “the Bank”, “we”, “our” and “us” shall refer to the China Merchants Bank Co., Ltd., where the context allows.

Reporting Period: January 1, 2013 to December 31, 2013

Reporting Cycle: Annual

(II) Principles for compilation

This report is compiled in reference to the *Guidelines for Sustainability Report of Global Reporting Initiative (G4)* and the *Additional Guidelines for Financial Service Industry* published by the Global Reporting Initiative (GRI), as well as the standards of ISO26000, AA1000, etc. This report is 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*.

(III) Notes on Data Reported

All financial data in the Report are from the 2013 Financial Statements of the Bank and other data are primarily related to the Bank's business operations in 2013, with certain data from previous years included where relevant. Unless otherwise stated, monetary amounts stated in this Report are in RMB.

(IV) Report Assurance Approach

To assure the authenticity and reliability of the content of the Report, it has been submitted to Bureau Veritas, which will audit the Report following IASE3000 and issue an independent audit report and statement.

(V) Release of the Report

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

目录

Contents

董事长致辞	Chairman's Address	001
行长致辞	President's Address	003
关键绩效表	List of Key Performances	006
责任画卷	Depictions of Our Social Responsibility Performance	007
责任专题	Responsibility-related Topics	009
专题一： 携手两小助梦飞翔，持续创新共赢成长	Topic 1: Helping Small and Micro Enterprises to Realize their Dreams and Sustaining Innovations for Win-win Growth	009
（一）专营体系更趋专业	(I) Increasingly Professional Specialized Service System	010
（二）专业服务贴心全面	(II) Comprehensively Tailored Professional Services	010
（三）定制产品因地制宜	(III) Customizing Products to Suit Local Conditions	011
（四）贷款风险共同经营	(IV) Co-managing Loan Risks	012
专题二： 拥抱移动互联时代，指尖上的金融生活	Topic 2: Financial Services at the Fingertip in the Mobile Internet Era	013
（一）移动生活精彩纷呈	(I) Admirable Lifestyle with Mobile Phones	014
（二）微信“小招”贴心服务	(II) Considerate Services through Wechat Pal “Little CBM”	015
（三）移动支付得心应手	(III) Handy Mobile Payments	016
专题三： 发挥金融平台价值，共同实现公益梦想	Topic 3: Exerting the Value of the Financial Platform to Realize Shared Public Welfare Dream	017
（一）搭建平台人人公益	(I) Building Public Welfare Platforms to Get Everyone Involved	018
（二）透明公益持续发展	(II) Constantly Developing the Transparent Public Welfare Program	022
关于招行	About China Merchants Bank	023
（一）招商银行基本介绍	(I) Basic Information	023
（二）招商银行公司治理	(II) Corporate Governance	025
（三）深化全面风险管理	(III) Enhancing the Comprehensive Risk Management	027
社会责任管理	Social Responsibility Management	028
（一）葵花责任理念模型	(I) Sunflower Notion and Model of Social Responsibility	029
（二）招行与利益相关方	(II) CMB and Stakeholders	031
（三）真情付出赢得认可	(III) Recognition of Our Sincere Contributions	032

一、深化二次转型，价值创造助发展	I.Deepening the Second Transformation and Promoting Development through Value Creation	033
（一）服务国家经济发展	(I) Serving National Economic Development	035
（二）跨境金融助梦全球	(II) Cross-border Financial Services Help Realize Dreams for Overseas Development	038
（三）千鹰展翼再助中小	(III) “Qian Ying Zhan Yi” Provides Further Assistance to Small and Medium Enterprises	040
（四）实现股东持续价值	(IV) Realizing Sustainable Value for Shareholders	042
二、持续服务升级，随心随享好体验	II. Updating the Services Constantly for Customers’ Better Experience	043
（一）葵花向阳因您而变	(I) We Are Here Just for You as Sunflower Follows the Sun	045
（二）流程改造全新体验	(II) New Experience from Procedure Remolding	051
（三）渠道拓宽尽享精彩	(III) Expanding the Channels and Enjoying the Wonders	053
（四）保障客户财富安全	(IV) Safeguarding the Safety of the Customers’ Wealth	055
（五）金融普及服务百姓	(V) Popularization of Finance Brings Benefits to the Public	057
（六）客户满意提升体验	(VI) Improving Customer Satisfaction	059
三、践行低碳环保，绿色金融助梦圆	III.Carrying out Low-carbon Environment Protection and Helping Green Businesses Realize Dreams through Green Finance	063
（一）绿色信贷贷动未来	(I) Green Loans Spurred Future Development	065
（二）绿色创新推动发展	(II) Promoting Development through Green Innovation	070
（三）绿色运营畅享文明	(III) Green Operations for Improved Civilization	071
（四）绿色公益播撒希望	(IV) Spreading Hope through Green Public Welfare Initiatives	072
四、搭建发展舞台，快乐工作共成长	IV. Building a Platform for Happy Work and Mutual Development	073
（一）保障权益促进公平	(I) Promoting Fairness through Protecting Employee Rights and Interests	075
（二）健全通道拓宽平台	(II) Building Channels and Expanding Platforms for Career Development	076
（三）提升能力造福社会	(III) Enhancing our Competency to Benefit the Whole Society	079
（四）关爱员工分享幸福	(IV) Caring about Employees and Sharing Happiness with Them	083
五、携手各界共赢，传递温暖正能量	V. Joining Hands with the Public and Passing on Positive Energy	085
（一）锲而不舍定点扶贫	(I) Dedicated Efforts for Targeted Poverty Alleviation	087
（二）人人公益爱满葵园	(II) Public Welfare by Everyone and Love Fills in the Sunflower Garden	091
（三）依法合规诚信透明	(III) Operating in a Lawful, Compliant, Sincere and Transparent Manner	094
（四）携手各界一路同行	(IV) Joining Hands with the Public for Co-development	097
展望2014	Looking Ahead to 2014	099
第三方审验	Third-party Certification	101
GRI索引	GRI Indexes	107
信息反馈表	Reader’s Feedback Form	116

董事长致辞

Chairman's Address

2013年是全面贯彻落实党的十八大精神的开局之年，是实施“十二五”规划承前启后的关键一年。面对国际金融危机的深层次影响和国内错综复杂的经济形势，招商银行不畏艰难，扎实推进二次转型，积极履行社会责任，以实际行动诠释了“致力可持续金融，提升可持续价值，贡献可持续发展”的社会责任理念，为促进经济社会可持续发展做出了积极贡献。

这一年，我们坚持服务实体经济。严格贯彻落实国家宏观调控政策，通过充分发挥金融机构的功能和优势，支持产业结构转型升级，助力“两小”企业快速成长，为中资企业“走出去”率先构建跨境金融服务体系，继续加大对中西部地区经济发展的金融支持，以可持续金融推动经济的可持续发展。

这一年，我们积极推行绿色金融。认真落实国家产业政策和环境保护政策，大力推行绿色信贷，持续创新绿色金融产品，推动绿色经济发展。积极倡导绿色运营，将绿色环保理念融入公司日常运营各个方面，以可持续金融推动环境的可持续发展。

这一年，我们共同助力社会和谐。坚持依法合规诚信经营，将社会责任理念融入经营活动每个环节，加大对民生领域的金融支持。打造开放公益平台，携手利益相关方积极回馈社会，传递温暖正能量，努力实现企业与社会的和谐共赢，以可持续金融推动社会的可持续发展。

责任在肩思奋进，扬帆启航助圆梦。我们将继续秉承“因您而变、因势而变”理念，紧跟客户需求变化和社会经济发展，以可持续金融服务改善人们的生活，让世界因为我们而变得更加美丽！



Fu Yuning
Chairman of Board of Directors

The year 2013 was the first year to fully implement the spirit of the 18th National Congress of the CPC and a key year for the implementation of the 12th Five-year Plan. During the year, faced with the far-reaching effects of the international financial crisis and the complicated domestic economic environment, CMB braved difficulties and earnestly implemented the Second Transformation. We footnoted our notion of social responsibility of “committing to sustainable finance services, increasing sustainable values and contributing to sustainable development”, making positive contribution to the sustainable economic and social development of the nation.

During the year, we continued to provide financial services for the real economy. We strictly implemented the national macro-control policies and, giving full play to the functions and advantages of the Bank as a financial institution, supported the transition and upgrading of the industrial structure, helped small and micro enterprises to grow quickly, established our cross-border financial service system for Chinese enterprises “going-global”, continued to increase our financial support for the economic development in the central and western regions and guarantee the sustainable development with sustainable finance.

During the year, we actively promoted green finance. We conscientiously implemented the national policies as to the industrial and environmental work, actively implemented the green credit, constantly innovated on green financial product, promoted development of green economy, advocated green operations and instilled the concept of environmental protection into our day-to-day operations, with the view of promoting the sustainable development of the environment with sustainable finance.

During the year, we jointly helped boost social harmony. We adhered to the business compliance and integrity, instilled the notion of social responsibility into every business activities, and increased our financial support for fields related to the livelihood of the population. We built open public welfare platform, joined with our stakeholders to actively give back to the community, passed on positive energy, sought to achieve a harmonious win-win situation for the enterprise and the society, and promote the sustainable social development with sustainable finance.

We bear in mind the responsibilities on our shoulders and we will make sail for that dream to come true. Following our business motto of “We are here just for you and change as situation does” we will improve people's life through sustainable financial services in answering the changing needs of customers and social economic development, making this world more beautiful.





行长致辞

President's Address

2013年是贯彻落实十八大精神的开局之年，也是招商银行深化二次转型、加快服务升级的关键时期。一年来，面对快速变化的外部经营环境，招商银行以服务为主线深入推进“二次转型”，以服务升级带动社会责任履行，综合经营协调发展，为我国经济社会发展和人民生活品质提升做出了积极贡献。

价值创造能力不断提高。2013年，我们坚持以金融服务实体经济，持续优化信贷投向，加大民生领域和新兴产业的信贷投放。我们全面加强对“两小”企业特别是创新型成长企业信贷支持力度，进一步扩大“千鹰展翼”计划覆盖范围和规模。截至2013年底，集团资产总额4.02万亿元，同比增长17.85%，净利润、股本回报率等指标表现良好，实现了效益、质量、规模协调发展。

客户服务体验持续提升。2013年，我们秉承“因您而变”的经营理念，努力推动服务升级，积极探索移动互联网金融服务，推出微信银行等创新型产品，不断提升客户服务水平，持续提高客户满意度。2013年，本行有13家网点荣获“2013年度中国银行业文明规范服务百佳示范单位”称号。

绿色低碳环保成效显著。2013年，我们创新绿色金融产品，大力推行绿色信贷，严控“两高一剩”行业信贷限额，支持绿色产业发展，助推经济绿色增长。我们坚持绿色低碳运营，开展绿色公益，践行绿色环保理念。截至2013年底，全行绿色信贷余额为1,163.72亿元，同口径比上年末增加68.25亿元。

员工职业发展更加顺畅。2013年，我们保障员工合法权益，加大员工培训力度，全面推广双维度考评方式，不断完善薪酬福利体系，全力推进双通道职业发展体系建设。我们高度重视员工关爱，促进员工工作生活平衡，努力加强企业文化建设，持续提升员工的幸福指数，致力实现员工与企业共成长。

The year 2013 was the first year to implement the spirit of the 18th National Congress of CPC and a critical year for us to implement our strategy for the Second Transformation and service upgrading. During the year, faced with rapidly changing external environment, CMB deepened the Second Transformation with service as the main thread, promoted social responsibility through service upgrading, coordinated development of our businesses, and made remarkable contributions to China's economic and social development as well as the improvement of people's livelihood.

Constantly promoting our value creating capacity. In 2013, we sought to provide financial services for the real economy and constantly optimized the credit structure, increased investments in fields related to the life of the general population and emerging industries. We comprehensively enhanced credit support for small and micro enterprises, especially innovative growing enterprises. In particular, we further expanded the coverage and scale of our “Qian Ying Zhan Yi” program. As of the end of 2013, we achieved a total asset of 4.02 trillion yuan, a year-on-year growth of 17.85 %, with sound performance of indicators including net profit and return on equity, and realized balanced development of profits, quality and scale.

Continuously optimizing customer service experience. In 2013, following business philosophy “We are here just for you!” we sought to promote the service upgrading, actively explore mobile internet financial services by launching Wechat banking and many other innovative products, continuously improved customer service , and raised customer satisfaction. A total of 13 outlets of CMB were elected into the list of Top 100 Model Service outlets in the Banking Industry of China in 2013.

Achieving remarkably in the campaign with labels of green, low-carbon, and environmentally friendly. In 2013, we innovated our green financial products, promoted green credit services, strictly imposed a cap on industries of high energy consumption, high pollution and excessive capacity so as to support the development of green industry and promote the growth of green economy. We stick to green and low-carbon operations, engaged in green public welfare and practiced our notion of green and environmental protection. As of the end of 2013, our balance of green loans reached 116.372 billion yuan, an increase of 6.825 billion yuan over that at the end of the last year.

Better environment for employee's career development. In 2013, we continued to protect the legitimate rights and interests of our employees, increase our efforts in staff training, promote a bi-dimensional evaluation method and improve our pay and welfare systems. We further promoted the development of our two-channel career development system. We paid high attention to the benefits of our employees, helped employees balance their work and life, strengthened the culture of the Company, continuously met the demands of the employees, and coordinate the mutual growth of the employees and the Company.

携手各界促进社会和谐。2013年，我们进一步深化定点扶贫举措，拓展公益参与形式，积极参与救灾赈灾、捐资助学等活动。我们搭建公益平台，积极倡导人人公益的理念，邀请员工、客户和社会公众共同参与公益事业，努力为建设和谐社会奉献爱心、传递正能量。

我们以实际行动践行社会责任，贡献可持续发展，我们的努力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”等多项殊荣，连续五年问鼎“中国顾客满意度排行榜”行业之首。

服务升级促转型，全面履责传真情。2014年，我们将继续秉承“致力可持续金融，提升可持续价值，贡献可持续发展”的理念，将社会责任管理与服务升级、二次转型深度融合，加强与利益相关方沟通交流，更好地服务于民生福祉改善，为推动经济社会可持续发展而不懈努力。



Tian Huiyu
President

Promoting social harmony through joint efforts with the public. In 2013, we further implemented our initiatives for targeted poverty alleviation, expanded our public welfare participation channels, actively participated in the poverty alleviation initiatives and donation of funds for schools; we built the platform for public welfare, actively promoted the notion of “public welfare by everyone” and invited our employees, customers and the public to participate in public welfare and sought to contribute to the building of a harmonious society and pass on positive energy.

We performed our social responsibilities and contributed to the sustainable development through our practical efforts which are widely recognized by the public and have won us numerous awards during the year, including the titles of “Most Respected Enterprise of China”, “Financial Institution with the Strongest Sense of Social Responsibility in China of the Year” by China Banking Association, *Economic Observer News* and other authoritative agencies. CMB has been listed top in the “List of Chinese Enterprises with the Greatest Customer Satisfaction”.

We are determined to promote Transformation by upgrading our services and spread warmth by fulfilling our social responsibilities. In 2014, we will stick to our guidelines of “committing to sustainable finance services, increasing sustainable values and contributing to sustainable development,” integrate our corporate social responsibility management with the service upgrading and the Second Transformation. We will seek to enhance our communication with our stakeholders, better serve the purpose for the improvement of public welfare and make unremitting efforts to promote the sustainable economic and social development.

关键绩效表

List of Key Performances

指标类别 Index category	具体指标 Index	单位 Unit	2013年 2013	2012年(重述) 2012(restated)	2011年 2011
经济绩效指标 Economic performance indexes	总资产 Total asset	亿元 100 million yuan	40,163.99	34,080.99	27,949.71
	营业收入 Operation revenue	亿元 100 million yuan	1,326.04	1,133.67	961.57
	利润总额 Total profit	亿元 100 million yuan	684.25	595.58	471.22
	净利润 Net profit	亿元 100 million yuan	517.42	452.72	361.27
	纳税总额 ¹ Total tax	亿元 100 million yuan	252.62	218.42	170.86
	税前风险调整后的资本回报率 The risk adjusted return on capital before tax (RAROC)	% %	26.38	29.84	28.42
	归属于本行股东的税后平均总资产收益率 Return on average assets (after tax) attributable to the Bank's shareholders	% %	1.39	1.46	1.39
	归属于本行股东的税后平均净资产收益率 Return on average equity (after tax) attributable to the Bank's shareholders	% %	22.22	24.78	24.17
	不良贷款率 NPL ratio	% %	0.83	0.61	0.56
	资本充足率 Capital adequacy ratio	% %	11.14	11.41	11.53
	不良贷款拨备覆盖率 ² Allowance coverage ratio of non-performing loans	% %	266.00	351.79	400.13
社会绩效指标 Social performance indexes	员工总数 Total number of employees	人 person	51,642	48,453	45,344
	女性员工比例 Female personnel ratio	% %	58.50	58.70	58.70
	管理人员女性员工比例 Female management personnel ratio	% %	47.80	47.70	47.30
	人均培训费用 Average training cost per employee	万元 10,000 yuan	0.60	0.56	0.55
	公益捐赠总额 Total contributions to public welfare funds	万元 10,000 yuan	4,334.52	2,263.55	1,660.20
	每股社会贡献值 ³ Social contribution value per share	元 Yuan	7.33	7.08	5.49
环境绩效指标 Environment-related performance indexes	绿色信贷余额 ⁴ Balance of green loans	亿元 100 million yuan	1,163.72	1,095.47	1014.23

1. 纳税总额：包括所得税、营业税及附加。

2. 不良贷款拨备覆盖率 = 贷款减值准备 / 不良贷款余额。

3. 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。

4. 绿色信贷余额：按照 2013 年 3 月中国银监会明确的绿色信贷口径。

1.Total tax includes income tax, business tax and surplus.

2.Allowance coverage ratio of non-performing loans = allowances for impairment losses/balance of non-performing loans.

3.Social contribution per share = Income per share + (Total tax + Employee expenses + Interest expenses + Investments in public welfare projects - Social costs) ÷ Total capital at the term end.

4.Based on the green loan classification determined by the CBRC in March 2013.

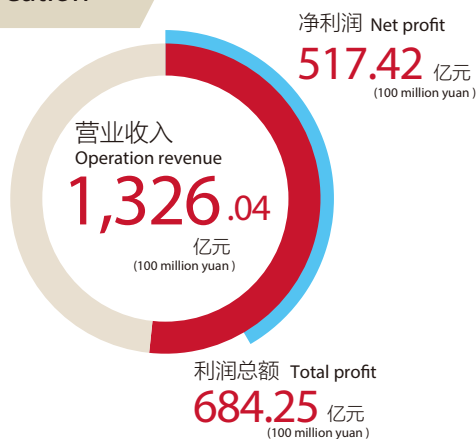
责任画卷

Depictions of Our Social Responsibility Performance

3 分钟读懂 2013 年招行企业社会责任工作

Grasp China Merchants Bank Report on Social Responsibilities for 2013 in Three Minutes

价值创造 Value Creation



客户服务 Customer Service

零售客户总数达
Total retail customers

4,763
万户
(10 thousand) people



金葵花及以上客户数量
Golden Sunflower level or
above customers

106.5
万户
(10 thousand) people



信用卡累计发卡
Total granted

5,121
万张
(10 thousand) credit cards



官方微博好友
Official micro-blog
followers

>1,000
万户
(10 thousand) people



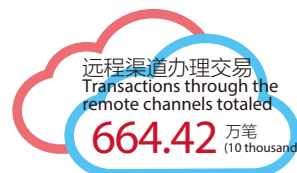
信用卡微信好友超过
Wechat account of credit
card pals

580
万户
(10 thousand) people



手机银行签约客户总数
Mobile banking clientele

1,569.03
万户
(10 thousand) people



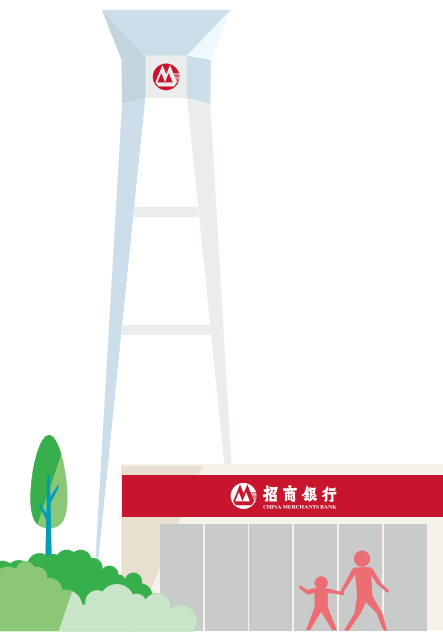
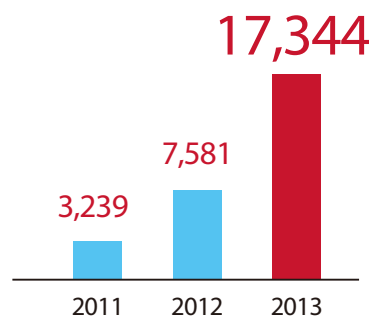
营业网点覆盖城市
Business outlets covered

110
个
cities



支持“千鹰展翼”企业(户)

Supported "Qian Ying Zhan Yi" enterprise



绿色发展 Green Development



绿色账单客户
Green billing customers

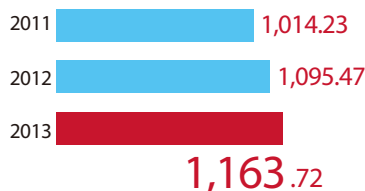
>2,000 万户
(10 thousand) people



累计节省账单用纸
Accumulatively saved bill papers

>10 亿张
(100 million) pieces

绿色信贷余额 (亿元)
Green credit balance (100 million yuan)



绿色贷款节能减排情况
Green loans for energy efficiency and emission reduction



减排二氧化碳
Reduced carbon dioxide emission
695.74 万吨
(10 thousand ton)



减排二氧化硫
Reduced sulfur dioxide emission
8.76 万吨
(10 thousand ton)



节水
Saved water
1,721.60 万吨
(10 thousand ton)

员工成长 Employee Growth

全行员工总数 Total number of employees of CMB

51,642 名
(People)



全行女性员工占比
Female personnel ratio
58.5%



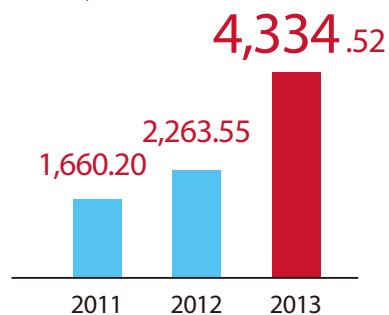
员工俱乐部
Employees clubs
>300 家
(People)



帮扶困难职工
Helped Employees in difficulties
913 人
(People)

社会和谐 Social Harmony

公益捐赠总额 (万元)
Total contributions to public welfare funds
(10 thousand yuan)



向雅安地震灾区捐款
Donated to the earthquake-stricken areas in Ya'an, Sichuan

600 万元
(10 thousand yuan)



每月参与“月捐计划”
Involving in "Monthly Donation Project"

80,000 人
people/month



每股社会贡献值
Social contribution value
7.33 元
yuan per share



已筹集积分相当于
捐赠免费午餐
Total donated bonus points
equals to free lunches
183,041 顿
(meal)



已筹集积分相当于
自闭症专业训练课
Total donated bonus points equals to
professional rehabilitation training course
129,835 小时
(hours)

129,835 小时
(hours)



责任专题一 Responsibility-related Topics 1

携手两小助梦飞翔，持续创新共赢成长

Helping Small and Micro Enterprise to Realize their Dreams and
Sustaining Innovations for Win-win Growth

小企业的健康发展是经济协调发展的重要组成部分，但这些小企业却经常面临筹资困难等问题。我们通过整合服务体系、丰富产品形式等举措，为两小企业提供专业的金融解决方案，助其实现多彩梦想。

截至2013年底，小企业贷款余额为3,000.14亿元，同口径下较年初增长49.70%，小企业贷款占境内企业贷款比重达到27.00%，较年初上升6.94个百分点；小微企业贷款余额为3,154.53亿元，较年初增长78.08%，小微企业贷款占零售贷款比重达到40.16%，较年初提高13.80个百分点。

Small enterprises, whose healthy development plays important part in the coordinated economic development, often suffer from shortage of funds among other problems. Through our integrated service system, extensive products and other initiatives, we provided professional financial solutions for small and micro enterprises to achieve their dreams.

As of the end of 2013, the balance of loans granted to small enterprises amounted to 300.014 billion yuan, 49.70% up over that at the beginning of the year by the same statistical measures; the loans granted to small enterprises accounted for 27% of the total loan granted to domestic enterprises, 6.94% up over that at the beginning of the year. The balance of loans granted to small and micro enterprises amounted to 315.453 billion yuan, 78.08% up over that at the beginning of the year; the loans granted to small and micro enterprises accounted for 40.16% of the total retail loan, 13.80% up compared with that at the beginning of the year.

专营体系更趋专业

Increasingly Professional Specialized Service System



小企业专业队伍人数

Population of The dedicated team for the small business services amounted to 3,000 professionals.

3,000 人

为了更好地服务两小企业客户，本行以深化专营体系建设为抓手，整合小企业信贷中心与总分行小企业金融部，完成“总、分、支”三级组织架构建设，形成涵盖产品研发、营销推广、授信审批、风险管理的小企业专业化经营管理体系，解决分散管理问题，为小企业提供更全面、更专业的服务。

截至2013年底，本行打造了一支3,000人的小企业专业队伍，全面服务于小企业的需求和发展。

To better serve small and micro enterprises, CMB, aiming at furthering the development of our specialized service system, integrated the Small Enterprise Credit Center and the Small Enterprise Finance Department of the head office and completed an organizational structure of three levels of the head office, branch and sub-branch, formed specialized small enterprise operation and management system that covers the product development, marketing and promotion, credit review and approval and risk management. This initiative solved problems arising from independent management and made our services for small enterprises more comprehensive and professional.

As of the end of 2013, CMB had built a enterprises team for the small enterprises services of 3,000 professionals to meet the needs of small and micro enterprises for development.

招商银行小企业专营模式发展历程

Development of CMB's Specialized Small Enterprise Service System



专业服务贴心全面

Comprehensively Tailored Professional Services

服务质量决定客户体验。本行着力提升小企业专业化服务能力，不断丰富两小企业贷款服务渠道，促进全客户经营和信贷流程优化，为两小企业客户提供手续简便、审批高效、放款及时的贷款服务，为两小企业解决金融难题。推动经营导向逐步转为“服务全部小企业客户、为小企业客户提供全面服务”。

Quality of service decides the customer experience. We strived to enhance our professional capacity of serving small and micro enterprises, enriched our service channels, optimized the customer-based management and credit granting procedures, providing easy, efficient and timely loan services and addressed their financing problems. We shifted our management orientation to “providing all small and micro enterprises with services of a full range”.

定制产品因地制宜

Customizing Products to Suit Local Conditions

“招行小贷通为我们独创的专利权质押，带来了充足的资金保障，全新的研发成果让世界为之瞩目。”

——上海三瑞高分子材料
CEO

"CMB's Petty Loan Pass created unique patent-mortgaged loans for us, guaranteeing our fund supply. The fresh product attracted admiration from all over the world!"

——CEO, Shanghai Sunray
Polymer Materials

丰富、创新的产品是让服务可持续的保证。本行秉承“服务升级，打造特色”的服务理念，为本土企业量身定制信贷产品，推出了“税贷通”、“增信贷”等特色产品，并鼓励各分行因地制宜开发区域性产品，满足小微企业客户全方位的融资、结算需求，让客户感受到招商银行两小贷款“门槛低、产品全，总有一款适合您。”

Innovative products of all kinds ensure sustainable services. Adhering to our business notion of "Upgrading services to develop service features", we tailored credit products for domestic enterprise, including "Tax-loan Pass" and "Credit-increasing Loan". We also encouraged our branches to develop regional products tailored to suit local conditions and satisfy all financing and settlement needs of small and micro enterprises, giving our customers a sense that "there is always one choice to your need in CMB".



“两小”产品发展历程

Product Development for Small and Micro Enterprises



案例 Case

灵活还款方式盘活公司资金周转

Flexible repayment mode makes capital turnover easier

林女士是浙江的一家餐饮管理公司的老板，因为生意上需要资金周转，她急需350万元投入部分固定资产的更新。林女士在招商银行办理了“生意贷”，希望申请一笔5年期的贷款。如果按照按揭方式还款，每月需要7万元左右的月供，而她希望每个月尽量少还款，以便其公司资金周转。

招商银行杭州分行给出了“本金归还计划”方案，林女士可以自行选择每月和每年的还款金额。她选择了前4年每年还款80万元，最后1年还清余下的30万元，每月只还利息的还款方式。这样，林女士每月的还款仅有利息2万多元，较按揭还款的支出低70%左右。“本金归还计划”这一灵活的还款方式不仅解决了林女士公司现阶段的融资需求，也盘活了其公司的资金。

Ms. Lin, a boss of a cantering management company in Zhejiang, needed a turnover fund of 3.5 million yuan for updating part of her fixed assets. She applied to CMB for a 5-year loan under Sheng Yi Dai. If repaid by means of mortgaged loan, she had to pay 70,000 yuan every month. She hoped to minimize the monthly repayment so as to keep her business going.

Hangzhou Branch of CMB tailored a principal repayment plan for her so that she could decide the sum to repay per month and at the end of the year. She chose to repay 800,000 yuan each year for the first four years and 300,000 yuan at the end of the Final year while repaying on the interest per month. So she had only to repay an interest of 20,000+ yuan per month, 70% less than the sum to be repaid following the mortgaged loan program. This flexible repayment mode not only addressed the current financial needs of her company but also guaranteed better use of her own funds.

贷款风险共同经营

Co-managing Loan Risks

风险管理能力决定业务发展的半径。本行针对贷款开展全流程、全方位、内嵌式的风险管理，进一步优化授信调查报告，提升双签审批效率，优化放款流程，建立高效灵活的触发式贷后管理体制，为广大小企业提供更加高效、优质、可持续的金融服务，和小微业主一起“经营”他们的贷款风险。

截至2013年底，本行小企业贷款和小微企业贷款不良率分别为1.93%和0.60%，整体风险可控。

Risk management capability determines the scale of business development. To promote the full-course and comprehensive management of risks pertinent to the loans, CMB further optimized its credit investigation and report procedures, promoted its double-signing review efficiency, improved its loan-granting procedures and established an efficient and flexible trigger-type post-loan management system, with the view of co-managing loan risks confronting owners of small and micro enterprises.

As of the end of 2013, the non-performing loan ratios of loans granted to small enterprises and micro enterprises were 1.93% and 0.60% respectively, with the overall risks limited to a controllable extent.



责任专题二

Responsibility-related Topics 2

拥抱移动互联时代，指尖上的金融生活

Financial Services at the Fingertip in the Mobile Internet Era



招商银行掌上生活、
IPAD银行产品界面

Interfaces of CMB's "Life in the Palm"
application and IPAD bank

身处移动互联网时代，您的生活方式也在悄然改变。我们率先探索手机银行、微信银行等移动互联网金融服务，提供一站式金融解决方案和生活服务平台，带来移动互联网时代的金融服务全新体验。

Living in the mobile Internet era, our lifestyle is changing with it. We were among the first to explore mobile banking, Wechat banking and other internet-based financial services, providing one-stop financial solutions and a life service platform and bringing on a new experience of financial services in the mobile Internet era.



截至2013年底下载量
Cumulative downloads as of the end of 2013
“手机银行”客户端超过
Mobile Phone Banking application of CMB

2,200 万次

信用卡“掌上生活”客户端
Life in the Palm customer application
connected with CMB Credit Card

720 万次

“对我们90后来说，最大的诱惑莫过于美食，‘掌上生活’优惠很多，很方便，让薪水微薄的我们体验到了小资生活。”

——招商银行客户 舒小姐

"To us born after 1990s, delicious food is the biggest attraction. Life in the Palm provides many discounts and allows us to enjoy a better off life with our limited salary."

——Ms. Shu, customer of CMB

“招商银行是我的网银首选银行，手机银行转账免手续费轻松还款，还能通过超级网银功能管理其他银行的账户，太方便了！”

——谷歌市场客户留言

"CMB is my first online banking choice. I can transfer fund for free and manage my accounts opened with other banks through the function of Super Online Banking. It is really convenient."

——Message from a customer working for Google Marketing

移动生活精彩纷呈

Admirable Lifestyle with Mobile Phones

本行为移动生活定制全新功能的掌上生活客户端，相继推出iPhone、Android版手机银行、iPad平板银行和Win8平板银行以来，整合了几乎所有的零售银行服务功能，打造移动金融生活一站式开放平台，有效满足移动互联网时代客户的用卡需求，畅享“触手可得”的移动金融生活！

截至2013年底，手机银行签约客户总数已达1,569.03万户，同比增长62.34%，累计交易（不含手机支付）5,135.60万笔，同比增长294.97%；企业手机银行用户数量已达到11.15万户，全年通过企业手机银行完成的账务查询、支付结算等各类业务操作为133.86万笔。

CMB's tailor-made mobile apps are filled with new functions. Apps for iPhone, Android, iPad and Win8 PAD are successively launched. integrates almost all services and functions of retail banking are integrated in such apps, thus creating a one-stop public financial platform on mobile phone, effectively meeting customers' needs on card in mobile internet era and helping them enjoy financial life at their fingertips

As of the end of 2013, the CMB has a mobile banking clientele of 15.6903 million, a year-on-year increase of 62.34%, completing 51.356 million transactions (mobile payments not included), a year-on-year growth of 294.97%; corporate mobile banking users totaled 111,500, completing over 1,338,600 account inquiry, payment, settlement and other transactions during the year.

案例 Case

便捷生活尽在掌握

Life conveniences in your palm

舒小姐喜欢美食，更是个手机控，招商银行信用卡“掌上生活”客户端正合她的口味，通过手机即可尽享美食、活动和各种折扣信息。她喜欢提前预定位置，无论是刷卡还是“闪付”都有微信“小招”的消费提醒，既省钱又方便，不仅可以用积分兑换各种商品美食，还不用排队，吃起来特别有幸福感。

Ms. Shu, with mobile phone complex, is a gourmet lover, which makes her a perfect customer for the Life in the Palm customer application of CMB. The application enables her access to variety information of delicious foods, activities and discounts. She likes making reservation in advance. For each transaction, be it done by cards or through mobile phones, the Wechat Account "Little CMB" will inform her of every transaction she makes via mobile phone, which is easily convenient. She can also redeem bonus points for various food without queuing. For each bite of food, she enjoys a taste of satisfaction.

案例 Case

转账0费用尽享便捷

Convenient account transfer services at zero cost

转账汇款是手机银行的主要功能之一，2013年，招商银行在全国率先推出“手机银行转账汇款0费用，享3年，每日额度高达20万元”，为客户提供了更多便利。

Account transfer is one of the major functions of the mobile banking. In 2013, CMB launched a mobile phone account transfer function for zero cost for three years, with a daily account transfer limit of 200,000 yuan, which is the first case in China and provides customers with more convenience.



微信“小招”贴心服务

Considerate Services through Wechat Pal “Little CBM”

离您最近的招商银行营业厅，不再是街头巷口的传统网点，而是您的微信好友“小招”。本行率先推出信用卡微信客服和全新概念的首家“微信银行”，把移动互联网的金融服务延伸至日常通讯应用，为客户提供多层次、多样化的智能客服和轻便易用的业务办理渠道，让客户享受无微不至的细致服务。

信用卡官方微信好友总数超过

Official Wechat account of credit card services has followed by a population of 5.80 million

580 万户

截至2013年底，招商银行微信银行官方微信的好友总数达50万户，并实现了微信账务变动通知、理财日历提醒、无卡取款、智能客服等业内领先的特色服务。招商银行信用卡官方微信好友总数超过580万，绑定用户超过400万户，绑定率超过7成；绑定用户在官方微信上可自助完成的服务项目达94项，占服务项目总数的85%，大幅提升客户用卡体验。

The Nearest bank outlet is no longer the tradition one lies on side of street, but your Wechat Pal "Little CMB". Our brand-new Wechat banking services and Wechat customer service for credit card have expanded the financial services based on mobile internet to the daily communication functions, thusly providing our customers with a variety of online smart customer services, convenient and easy business transaction channels and considerate services right at your findertips.

As of the end of 2013, CMB's official Wechat account, providing series special service of account change notification, wealth management calendar-based reminder, cashing without card and smart customer services among other featured services leading our peers, has a total of 500,00 followers. CMB official Wechat account of credit card services has over 4 million binding users which account for approximately 70% of total followed population of over 5.80 million. Via CMB's official Wechat account, the binding users can access to 94 type of self-services, accounting for 85% of total services, significantly promoting the customer card use experience.

招商银行微信银行发展历程

Development of CMB's Wechat Banking

2012年4月

微信官方账号
Official Wechat Account

发起“点亮蓝灯 关爱自闭症儿童”慈善活动，在微信设立官方账号，持卡人可通过微信渠道捐赠积分为自闭症儿童提供免费康复课程。项目结束后，招商银行微信官方账号已经集聚了近10万粉丝。

On April 2, 2012, in a charity activity named "Lighting the blue lights to help autistic children", CMB's official Wechat account was set up, through which CMB's cardholders could donate their bonus points for free rehabilitation training course of autistic children. Upon conclusion of the activity, the official Wechat account had attracted about 100,000 followes.

2013年3月

智能微客服
Smart Wechat Customer Service

创造性地推出国内外首家信用卡智能“微客服”平台，首创“微信客服”和“QQ客服”，实现了“智能机器人自助服务+坐席人工服务”的全业务闭环服务模式。

In March 2013, CMB launched the first innovative smart "App Customer Service" platform including "Wechat Customer Service" and "QQ Customer Service". A closed-loop full service mode combining intelligent robot self-service and manual services.

2013年7月

微信银行
Wechat Banking

推出全新概念的首家“微信银行”，上线LBS及语音服务，从单一信用卡服务拓展至集借记卡、信用卡业务为一体的综合服务平台，并在2013年底创新推出微信账务变动通知、理财日历提醒、无卡取款等特色服务。

In July 2013, the first new-concept "Wechat banking" were launched, integrating on-line location-based services (LBS) and voice services, expanding the credit-card-only services into a comprehensive service platform integrating the credit card and debit card services. By the end of 2013, series of special services as account change notification, wealth management calendar-based reminder, cashing without card among other featured services were launched.

移动支付得心应手

Handy Mobile Payments



移动近场支付产品“手机钱包2.0”

The mobile NFC payment product - "Mobile Wallet 2.0"

随着互联网带来的年轻一代消费方式的变革，传统金融服务模式也随之发生改变。本行创新地将移动远程支付与移动近场支付相结合，探索手机终端厂商、移动运营商等产业链各方的合作共赢模式，持续推进移动支付产品创新，不断优化服务和体验，让生活变得更简单、更便捷。

2013年，本行全新升级移动近场支付产品“手机钱包2.0”，大大扩展了手机支付的应用前景。截至2013年底，本行和多家运营商达成合作，为近万名NFC手机钱包用户提供了移动金融服务。

Financial service modes are changing as the consumption mode of young generations are affected by the Internet. We integrated near field communication (NFC) payment with remote payment, explored cooperation with mobile phone manufacturers, service providers and other parties with the view of further promoting the mobile payment innovation, optimizing service and customer experience and making life easier and more convenient.

In 2013, we launched the "CMB Wallet 2.0", a NFC product which, greatly expanding the application prospects of mobile payment services. As of the end of 2013, CMB had reached agreement with several mobile phone service providers, providing mobile financial services for nearly 10,000 NFC mobile wallet users.

案例 Case

招商银行就NFC支付与OPPO达成战略合作伙伴关系

CMB and OPPO established strategic partnership on NFC payment



2013年9月23日，招商银行与OPPO就NFC支付结成战略合作伙伴关系，发布了国内品牌智能手机厂商首款支持NFC支付功能的手机产品OPPO N1，将银行卡功能直接加载在内置安全芯片的手机上，无需更换特定的SIM卡，实现以手机NFC功能与银行卡完美结合的“手机钱包”，招行手机钱包支持1,000元以内的小额脱机交易，把手机在支持闪付的POS机上简单“嘀”一下即可实现快捷支付，客户无需携带实体卡便可享受到招商银行的优惠服务。

On September 23, 2013, CMB and OPPO established a strategic partnership on NFC payment and launched OPPO N1, the first domestic mobile phone supporting NFC payment. The functions of the credit card is directly loaded on the built-in chip of the mobile phone, requiring no replacement of the SIM and making the mobile phone a perfect mobile wallet integrating the NFC functions and the credit card features. The mobile phone wallet supports off-machine transactions less than 1,000 yuan. You can make quick payment by only moving your mobile phone near the POS supporting "Quick Pass" and press a key, without having to bring the credit card.



责任专题三 Responsibility-related Topics 3

发挥金融平台价值，共同实现公益梦想

Exerting the Value of the Financial Platform to Realize Shared Public Welfare Dream

您的公益梦想，我们搭建“微慈善”桥梁和您一起实现。一端是公众参与公益的愿望，一端是公益机构和服务对象获得更多支持的期盼，我们充分发挥金融行业的平台作用，扩大公益活动的参与面，以专业技术推动公益的可持续发展。

We can build a "Micro Charity" bridge to realize your dream on public welfare together: We connect the wish of the public to participate in public welfare efforts and the expectations of the public charity organizations and the target population. We gave a full play to the platform functions of financial industry to expand the operating rates of the public welfare activities and drive Their sustainable development with professional skills.

搭建平台人人公益

Building Public Welfare Platforms to Get Everyone Involved



招商银行手机公益平台

CMB's mobile phone public welfare platform

本行不断深入与壹基金的战略合作，搭建开放式公益平台，丰富手机银行公益APP等捐赠渠道，重点推广“月捐计划”、“小积分微慈善”、“爱满葵园”全行志愿者行动等公益项目，邀请更多的员工、客户和社会公众共同参与慈善，让“微慈善”凝聚成“微力量”。

We have been constantly conducting strategic cooperation with One Foundation and building open-ended platforms and enriching public welfare APPs on mobile banking with the view of promoting public welfare projects like “Monthly Donation Project”, “Bonus Points for Micro Charity”, “Love fills the sunflower garden” and inviting more staff, customers and the public to get involved and unite the “Micro Charity” into “micro efforts”.



招商银行携手壹基金举办公益平台发布会

CMB and One Foundation jointly launched the release meeting of the welfare platform.

月捐计划 Monthly Donation Plan

“个人的力量也许微小，汇聚起来就是整片阳光。”

——爱心持卡人微博留言

The power of an individual may be tiny but it can become glorious sunshine once united

——Messages on microblog from a love cardholder



2013年，招商银行公益平台再次升级“月捐计划”，至此5,000多万招商银行零售持卡客户都可以通过手机银行、网上银行、营业网点等多种方式签订“壹基金月捐协议”，支持公益事业的可持续发展。

截至2013年底，每月有超过8万人通过公益平台“月捐计划”捐款。

In 2013, CMB updated the “Monthly Donation Plan” again on September 22, 2013, allowing all CMB cardholders to sign the “Monthly Donation of One Foundation Agreement” to support the sustainable public welfare projects through mobile banking, e-bank, or outlets.

As of the end of 2013, over 80,000 customers contributed to various public welfare projects through the public welfare platform.

小积分 微慈善 Small Bonus Points for Micro Charity

“希望我们所有朋友捐出去的这份爱心都能到孩子们的手上，让这些宝宝们都健康快乐的成长！为了山区的孩子们，我会一直支持的！”

——网友：轩baby

I hope that the love donated by all of us can be delivered to the children and help them grow healthily and happily. I will always support program for the sake of the children in poor areas.

——Netizen: Xuan baby



信用卡中心自2012年推出“小积分，微慈善”捐助计划，帮助持卡人实现“积分变爱心”的愿望，该积分慈善模式已被金融团工委作为行业典型案例推广。

捐赠99个积分=1份免费午餐

捐赠500个积分=1小时自闭症儿童康复课程

截至2013年底，持卡人与招行一起捐赠累计129,835小时自闭症专业训练课和183,041顿免费午餐。

Since the launch of “Small Bonus Points for Micro Charity” donation plan in 2012, we had helped our cardholders to realize their wish to convert their bonus points to love and the mode is being promoted by the Youth League Committee of the Financial Industry as a model.

99 points = 1 free lunch

500 points = 1 hour of rehabilitation training course

As of the end of 2013, CMB cardholders had donated 129,835 hours of professional rehabilitation training for the autistic children and 183,041 free lunches.

“金葵花温暖包”

Golden Sunflower Warmth Package

“这是我第一次参加这样的志愿者活动，我觉得很开心，也会将这次探访作为一个开始，以后参加更多的志愿者活动。”

——14岁的志愿者 方舟

“This is the first time I have taken part in such volunteer activities. I feel fulfilled and happy. I hope to participate in more such activities.”

——Fang Zhou, a 14-year volunteer



2012年底，与壹基金联合发起“金葵花”温暖包公益计划，秉持“每天一元钱，温暖孩子每一天”的微慈善理念，引导社会关爱深受自然灾害影响的儿童，同时组织“金葵花”客户及其子女共赴灾区参加“亲子志愿者励志探访”活动，向灾区儿童发放温暖包。

捐赠365元=1个温暖包

截至2013年10月活动结束，共筹集客户捐款近568万元，为“凝冻”、“洪灾”和“旱灾”3个常发性自然灾害地区的困境儿童提供生活物资。

The “Golden Sunflower” warmth package plan launched by CMB and One Foundation at the end of 2012, adhering to the philosophy of micro charity of “one Yuan a day warms children everyday”, directed the attention of whole society to the children in natural hazards-stricken areas and organized “Golden Sunflower” customers and their children to the disaster-hit area as volunteers to visit people there and deliver warmth packages.

365 yuan = 1 warmth package

As of October, 2013, our customers had donated 5.68 million yuan for children in areas often suffering the freeze, flood and drought.

爱满葵园

Love fills the sunflower garden

“从这一个个被忽略的心愿开始，给孩子们一个从自己封闭的小世界走出来的机会，也为普通人提供了一个改变固有观念，真正接纳孩子的机会。”

——招商银行志愿者

“We can give the children an opportunity of stepping out of their closed world” starting from these ignored wishes, and change the ideas of the public to truly accept these children.”

——A volunteer from CMB



2013年4月，招商银行结对壹基金“海洋天堂计划”启动以“爱满葵园”为主题的全行志愿者行动，800支员工志愿者队伍在全国80余个城市开展活动。招商银行还通过微博等多渠道号召爱心持卡人、媒体及公众共同参与到特殊儿童社会融合活动中。

The CMB joined hands with the “Ocean Paradise Plan” of One Foundation and carried out a volunteer activity themed on “Love full in sunflower garden” in April, 2013. A volunteer team consisting of 800 staff carried out public welfare activities in more than 80 cities nationwide. CMB also called on our cardholders, the media and the public through micro-blog and other channels to bring children of special needs back to the society.

案例 Case

“金葵花”温暖包传递葵花温暖

Golden Sunflower warmth packages convey warmth and care

“此次招行亲子志愿者探访活动，报名的招行客户家庭之踊跃超出了我们的预期。而在活动中，家长和孩子们所表现出来的参与公益的热情和互动效果，更是超出了我们的想象！”

——探访活动壹基金负责人
龚伟

“The number of our customers who participated in this activity was much more than we had expected. And what exceeded our imagination are their enthusiasm to participate and the effect of the interactions between the children and their parents in the activity.”

——Gong Wei, person in charge of the activity from One Foundation

招商银行通过“金葵花”温暖包公益计划”为客户提供全方位参与公益活动的平台。除了捐赠温暖包，捐赠客户还可以参加“金葵花”亲子志愿者励志探访”活动，带着孩子加入志愿者探访队伍，亲临贫困地区，将温暖送到困境儿童的手里，同时也让客户子女接受一次难得的爱心教育和励志教育。

2013年，“金葵花”温暖包公益计划共开展了三期“金葵花”亲子志愿者励志探访”活动，来自全国的30余个志愿者家庭，分别赴贵州、云南、湖南三地，探访凝冻、旱灾、水灾中的困境儿童并发放了温暖包。

CMB provides “Golden Sunflower” Warmth Package Public Welfare Program as a platform for our customers to participate in our public welfare activities in a comprehensive manner. They can participate in the “Golden Sunflower” parent-child voluntary will-building activities, taking their children to the poverty-stricken areas and giving them an opportunity to receive charity and will-building training while taking comforts to poor children in such areas.

In 2013, three such activities were organized under the program. More than 30 volunteer families went to Guizhou, Yunnan and Hunan to visit children and take the warmth packages to children in areas suffering the freeze, flood and drought.



2013年1月12日，总行丁伟副行长在向家寨小学将“金葵花”温暖包发放到遭受凝冻灾害的孩子们手上，并为他们穿上新装。

CMB Vice President Ding Wei gave the warmth packages to the children affected by the freeze and dressed them up with new clothes in Xiangjiazhai Primary School on January 12, 2013

透明公益持续发展

Constantly Developing the Transparent Public Welfare Program

“公众非常关注公益机构的公开透明。壹基金将资金托管到招行，凡是给第三方的支付，都要经过招行审核。每年壹基金都会出一个招行的托管报告，披露壹基金的资金收入、流向和用途，以此实现公开透明。”

——壹基金秘书长 杨鹏

“People pay much attention on the transparency of the activities of public welfare organization. We One Foundation place our fund in the custody of CMB. All the payments to third parties are subject to review of the custody bank. Each year, One Foundation produces a Custody Report from CMB, stating the income and the expenses and the purposes of the expenses. We achieve the transparency by means of the custody report.”

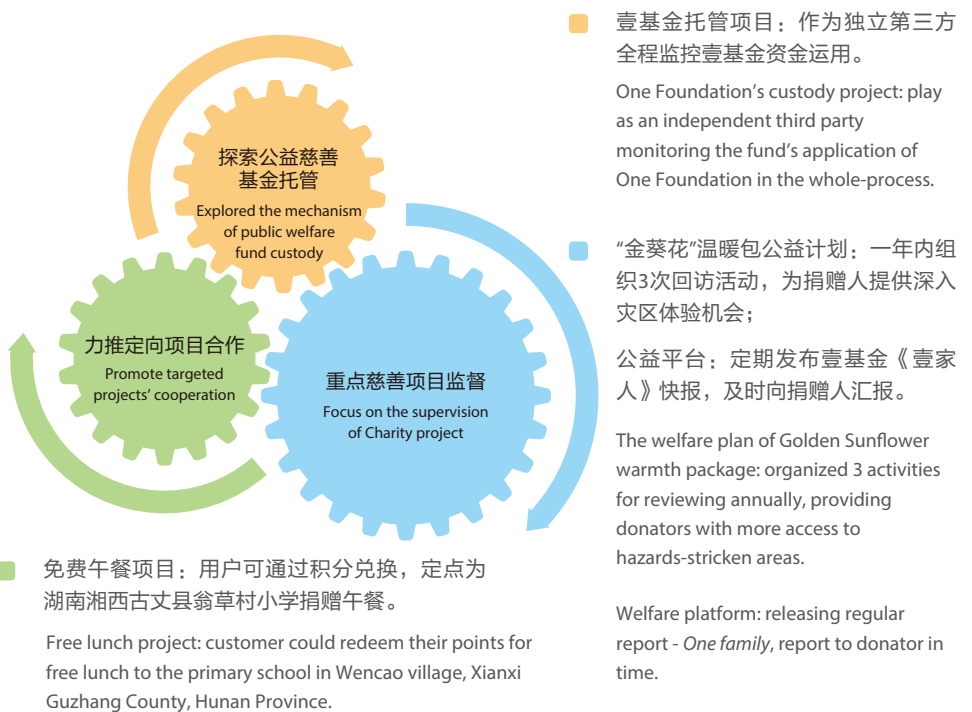
——Yang Peng, Secretary-General of One Foundation

每一份善心都传递着美好愿望，每一分善款都应该得到善用。本行利用平台优势和技术优势，积极探索公益基金托管机制，为公益慈善事业在资金监管、信息披露等方面开辟新渠道。率先实现定向捐款信息告知，持续监控、反馈各项的执行情况，积极组织捐赠人参与体验，维护捐赠人权益，不断提升公益透明度和社会公信力，助力透明公益持续发展。

Every piece of benevolence carries good wishes and each donation should be used well. CMB has positively explored the mechanism of public welfare fund custody and initiated the new channels of fund supervision and transparent information disclosure for the public welfare activities. We were among the first to provide feedback on and constant monitoring of the targeted donations and related welfare projects. We also organized donors to participate in the daily public welfare activities, defended donors' rights, constantly promoted the transparency of such activities and social credibility and promoted the sustainable development of the cause of transparent public welfare.

招商银行助力透明公益举措

Measures of CMB to Promote Transparent Public Welfare



关于招行

About China Merchants Bank

招商银行基本介绍

Basic Information



招商银行位列《财富》世界500强排行榜

CMB ranked at 412 in the List of Top 500 by Fortune

412 位

招商银行成立于1987年4月8日，是中国第一家由企业创办、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。

成立二十六年来，招商银行始终秉承“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，致力为客户提供更新更好的金融服务。

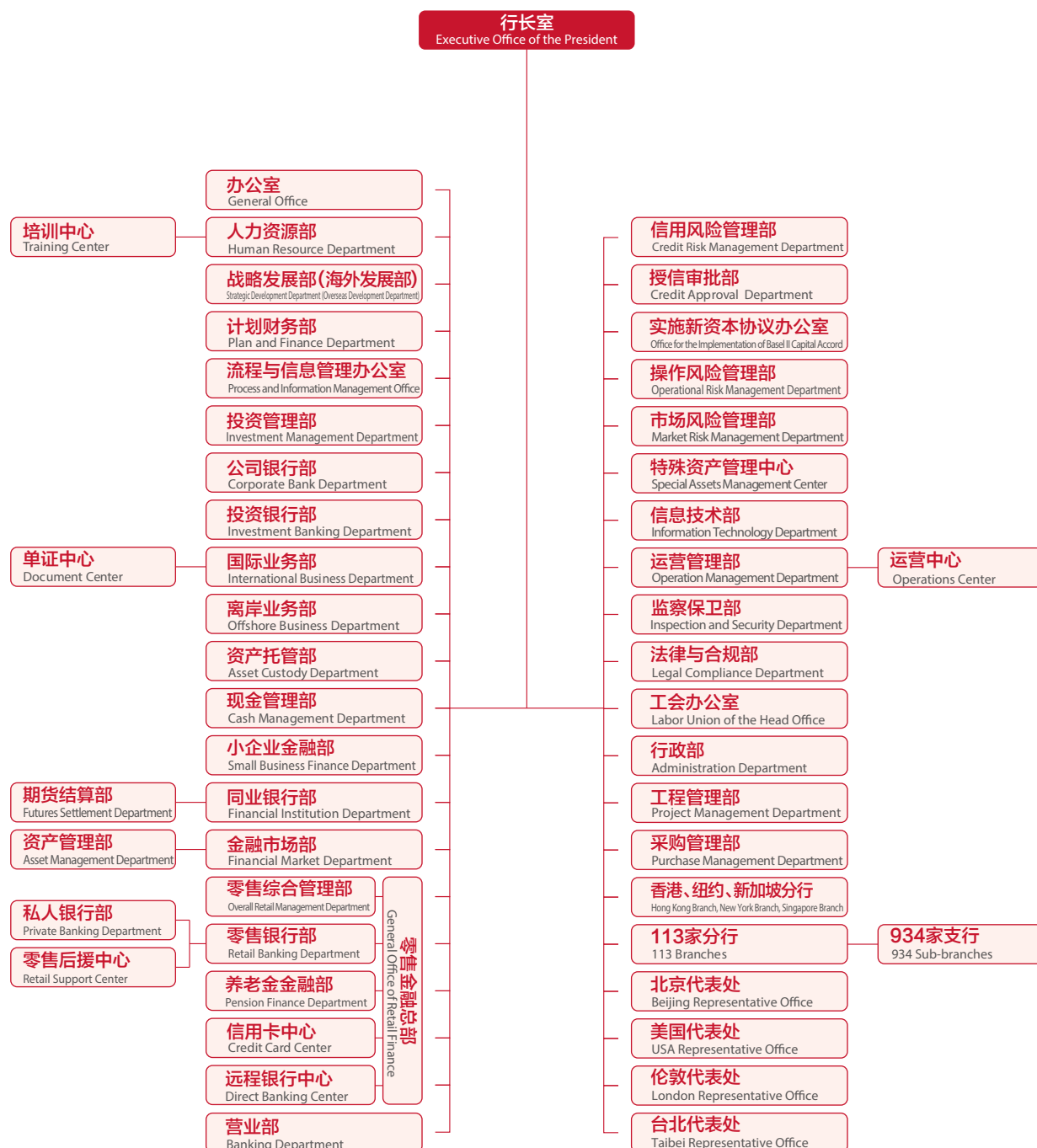
凭借持续的金融创新、优质的客户服务、稳健的经营风格、良好的经营业绩以及勇于担当的社会责任感，招商银行以品牌价值68亿美元位居Millward Brown发布的2013年度BrandZ最具价值中国品牌榜第十四位，在银行类机构中紧随四大银行排名第五。2013年招商银行再次入选《财富》世界500强排行榜，排名较去年攀升了86位次，由498位跃至412位。当前，招商银行正迈入新的战略发展阶段。为有效应对内外部经营环境的各种变化，持续增强竞争优势。全面深化二次转型，稳健发展，智慧增长。在深入推进经营战略调整基础上全面加快实现二次转型的新突破。

CMB was founded on April 8, 1987, as the first joint-stock commercial bank wholly owned by corporate shareholders 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 and the first pilot bank for the reform for promoting the reform 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 26 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 ranked 14th in the BrandZ List of the Most Valuable Chinese Brands published by Millward Brown, with a brand value of \$6.8 billion and 5th in all Chinese banking institutions, following the four state-owned banks, thanks to our continued financial innovation, quality customer service, prudent management style, good business performance and our commitment to the social responsibilities. CMB was listed in the List of Top 500 by Fortune, 86 places higher compared with its place in the list published in 2013, from the 498th to the 412th. Currently, CMB is entering a new stage of strategic development. To effectively address various changes of internal and external business environment, we constantly enhanced our market competency, seeking in-depth Second Transformation while furthering the adjustment of our business strategy.

公司组织结构图
Organizational Structure Chart of CMB



招商银行公司治理

Corporate Governance

健全完善决策机制

Establishing and Improving the Decision-making Mechanism



本行共组织召开重要会议

CMB held 63 important conferences in total

63 次

本行认真贯彻落实国家政策和监管要求，不断完善公司治理机制，持续推进“三会一层”的相互制衡和良好互动，围绕二次转型，结合本行业务，扎实推进各项工作，保障了全行的持续、稳健发展。

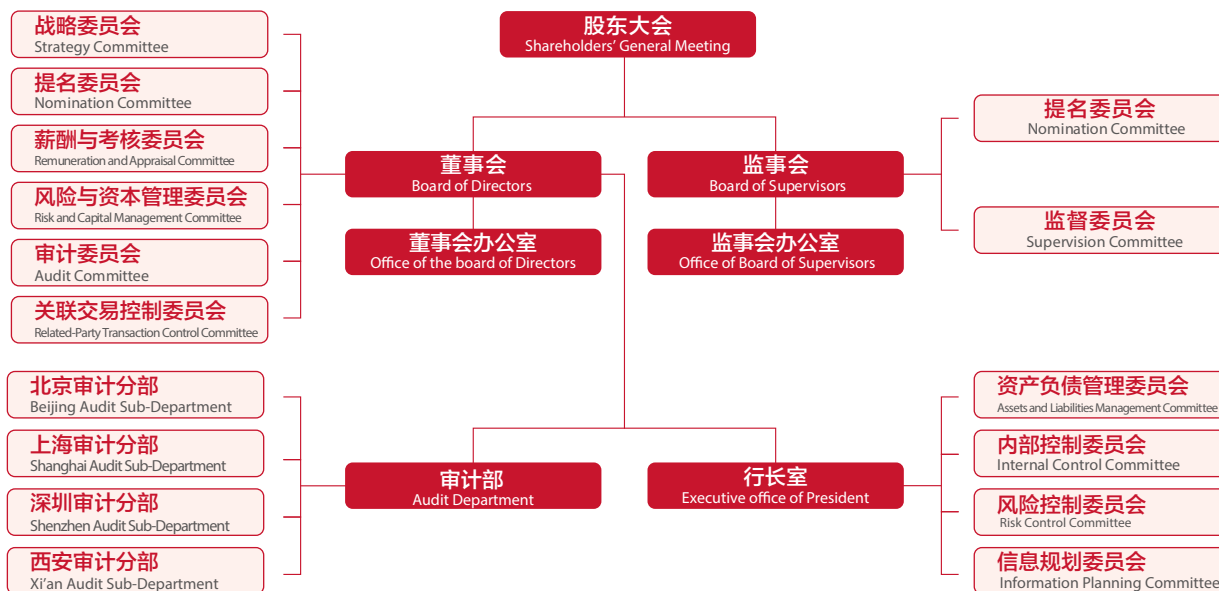
2013年，本行共组织召开各类重要会议共63次，审议议案183项，听取或审阅汇报事项50项。其中，股东大会1次，审议议案17项；董事会会议17次，审议议案70项，听取或审阅汇报事项9项；监事会会议12次，审议议案34项，听取汇报8项；董事会专门委员会会议24次，审议议案49项，听取或审阅汇报事项28项；监事会专门委员会会议6次，审议议案12项；没有执行董事参加的非执行董事会议1次，听取汇报1项；独立非执行董事会议2次，审议议案1项，听取汇报4项。董事会组织调研考察和培训活动16次，监事会组织调研考察活动16次。

In 2013, we effectively implemented the national policies and regulatory requirements, continued to improve the corporate governance mechanism and the mutual restriction and healthy interaction between the Shareholders' Meeting, the Board of Directors, the Board of Supervisors and the management, and, centering on the Second Transformation, exerted ourselves in substantially accomplishing various work tasks, guaranteeing the stable and robust development of CMB.

In 2013, CMB held in total 63 sessions of meetings, discussed 183 proposals and heard or reviewed 50 matters reported, including 1 Shareholders' Meeting, considering 17 proposals; 17 meetings of the Board of Directors, having discussed 70 proposals, heard or reviewed 9 matters reported; 12 meetings of the Board of Supervisors, having discussed 34 proposals, heard or reviewed 8 matters reported; 24 meetings of special committees of the Board of Directors, having discussed 49 proposals, heard or reviewed 28 matters reported; 6 meetings of special committees of the Board of Supervisors, having discussed 12 proposals; 1 meeting of Non-executive Directors, having heard 1 report; and 2 meetings of Independent Directors, having discussed 1 proposals, heard or reviewed 4 reports. The Board of Directors organized 16 investigations and training, the same for the Board of Supervisors.

公司治理架构图

Corporate Governance Structure Chart



加强投资者关系管理

Enhancing the Investor Relations Management

本行充分保障公司股东依法享有的各项权利以及投资者的合法权益，努力完善来自资本市场的信息反馈体系，邀请各级领导参与投资者推介活动，通过高层次、主动性的双向交流，为加强投资者关系起到了良好的沟通效果。

2013年，本行全年举行定期业绩发布会和分析师会2次，召开新闻媒体发布会1次；开展年度业绩全球路演1次，共与境内外107家机构投资者进行了深入、有效沟通；接待273个机构投资者和分析师的99次来访，接听投资者、分析师咨询电话986通，及时处理投资者网上留言1,219则，参与境内外投行推介33次并与数百家机构投资者进行了152场“一对一”和“一对多”会议。

We sought to guarantee lawful rights and interests of shareholders and investors of the Company and complete the system for the feedback in response to information from the capital market. We invited government leaders at various levels to participate in the promotion activities designed to attract investors, enhance two-way active communications of high levels, effectively improving our investor relations.

In 2013, CMB held two sessions of performance presses and analyst conferences, one media press, one global performance roadshow; we communicated effectively and in depth with 107 institutional investors, received 99 visits of 273 institutional investors and analysts, answered and handled 986 consultation phone calls from investors and analysts, processed 1,219 online messages from investors, participated in 33 investment bank fairs at home and abroad and held 152 one-to-one and one-to-many conferences with hundreds of institutional investors.

完善信息披露机制

Standardizing the Information Disclosure Mechanism

本行不断完善信息披露机制，通过运用“信息披露直通车”等方式，提升披露的主动性和透明度，提高披露信息效率，确保投资者能够及时、准确、公开地获取各类信息。

2013年，本行在上海证券交易所和香港联合交易所合计披露文件330余份，包括定期报告、临时公告、公司治理文件、股东通函、委任表格及回条等，约合290余万字。全年未发生信息披露重大差错。

We continued to improve our information disclosure mechanism and, by means of the information disclosure express, to improve the voluntary and transparent disclosure, providing investors with timely, accurate and open access to information of all kinds.

In 2013, CMB disclosed over 330 documents on Shanghai Stock Exchange and Hong Kong Stock Exchange, totaling about 2.9 million Chinese characters, including regular reports, ad hoc announcements, corporate governance documents, circulars to shareholders, appointment forms and communications, without major errors in information disclosed.



本行共披露各类文件超过

CMB disclosed over 330 documents

330 份

深化全面风险管理

Enhancing the Comprehensive Risk Management

本行始终高度重视全面风险管理工作，以巴塞尔新资本协议实施为契机，不断完善风险管理机制，积极完善信息披露制度建设，细化各类风险的识别与管理，优化工作流程，加强过程控制，进一步提升风险防控能力。

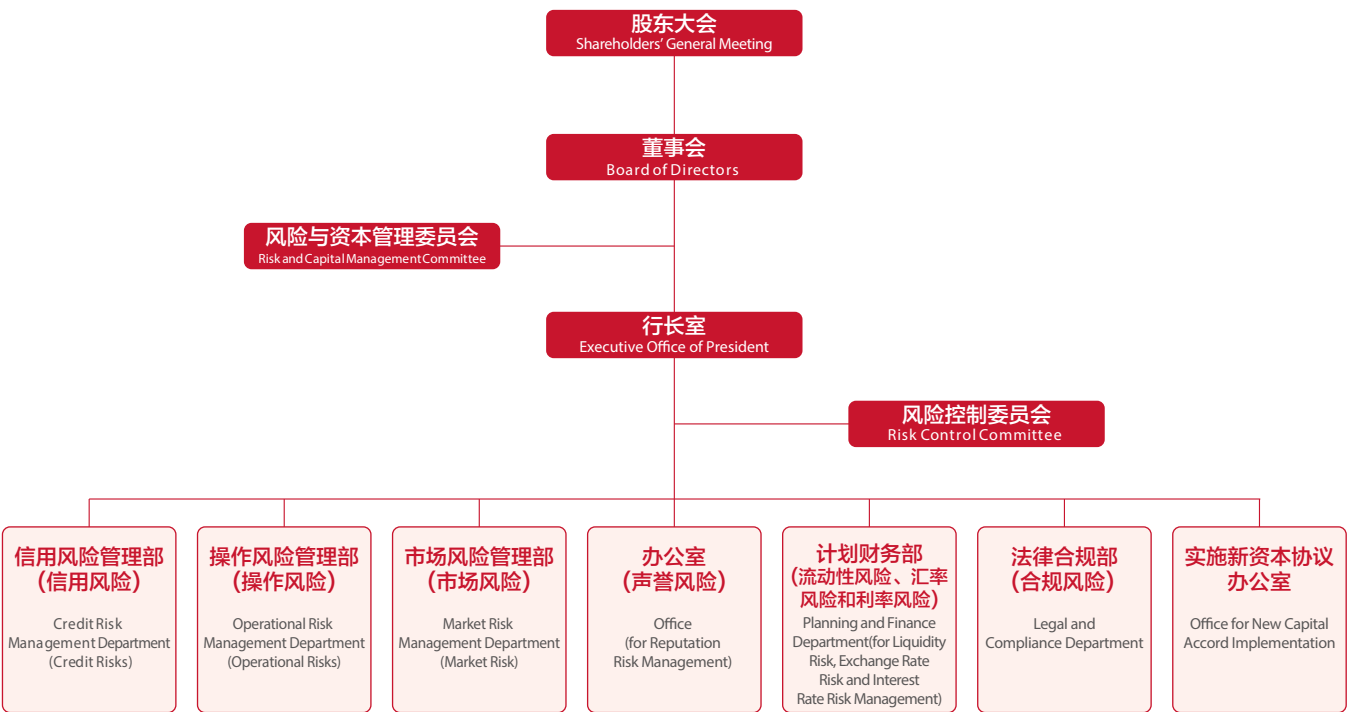
2013年，本行的不良贷款率为0.83%。在标准普尔的信用评级中，本行2013年的长期信用评级为BBB+。

CMB attached great importance to comprehensive risk management and, taking the implementation of the New Basel Capital Accord as an opportunity, constantly improved risk management mechanism, actively completed the information disclosure system, further identified and managed various risks, optimized work procedures and enhanced process control, with the view of promoting the overall risk control competency.

In 2013, the NPL ratio of CMB was 0.83%. CMB was rated BBB+ in the long-term credit rating by Standard & Poor.

招商银行风险管理组织结构图

Chart of Organizational Structure for CMB Risk Management



社会责任管理

Social Responsibility Management

2013年，本行继续秉承“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，以服务升级为主线，深入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，连续七年向社会公众发布社会责任报告，努力推动社会责任管理与日常管理的融合。

In 2013, CMB continued to implement the Second Transformation strategy focusing on the service upgrading, following our 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 and had issued our reports on social responsibility for seven consecutive years, with the view of promoting the integration of the social responsibility management and our daily business management.

葵花责任理念模型

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

Notion of social responsibility

Commit to providing sustainable finance services, increasing sustainable values and contribute to sustainable development.

履责方法

服务创造价值：本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，本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，本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。

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服务体验，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。

Performing Method

Creating value through service: CMB has 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. CMB cares about the expectations and requirements of our stakeholders and shares 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. CMB is committed to promoting the enterprise growth and realizing the goal of sustainable development through innovation.

Responsibility Performance Practices

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

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

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

We facilitate the mutual growth of our employees and the Bank 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 become a qualified corporate citizen by deepening our understanding of the notion of social responsibility, launching public welfare programs and participating in the community development.

招行与利益相关方

CMB and Stakeholders

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 financial 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 Supervision Organization	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; 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 Customer	提供最新最好的金融服务，提高客户满意度，致力客户感动。 Providing the best and newest financial services, promoting customer satisfaction and achieving high customer appreciation.	客户座谈会；宣传培训；需求调查。 Customer conferences, promotions and training, need surveys.	加快金融产品和服务创新，拓宽客户服务渠道，加强客户关系管理，加强客户投诉管理和客户满意度调查。 Accelerating financial product and service innovation; expanding customer service channels; enhancing customer relations management, customer complaint management and customer satisfaction survey.
环境 Environment	发展绿色金融，支持绿色经济发展，推进可持续发展。 Developing green finance; supporting development of the green economy; facilitating sustainable development.	严格执行国家节能减排政策；参与绿色公益活动；召开相关论坛。 Strictly implementing the national energy saving policy; participating in green public welfare programs; convening relevant forums.	加大绿色信贷投放，支持节能减排，倡导绿色金融理念，积极开展绿色办公，实现经济、环境和社会的协调可持续发展。 Increasing support for green credit for energy saving programs; advocating green financial notions; actively implementing green office work and coordinating sustainable economic, environmental and social development.
员工 Employees	良好的发展空间，健康安全的工作环境，创新员工参与管理平台。 Creating a good environment for employee development and a healthy and safe working environment; establishing a new platform for employee participation.	召开职代会；建立内部沟通渠道；教育培训。 Holding meetings of employee representatives; establishing internal communication channels; launching education and training programs.	不断拓宽员工职业发展通道，完善激励约束机制，关爱员工工作环境和身心健康，维护员工合法权益，搭建员工参与管理平台。 Continuing to expand employee career development channels; improving the incentive and restraint mechanisms, and caring about the working environment and health of the employees; safeguarding the legal rights and interests of employees and setting up a platform for employees to participate in the management.
合作伙伴 Partners	加强沟通交流，实现互利共赢。 Enhancing communication and realizing mutual benefits.	严格履行合同；招投标；日常沟通；定期走访。 Strictly performing contracts; cooperating in terms of bidding, daily communication and regular visits.	公平采购，互利、平等合作，诚信履约，实现互利共赢。 Carrying out fair procurement, cooperating on the basis of equality, and performing contracts in good faith to achieve mutual benefits.
社区 Community	参与社区建设和发展，积极承担社会责任，促进社会和谐。 Participating in community building and development, actively shouldering social responsibilities and promoting social harmony.	签订社区共建协议；参与社区项目建设；定期沟通；开展联欢活动。 Signing the agreement for sharing the community development; participating in community projects; conducting regular communication and launching joint cultural activities.	持续做好定点扶贫，支持科教文卫事业发展，积极参与公益慈善捐赠，积极开展志愿服务。 Continuing with the targeted poverty relief programs; supporting science, educational and health care programs; actively participating in charity donations and carrying out voluntary service activities.

真情付出赢得认可 Recognition of Our Sincere Contributions

颁奖机构 Awarding agencies	荣获奖项 Awards honored	获奖时间 time
中国银行业协会 China Banking Association	2012年度最具社会责任金融机构、2012年度社会责任最佳绿色金融奖、2012年度社会责任最佳公益慈善贡献奖、2012年度公益慈善优秀项目奖 The Financial Institution with the Best Social Responsibility Performance of 2012, the Annual Best Green Finance Award for Social Responsibility Performance, the Annual Best Public Charity Contribution Award for Social Responsibility Performance, the Annual Award for Best Public Charity Project	2013年06月 June, 2013
中国银行业协会 China Banking Association	最佳贸易金融产品创新银行 The Best Innovative Bank with Excellent Trade Financial Products	2013年01月 January, 2013
《欧洲货币》 Euromoney	2013年度中国区最佳私人银行 Best Private Bank in China 2013	2013年02月 February, 2013
英国《金融时报》 Financial Times	中国区最佳私人银行 The Best Private Bank in China	2013年10月 October, 2013
《财资》 The Asset Magazine	2012年度中国最佳托管专业银行 Best Domestic Custody Specialist –China 2012	2013年05月 May, 2013
《亚洲银行家》 Asian Banker	中国最佳零售股份制银行、中国最佳手机银行、中国优秀中小企业银行业务 Best Joint-stock Retail Bank in China, Best Mobile Bank in China & Excellent SME Banking Services in China	2013年05月 May, 2013
《亚洲货币》 Asiamoney	2013年中国最佳现金管理银行 Best Cash Management Bank in China 2013	2013年08月 August, 2013
中国标准化研究院 China National Institute of Standardization	“中国顾客满意度排行榜”行业之首 1 st of List of Chinese Customer Satisfaction	2013年03月 March, 2013
第二届中国公益节 2 nd China Charity Festival	2012年度中国公益奖·集体奖 China Charity Award for Collective Performance 2012	2013年01月 January, 2013
深圳市政府金融办 Financial Office of the Municipal Government of Shenzhen	2013年度深圳市中小微企业金融服务创新奖一等奖 First-rank Award for Innovative Services for Small and Micro Businesses in Shenzhen in 2013	2013年12月 December, 2013
《经济观察报》 Economic Observer News	2013年度最受尊敬企业 Most Respected Enterprises in 2013	2013年06月 June, 2013
中国社会科学院工业经济研究所、 《中国经营报》 CASS Institute of Industrial Economics, "China Business"	2013卓越现金管理银行、2013卓越竞争力小微金融服务银行 Excellence Cash Management Bank in 2013, Financial Service Bank for Small and Micro Businesses with Outstanding Competitiveness in 2013	2013年10月 October, 2013
《21世纪经济报道》 The 21st Century Economics Daily	2013·亚洲最佳财富管理银行 Best Wealth Management Bank in Asia in 2013	2013年11月 November, 2013
《理财周报》 Money Weekly	2012年中国金融品牌年度十大营销事件、2012中国金融品牌年度十大年度公益项目 Top 10 Brand Marketing Events of China in 2012, Top 10 Public Welfare Projects of Financial Brands in China in 2012	2013年07月 July, 2013
《证券时报》 Securities Times & New Fortune	中国最佳财富管理机构、中国最佳银行理财品牌、中国最佳私人银行 Best Wealth Management Institution of China, Best Bank Wealth Management Brand of China, Best Private Bank,	2013年06月 July, 2013
中国金融认证中心 China Financial Certification Authority	2013最佳手机银行 Mobile Phone Bank in 2013	2013年12月 December, 2013
中国广告主协会 China Association of National Advertisers	品牌贡献榜·影响中国2013年度最具企业社会责任品牌 List of Brand Contributions Influencing China – Best Brand Performing Social Responsibilities	2013年12月 December, 2013
东方财富网 Eastmoney (www.eastmoney.com)	最佳电子银行、最佳财富管理、年度最具社会责任银行 Best E-bank, Best Wealth Management, Best Bank of the Year Performing Social Responsibilities	2013年12月 December, 2013
智联招聘、北京大学企业社会责任与雇主品牌传播研究中心 www.zhaopin.com and Corporate Social Responsibility and Employer Brand Communication Research Center of Peking University	2012年“中国年度最佳雇主”大奖、“最具社会责任雇主”单项奖 Award to the Best Employer of China in 2012, Award to the Best Employer Performing Social Responsibilities	2013年01月 January, 2013



1 深化二次转型， 价值创造助发展

Deepening the Second Transformation and
Promoting Development through Value Creation

企业可持续发展与经济社会的可持续发展相辅相成。我们持续提升价值创造能力，积极优化信贷结构，支持产业结构转型升级和区域协调发展，延伸跨境金融服务。稳步推进小企业专业化经营，全面推广“千鹰展翼”助力创新型企业成长，为促进经济社会可持续发展贡献力量。

Sustainable development of businesses and sustainable development of an economy-based society complement each other. We sought to constantly promote our value-creating capacity, actively optimized the credit structure, supported the transition and upgrading of the industry, boosted coordinated regional development, and expanded our cross-border financial services. We sought to steadily promote the professional management of small business services and comprehensively facilitate the “Qian Ying Zhan Yi” program, help the growth of innovation-based growing enterprises and contribute to the balanced and sustainable economic and social development.



全国建成“千鹰展翼
创新支行”

100 “Qian Ying Zhan Yi” innovative
sub-branches across the country have
been established

100 家



支持创新型成长
企业客户

Supported the development of 17,344
innovation-type growing enterprises

17,344 家



在108个国家（含中国）及地区
共有境内外代理行

Providing 1921 cross-border financial
services to enterprises annually

1,921 家

服务国家经济发展

Serving National Economic Development

服务国家经济就是服务商业银行自身的发展环境。本行自觉坚持金融服务实体经济的要求，认真贯彻落实国家宏观政策，促进产业结构优化升级，加大对中西部地区经济以及民生领域的支持，努力推动实体经济可持续发展。

Serving the national economy is serving the environment for the development of the commercial bank itself. Consciously following the requirements of financial institutions to serve the real economy, we earnestly implemented the national macro-control policies and, promoting the optimization and upgrading of the structure of various industries, continued to increase our financial support for the economic development and the livelihood of the general population in the central and western regions and promoted the sustainable development of the real economy.



截至2013年，本行战略新兴产业贷款余额

As of the end of 2013, CMB issued loans totaling 48.001 billion yuan to support emerging industries

480.01 亿元

促进产业结构优化

Promoting the Optimization of the Industrial Structure

本行充分发挥信贷投放的引导作用，优化信贷结构，支持传统产业升级，加强对新兴产业和现代服务业的授信支持，全力推进经济结构调整和转型升级。

截至2013年，本行战略新兴产业贷款余额480.01亿元，比上年末减少19.22亿元，占本公司企业贷款总额的4.13%。

We fully exerted the role of credit granting, optimized the credit structure, supported the upgrading of traditional industries and increased our credit granting support for emerging industries and modern service industry so as to fully promote the adjustment, transition and upgrading of economic structure.

As of the end of 2013, CMB issued loans totaling 48.001 billion yuan to support emerging industries, a decrease of 1.922 billion yuan over that of the end of 2012, accounting for 4.13% of the total loan granted to businesses.

案例 Case

深圳分行发布首支面向文化创意企业的产品——文创贷

Shenzhen Branch issued Cultural Creativity Loan – the first product to support the cultural and creative enterprises



招商银行深圳分行与深圳市文体旅游局深化合作协议签约仪式

Ceremony for the signing of the agreement on furthering cooperation between Shenzhen Branch of CMB and Shenzhen Municipal Bureau of Sports and Tourism

资金问题一直都是文化创意企业发展面临的一大难题。2013年，招商银行深圳分行与深圳市文体旅游局深化合作推出“文创贷”产品，针对文化创意产业的行业特征、经营特性量身定制，摒弃抵押物的要求，弱化财务报表的判断，聚焦文化企业的核心价值，降低准入门槛，为深圳文化产业的发展注入新的活力。

截至2013年底，深圳分行已为当地88家文化企业提供了35亿元的授信支持。

Fund-raising has been a problem confronting the development of the cultural and creative enterprises. In 2013, Shenzhen Branch and Shenzhen Municipal Bureau of Sports and Tourism jointly launched Wen Chuang Dai tailored to the characteristics of the industry and its business operation, focusing on the core value of the target cultural enterprises while requiring no mortgage, decreasing the weight of judgment based on the financial statements and lowering the access requirements, with the hope of providing new drive for the development of the cultural industry of Shenzhen.

As of the end of 2013, Shenzhen Branch had provided credit worth 3.5 billion yuan for 88 local cultural enterprises.

协调区域关注民生

Regional Coordination and Attention to the Livelihood

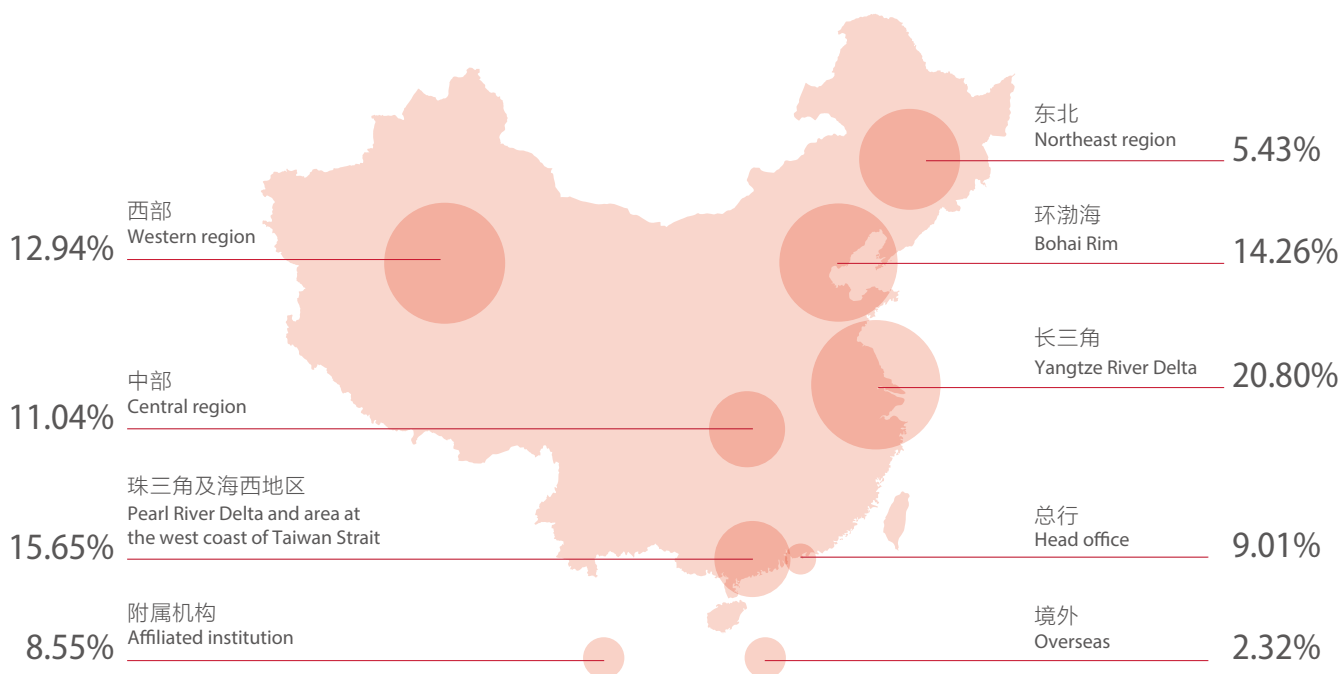
本行将地方县域经济发展与自身发展战略有机结合，加大县域和中西部地区的金融服务支持力度，推动金融资源向中西部地区倾斜，促进县域经济快速、健康发展。

截至2013年底，本行在中西部地区设立一级分行18家、二级分行30家。2013年，中西部地区分行发放贷款5,268.53亿元。

We integrated the county-level economic development of local regions and the development strategy of CMB, increased our financial service support to the county-level economy and that of the whole Central and Western Regions in general and shifted our financial resources to the Central and Western China, with the view of enhancing the quick and healthy development of county-level economy in those regions.

As of the end of 2013, we had 18 level-one branches and 30 level-two branches established in the central and western regions. During the year, we granted a total credit loan of 526.853 billion yuan granted in those China.

2013年招商银行全行贷款发放额分地区统计表
Loans granted by CMB in 2013 broken down by regions



注：

- 1 本表统计为招行口径，且仅含境内各行部，不含香港分行、纽约分行、新加坡分行。
- 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。
- 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, New York and Singapore Branches.
- 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.
- 3: Data in this diagram excludes data related to credit cards.

案例 Case

西宁分行推动民族团结先进地区创建进程

Xining Branch actively promote the progress of establishing advanced regions of national unity

西部地区是我国少数民族的主要聚居区，招商银行西宁分行通过加大信贷支持力度，积极推动少数民族地区发展。截至2013年底，累计向回族、藏族等少数民族群众发放住房消费贷款7,682万元；向青藏人家、富康医药等2家民族医药企业发放贷款8,000万元；向海西、黄南等藏区累计发放贷款超过5亿元。

The West Region is home to many minority people of China. Xining Branch of CMB actively helped to promote the development of the minority regions through increasing the credit support. As of the end of 2013, the branch granted a total loan of 76.82 million yuan to local individual Hui and Tibetans and a total loan of 80 million yuan to two minority medical enterprises, Qingzang Renjia and Fukang Pharmaceuticals. The cumulative loans granted in Haixi Mongolian and Tibetan Autonomous Prefecture and Huangnan Tibetan Autonomous Prefecture reached 500 million yuan.

本行积极关注民生，加大住房、医疗、“三农”等民生领域信贷支持力度，大力支持民生事业发展。

We concerned ourselves with the livelihood of the population and increased our credit support in the housing and medical fields and fields related to farmers, rural areas and agriculture, with the view of supporting the livelihood cause.

案例 Case

长沙分行对保障性安居工程项目给予信贷支持

Changsha Branch provide credit support for government-supported affordable housing projects

2013年，招商银行长沙分行积极贯彻国务院办公厅《关于保障性安居工程建设和管理的指导意见》相关精神，积极拓展保障性安居工程项目，从项目准入到审批都为其开通绿色通道，促进了保障性安居工程的顺利推进。

截至2013年底，长沙分行涉及保障性安居工程类贷款余额达16.9亿元。

In 2013, Changsha Branch of CMB actively provided support to the government-supported affordable housing projects in terms of the project establishment and approval following the *Guidance Opinions on the Development and Management of Government-supported Affordable Housing Projects* issued by the State Council, effectively facilitating the successful implementation of the projects.

As of the end of 2013, the balance of loans granted by Changsha Branch for such projects reached 1.69 billion yuan.

跨境金融助梦全球

Cross-border Financial Services Help Realize Dreams for Overseas Development

本行不断完善跨境金融平台，积极拓展离岸金融、跨境与贸易金融业务，丰富跨境金融产品体系，全面提升国际化经营能力和水平，打造由境外机构（永隆银行及境外分行）、离岸金融与境内分行共同构建的“三位一体”跨境金融平台，帮助“走出去”企业圆梦海外。

We constantly improved our cross-border financial platform and expanded our offshore finance, cross-board and trade financial businesses, enriched cross-border financial product system with the view of comprehensively promoting our international business competency and capacity, building the best cross-border financial platform co-built by overseas institutions (Wing Lung Bank and overseas branches), offshore finance and domestic branches and helping “going-out” enterprises to realize their dreams for overseas development.

推进海外机构布局

Optimizing the Layout of Our Overseas Institutions

本行不断拓展国际化经营，推动海外机构布局，满足“走出去”企业的融资需求和产品供给，为我国企业“走出去”提供贴身跟随服务。截至2013年底，本行共设8家海外机构，其中香港拥有永隆银行和招银国际等子公司，及一家分行（香港分行）；在美国设有纽约分行和代表处；在新加坡设有新加坡分行；在伦敦和台北设有代表处。

In 2013, CMB continued to expand our international operations, optimize the layout of our overseas institutions to meet the financial needs and product supply for “going-out” enterprises and provide them with tailored services. As of the end of 2013, CMB had eight overseas institutions, including Wing Lung Bank and CMB International, a branch (Hong Kong Branch), New York Branch, New York Representative Office, Singapore Branch, London Representative Office and Taipei Representative Office.



案例 Case

永隆银行创立“移民金融”品牌

Wing Lung Bank created the brand “Migration Finance”

永隆银行以“境内境外结合、公司零售结合、投行商行结合”的独有优势，创立“移民金融”品牌。以跨境贸易链为出发点，结合“走出去、引进来”跨境企业的金融需求，提供本外币一体化、境内外一体化、投商行一体化的“一揽子”综合金融服务，着力打造“中小银行跨境服务平台”。

Drawing on its advantages of integration of overseas and domestic services, corporate and retail operations and the investment bank and the commercial bank, Wing Lung Bank created a brand for “migration finance”. Starting from the cross-border trade chain and in response to the financial needs of cross-border enterprises, we provided a package of comprehensive financial services integrating local and foreign currencies, domestic and overseas businesses and the functions of the investment bank and the commercial bank, with the view of building a cross-border service platform for medium and small banks.

创新跨境金融产品

Creating New Cross-border Financial Products



跨境金融业务服务企业

The cross-border financing services served over 60,000 enterprises

60,000 家

本行通过境内、境外、离岸3个平台，深耕“资本通”、“商贸通”、“财富通”三大特色产品体系建设，服务范围从传统的进出口贸易、境外承包工程到境外IPO、发债等领域全程覆盖，密切跟进重点项目，提供全面、高效的境内外一体化金融服务，帮助客户解决“走出去”和“引进来”难题。

截至2013年底，本行跨境金融业务提供的跨境融资余额已达1,798亿元，每年为超过6万家企业提供跨境金融服务。

Through our domestic, overseas and off-shore platforms, CMB promoted the development of “Zi Beng Tong”, “Mao Yi Tong” and “Cai Fu Tong” product systems and expanded our services from traditional import and export, overseas contracting to overseas IPO and debenture issuance, with the view of keeping close track of key projects, providing them with comprehensive and efficient integrated domestic and overseas financial services and smoothing away our customers’ difficulties in “going-out” and “bringing-in” businesses.

As of the end of 2013, the cross-border financing services had realized a balance of cross-border funds of 179.8 billion yuan, serving over 60,000 enterprises during the year.

案例 Case

招商银行跨境金融助力上海自贸区

Cross-border financial services of CMB contributed its efforts to Shanghai Free Trade Zone

2013年9月29日，招商银行上海自贸区分行正式挂牌，成为首批获准设立自贸区分行的商业银行，同时该行也是人民银行上海自贸区账户首批5家合作商业银行之一。

招商银行有效整合资源，针对自贸区的政策环境和企业经营特色，创新推出“跨境金融·自贸通”等系列金融产品，提供打通境内外、离在岸、本外币的金融解决方案，促进金融领域开放创新和人民币国际化，推进上海自贸区企业的发展。

On September 29, 2013, Shanghai Trade Zone Branch of CMB was formally opened, as one of the first branches of commercial banks approved to be established in the zone and one of the five partner commercial banks setting up accounts with the People’s Bank of China in the zone.

CMB effectively integrated available resources and innovatively launched a series of financial products, including “Cross-border Finance – Free Trade Pass”, providing financial solutions for cross-border and inshore and offshore trade in local and foreign currencies. Those initiatives help to facilitate the opening-up of and innovation in the financial fields and the internationalization of RMB, promote the development of enterprises in Shanghai Free Trade Zone.

千鹰展翼再助中小

“Qian Ying Zhan Yi” Provides Further Assistance to Small and Medium Enterprises



“千鹰展翼”计划是招商银行一项扶持中小企业、小微企业的综合金融方案，旨在每年寻找全国1,000家有创新成长特质的企业，运用包括融资在内的综合化金融服务，使其获得更快速的成长，为诸多创新型企业的腾飞发展插上了翅膀。

The “Qian Ying Zhan Yi” program is a comprehensive financial solutions tailored by CMB to support the medium-, small- and micro businesses, intended to find 1,000 enterprises with innovative and growing potentials in China each year and help them develop at a higher rate by providing comprehensive financial services including financing services, with the view of lending them wings for their development.

支持创新型成长企业

Supporting the Growth of Innovative Enterprises

全国建成 “千鹰展翼
创新支行”

100 “Qian Ying Zhan Yi” innovative
sub-branches across the country
have been established

100家

支持创新型成长企业

Supported the development of
17,344 innovation-type growing
enterprises

17,344户

本行自2010年开始实施“千鹰展翼”创新型成长企业培育计划，推出“展翼通”及“文创贷”等系列子产品，实施客户倍增计划，以“股权融资+债权融资”模式为特色，为企业提供一揽子综合金融服务，助力创新型小企业客群快速成长，服务产业转型，促进社会就业。同时，打造“银创”合作平台，全程助力企业实现上市梦想。

截至2013年底，本行在全国范围内已授牌成立100家专注服务于“千鹰展翼”企业客户的“千鹰展翼创新支行”，支持17,344户创新型成长企业客户发展，较上年末增幅达128.78%；已扶持153家创新型成长企业客户在境内外上市，其中中小板及创业板共109家。

Since 2010, we implemented the “Qian Ying Zhan Yi” Innovation-type Growing Business Cultivation Program and the “Customer Doubling Plan”, developed a series of sub-products, including the “Zhan Yi Tong” and “Wen Chuang Dai” and a package of comprehensive financial services for businesses in the “equity-financing and credit-right-financing” mode, with the view of helping the growth of small businesses, the transition of the service industry and creating more jobs for the public. Meanwhile, we created a Bank-Innovation Business cooperation platform to render full assistance to businesses to be listed.

As of the end of 2013, we had set up 100 “Qian Ying Zhan Yi” innovative sub-branches across the country and supported the development of 17,344 innovation-type growing enterprises, an increase of 128.78% than that of the end of the last year. In total we supported 153 innovation-type growing business to get listed in China and elsewhere, including 109 listed on small and medium businesses market and GEM.

“我们是真正意义上的草根创业，公司处境最困难的时候，是招行一亿多元的贷款帮助我们渡过难关，这样的支持说它具有生死存亡的意义也不为过。我认为，招行的价值挖掘能力堪与风险投资机构媲美！”

——深圳市美赛达科技有限公司董事长 庄亮

"We are a grass-root enterprise in its real sense. It was CMB's loan of over 100 million yuan that helped us to pull through the most difficult stage. Its help is of a "to-be-or-not-to-be" significance to us. I personally admit that CMB is no inferior to any risk investment institution in value mining."

——Zhuang Liang, Chairman of Mesada Technology, Co., Ltd., Shenzhen

案例 Case

招商银行“千鹰展翼”支持草根创业

CMB's "Qian Ying Zhan Yi" Program Supports Starting Businesses

“千鹰展翼”客户美赛达公司白手起家，用6年时间发展成为目前中国最大的GPS导航系统方案提供商和规模最大的嵌入式方案提供商。

招商银行一直非常重视企业的需求，推出“展翼通”，以更为灵活宽松的担保方式、较低的准入门槛、全新的风险管理技术等优势，解决成长性企业轻资产、小规模、低估值带来的债权和股权融资难题，不仅为该公司提供一亿多元的贷款，还利用银行的客户资源为公司牵线搭桥，整合销售渠道，建立上下游链条，帮助美赛达利用创新优势尽快成长和走向资本市场。

Mesada Technology Co., Ltd., Shenzhen, a customer of CMB under "Qian Ying Zhan Yi" program, was started from nothing and has developed into the largest GPS navigation system solution provider and the largest embedded solution provider in China in 6 years.

CMB has always highly valued the needs of businesses. CMB has been providing solutions for growing businesses confronted with credit right and equity financing problems arising from their limited assets and scale and low valuation by launching "Zhan Yi Tong" which requires more flexible guarantees at a lower access threshold, and through CMB's advantageous new risk management techniques. CMB has provided Mesada with a total loan of over 100 million yuan. Furthermore, CMB has also helped Mesada to develop rapidly using its innovation advantages and reach the capital market by bridging up the gap between Mesada and other businesses, integrating the sales channels and developing upstream and downstream connections in the industry drawing on the customer resources of CMB.

“千鹰展翼”未来计划

"Qian Ying Zhan Yi" Program

“千鹰展翼”未来计划加大对创新型成长企业的发掘和培育力度，通过深化在全国已建成的100家“千鹰展翼创新支行”，充分发挥其作为创新型成长企业培育基地的作用，加强与国内外私募股权机构的合作，不断拓宽合作领域，推动银行金融产品和服务创新，共同打造服务创新型成长企业的股权投资平台。

"Qian Ying Zhan Yi" program increases its efforts to develop and cultivate innovation-type growing enterprises. By furthering the development of the 100 "Qian Ying Zhan Yi" innovative sub-branches in China, CMB seeks to fully exert their role as a incubator of innovation-type growing businesses, enhance our cooperation with domestic and international private equity institutions, constantly expand the scope of cooperation, promote innovation of financial products and services, with the view of building a equity investment platform for innovation-type growing businesses.

实现股东持续价值

Realizing Sustainable Value for Shareholders

本行高度重视保护股东权益，加快管理体制变革，转变公司发展方式，不断提升经营管理能力，持续为股东创造价值。

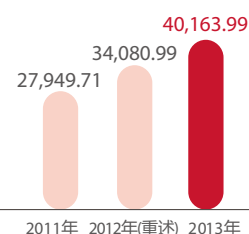
In 2013, CMB attached great importance to the protection of shareholder interests, quickened the reform of our management system, reformed the development mode, and improved our management capabilities with the view of creating sustainable value for our shareholders.



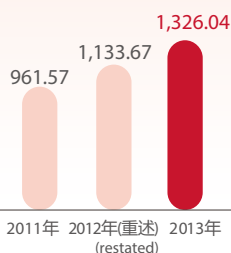
总资产
Total asset (unit: 100 million yuan)

40,163.99

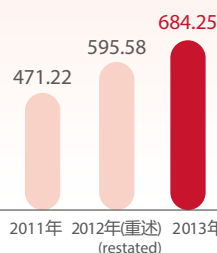
总资产 人民币亿元
Total asset (unit: 100 million yuan)



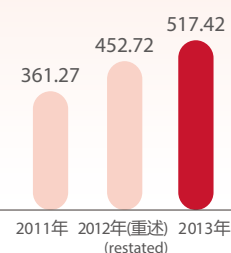
营业收入 人民币亿元
Operational revenue (unit: 100 million yuan)



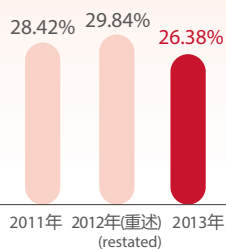
利润总额 人民币亿元
Total profit (unit: 100 million yuan)



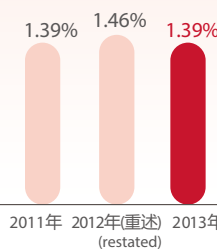
净利润 人民币亿元
Net profit (unit: 100 million yuan)



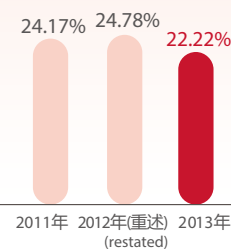
税前风险调整后的资本回报率
The risk adjusted return on capital before tax (RAROC) (unit: %)



归属于本行股东的税后平均总资产收益率
Return on average assets (after tax) attributable to the Bank's shareholders (unit: %)



归属于本行股东的税后平均净资产收益率
Return on average equity (after tax) attributable to the Bank's shareholders (unit: %)





2 持续服务升级， 随心随享好体验

Updating the Services Constantly for Customers'
Better Customer Experience

良好的服务体验是我们的不懈追求。我们以客户为中心探索服务升级，创新服务模式，量身定制个性化的产品和服务，让您获得方便快捷的业务体验和温馨舒适的感受。

We have been pursuing to provide services with excellent experiences. We have been customer-oriented to update our services, innovate service models and personalized service and products, so as to provide customer with convenient, swift, warm and sweet experience.



远程渠道 办理交易

The Bank completed a total of 6.642 million transactions through the remote channels

664.42 万笔



智能服务平台为 客户提供服务

Intelligent service platform has provided 2,159,300 times of service for customers

215.93 万人次



第六届理财教育公益行 举办理财教育讲座

During the 6th "Wealth Management Education on the Move" activity of CMB, over one thousand educational lectures were given in more than 40 cities

1,000 场

葵花向阳因您而变

We Are Here Just for You as Sunflower Follows the Sun

产品因需求而变，服务因体验而变。本行不断丰富产品体系，提升客群管理精细化水平，努力为客户提供定制化、差异化的产品和服务，满足客户的多样金融需求。

Adhering to the guideline of "products change for your needs and service changes for you experience", CMB has constantly enriched the products and enhanced lean management of customers, so as to provide our customers with customized and differentiated products and services to meet various financial needs.

零售服务优化体验

Optimizing Retail Service Experience

“现在到银行办理业务快捷多了，我一般都是提前一天通过手机银行或微信银行预约，然后在预约时间到网点办业务就不用排队，效率很高。”

——招商银行客户 雷先生

"It's more convenient to do businesses with banks. I usually reserve for services via mobile banking or Wechat banking in advance, then I can deal with the transaction at the appointed time without queuing. It's efficient."

——Mr. Lei, a regular customer of CMB

本行进一步强化零售业务产品和系统功能的创新，深耕财富管理、私人银行、信用卡等优势业务，大力开发互联网金融、养老金融等新兴业务市场，完善差异化的产品生产与服务网络，为客户提供整个生命周期的服务，推动零售金融创新，更好地服务广大民生。

2013年，本行通过服务“十大升级”，不仅为客户提供更专业的金融服务方案，还让客户享受金融服务以外的更多权益和生活便利。截至2013年底，本行零售客户总数达4,763万户，其中金葵花及以上客户数量106.50万户，较年初增长16.89%。私人银行客户数为25,496户，较年初增长30.63%。

CMB has further enhanced the innovation in retail business and system, developed wealth management, private bank, credit card and other advanced businesses and developed Internet-based finance and pension services in the emerging market. We have optimized the differentiated products and serving network, provided whole-life service to our customers and promoted innovation in retail finance to serve the public better.

In 2013, CMB provided customers with more professional financial serving programs through "10 upgrade" of services, and made them enjoy more rights and convenience besides financial services. As of December 31, 2013, we had accumulated a total retail customer of 47.63 million, including 1.065 customers at the Golden Sunflower or higher level, an increase of 16.89% compared with the year beginning. Our private bank customers totaled 25,496, an increase of 30.63% compared with the year beginning.

快捷系 3 大升级

改造流程提升效率

3 upgrades of "Express Series"

Procedure improvement Efficiency promotion

1. 网点预约服务
2. 网上银行自助填单
3. 业务系统“3G项目”
 1. "Outlets appointment services"
 2. "Online banking self-service for filling in forms"
 3. "3G projects" in operation system

新潮系 3 大升级

创新业务沟通渠道

3 upgrades of "New Trend Series"

Business communication channel innovation

1. 大部分网点免费WIFI覆盖
2. 可视柜台
3. 首家微信银行
 1. Free WI-FI coverage in most outlets
 2. VTM
 3. Launched the first "Wechat Banking" in China

专属系 2 大升级

提升专属服务能力

2 upgrades of "Exclusive Series"

Exclusive financial capacity improvement

1. WMS新一代财富管理系统
2. 一卡通M+卡
 1. The WMS "New Wealth Management System"
 2. All-in-one Card M+ Card

贴心系 2 大升级

创新零售客户贴心关怀服务

2 upgrades of "Considerate Series"

Retail customers considerate services innovation

1. 网点“错峰提示”
2. “晨迎夕送”、“随心享”贵宾礼遇
 1. "Avoiding Peak Hour Notice" in outlets.
 2. "Welcoming and seeing off", "Enjoy anytime", VIP services.

案例 Case

招商银行推出可视柜台

CMB launched the Visible Teller Machine (VTM)



2013年3月，招商银行开始试运行全新柜面替代系统——可视柜台(VTM)，配置了身份证识别器、摄像头、读卡器等功能模块，借助先进的网络视频技术，客户可通过可视柜台与后台运营中心的远程柜员进行“面对面”沟通，办理银行卡申请、激活、客户资料维护、书面挂失等复杂业务，从而替代传统网点只能在柜台“面签”的复杂业务。前期，可视柜台陆续在上海分行、南京分行、深圳分行、北京分行等8家分行进行了试点，取得了良好的效果。

In March, 2013, CMB piloted the brand new VTM, equipped with ID certificate recognizing devices, cameras, card reading devices, etc. With advanced network video technology, customers can interact with remote operators “face-to-face” for banking card application, activation, customer data maintenance, written loss-report and other complicated transactions without going to the counter in the traditional business mode. The first-phase VTM was used in eight branches, including Shanghai Branch, Nanjing Branch, Shenzhen Branch, and Beijing, with satisfactory results.

大众客群新产品“M+卡”卡面设计大赛

The M+ Card designing Contest among customers



2013年，招商银行开展大众客群新产品“M+卡”卡面设计大赛，网站总浏览量628,592次，总互动参与量371,275次，共收集作品12,615件。活动同时开展微博互动，总曝光量5,100万次。该活动荣获“中国广告长城奖·2013年度广告主品牌奖”营销传播金奖。

截至2013年末，招商银行“M+卡”累计发卡186.85万张。

In 2013, CMB launched the card designing contest among the customers. The contest brought about 628,592 times of visits in total, involved 371,275 times of interaction and received 12,615 pieces of design works. During the contest, there was micro-blog interaction at the same time and the quantity of exposure reached 51,000,000 times. This activity won the “China Advertisement Great Wall Award – Award for the Best Advertisement Owner in 2013.”

As of the end of 2013, CMB had issued 1,868,500 “M+ cards” totally.

招商银行信用卡再升级

The Re-upgrade of CMB Credit Card

招商银行信用卡致力于“做中国最好的支付体验提供商，做中国最好的消费金融专家，做中国领先的多元化营销平台”，持续为客户提供更多精彩享受。截至2013年底，招商银行信用卡中心在上海、武汉、成都三地多点运营，2,800余名客服员工为千万持卡人提供24小时不间断的优质服务。

截至2013年底，本行信用卡累计发卡5,121万张，流通卡数2,565万张，报告期增加385万张。2013年累计实现信用卡交易额9,403亿元，同比增长43.08%；流通卡每卡月平均交易额3,301元。

CMB has devoted to being “the best payment experience provider, the best consumer finance expert and the best diversified marketing platform” and constantly provided more splendid enjoyment for customers. As of the end of 2013, CMB Credit Card Center had started multi-point operation in Shanghai, Wuhan and Chengdu. More than 2,800 employees have provided first-rate service 24-hour a day for thousands of cardholders.

As of the end of 2013, we had issued 51.21 million credit card, with 25.65 million cards in use, an increase of 3.85 million during the reporting period. In 2013, transactions by the credit cards totaled 940.3 billion yuan, a year-on-year increase of 43.08%, with an average transaction volume of 3,301 yuan per card.



以客户为中心

Customer-centered

“为了让您拥有不一样的持卡体验，我们从未止步！”

“we will never stop to provide you with exceptional card holding experience!”

从无缝衔接的“智能还款”、管家式的“智能额度”服务到集信用卡用卡服务和生活服务于一体的“掌上生活”客户端，招商银行信用卡持卡人每个小小的便捷体验背后，都有招商银行信用卡不断改善的脚印。当每一次创新成为行业标准和用户习惯时，我们以“更优”为目标进行“二次转型”，捕捉和满足持卡人不断变化的消费需求，持续完善持卡体验。

截至2013年底，信用卡官方客户端“掌上生活”获得近720万次的下载量，累计为客户提供各类卡服务近2,000万次；管家式“智能额度”服务体系累计服务客户超过1,000万人次。

With the services from seamless “intelligent repayment”, stewarded “smart limits” to the application “Life in the Palm” integrating credit card service and life service, every tiny convenient experience of CMB credit cardholders was filled with the continuous efforts of CMB to improve the credit card. We would conduct the “second transition” aimed at “better” performance when our innovations were adopted as the industrial standard and accustomed to our customers, so as to capture and satisfy the changing consumption needs of our customers and perfect the card-holding experience constantly.

In total, the official Life in the Palm application had been downloaded by 7.2 million times, providing 20 million card services for our customers. The steward-type “intelligent limits” service system has served more than 10 million customers.

提升客户价值

Promoting the Customers Values

“我们想提供的不仅是一个信用卡的服务，更是一种值得分享的生活体验。”

“What we want to offer is not only credit card service, but also life experience worthy of being shared.”

从率先推出“积分永久有效”机制到“积分店面兑换”、“小积分微慈善”，从打造更有趣的体验到更专注贴合消费习惯，招商银行信用卡不断突破创新，致力于持卡消费从有形的金钱向无形的价值过渡，为持卡人创造愉悦的支付体验。

From taking the lead in carrying out “Bonus points never expired” policy to launching “redeem bonus points at stores” and “Bonus Points for Micro Charity”, CMB continuously innovates credit card services, and conduce to facilitate the transition of card payment from visible cash to invisible values, so as to provide a pleasant payment experience for customers.

公司业务链式发展

Chained Development of the Corporate Businesses

本行探索有效的总分行联动机制、各业务条线的协同机制，根据公司客群特征匹配专业金融服务，推出智慧供应链金融平台，强化行业经营，探索从生产源头到终端消费的全产业链式金融服务，打造公司金融专业银行。

CMB explored efficient linkage mechanism between the Head Office and other branches as well as cooperation mechanism among various business lines. Tailored professional financial service to specific customers' features and launched smart supply chain of financial platform to enhance industrial operation. Explore the chained industrial financial service from the production source to consumption terminal, so as to create a professional bank for the enterprises.

客群 Customer groups	服务重点 Keys for service	服务举措 Measures of service
小企业客户 Small enterprises	高效服务、精确制导 High efficiency and accurate guidance	细分客户群体，提供标准化产品 Divide our group of customers and provide them with professional standardized products
大中企业客户 Medium and large enterprises	深度服务、做深做透 Considerate and perfect service	客户经理、产品经理、风险经理三位一体 The trinity of customer manager, product manager and risk manager

案例 Case

招商银行推出智慧供应链金融平台

CMB launched the smart supply chain financial platform



智慧供应链平台
SMART SUPPLY CHAIN PLATFORM

**中小企业想永久解决融资难题，
需要更具智慧的解决方案！**

老板、总经理们请看：大数据时代，还在为融资烦恼吗？要知道，您的员工在网上买双袜子，都有平台为您提供交易保障了。

招商银行多年来用及时的金融服务，与中小企业一道发展，深切了解伙伴成长的不易和巨大的挑战。

当大数据时代来临，我们推出“智慧供应链平台”，不但提供在线融资服务，使企业之融资过程不再浪费金钱，而且，我们还帮每一客户的上下游产业链牵一牵，使您融资、资金流和物流在平台上统一了。

让融资为您赚钱，让平台成为您的伙伴，改变就在现在！

2013年9月16日，招商银行发布全新的智慧供应链金融平台，依托技术优势，整合核心企业、上下游企业等供应链相关信息，针对供应链上不同环节的企业需求，打造集产品创新、信息管理、线上融资和业务监控于一体的全方位服务平台，提供专业、精准、高效、安全的供应链专业化和定制化金融服务，在互联网和大数据的支持下，协助供应链成员企业实现资源整合，大幅降低了小企业融资门槛，实现银行和供应链企业的互利共赢。

On September 16, 2013, CMB launched a brand new "smart supply chain of financial platform", which, based on technology edge, is able to integrate relevant information of supply chain of core enterprises, upstream firm and downstream firm, and to meet varied demands of enterprise lying in different positions of the supply chain, establish an all-round service platform that combining product innovation, information management, online finance and business monitoring so as to provide professional, accurate, efficient, safe and customized financial service of supply chain. With the support of internet and mass database, the platform assists supply chain members in realizing resources integration, sharply lowered the financing threshold for the small enterprises, which has realized the win-win situation between bank and enterprises of the supply chain.

机构金融产品创新

Institutional Financial Product Innovation

本行针对机构客户不同于一般企业客户的特点，加强机构客户的分类分层管理，强化产品组合与创新，构建以“机构金融助力财政，机构金融服务民生，机构金融践行公益”三大主题为核心的特色品牌定位和产品体系，围绕财政收付代理业务引入“财政供应链”的理念，加快对财政业务全流程产品的研究与开发，提高公共财政事业的效率，同时为社会公众带来便利。

The needs of Institution customers are different from that of enterprise customers, on account of this feature, CMB has intensified the classified management, enhanced the combination and innovation of product and set up a distinct brand position and product system core as the three theme of “Financial Institutions Assist the Finance”, “Financial Institutions Serving for People’s Livelihood” and “Financial Institutions Practice Public Welfare”. Focusing on the financial receipt and payment agent service, our bank has introduced a concept of “Financial Supply Chain”, which has speeded up the research and development of financial business products, improved the efficiency of public finance and, at the same time, brought convenience to the public.

案例 Case

招商银行创新住房公积金资金管理方案

CMB innovates the housing fund management plan

招商银行深化与住房和城乡建设部的合作，梳理住房公积金资金管理系统，以广州住房公积金为试点，向全国342个住房公积金管理中心进行推广。通过整合自己的业务系统和银行系统，提升效率、管控精度和管理精度，同时提高老百姓办理业务的效率和体验，保障资金安全。

2013年，招商银行“住房公积金资金管理系统”获得2013年度深圳金融创新奖二等奖。

CMB strengthened the cooperation with the Ministry of Housing and Urban-Rural Development (MOHURD), improved the management system of housing fund, and promoted it in 342 housing fund management centers nationwide with Guangzhou’s housing fund as a pilot project. It enhanced the efficiency, accuracy of control and management by integrating its own business system and banking system, and meanwhile improved the efficiency of business handling for and the experience of the public and guaranteed the safety of funds.

In 2013, CMB’s housing fund management system won the second place of the 2013 Annual Shenzhen Financial Innovation Prize.

流程改造全新体验

New Experience from Procedure Remolding

服务效率取决于银行的内部资源整合能力。2013年，本行以“提升管理能力、推动服务升级”为目标进行流程框架设计，从市场出发，以客户为中心，全力推进流程改造，推动组织和管理变革，构建“服务型”流程体系及相应的组织体制、运行机制，在提高效率、降低运营成本的同时，致力于持续改善客户体验。

The service efficiency depends on the internal resources integration capability. In 2013, CMB designed the procedure framework to “enhance the management capacity and promote the service upgrade”. Beginning with the market and centering on the customer. The design was intended to promote the procedure remolding, and the organization and management reform, establish a service-based procedure system and related organizational and operational mechanism so as to constantly improve the customer experience while promoting the efficiency and reducing the operational costs.

根本目的 Fundamental objective	增强核心竞争力 To enhance the core competitive force
具体体现 Concrete expression	服务升级、服务能力、服务文化的提升 Upgrade of the services and improvement of the service ability and service culture
文化理念 Cultural concept	中后台为前台服务，管理为经营服务 The middle and back offices serve for the front office, and the management serves for the operation.
基本原则 Basic principle	流程化、专业化、扁平化、简单化、集约化、信息化 Processization, professionalization, flattening, simplification, intensification and informatization.
基本思路 Basic thinking	整体设计、分步实施、重点突破、持续优化 Design holistically, take steps to finish it, target at the key points and optimize constantly.
组织推动 Organized promotion	总行统一组织领导项目设计与实施、尽快推行、不折不扣落到实处 The Head Office organizes and leads the projects and programs and has them implemented practically.

案例 Case

东莞分行上线“历史交易查询系统”

Dongguan Branch launched “The Historical Transaction Inquiry System”

8月28日，东莞分行实现历史查询系统成功上线，从精简柜面操作切入迅速响应客户需求，审批流程从原来“五岗六步”优化至“两岗三步”，只需柜员录入信息，主管授权，即可查询明细，现场打印交付客户，大大提高效率，流水精细度到每笔，客户打印历史流水再也不用等上几天时间。同时有效防范越权查询，保障客户交易信息安全。一线柜员也无须再牵挂申请任务的进度，工作心思更加集中了，业务更加顺畅，提高了效率，还赢得客户赞赏。

On August, 28, Dongguan Branch launched the inquiry system of branch historical transaction successfully. The system responses to the needs of customers accurately and simply with the simple counter operation, which allows the teller to check and print the transaction details for the customer on the counter after entering customers' information and authorization from the manager, as the process of examining and approving was optimized from previous “five posts and six steps” to “two posts and three steps”. And the statements are detailed and accurate to each transaction. In this way, it highly improves the efficiency and relieves customers of few days' waiting for historical transaction statement printing, and at the same time effectively prevents the inquiry of ultra vires and keeps the safety of customers' transaction information. The first-line tellers don't need to worry about the application progress and concentrated more on their work, which promotes more smooth businesses operation, high efficiency and enhances loyalty of the customers.

案例 Case

佛山分行“优化放款流程，提高放款效率”

Foshan Branch optimized the loan process and improved loan efficiency

佛山分行推出“优化放款流程，提高放款效率”项目，通过建立单人放款机制并配套建立起挂钩服务机制，编撰“放款宝典”指引工作，设置抵押登记管理专岗集中办理抵押登记，设置专人专窗对放款前部分时效性较强的业务环节实施“快车道”审查，建立放款后监督机制，通过简便的放款流程，在保证放款质量的前提下，极大地提高放款效率。目前，该项目作为复制项目在全行推广。

Foshan Branch implemented a program to optimize the loaning procedure and improve the loaning efficiency: establishing a single-operator loaning mechanism and supporting service measures; compiling a Guide for Loaning Operations; setting up mortgage registration post for collective mortgage registration; appointing employees and counters to conduct “express” review of transactions of urgent needs before the disbursement; and setting up a post-disbursement monitoring mechanism. Through simplified loaning procedures, the program, while guaranteeing the performance of the loans, significantly promoted the loaning efficiency. The program is now being copied and promoted across the Bank.

招商银行流程改造发展历程

Procedure Remolding and Development of CMB

- 1.完成总公司金融和同业金融板块的组织架构方案；
- 2.完成三年流程改造实施规划，规划突出3条端到端主线管理能力体系建设；
- 3.21个流程优化项目进入结项阶段；
- 4.按计划完成第三代核心系统建设（简称3G）在38家分行和总行上线投产。

Completed the organizational structure plan at the level of the Head Office for the corporate finance and peer finance sectors;

Compiled the three-year procedure remolding implementation plan, stressing the establishment of the capacity for the management of three P2P main operational lines;

21 procedure optimization projects came to the conclusion phase;

The 3G system development was completed and put into operation at the Head Office and 38 branches as planned;

2011

按照批发、零售、信用风险、运营四大条线制定了21个项目的三年落地方案。

Decided 21 projects to be launched within 3 years according to 4 lines of wholesale, retail, credit risk and operation.

2012

全面启动流程改造工程。

Fully started the procedure remolding project.

2013

将完成总分行组织体制改革，并重点开展产品研发和创新、与客户体验相关的10个重点领域的流程改进突破。

Will complete the organizational system reform at the levels of the Head Office and branches, devote more to the production R&D and innovation, and carry out breakthroughs of procedure remolding in 10 sectors.

2014

渠道拓宽尽享精彩

Expanding the Channels and Enjoying the Wonders

竭力为客户提供便捷、舒心的服务是我们的不懈追求，本行不断创新网上银行、远程银行作为对物理渠道的有效补充，并积极探索移动金融发展，持续拓宽客户服务渠道，创新客户服务方式。

CMB spared no efforts to provide customers with more convenient and considerate services. We constantly improved our online and remote banking services as an effective complements to our physical services and actively explored the mobile financing development, sought to expand the customer service channels and make innovation on the customer service methods.

科学布局网点建设

Constructing the Outlets and Designing Layout Scientifically

本行在中国大陆设有

The Bank had 113 branches and 934 sub-branches in mainland China

113 家分行

934 家支行

本行以专业性小网点为重点，合理布局物理网点，积极探索二级分行同城化管理模式，使机构网络布局更加合理和优化，从“大而全”转向“小而密”，强化“最后一公里”服务投递能力。

2013年，本行新增营业网点96个，其中新开业13家分行（境内12家，境外1家），新增83家支行（县域支行12家，同城支行71家），离行式自助银行116家。

截至2013年底，本行在中国大陆的110多个城市设有113家分行及934家支行，1家分行级专营机构（信用卡中心），1家代表处，2,330家自助银行，9,492台现金自助设备（其中自助取款机2,533台，自助循环机6,959台）。

CMB focused on the professional outlets and tried hard to speed up the construction of the outlets throughout the whole bank, positively explored how to manage the sub-branches in a same city and lay out the outlets more reasonably from “large and complete” to “small and intensive” and strengthened the “last kilometer” service delivery capability.

In 2013, CMB started 96 banking outlets, including 13 new branches (with 12 branches in China and 1 overseas), 83 new sub-branches (with 12 sub-branches in rural counties, 71 intra-city sub-branches) and 116 independent self-service banking facilities.

As of the end of 2013, the Bank had 113 branches and 934 sub-branches in over 110 cities, 1 branch-level specialized agency (the Credit Card Center), 1 representative office, 2,330 self-service banking outlets, 9,492 cash self-service devices (including 2,533 ATMs and 6,959 CRSs in mainland China).



佛山南庄支行开业
The opening of the Foshan Nangzhuang Sub-branch

整合提升电子渠道

Integrating and Improving the Electronic Channels

零售电子渠道综合柜面
替代率达到

Electronic channels replaced 92.5%
of our over-counter services for
retail transactions

92.50%

本行在大力发展网上银行等传统电子渠道的同时，借助移动互联网等新兴技术手段，加强手机银行、PAD银行、微信银行的创新研发，优化APP的使用体验，成立电子银行“客户体验中心”，建立电子银行客户体验管理的长效机制，将银行服务有机融入客户的日常生活和工作中，引导客户实现自助服务。

2013年，零售电子渠道综合柜面替代率达到92.50%，公司电子渠道综合柜面替代率达到54.65%，网上企业银行交易结算替代率达到92.42%，较上年分别提高1.84个百分点、2.25个百分点和3.95个百分点。其中零售电子渠道综合柜面替代相当于节省了6,820名柜员和919个网点。

While vigorously promoting traditional electronic channels as online banking services, CMB has also take advantage of the neo-technology as mobile internet to enhance the innovation, research and development of mobile phone, PAD and Wechat banking services, and to optimize APP use experience. We have set up an E-bank Customer Experience Center and established a long-term mechanism for better management of E-bank customer experience to integrate banking service with customers' daily life and work organically and guide customers to self services.

In 2013, our electronic channels replaced 92.5% of our counter services for retail transactions, 54.65% of our counter corporate service for retail transactions and 92.42% of the corporate settlement services, up by 1.84%, 2.25% and 3.95% respectively compared with that of 2012. The electronic replacement of our counter services for retail transactions alone means a cut-down of 6,820 tellers and 919 outlets.

持续完善远程银行

Improving the Remote Banking Continuously



远程渠道办理交易

Completed a total of 6.642 million
transactions through the remote
channels

664.42 万笔

本行自主研发开发智能搜索、智能文本识别和智能响应等技术，逐步实现在线客服多项业务的智能服务，有序开展远程贷后服务，为客户提供快捷的资讯响应和业务办理支持。发布国内首个“远程银行标准体系”，与社会各界分享创新成果，以此推动行业的进步与发展。

2013年，本行远程渠道办理交易664.42万笔，交易金额8,017.33亿元，同比增长7.20%；销售各类基金（含货币型基金）、信托及理财产品共3,344.46亿元，同比增长11.47%；“空中贷款”发放金额259.10亿元，同比增长436.00%。

CMB independently researched and developed the intelligent searching, intelligent text identifying and intelligent reacting technologies and steadily realized intelligent services for several types of online services for customers. We implemented remote post-disbursement services to provide customers with quick information response and business processing support. We issued the first "Remote Bank Standard System" to share with the public and promote the process and development of the whole industry.

In 2013, the Bank completed a total of 6.642 million transactions through the remote channels, with a total transaction volume of 801.733 billion yuan, a year-on-year growth of 7.20%. We sold various funds (including money funds), trust and wealth management products totaling 334.446 billion yuan, a year-on-year growth of 11.47%, and granted "air loans" totaling 25.91 billion yuan, a year-on-year growth of 436.00%.

保障客户财富安全

Safeguarding the Safety of the Customers' Wealth

保障客户的信息安全和财产安全是银行的重中之重,本行高度重视信息安全建设,加强案件风险防控和安保水平,确保客户信息和客户交易安全。

Safeguarding the safety of the customers' information and wealth is the priority in the operation of a bank. CMB highly values the safe information construction, enhances case risk prevention and control and security level to ensure the safety of customers' information and transaction.

信息安全让您无忧

Information Safety Helping You Worry-free

本行不断加强信息安全管理 and 流程体系建设,提升安全保卫管理科学化信息化水平,积极开展打击银行卡违法犯罪及电信诈骗专项活动,充分发挥电子监控录像的综合管理监督作用,形成多层次防御体系,同时加强员工信息安全意识,以适应多变的外部环境。

2013年,全行监察保卫部门受理业务部门申请回放监控录像15,521次,协助外部查询25,110次,协助抓获犯罪嫌疑人73名。

CMB constantly enhanced the development of information safety management and procedure system, promoted the scientific and informationized level of security management and carried out actively special activities to crack down on bank card crimes and telecommunication swindle. We gave a full play to the comprehensive management and monitoring function of electronic monitoring camera, formed a multi-level defensive system and raised the safety awareness of the employees so as to adapt to the changing external conditions.

In 2013, the monitoring and security department of CMB dealt with requests from business department to replay recorded video for 15,521 times, assisted external inquiry for 25,110 times and in capturing 73 criminals.

安保防护保障财产

Security Measures to safeguard wealth

各种应急预案演练

Participated in the emergency drill
for 1,096 times

1,906次

本行不断强化物防、技防、人防手段，编制《客户突发事件案例集》，认真做到“三问、二看、一核对”，提升营业网点安保综合能力和突发事件应急能力，保障客户财产安全。

2013年，全行参加各种应急预案演练1,906次，累计参与人数达48,060人次。收集堵截客户资金诈骗、客户突发事件应对处理的案例12起，并保存现场录像23份，电话录音5份。

CMB constantly emphasized the material, technological, human defense measures and complied the Customers Emergencies Cases, and carried out “asking thrice, checking twice and examining once” so as to enhance the comprehensive security in outlets and emergency dealing capacity and ensure the safety of the customers' wealth.

In 2013, CMB participated in the fire drill for 1,906 times and 48,060 person/times, successfully stopped external attempted frauds and thefts targeted customer and deal with emergency cases 12 times. Saved 23 video records and 5 voice records.

案例 Case

深圳分行柜员杜静为客户挽回巨额损失获市公安局通报表彰

Shenzhen Branch employee Du Jing redeemed a huge sum of loss and was commended by Public Security Bureau

2013年5月，深圳分行宝安支行营业部储蓄柜员杜静本着为客户负责的服务态度，成功堵截电信诈骗，保障了客户的财产安全，在深圳市“宝安区银行员工反诈骗电话电视表彰会”上荣获“2013年反诈骗专项活动安全防范先进个人”奖牌。

In May, 2013, Du Jing, a teller in saving section of Business Department of Bao'an Sub-branch, Shenzhen successfully stopped a phone swindle and ensured the safety of the customer's wealth and she was awarded the prize “Advanced individual in special anti-swindle activity for 2013” on the Commendation Meeting of Bao'an Bank Staff for Anti-phone and TV Swindles.



金融普及服务百姓

Popularization of Finance Brings Benefits to the Public

本行通过多种形式的金融知识普及活动，进一步扩大理财教育，对客户进行理财方式的引导和相关金融知识的宣介，切实将消费者保护和公众教育落到实处。

CMB expanded the wealth managing education through various forms of popularization of financial knowledge to publicize the relevant financial knowledge and ways of managing personal wealth, which is a practical measure to protect consumers and public education.

普及金融知识服务

Popularizing the Financial Knowledge



2013年，招商银行积极开展“普及金融知识万里行”活动，为客户耐心讲解业务办理流程。

In 2013, CMB launched the “10,000-mile Journey for Financial Literacy”, offering guidance on business procedures for customers.

本行针对不同类型客户开展系列特色金融知识宣传教育，举办“普及金融知识万里行”、“理财教育公益行”等活动，借助微博媒体等工具提升活动覆盖率，从理财、金融安全等方面提供丰富的金融知识。

2013年，本行“第六届理财教育公益行”活动在40多个城市举办了千场理财教育讲座，“金融知识宣传服务月”与“普及金融知识万里行”等活动。

Our bank held “10,000-mile Journey for Financial Literacy”, “wealth management education on the move” according to different conditions of customers. And our bank also brought in tools as micro-blog to raise the coverage of the activities, and provided splendid financial knowledge in terms of wealth management and financial security and so on.

In 2013, during the 6th “Wealth Management Education on the Move” activity of CMB, over one thousand educational lectures were given in more than 40 cities, such as “Financial literacy publicity month” and “10,000-mile Journey for Financial Literacy”.

开展儿童财商教育

Carrying out Financial Quotient (FQ) Education for children

举办少儿财商体验课程

More than 1000 children financial and business experience courses were held

1,000 场

针对开展儿童财商教育的重要性、迫切性，本行持续开展“金葵花”亲子财商成长营活动，研发集趣味性、互动性、教育性于一体的现代化财商课程体系，为广大客户家庭带来全球领先的财商教育，同时还安排适合少儿接受能力的财商教育实践活动，提高少儿的金融理财知识和金融素养。

2013年，本行邀请知名的财商教育专家，深入全国各地网点、学校、社区和企业，共举办超过1,000场少儿财商体验课程，超过32,000个家庭参与。

In view of the importance and urgency of the children's FQ developing education, CMB conducted a series of parent-child Financial & Business Camps, developed a series of modern FQ developing courses integrating interests, interaction and education and arranged practical activities that are easy for the children to accept so as to enhance children's awareness and competence of wealth management.

In 2013, our Bank invited famous finance and business educators to the outlets, schools, communities and enterprises, held more than 1000 children financial and business experience courses which involved more than 32,000 families.



东莞分行“金葵花”亲子财商成长营活动

Dongguan Branch organized “Golden Sunflower” parent-child FQ developing camp

客户满意提升体验

Improving Customer Satisfaction

“我们一家已经离不开招行卡的精致与智慧。它比我更了解自己的需求，我的每一次满意都有招行的身影，那种愉悦无可替代，更无法模仿。”

——上海的招商银行用户
徐小姐

“My family cannot live without the intelligence of the CMB. CMB knows our needs much better than we do. Each time, CMB companied me with pleasures that is irreplaceable and inimitable.”

——Miss Xu, a customer of
CMB from Shanghai

本行服务模式在立行之初就独树一帜，通过长期实践确立了“因您而变”服务理念，关注客户服务需求，贴心升级差异化服务，开展客户满意度调查，加强客户投诉处理等措施，努力提高客户满意度。

We have developed a service notion of “We are here for you” since the establishment of the Bank. We cared about the customers’ needs, upgraded the differentiated services, carried out investigation on customers’ satisfaction and enhanced measures to deal with customers’ complaints, with the view of improving customers’ satisfaction.

强化服务监督体系

Strengthening the Service Monitoring System

本行持续强化服务监督体系，丰富服务监督路径，多维度推进服务监督管理工作，保障客户服务质量。

2013年，总行营业部聘请真实金葵花客户担任神秘人，全年完成服务质量监测15,600多次，支持各分行完成130个项目共369,693次外呼调查。

CMB continuously strengthened the service monitoring system, optimized the service quality monitoring scheme throughout the whole bank, promoted service monitoring management in multi-dimension so as to ensure customer service quality.

In 2013, the business department at the Head Office invited golden sunflower cardholders to act as “mysterious person” to complete service quality monitoring of 15,600 times for the year and assist various branches in finishing 369,693 phone surveys of 130 projects.

丰富客户投诉渠道

Diversifying Channels for Customers' Complaint

“投诉的客户才是你忠实的客户。”

——合肥分行 马倩倩

“The customers who complaint are the loyal ones”

——Ma Qianqian from Hefei Branch

本行依托柜面、电话和网络三大主要渠道，进一步完善微博、微信等渠道受理客户投诉的处理机制，构建更完整更高效的投诉处理体系。提高服务数据分析运用能力，在认真及时解决客户问题的同时，有针对性的改进服务短板，努力实现服务投诉处理“零距离”，服务管理“全覆盖”，客户诉求“全响应”的目标。

CMB further completed the micro-blogging, Wechat channels to deal with the complaints from the customers via face-to-face communication at the counter, telephone, and the internet and built better complaint system with higher efficiency. We enhanced the capacity of analyzing and applying statistics, optimized specific services while solving customers' problems in an earnest and timely way, strived to realize the "0 distance" complaint dealing, "all-round coverage" in service management and "all-round response" for customers' complaint.

案例 Case

招商银行完善微博投诉咨询管理工作

CMB improved complaint management through micro-blogging

2013年，招商银行适应服务渠道发展趋势，进一步完善微博投诉咨询管理工作，通过专门的服务团队24小时关注和处理与招商银行相关的微博信息，一方面配备专人随时处理招商银行官方微博的咨询和投诉，另一方面每天搜集处理国内主要门户网站、微博用户涉及招商银行的内容，及时回复并处理客户意见或要求。

In 2013, following development tendency of service channel, CMB further improved the complaint and consultation management on micro-blogging. Dedicated service teams are designated to deal with CMB-related micro-blogs 24 hours a day, on one hand, to deal with the complains and consultations on CMB's official, on the other hand, to search for and deal with CMB-related information on major domestic portals, micro-blogs and respond to comments and requests in a timely manner.

倾听客户服务感受

Listening to Feelings of the Customers

本行持续开展客户沟通会和客户满意度调查，倾听客户的意见和建议，以便为客户提供更贴近需求的服务。

CMB continuously conducts the customers satisfaction survey and listens attentively to customers, so as to provide our customers with better service.



深圳分行开展“倾听您的声音”客户沟通会
Shenzhen Branch held meeting “listening to you” to communicate with customers

案例 Case

天津分行组织《好体验1+N》客户调查问卷活动

Tianjin Branch conducted customer survey “Good Experience 1+N”

招商银行天津分行设计《好体验1+N》客户调查问卷向网点客户开展好体验调研，真实了解客户服务体验需求，倾听客户对招商银行服务现状的评价，同时了解客户在其他银行、酒店、餐饮、航空等行业感受到的最佳服务体验经历。通过分析与研究，辅助分行及网点了解客户需求，在服务细节上有针对性的改进与提升。

Tianjin Branch designed a questionnaire “Good Experience 1+N” and conduct a survey to know customers’ feeling about their service experience, listen to the customers for their comment on current CMB service, and at the same time learn about the best experiences the customers have ever had in banks, hotels, restaurants and airlines. By analyzing and studying this information, it can help our branches to have a better understanding of customer’s needs and make targeted changes and improvements in service details.



宁波分行“行长当大堂经理”活动
Ningbo Branch’s activity “President acts as lobby manager”

招商银行开展“行长当大堂经理”活动

CMB launched “President acts as the lobby manager” activity

招商银行第九届企业文化节“行长当大堂经理”活动在各营业网点同时展开，分行行长以身作则，放下手头繁忙的公务，亲自与客户面对面地沟通，聆听客户需求和建议，并向客户介绍新推出的特色金融服务。

The 9th Enterprise Culture Activity of “President acting as the lobby manager” was held in many outlets of the Bank. The heads of the branches stopped the heavy work on hands to conduct face-to-face communication with customers and listened to their needs and feelings as well as advices, and recommend our special financial services to customers.

满足客户差异需求

Meeting the Needs of the Different Customers

本行针对特殊用户提供贴心的无障碍服务，在客户有需求时，尽我们最大的努力，为客户提供及时的帮助。

CMB provided zero-obstacle services for special customers, and strived to help the customers in time as required.

案例 Case

招商银行西安分行推出绿色无障碍服务

Xi'an Branch launched green and accessible service



西安分行绿色无障碍服务
Xi'an Branch provided green accessible service



西安分行不断优化无障碍金融服务工作，为残疾人等特殊社会群体提供高效优质的金融服务。

残障求助呼叫器：在各网点设置专用坡道、残障求助呼叫器，帮助使用轮椅的残障人士顺利进入营业厅。

《服务手语宝典》：拍摄制作《服务手语宝典》，让一线员工全面掌握日常服务及业务办理所需手语服务技能。

助盲卡、盲文键盘：特别定制助盲卡及盲文密码键盘，帮助客户辨别纸币硬币的面值、准确找到签字栏或按手印处，保障盲人客户隐私，使其能够独立在招商银行办理业务。

Xi'an Branch continuously optimized the accessible financial services and provided special customers with convenient and effective financial services.

Beeper for the disabled: We set special ramp and beeper for the disabled to help the disabled on wheelchair get into the outlets easily.

Service Gesture Language Guide: The shooting of pictures and production of this book equips the frontline workers with the ability to use gesture language.

The Blind-friendly card, braille keyboard: We designed the blind-friendly card and key board for the blind, helped them recognize the face value of notes and coins, locate accurately blank for signature and fingerprint, so that they can deal with transactions in CMB independently and keep their privacy at the same time.



3 践行低碳环保， 绿色金融助梦圆

Carrying out Low-carbon Environment
Protection and Helping Green Businesses
Realize Dreams through Green Finance

面对日益严峻的环境问题，协调经济与资源环境的可持续发展是当今社会的必然选择。我们始终坚持绿色运营，积极探索绿色金融创新，支持绿色行业企业，利用金融工具促进低碳经济发展，为构建“美丽中国”贡献力量。

The increasingly serious environmental problems have made the coordination of economic and sustainable development of resources environment an inevitable choice for today's society. We have been implementing green operations, actively exploring green financial innovation, supporting green industries and businesses and promoting the low-carbon economy using financial instruments with the view of contributing to the development of a beautiful China.



绿色信贷余额
Balance of green loans

1,163.72 亿元



绿色贷款节能减排情况二氧化碳
Throughout the year to reduced

695.74 万吨



信用卡电子账单节约用纸
Electronic billing to save paper

10 亿张

绿色信贷贷动未来

Green Loans Spurred Future Development

本行积极完善绿色信贷政策，引导贷款资源向绿色环保项目倾斜，支持新兴产业，助力经济绿色发展。

CMB actively improved our green credit policy, guided the loan resources to green projects and supported emerging industries, with the view of promoting green development.

完善绿色信贷政策

Improving the Green Credit Policy

本行严格落实国务院及银监会的各项相关政策，大力推动绿色金融工作。制定了《关于促进产能过剩行业信贷结构优化管理的通知》在内的多项制度办法，严格落实信贷客户“四色”分类工作，将绿色环保理念传递给每一位客户。

We strictly implemented the relevant policies of the State Council and CBRC to vigorously promote green finance. We formulated a number of policies, including the *Notice on the Facilitation of the Optimization of the Credit Structure of Industries with Excessive Capacity*, strictly implemented the “four-color” classification of credit customers to communicate the notion of green governance to each customer.

信贷客户“四色”分类

Four-color classification of credit customers

针对客户贷款环境风险的不同，本行对信贷客户进行“四色”分类。

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



案例 Case

田惠宇行长出席银行业化解产能过剩暨践行绿色信贷会议

President Tian Huiyu attended the Conference on the Solutions to Excessive Capacity of Banking Industry and the Green Credit practices



银行业化解产能过剩暨践行绿色信贷会议现场

President Tian Huiyu attended the Conference on the Solutions to Excessive Capacity of Banking Industry and the Green Credit practices

2013年11月，田惠宇行长应邀出席由中国银行业协会主办的全国银行业化解产能过剩暨践行绿色信贷会议。会上来自29家银行机构的主要负责人共同交流和总结银行业化解产能过剩、践行绿色信贷的良好经验和做法，并就加强产能严重过剩行业授信管理、积极践行绿色信贷、提升自身环境和社会表现等内容签署承诺。

In November 2013, President Tian Huiyu was invited to attend the national conference on the solutions to excessive capacity of banking industry and the green credit practices sponsored by China Banking Association. Heads of 29 banking institutions exchanged opinions and summarized experience and practices in solutions to excessive capacity of banking industry and in the green credit practices, and sign representations as to the management of credit granted to banking industry, active implementation of green credit practices and promotion of the internal environment and social performance of the banking industry.

“一控一促”绿色转型

Realizing Green Transition by Control and Facilitation

2013年，本行颁布《关于进一步加强“两高一剩”重点行业信贷管理的通知》，进一步对“两高一剩”行业设置了更为严格的准入条件和审查机制。一方面有效地控制和压缩了高污染、高能耗以及产能过剩行业的贷款规模；另一方面积极促进了节能环保等绿色金融行业的业务发展和企业成长。

截至2013年底，绿色信贷余额为1,163.72亿元，同口径比上年末增加68.25亿元，占本公司企业贷款总额的10.01%。

In 2013, CMB set more restrictive access conditions and reviewed mechanism for credit granting for “high pollution, high energy consumption and overcapacity” industry by *issuing Notice on the Facilitation of the Optimization of the Credit Structure of Industries with Excessive Capacity*. On one hand, we brought under control loans for industries featuring high pollution, high energy consumption and overcapacity; on the other hand, we promoted the business development and enterprise growth of green industries.

As of the end of 2013, the balance of green credit loans was 116.372 billion yuan, representing an increase of 6.825 billion yuan as compared with that at the end of the previous year, which accounted for 10.01% of the total corporate loans of the Company.

案例 Case

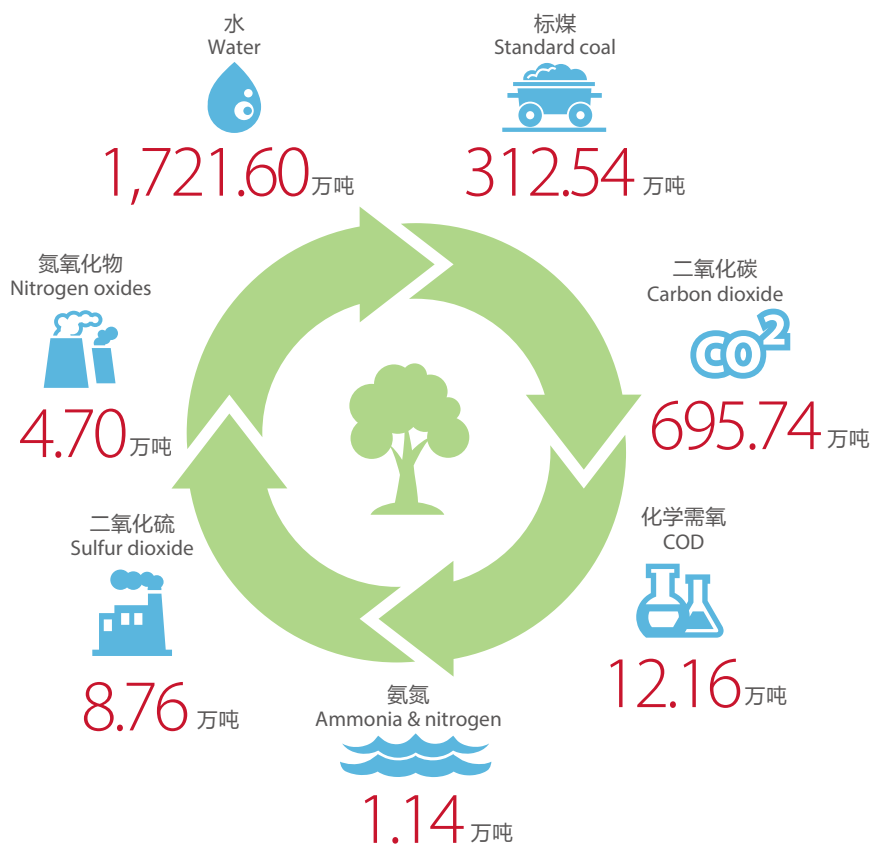
天津分行支持创新环保技术应用

Tianjin Branch supported application of innovative environmental technologies

2013年，招商银行天津分行向天津泰达环保有限公司授信2,000万元支持生活垃圾焚烧处理项目。天津泰达环保有限公司对天津市每天产生的1/4生活垃圾进行焚烧处理并发电，日处理垃圾能力1,200吨，年处理垃圾能力40万吨，年发电量1.2亿度，余热用来取暖，形成完整的循环经济链。

In 2013, Tianjin Branch granted a credit of 20 million yuan to Tianjin TEDA Environmental Protection Co., Ltd. for its life waste incineration project. TEDA, which treats 1/4 of the daily life waste of Tianjin for electricity generation, has a daily dealing capacity of 1,200 tons of waste and an annual capacity of 400,000 tons and is able to generate 120 million kw per year. This system, with the residual energy used for heating, formed a complete circular economic chain.

招商银行2013年绿色贷款项目节能减排情况（单位：万吨）
Green Loans for Energy Efficiency and Emission Reduction Projects of
CMB in 2013 (Unit: 10,000 tons)



招商银行2013年绿色金融项目授信审批情况表
Credit Grants Reviewed and Approved for Energy-efficiency Projects by CMB in 2013

	受理项目(个) received project(pcs)	批准项目(个) approved project(pcs)	受理项目金额(亿元) received project loan (100million)	批准项目金额(亿元) approved project loan (100million)
新能源发电 new energy electricity generation projects	74	72	1,667.84	1,523.09
垃圾焚烧发电 waste incineration and electricity generation project	16	15	42.09	40.58
各类水务 water projects	31	29	78.98	66.12
各类水利 water conservancy projects	6	4	15.1	7.9
各类热力 thermal power projects	7	7	29.95	24.45
各类固体废物处理和环境卫生 solid waste treatment, environment protection projects	3	1	1.4	0.2
共受理各类绿色金融 total received green financial projects	137	128	1,835.36	1,662.34

近三年“两高”行业贷款情况表
CMB's Loans for Enterprises in Industries with "Two-high" in Last Three Years

单位：折人民币亿元
Unit: RMB 100 million yuan

	2011		2012		2013	
两高行业 "high pollution, high energy consumption" industries	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises
石油加工、炼焦及核燃料加工业 Petroleum processing, coking and nuclear fuel processing industry	100.15	1.14%	112.27	1.12%	97.94	0.88%
化学原料及化学制品制造业 Chemical material and product manufacturing	264.27	3.00%	293.27	2.93%	283.22	2.55%
非金属矿物制品业 Non-metallic mineral products	175.49	1.99%	205.78	2.06%	224.67	2.02%
黑色金属冶炼及压延加工业 Ferrous metal smelting and rolling industry	212.23	2.41%	244.27	2.44%	223.97	2.02%
有色金属冶炼及压延加工业 Non-ferrous metal smelting and rolling industry	185.90	2.11%	207.94	2.08%	203.74	1.83%
火力发电 Thermal power industry	237.92	2.70%	243.64	2.44%	179.88	1.62%
小计 Subtotal	1,175.96	13.36%	1,307.17	13.08%	1,213.42	10.92%

近三年产能过剩行业贷款情况表
CMB's Loans for Enterprises in Industries with Overcapacity in Last Three Years

单位：折人民币亿元
Unit: RMB 100 million yuan

	2011		2012		2013	
产能过剩行业 overcapacity	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises	余额 Balance	在境内对公 贷款中占比 Percentage in loans for domestic enterprises
钢铁 Iron and steel	152.09	1.73%	244.27	2.44%	223.97	2.02%
水泥 Cement	86.29	0.98%	103.72	1.04%	117.66	1.06%
煤化工 Coal processing	54.71	0.52%	63.55	0.64%	49.26	0.44%
平板玻璃 Plate glass	3.89	0.04%	6.72	0.07%	6.15	0.06%
船舶制造 Shipbuilding	43.34	0.49%	54.76	0.55%	69.85	0.63%
多晶硅 Poly-silicon	2.97	0.03%	4.32	0.04%	1.23	0.01%
风电设备 Wind power equipment	7.62	0.09%	5.78	0.06%	7.60	0.07%
小计 Subtotal	350.89	3.99%	483.11	4.83%	475.72	4.28%

绿色创新推动发展

Promoting Development through Green Innovation

本行持续推动绿色产品创新，积极探索绿色信贷创新产品，致力于为市场提供更多高效的绿色金融产品，同时也引导更多社会资本流向绿色行业，努力成为绿色金融理念的推广者和绿色金融服务的创新者。

CMB constantly promoted green product innovation, explored new green credit products, sought to provide more green financial products of high efficiency and guided more social capital to green industries, with the view of advocating green financial notion, innovating green financial services and green development.

国际合作绿色市场

Green Market for International Cooperation

本行不断增强与国际相关组织的合作力度，交流国际金融机构发展绿色金融业务和相关产品创新的宝贵经验，通过国际合作为更多绿色金融企业创造机遇。

We constantly strengthened our cooperation with relevant international organizations, exchanging valuable experiences related to the development of green finance and related operations and products and creating opportunities for green financial businesses through international cooperation.

“我们做的事就是一个环境保护的事，这样的话就能保护整个市区的市民，我们充分意识到环保不仅是我们这一辈的事，更是我们下一辈的事。”

——承德环能热电有限公司副总经理 郝敏杰

"We are protecting the environment by implementing the project for the good of the urban population. We are fully aware that we are protecting the environment not only for this generation but also for the good of the future generations."

——Xi Minjie, Deputy General Manager of Huanneng Thermal Power Co., Ltd., Chengde

案例 Case

法国开发署在华绿色中间信贷项目

The Green Intermediate Credit Projects of French Development Agency

招商银行与法国开发署展开在华绿色中间信贷项目合作，支持有节能潜力的国有企业和私有企业对节能项目的投资，拓宽绿色融资渠道，支持中国清洁能源发展。

招商银行支持的承德环能垃圾焚烧发电项目，缓解了承德市垃圾处理与环境保护的矛盾，项目投产后年处理垃圾25万吨，发电量达到1.5亿度，通过垃圾发电的方式替代垃圾填埋，减少了对土地资源的占用，同时垃圾焚烧发电变废为宝。

CMB and French Development Agency cooperated to provide intermediate credit loans for state-owned and private enterprises with energy-efficiency potentials and expanded green financing channels with the view of supporting the development of clean energy.

Huanneng waste incineration and electricity generation project supported by CMB in Chengde successfully solved the conflict between the waste treatment and environment protection. After put into production, the project treats 250,000 tons of waste and generates 150 million KW per year. By electricity generation in place of landfill, the project reduced the use of land resources while generating electricity.

绿色运营畅享文明

Green Operations for Improved Civilization

本行努力将低碳环保理念融入日常运营中，进一步推进绿色建筑、绿色采购及办公环保制度建设，拓展电子账单服务，降低自身运营对环境的影响。

We strived to integrate the notion of low-carbon environment protection with our daily operation, further promote green building, green procurement and environmental office systems and expand E-billing services with the view of reducing the influence of our operations on the environment.

绿色采购践行低碳

Implementing Low-carbon Initiatives through Green Procurement

本行将“保护环境”、“节能减排”等理念广泛融入金融行业采购实践，倡导供应商聚焦环保，在采购的同时约定对废旧电子设备进行回收，做绿色采购的倡导者和实践者。

We instilled our business notions of environmental friendly, energy efficiency and emission deduction in all procurement activities, drew the attention of our suppliers to environment protection. We also advocated and practiced green procurement by making arrangement for the recycling of rejected electronic equipment while purchasing new replacements.

信用卡电子账单客户数已达

The number of customers using E-bills was 20 million

2,000 万户

节省账单用纸

Cutting down the office paper consumption by 1 billion pieces

10 亿张

低碳用卡便捷环保

Using Green Bills to Promote Environment Protection

本行积极引导客户低碳用卡，上线PAD移动服务平台实现无纸化办卡，深入推行电子账单服务，不断完善电子账单形式与功能，有效提高客户电子账单使用率。

截至2013年底，本行信用卡使用电子账单客户数已达2,000余万户，平均年增长率达50%以上。随着电子账单推广，累计节省账单用纸10亿余张。

We vigorously promoted E-billing services, constantly improved our forms and functions of our e-bills, with the view of effectively promoting the customer use of E-bills and encouraging them to use their credit cards in a low-carbon manner by launching an online PAD mobile service platform and realizing paperless office work.

As of the end of 2013, the number of customers using E-bills was 20 million, with annual increase rate of over 50%, cutting down the office paper consumption by 1 billion pieces.

绿色办公从我做起

Beginning Green Office Initiatives with Ourselves

本行坚持以人为本构建和谐舒适的办公环境，倡导全行员工节约用水用电、减少垃圾制造，逐步推进“绿色建筑”管理措施，落实雨水采集系统、地源热泵系统等多项绿色环保技术方案，积极打造“绿色银行”。

We sought to build a harmonious and comfortable office environment following the human-based notion, encourage water and power efficiency and reduce waste. To this end, we gradually implemented “green building” management measures, built rainwater collection systems, ground source thermal pump systems, among other green solutions, with the view of building a “green bank”.

绿色公益播撒希望

Spreading Hope through Green Public Welfare Initiatives

本行将环保理念贯穿在全行管理经营的各个方面，积极开展环保低碳活动，倡导更多人参与到绿色公益中来，共创绿色未来。

We instilled our notion of environment protection in every aspect of our management, actively carried out environment protection campaigns to call on more people to participate in green public welfare activities and create a green future together.



总分行联合开展“百年招银林”植树活动
Head Office and Shenzhen Branch co-launched the Century CMB Forest campaign

案例 Case

北京分行植树造林践行绿色公益

Coal Financial Products Boost the Development of Coal Enterprises

招商银行北京分行始终积极履行社会责任，努力践行并大力推广绿色环保理念。截至2013年，北京分行已连续举办9年“金葵花百年招银林”植树活动，共有员工及客户共计约4,000人次参与，栽种树苗3,200余棵。

Beijing branch of CMB spare no effort to carry out its social responsibility, vigorously practicing and generalizing the notion of environmental protection. As of the end of 2013, Beijing branch had continuously hold tree planting activity of “Golden Sunflower CBM forest of 100 Years” for 9 years, involving 4000 employees and customer, and totally 3200 trees had been planted .



4 搭建发展舞台， 快乐工作共成长

Building a Platform for Happy Work and
Mutual Development

员工快乐工作才能推动企业可持续发展，我们坚持“以人为本”，保障员工合法权益，畅通职业发展通道，提升能力素质，搭建多彩舞台，帮助员工发展和实现自我价值，实现员工和企业的共同成长。

Happily working employees guarantee the sustainable development of a business. In 2013, following our human-based development notion, we sought to guarantee the lawful rights and interests of our employees, opened smooth career development channels for them, promoted their quality and competency and built various stages for them to develop and realize their own values and the co-growth of our employees and the Bank.



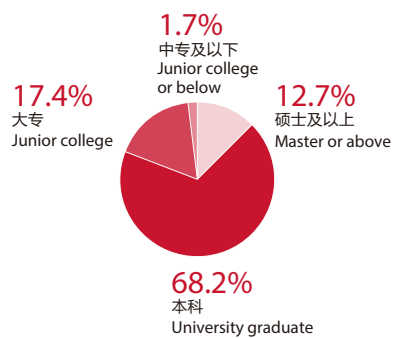
女性员工占比 **58.5%**

With female employees accounting for

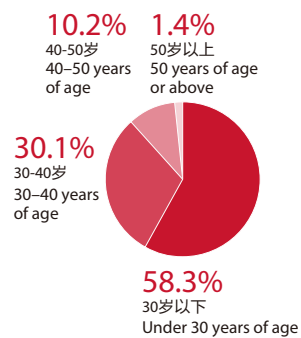


全行员工
Employees

51,642 人



招商银行2013年员工学历结构
Chart of CMB Employees' Education Background in 2013



招商银行2013年员工年龄结构
Chart of CMB Employees' Age Structure in 2013

保障权益促进公平

Promoting Fairness through Protecting Employee Rights and Interests

本行按照国家法律法规，规范劳动用工，按时足额缴纳“五险一金”，反对歧视和强迫劳动，合理安排员工工作时间，提供带薪休假；推进民主管理，鼓励员工参与企业管理，切实保障员工的合法权益。

2013年，本行推动深圳华侨城支行试点签订了集体合同；推动绍兴分行、常州分行、上海四平支行试点签订了女员工权益保护专项集体合同。

We regulated our employment practices following relevant national laws and administrative regulations, timely paying five social insurance and housing fund contribution in full, prohibiting discrimination and forced labor, making reasonable work schedule and providing paid leaves. We practically guaranteed the lawful rights and interests of our employees by promoting democratic management and encouraging employee participation in the management of the bank.

In 2013, Shenzhen Overseas Chinese Town Branch made a pilot experiment to sign collective contracts with employees and Shaoxing Branch, Changzhou Branch, Shanghai Siping Sub-branch signed special collective contracts for the protection of the rights and interests of female employees.



佛山分行组织举办工会委员会换届选举大会
Foshan Branch held a meeting to elect members for the trade union

健全通道拓宽平台

Building Channels and Expanding Platforms for Career Development

本行为员工的职业生涯发展提供良好的平台，通过规范招聘流程、完善绩效评价体系、健全晋升通道，助力员工的职业发展，为员工踏上更大的人生舞台打下坚实的基础。

We sought to provide a better platform for career development of our employees and a larger career stage for them by means of standard recruitment process, completing performance evaluation system and improving our promotion channels.

招聘规范形式多样

A Full Variety of Recruitment Approaches

全行新招聘员工

CMB new recruited 5,631 formal employees

5,631 人

本行不断规范员工招聘管理，完善员工招聘的管理信息系统，引入人才测评工具，规范了员工招聘的流程，开展形式多样的招聘活动，积极为社会提供就业岗位。完善“梦想靠岸”校园招聘计划，实施大学生“梦工厂”实习、见习生计划，使他们能更好地融入社会，为将来步入职场做好准备。

2013年，全行新招聘员工5,631人，接收实习生约2,800人，截至2013年底，本行共有在职员工51,642人，其中女性员工比例58.5%，管理人员女性员工比例47.8%，员工平均年龄31岁。

We constantly adjusted our recruitment management, and improved our recruitment information management system, introduced various effective talent evaluation tools, standardized the recruitment process and carried out various recruitment activities to offer more job opportunities for the public. We improve our campus recruiting plan of “Pull Dreams in to Shore”. We implement graduate trainee program of “Dream Factory”, helping undergraduate students make well preparation to step in to society.

In 2013, CMB recruited 5,631 formal employees and 2,800 interns were received. As of the end of 2013, we had 51,642 in-service employees in total, with female employees accounting for 58.5% of the total and females accounting for 47.8% of the management personnel. The average age of female employees of the whole Bank was 31.

案例 Case

纽约分行提供实习生项目

New York Branch implemented an internship program

2013年，招商银行纽约分行为优秀的美国学生们提供了全新的实习生项目，来自美国和中国35名优秀本科生、研究生在市场部等部门观摩学习。该实习项目将重心放在培训与反馈，邀请各部门经理对实习生进行统一培训，开放各类公司活动机会，创建更完善的实习生管理流程。

In 2013, New York Branch implemented a brand-new internship program, providing internship opportunities for 35 excellent university students and post graduates from USA and China. The program focused on the training and afterward feedback. Departmental managers were invited to provide consistent training for the interns and the interns providing them with opportunity to access to company's activities. Sought to perfect our procedure of internship management

“在多元化、年轻化的招行实习将成为我们职业生涯中重要的旅程。”

——纽约分行实习生

The internship experience we gained in the youthful environment of diversity in CMB would be a critical part of our career.

——An inter from New York Branch

建立多维评价体系

Establishing a Multi-dimension Assessment System

本行坚持“人力资源是企业活力的源泉”，提倡“以岗定级、以能定薪、以绩定奖”、“外部竞争性与内部公平性相结合”的薪酬理念建立有针对性、有弹性的考核机制。经过5年的试点探索，在全行统一实行“双维度绩效”考核模式，鼓励员工大胆实践，发挥自己的才能。修订了“360度测评”计分规则，对总行管理层首次推行“有限打分制”和网上测评打分，营造了公平可信的工作环境。

We established a well-targeted and flexible assessment mechanism following our remuneration notion that “human resources is the source of the vitality of the enterprise” and the guidelines of “determining the remuneration level by the post, the actual pay by the capacity and bonus by performance” and “integrating the external competitiveness and internal fairness” to encourage employees to fully exert their talents. After five years of pilot explorations, CMB implemented a dual-dimension performance evaluation mode across the Bank. The 360-degree evaluation scoring rules were revised and a limited scoring mechanism and online evaluation scoring practices were adopted for the evaluation of the performance of the head office, creating a fair and dependable working environment.

案例 Case

总行“360度测评”显公平

The 360 evaluation at the head office guaranteed fairness

张经理是总行某部门经理，“360度测评”让他耳目一新，遵循“谁了解谁评价，了解什么评价什么”的原则，从他的上级领导、同级、下属、分行代表等，每个“评委”从不同的维度、指标赋值、问题全方位地对他进行评价。该评价方法能够更加全面客观地反映员工的真实能力和表现，让员工得到更加公平的薪酬待遇和职业发展空间。

For Mr. Zhang, a departmental manager at the head office, the 360-degree evaluation mechanism with the principle of “evaluation by those who know the employee and his/her performance” was a fresh experience. A number of judges were elected from colleagues at the same, upper and lower levels and representatives from branches. Different questions were designed for each judge to comprehensively evaluate the performance of a designated employee from different perspectives and within different scope. This evaluation mechanism is able to reflect employee performance in a more comprehensive and objective manner, allowing more fair opportunities for remuneration and career development.

职业通道人尽其才

Bringing out the Best of Employees through Career Channels

本行努力为员工的成长与发展提供良好的环境，在充分总结总行试点经验的基础上，全面推广实施员工“双通道（专业序列发展、行政晋升）职业发展体系”，支持和引导员工队伍专业化发展。打破了传统“千军万马过独木桥”式的单一晋升方法，营造“人尽其才、人人皆有晋升通道”的职业发展氛围，让员工得到更多的发展机会。

We sought to provide favorable environment for the growth of our employees, fully implement the “dual (professional development and administrative promotion) career development system” on the basis of experience gained through the experiment conducted at the level of the head office, for the purpose of supporting and guiding the professional development of our employees. This system replaced our traditional one-way promotion approach for all the employees and helped create a career development environment for our employees so that the all talents will be brought out and everybody has his/her own development channel.

案例 Case

南昌分行绘制“员工成长地图”

Nanchang Branch mapped employee growth

招商银行南昌分行积极致力于系统性的人才队伍建设。2013年推出“员工成长地图”，系统清晰、量化地描绘出员工“现岗位”与“目标岗位”间的成长路径及要求。选取“综合”、“业绩”、“能力”三个维度，既让员工看到成长路径，也让管理者看到人才储备，为员工的职业成长增添了动力。

Nanchang Branch has been making systematic efforts to develop a talent team. In 2013, the branch launched an “employee development map” program to clearly and quantitatively present the path and requirements for the employee development from the current post to the target post. The map is based on the comprehensive competency, performance and capacity, allowing the employee to better understand the development path and the management to keep track of the talent reserves and providing a drive for the career development of the employees.

提升能力造福社会

Enhancing our Competency to Benefit the Whole Society

本行坚信员工的发展能够带动社会的进步，加强对员工的培训和知识管理，提升员工的技能素质，让员工能够更好地回报社会。

We believe that the development of our employees will promote the development of our society. During the year, we enhanced employee training and knowledge management, developed skills and competency of our employees so that they could better reward the society.

培训体系立足实用

Developing Practical Training Systems

本行员工对现有培训体系的满意度

The employee satisfaction with the current training system was assessed to be 91.6 points

91.6 分

本行创新培训管理方法与手段，推进以效能为核心的培训管理体系建设。基于培训效果，研究建立符合本行实际的六级培训评估体系，创新性地将学员的学习意愿与参与度纳入其中。基于员工学习成长，完善以任务为核心的培训满意度测评模型。以员工为中心，引入学习路径图，大大提升了满意度测评的科学性和合理性。

2013年，本行员工对现有培训体系的满意度为91.6分。

We innovated on our training management approaches and methods to promote the development of our efficiency-based training management system. We researched and established a six-level training evaluation system that suits the reality of our Bank on the basis of the effect of training, innovatively including the learning will and participation. We improved our task-centered training satisfaction evaluation model in reference to the learning and growth of our employees. We introduced a learning path map centering on the employees, efficiently promoting the rationality and reasonability of our satisfaction evaluation.

In 2013, the employee satisfaction with the current training system was assessed to be 91.6 points.



培训满意度模型
Training satisfaction evaluation model



培训评估六级模型
Six-level training evaluation system

- 第6级：投入得到多大的回报？
Level 6: How much returns have you got?
- 第5级：工作改进了吗？
Level 5: Do you have any improvement in work?
- 第4级：工作行为和方法改变了吗？
Level 4: Do you have any change in work action and method?
- 第3级：你学到了什么？
level 3: What have you learned?
- 第2级：你满意吗？
level 2: Do you satisfy?
- 第1级：你投了吗？
Level 1: Have you involved?

品牌培训因材施教

Providing Tailored Training through our Branded Training Programs

全行共举办学习发展项目

CMB held a total of 40 learning and development sessions

40 期

全行管理者参与培训

1,590 managers in total took part in the training

1,590 人次

本行倡导“严谨专业、乐学分享、开放包容、变革创新”的文化理念，夯实培训管理。创立“招银大学”品牌培训，优化设计金狮计划、领航计划、金鹰计划、管理启航项目、乐学计划等。创新“工作坊”、“黑暗对话”等教学形式，运用“混合式”学习方法，形成一批最佳管理实践与案例，让员工更有针对性地提高专业能力，以创造更多的社会价值。

2013年，全行共举办学习发展项目40期，其中金狮计划1期、领航计划7期、金鹰计划10期、管理启航10期、乐学计划12期，全行1,590人次管理者参与了培训。

We implemented our training management following our cultural notion of "rigorous, professional, willing-to-learn, sharing, open, tolerant, reforming and innovative" training. We created our "China Merchants Bank University" training brand including the Golden Lion Program, the Pilot Program, the Golden Eagle Program, the Management Sail-setting Program and the Willing-to-learn Program. We had created "workshop", "dialogue in the dark", "the mixed method" and other teaching methods and compiled a number of the best management practices and study cases to help our employees improve their professional capacities and create more social value.

In 2013, CMB held a total of 40 learning and development sessions/courses, including 1 session for the Golden Lion program, 7 sessions of the Leadership Development program, 10 sessions of the Golden Eagle program, 10 sessions of the Starting Point for Management program and 12 sessions for the Willing-to-learn program, involving 1,590 person/times in total.

案例 Case

大连分行举办“80/90员工管理技巧”培训

Dalian Branch held training on skills of managing the 80s/90s employees



大连分行举办“80/90员工管理技巧”培训

Dalian Branch held training on skills of managing the 80s/90s employees

为开拓新员工创新培训思路，2013年7月12日，招商银行大连分行首次举办“80/90员工管理技巧”培训，聘请台湾知名培训讲师张博尧围绕了解80/90后员工之特性，掌握沟通、激励的技巧，培养正确的工作心态等三方面内容开展培训，让管理者更好地了解80/90后的员工，通过恰当的沟通，引导80/90后员工创造更大的价值。

To explore new methods for innovative employee training, Dalian Branch of CMB held the first "80s/90s management skills" training on July 12, 2013. Zhang Boyao, a reputed trainer from Taiwan, was invited to provide guidance for the management of employees born in the 1980s and the 1990s in three aspects: learning about their characteristics, mastering communication and encouragement skills and developing correct working attitude. The training was significant in enabling the management personnel to better learn about young employees and guide them to create greater value.

知识沉淀厚积薄发

Accumulated Knowledge Guaranteed Robust Development

全行各级教学培训的员工达

A total of 960,000 employees of the Bank received training in different levels

96 万人次

人均学习（含在线学习）

With an average of 50 hours (including online learning hours) per capita during the year

50 课时

本行重视员工培养，加强对员工的知识管理。进一步完善师资队伍建设，提升课程开发的专业度。探索和创新网络学习空间，开发上线学习管理系统、招银大学微信平台，初步实现一体化的“云平台”远程学习、管理。有力地推动了知识沉淀、共享与传播，满足了员工的学习需求，更好地促进员工全生命周期的发展。

2013年，全行接受各级教学培训的员工达96万人次，其中在线学习66万人次，人均学习50课时（含在线学习）。开发涉及业务知识、综合素质等课程83门，合作开发通用知识、综合素质类电子课件23门，新增最佳实践与案例610篇。

We valued employee training and enhanced the employee knowledge management. We further improved our teaching staff structure and promoted the professionalism of our curriculum development. We explored online learning spaces and developed our online learning management, Wechat platform of China Merchants Bank University, realizing a basic integrated "cloud platform" for remote learning and management. Those measures effectively promoted knowledge accumulation, sharing and communication, meeting the learning needs of the employees and better facilitated their full-life career development.

Various training courses of the bank were delivered 960,000 person/times (including 0.66 million person/times learning online) of the Bank received various training, with an average of 50 hours (including online learning hours) per capita during the year. A total of 83 courses in business knowledge and comprehensive quality courses were independently developed and 23 electronic courses in common knowledge and overall quality development were developed. Furthermore, 610 best practice and case study documents were compiled.



招银大学微信平台
micro platform merchants bank university

案例 Case

招商银行推出“招银大学微信平台”

CMB launched a Wechat platform for China Merchants Bank University

2013年11月招银大学微信平台投入运行，实现班级报名、签到、评估反馈等管理功能，完成招银大学网站、招行一讯通、95555知识在线、数字图书馆等资源整合，针对培训项目推送相关移动学习内容，为员工随时随地的自主学习与沟通分享提供便捷高效的平台支持。

截至2013年底，平台关注人数逾6,000人，累计推送学习内容逾200条。

Launched in November, 2013, the Wechat platform for China Merchants Bank University combined the registration, attendance signing, evaluation and feedback management functions, integrating the website of the university, CMB One-in-all Pass, Knowledge Online at 95555 and the Digital Library. The platform sends mobile learning materials according to the training program and provides a convenient and efficient tool for employees to study on their own and communicate and share their learning experience anywhere anytime.

As of the end of 2013, over 6,000 employees had used the platform and more than 200 pieces of learning materials had been published.

技能素质陪伴一生

Developing Lifelong Skills and Competency

本行秉持“人才立行”的理念，持续提升员工素质，推进专业人才培养体系建设。推出公司新客户经理“精英辈出”绩效提升培训项目，开展文化内训师、服务内训师建设，组织开展一系列业务技能练兵竞赛活动，培养专业核心人才，激发了员工争当业务精英的热情，帮助员工在职业生涯取得更好的发展。

Sticking to our notion of “developing the Bank by means of talents”, we sought to promote employee competency and the establishment of our professional talent training system. We launched a “Succeeding Talents” performance promotion program for our new customer managers, developed a team of internal trainers for cultural and service training, organized a series of professional skill training and contest activities to train core professionals. Those measures inspired their enthusiasm to become competent professionals and contributed to their career development.



佛山分行业务技术比赛
Operational skill contest held at Foshan Branch

关爱员工分享幸福

Caring about Employees and Sharing Happiness with Them

本行秉承“尊重、关爱、分享”的人本理念，关爱员工身心健康，为员工送去温暖，提升员工的归属感和幸福感。举办丰富多彩的文体活动，共建幸福企业，让员工面对客户的微笑发自内心、充满自信。

Following our people-oriented notion of “respect, care and sharing”, we cared about the mental and physical health of our employees and promoted their happiness and sense of belonging. We also launched various cultural and sports activities with the view of building happy enterprises and allowing our employees to face customers with confidence and sincere smiles.

员工健康我们牵挂

We Cared about Employee Health

本行重视员工的身心健康，组织员工年度体检，开展了健康知识讲座、工间操等活动，举办“关爱女性健康”专题讲座，帮助员工缓解工作疲劳，预防职业病。通过人性化的假期安排给予女员工在孕期、哺乳期更多的体贴和关怀，让员工用更健康的身体回报家庭、回报社会。

We valued the mental and physical health of our employees. During the year, we made arrangement for annual physical examinations for all our employees, held lectures on health knowledge and special lecture on health of women employees and made arrangement for exercises during work hours, with the view of relieving our employees of work fatigue and preventing occupational diseases. We took care of our female employees during their pregnancy and maternity period by allowing human-based leave arrangements so that they could reward their families and the community in better health.

贴心慰问温暖如家

Making Our Employees at Home with Considerate Comforts

帮扶困难职工

Offered help to 913 employees
in difficulties

913人

本行心系员工生活，坚持实施“温暖工程”，广泛开展了员工体检、元旦春节送温暖、离退休员工慰问、困难职工帮扶等活动，让员工感受到团队如家的温暖。

2013年，全行广泛开展了员工体检、节日慰问、生日慰问、生育慰问、生病慰问等活动，同时帮扶困难职工913人，发放帮扶资金298.68万元。

We care about the life of our employees. During the year, we continued our Warmth Project, arranging health examination for employees, visiting our current and retired employees on special occasions (festivals and birthdays) and helping retired employees with life difficulties, making them feel at home working with the Bank.

In 2013, we offered help worth 2.9868 million yuan to 913 employees in difficulties.

多彩生活感受幸福

Enriching Life of our Employees

参与各类活动超过

More than 140,000 employees
participated in various activities

14 万人次

本行注重丰富员工的文化生活，成立员工俱乐部，建设职工书屋和文化室，举办运动会、摄影书法文学作品赛、迎春晚会等活动，举办“幸福工作·愉快生活”企业文化节，营造轻松活跃的工作氛围，提升员工的幸福指数。

2013年，全行员工俱乐部超过300家，共吸纳会员超过1.4万名，超过14万人次参与各类活动。

We made adequate efforts to enrich the cultural life of our employees by establishing various clubs, cultural salons, sports meetings, calligraphy, photography and creative writing contests, spring festival parties, etc., and holding enterprise cultural festival of "Working and living happily", so as to create a light-hearted work atmosphere and promote the happiness of our employees.

In 2013, more than 14,000 employees were enrolled in over 300 clubs and 140,000 person/times participated in various cultural and recreational activities.

案例 Case

幸福工作、愉快生活

Coal Financial Products Boost the Development of Coal Enterprises

2013年3月9日至4月8日在全行范围举办以“幸福工作·愉快生活”为主题的第九届企业文化节，全行员工广泛参与，展示了全行员工积极的工作热情和良好的精神风貌。

From 9 March to 8 April, we hold a cultural festival of "Working and living happily" in the whole bank range, all employees were involving, which had showed the active spirituality and working enthusiasm of our employees.



乌鲁木齐分行第八届运动会
Urumqi Branch held the 8th Games



5 携手各界共赢， 传递温暖正能量

Joining Hands with the Public and
Passing on Positive Energy

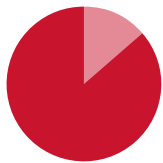
企业的可持续运营源于社会。我们坚持合规诚信经营、持续开展定点扶贫、灾害救助、关爱儿童等社会公益事业，也邀请持卡员工、客户、社会公众及更多的社会资源共同参与，努力实现企业与社会和谐发展，让更多的人感受到我们的温暖。

The sustainable operation of a business depends on support from the general public. In 2013, we continued our operations on a sincere basis and in compliance with relevant laws and regulations. We participated in targeted poverty-relief, disaster-alleviation and care-for-children, among other social welfare causes and invited our cardholding employees, customers and the general public as well as other social resources to join us, with the view of realizing harmonious co-development of the Bank and the society and let more people feel our considerate care.



2013 年本行
向雅安地震灾区捐款 **600** 万元

In 2013, the Bank donated 6 million yuan to the earthquake-stricken areas in Ya'an, Sichuan



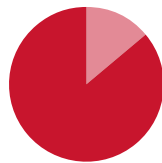
2013年公益捐赠
总额

Total contributions to public welfare
funds amounted to 43,345,200

4,334.52 万元

2013 年全行
员工向两县捐款 **1,058** 万元

As of the end of 2013, employees of the Bank donated a total of 10.58 million yuan to Wuding and Yongren Counties



连续15年向武定、永仁累计
捐赠扶贫金额

Over the past 15 years, the total accumulated
donations of the Bank to the two counties
amounted to 65 million yuan

6,500 万元



截至2013年底共选派
扶贫干部

As of the end of 2013, CMB had sent 15
groups of staffs to engage in the
targeted poverty alleviation work

15 批

锲而不舍定点扶贫

Dedicated Efforts for Targeted Poverty Alleviation

本行坚定“扶贫攻坚，锲而不舍，武定、永仁不脱贫，招商银行不脱钩”的信念，十五年如一日，坚持“教育扶贫是基础，产业扶贫是关键，最终实现文明脱贫”的扶贫原则，组织全行员工向武定、永仁两县捐款捐物，继续做好扶贫干部的选派、交接，深化帮扶内容，支持武定、永仁两县发展。

We had long stuck to our commitment that “We undertake to help the poor on a continuous base till the population in Wuding and Yongren are rid of poverty.” Over the past 15 years, following our principle that “alleviating educational poverty is the basis, alleviating industrial poverty is the key and the alleviating cultural poverty is the final goal,” we organized our employees to donate money and materials for Wuding and Yongren Counties. We continued to send our staff members to work in the two counties to further our alleviation work and support the development of the two counties.

深化定点帮扶内容

Furthering Targeted Poverty Alleviation Measures

全行员工向两县捐款

The Bank donated a total of 10.58 million yuan to Wuding and Yongren Counties

1,058 万元

本行拟定了未来三年定点扶贫工作规划，明确全行帮扶工作的中心任务和主要举措，继续从教育、产业、文化三方面入手，不断拓宽帮扶范围，深化定点帮扶内容。

2013年，全行员工向两县捐款1,058万元。截至2013年底，本行累计捐赠云南武定、永仁两县扶贫资金6,500万元。

We formulated a plan for our targeted poverty alleviation work for the upcoming three years, defined the central tasks and major measures and further expanded the scope of efforts and furthered our targeted poverty alleviation measures in the fields of education, real industry and culture.

As of the end of 2013, employees of the Bank donated a total of 10.58 million yuan to Wuding and Yongren Counties and the total accumulated donations of the Bank to the two counties amounted to 65 million yuan.

招商银行定点扶贫投入 Efforts of CMB for Targeted Poverty Alleviation

扶贫模块 Target area of poverty alleviation	扶贫重点 Focuses of poverty alleviation	具体实践 Measures taken
 教育扶贫 Educational poverty alleviation	1. 加大对教育硬件投入力度 2. 加强对贫困学生的“1+1”结对帮扶 3. 加强师资力量建设 1. Increasing funds for educational hardware 2. Enhancing the "1+1" support for poor students 3. Enhancing the development of teaching faculty	1. 建设幼儿园1个、图书室1个、计算机教室3个、修缮小学3所 2. 捐赠电脑206台，购置课桌椅120套 3. 为50名优秀教师、50名优秀学生发放了园丁奖和成才奖 4. 员工“1+1”结对资助中小学生超过1,800名，其中有360人考入大专院校 5. 向中国扶贫基金会新长城助学项目捐款13万元，定向资助65名永仁、武定贫困大学生 6. 组织了两县骨干教师与发达地区优秀教师的交流活动 7. 组织12名大学生到永仁开展扶困助学暑期实践活动 1. Built 1 nursery, 1 library and 3 computer classrooms and repaired 3 primary schools; 2. Donated 206 computers and purchased 120 sets of desks and chairs; 3. Granted Gardner Awards and Talent Development Awards for 50 outstanding teachers and 50 outstanding students; 4. Employees provided support for over 1,800 employees by the 1+1 mode, with 360 students admitted to universities; 5. Donated 130,000 yuan to the New Great Wall Education Assistance Program of China Foundation for Poverty Alleviation, targeted at 65 poor college students from Wuding and Yongren Counties; 6. Organized teaching experience exchange activities for cornerstone teachers of the two counties and outstanding teachers in well-developed areas; 7. Organized 12 college students to carry out poverty alleviation activities for vacation social practice.
 产业扶贫 Industrial poverty alleviation	1. 着重改善农村基础设施 2. 加强小额扶贫循环贷款帮扶力度 1. Improving rural infrastructure 2. Enhancing small-sum cycling loan efforts for poverty alleviation purposes	1. 修路5条，建设人畜饮水抗旱工程14项；资助了白路乡200亩烤烟滴灌工程、东坡乡空心砖厂建设项目和神秘果试验示范项目、莲池乡金丝小枣试验示范项目等 2. 投入小额扶贫信贷循环资金400万元，重点扶持两县畜牧、烟叶种植、蚕桑养殖等多个行业，为群众的脱贫致富提供了资金支持，并实现了资金的顺利收回 1. Built 5 roads and 14 drinking water drought alleviation facilities; Contributed funds for the irrigation projects for 200 mu of flue-cured tobacco; developed Dongpo Township Hollow Brick Factory project, Mysterious Fruit Pilot Demonstration project and Jinsi Date Pilot Demonstration project in Lianchi Township; 2. Granted small-sum cycling loan totaling 4 million yuan to support the husbandry, tobacco cultivation, sericulture farming and other industries, provided fund support for poverty alleviation and successfully recovering the fund.
 文化扶贫 Cultural poverty alleviation	1. 推动彝绣文化的保护和开发 2. 促进彝族文化的传承和发扬 1. Promoting the protection and development of the Yi embroidery culture 2. Promoting the pass-on and development of Yi songs as a cultural heritage	1. 投入资金重点支持了两县的彝绣技术培训、设计培训、产品包装升级、刺绣大赛等 2. 联合《21世纪经济报道》等媒体单位，开展“金葵花”彝族少儿合唱团活动 1. Investing funds to support the technical training, design training, product packaging and upgrading of Yi embroidery and embroidery competitions; 2. Continuing to provide support for the Golden Sunflower Yi Children's Choir activities in cooperation with the 21st Century Economic Report and other media.

长岭岗苗族村寨有深情

Caring support for Miao Villages in Changlinggang

在长岭岗苗族村寨地处海拔2,650米的大山深处，历史上苗族村民刀耕火种、生活极度贫困。2003年以来全村苗族人民在招商银行帮助下，在村里建了小学和文化室，修建了山间道路，打通了村寨与大山外面的交通联系，告别了“晴天一身灰，雨天满身泥泞”的生活。村里铺上了水泥路面和晒谷场，修建了引水设施，家家户户通上了水管，喝上了干净的泉水。面对近年来发生的春旱灾情，招商银行资助村里修建了大蓄水窖，为全村旱季作物种植提供了浇灌保障。十一年来的陪伴，长岭岗苗族村寨已经变得更加美好起来。

In the Miao village deep in Changlinggang, 2,650 meters above sea level were Miao people still farming in the most ancient way and living in extreme poverty. Since 2003, with the help of CMB, villagers have built a primary school and a culture room. A road was also built, improving the connection between the village and the outside world. Cement roads and grain grinding areas had also been built making the villagers' life easier. Running water facilities had been built, piping water to each household. To address frequent droughts in recent years, CMB helped the village to build a large water storage pit, guaranteeing the timely irrigation of the crops in the dry season. With 11 years of joint efforts, the village is now becoming more and more beautiful.



1.长岭岗村苗家人盛装迎接南京分行志愿者

Miao villagers of Changlinggang Village welcomed volunteers from Nanjing Branch.

2.南京分行在大梁子招银希望小学开展助教互动活动

Nanjing Branch held teaching assistance interactive activities in Daliangzi CMB Hope School on May 26.



3.南京分行志愿者教小朋友学唱新歌“种太阳”

Volunteers from Nanjing Branch taught children to sing a new song, "Planting the Sun".



选派扶贫干部扎根

Appointing Staff Members to Work in the Poverty-stricken Areas on a Long-term Basis

扎根永仁挂职扶贫员工数

CMB had sent 57 staff members, rooted in Yongren Counties, to engage in the targeted poverty alleviation work

57 名

本行选派定点扶贫干部脱产赴云南武定、永仁两县开展帮扶工作。扶贫干部充分发挥自己的专长，扎根两县为经济发展做出贡献，同时自身也得到了良好的锻炼。

截至2013年底，全行已选派15批共57名员工扎根武定、永仁挂职扶贫，支持两县发展。

In 2013, the Bank sent staff members to work in Wuding and Yongren counties for targeted poverty alleviation work. They were encouraged to exert their own talents to contribute to the economic development of the two counties and to train themselves in their work.

As of the end of 2013, CMB had sent 60 staff members in 15 groups to engage in the targeted poverty alleviation work in Wuding and Yongren Counties.

邀请客户同行山路

Inviting Customers to Visit the Poverty-stricken Areas

本行充分利用金融服务业的渠道网络优势，从2007年开始举办金葵花客户子女“体验云南，传承责任”山路大型体验活动，邀请客户及其子女参与到帮扶工作中，关注贫困地区孩子的教育，同时帮助城市孩子的心灵成长。

We had organized yearly large-scale activities in the name of “Experiencing life in Yunnan and passing on responsibility” for our Golden Sunflower cardholders and their children since 2007 by taking advantages of the channel network of our financial services, with the view of helping with the education of children in the poverty-stricken areas and the healthy growth of urban children.

案例 Case



金葵花客户子女到永仁县直苴村体验农活

Children of Sunflower Credit Card holders experienced rural life in Zhiju, Yongren County

深圳分行“体验云南，传承责任”山路大型体验活动

A large-scale mountain road experience activity “Experiencing life in Yunnan and passing on responsibility” sponsored by Shenzhen Branch

2013年8月15日至8月24日，深圳分行在云南省永仁县直苴村开展了两期为时10天的金葵花客户子女“体验云南，传承责任”山路大型体验活动，27名高端客户子女通过层层选拔参加本次活动，和当地的人们同吃同住同劳动，直观感受定点扶贫点的发展情况，促进城乡交流。

Between August 15 and 24, 2013, Shenzhen Branch launched a 10-day large-scale mountain road experience activity “Experiencing life in Yunnan and passing on responsibility” in Zhiju Village, Yongren County. Twenty-seven children of our high-end customers were selected through competition for the activity. They lived and worked with local people to experience the results of the targeted poverty alleviation efforts and facilitate the exchange between urban and rural people.

人人公益爱满葵园

Public Welfare by Everyone and Love Fills the Sunflower Garden

本行倡导“人人公益”的理念，探索更可持续的多元公益活动，号召员工积极参与，以实际行动服务社会。

We promote our notion of “public welfare by everyone”, explored more sustainable multi-element public welfare activities and encouraged our employees to participate and reward the society through their practical deeds.

全行行动传递温暖

Spreading Care and Warmth through Collective Efforts of the Whole Bank

本行鼓励员工亲身参与公益，组织以“爱满葵园”为主题的全行志愿者行动，80余个城市近800支员工志愿者队伍在全国范围内陆续展开各具特色的志愿者活动，服务周边社区，共同关爱自闭症、脑瘫等特殊儿童，让更多公众了解、接纳、尊重这些特殊的孩子们，帮助他们融入社会。

We encouraged our employees to participate public welfare activities in person and organized various volunteer activities on the theme of “love fills the sunflower garden”. In 2013, about 800 voluntary workers from our offices in more than 80 cities engaged in various voluntary activities across the nation, offering services for the nearby communities, taking care of disabled children and calling on more people to learn about, accept and respect such children and help them integrate with the society.

“我们希望带着孩子们一起走出家，走出康复机构，走到人群中，和普通人一样去看电影、去公园玩、去上学、去工作、去独立自主有尊严的生活。通过看电影这样简单的、容易参与的方式，让大家感受特殊家庭的不易和需要。”

——招商银行志愿者

"We want to take our kids out of home and rehabilitation agencies, to join the crowd and go to the movie, the park, to school and let like ordinary people and live decent life. Going to the movie is a simple way to joining the crowd. The caring cardholders, internet pals and staff members go to tge movie with those children sand their families to experience the difficulty of the families and the differences between ordinary people and special families in daily life so as to gain a special needs of such children and their families."

——CMB Volunteer

案例 Case

我想和爸爸妈妈一起看电影

I want to see a movie with my mom and dad

自闭症儿童存在社交障碍，往往不能控制自己的行为。来自青岛的高原小朋友因为患有自闭症，十一年来没有看过一场电影，也很少去公共场合玩耍，父母总是担心他的突发问题会打扰到别人。2013年，他希望和爸爸妈妈一起看一次电影。青岛分行认领了高原小朋友在“爱满葵园，圆梦六月”特别行动中许下的愿望，为这群特殊的孩子举办电影包场活动，从这一个个被忽略的心愿开始，给孩子们一个从自己封闭的小世界走出来的机会，也给社会公众一个改变观念、真正接纳特殊儿童的机会。

The autistic children have impaired social interaction and cannot control themselves in various occasions. Gao Yuan, an autistic child from Tsingtao, hasn't seen a movie for 11 years and rarely gone to public places to play as his parents worried that he may bother others. On this International Children's Day, he hopes to see a movie with his parents for once. Our Tsingtao Branch accepted his special wish in the "Love full in Sunflower Garden and Fulfill Children's Dreams on Children's Day", and booked a whole theater for this special group. By fulfilling such ignored minor wishes, this activity provided children with opportunities to step out of their closed worlds, and the public an opportunity to change their ideas and truly understand those children.

多元公益百花齐放

Flourishing Diversified Public Welfare

向四川雅安地震灾区捐款

The Bank donated 6 million yuan to the earthquake-stricken areas in Ya'an, Sichuan

600 万元

本行积极开展多元的公益活动，各地分行结合实际情况，为社会贡献温暖力量。

2013年4月，本行通过壹基金向四川雅安地震灾区捐款600万元支援当地儿童救援和重建工作，各网点全面开通抗震救灾绿色通道，免排队优先办理救灾捐赠，并免除一切捐款手续费。

We actively carried out diversified charitable activities with branches contributing their love and support to the society.

In April, 2013, the Bank donated 6 million yuan to the earthquake-stricken areas in Ya'an, Sichuan, to help children and the reconstruction work through One Foundation. The outlets of the Bank opened green channels for the disaster-alleviation work, providing free services for donations.

案例 Case

永隆银行鼓“舞”青年正面发展

WLB encouraged young people for positive development with a dancing program



永隆银行支持协青社“舞动健康校园”计划

WLB supporting Youth Outreach's "Dancing on Healthy Campus"

2013年，永隆银行赞助了协青社为期一年的“舞动健康校园”计划，让社会上在学习和家庭方面处于弱势的年青人，可以通过学习嘻哈舞(HipHop)和接受社工的个人辅导，汲取活动当中传递的正面讯息，不致误入歧途。该活动计划服务5所中学，预计接触3,000名学生，其中约有125名学生将被作为学生舞蹈团的中坚份子，获得重点培训。

In 2013, Wing Lung Bank sponsored a "Dancing on Healthy Campus" program sponsored by Youth Outreach for a year, allowing young people with limited learning resources and disadvantaged family background to participate in learning Hip Hop. Social workers provided individual tutoring for the students to receive positive information communicated through such activities and avoid going astray in their life. The program is intended to provide services for five schools with a total student population of 3,000, with 125 of them trained to be major dancers in the student dance groups.

案例 Case

深圳分行为爱同行

"Joining hands for love" sponsored by Shenzhen Branch

"我们作为志愿者投身其中，在发现与关爱他人的过程中收获了快乐，弘扬了‘挑战、自省、奉献’的招银精神，明白要长存感恩之心，友好善待他人，勇于承担责任，在社会整体进步中实现个人价值，具有非常重要的意义。”

——招商银行志愿者

"We joined as a volunteer, harvested joy in the process of understanding and caring about others, promoted the spirit of CMB of "challenge, self-reflection and devotion". We came to realize the special significances of learning to be thankful and friendly, shouldering responsibilities and realizing our personal values in the course of social progress."

—— CMB Volunteers

2013年7月20日，招商银行携手壹基金及其他理事单位联合发起的“为爱同行·壹基金2013健行活动”深圳站在罗湖区仙桐体育公园举行，全程50公里，共吸引来自全国各地及港澳台地区的1,964名爱心人士参加。本行登山俱乐部组建10支队伍共40名员工代表招商银行加入“为爱同行”队伍，8支队伍走完全程，取得团体成绩证书，累计筹得善款1万余元，善款将全部用于壹基金2013年“温暖包计划”，救助更多凝冻灾区的儿童。

On July 20, 2013, a "Joining Hands for Love - One Foundation's Walking for Health Event 2013" sponsored by CMB, One Foundation and other member institutions of the foundation was formally launched in Xiantong Sports Park in Luohu District. The event covers a total distance of 50km, attracting 1,964 caring people from the Mainland China, Hong Kong, Macao and Taiwan. The mountain climbing club of the Bank organized 10 teams of 40 employees to participate on behalf of the Bank. Eight teams covered the whole distance and obtained group certificates and raised more than 10,000 yuan, which was contributed to the "Warm Package Program" for 2013, sponsored by One Foundation to help more children in cold-stricken areas.



1.长沙分行组织自闭症儿童观影

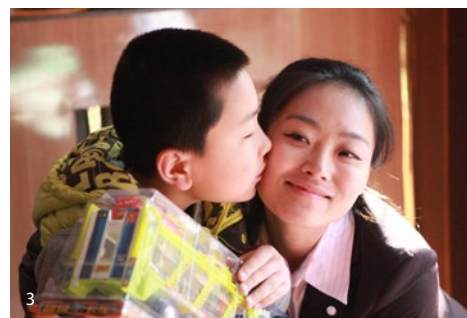
Changsha Branch provided movie-watching activities for autistic children.

2.郑州分行为自闭症儿童举办别开生面的游戏联欢活动

Zhengzhou Branch organized lively games for autistic children.

3.石家庄分行爱满葵园活动关注自闭症儿童

Shijiazhuang Branch launched "Love fills the sunflower garden."



依法合规诚信透明

Operating in a Lawful, Compliant, Sincere and Transparent Manner

依法合规诚信透明经营才能保障企业稳定发展。本行不断加强内控合规管理和反洗钱工作，以信访核查为抓手，加大违规违纪行为的查处力度，持续推进反腐倡廉工作，提升风险事件处置能力，保障客户的权益。

Only lawful, compliant, sincere and transparent operations can guarantee the steady development of a business. The Bank continued to enhance internal control, compliance management and anti-money laundering efforts, increase efforts in investigating violations, focusing on the to investigation based on complaint letters, constantly promote the anti-corruption work, enhance our ability to handle risky events, with the view of protecting the interests of customers.

加强合规管理

Enhancing Compliance Management

本行持续优化风险管理机制和流程，完善风险管理工具，推广员工行为监测模型及高风险业务监测模型，开展合规文化教育，提升全员合规风险意识。防范和避免风险事件和案件，促进各项业务的规范经营和稳健发展。

CMB continued to optimize risk management mechanisms and processes, improve risk management tools, promote the employee behavior monitoring model and high-risk business monitoring model, implement compliance education, enhance staff awareness of compliance risks, prevent and avoid the risk incidents and facilitate the standard operation and steady development of the businesses of the Bank.

案例 Case

招商银行推出分行一把手讲合规课活动

Top Leaders of CMB Branches gave lectures on compliance

2013年，全行正式推出“分行一把手讲合规课”活动，确定“面临重大经营考验与业务压力时，如何平衡业务发展与合规经营之间的关系”的主题，以精要内容分享等方式巧妙推进，提升干部员工合规理念、营造良好合规氛围注入关键性的能量，奠定合规文化建设基础。

In 2013, top leaders of CMB branches were required to give compliance lectures on how to balance the business development and compliant operations in the face of major operation crises and performance requirements. The lectures, by means of sharing key contents, provides crucial new energy for the promotion of the notion of compliance among management personnel and ordinary employees, creates excellent compliance atmosphere and lays a solid foundation for the development of the compliance culture.

多维度推进反洗钱

Promoting Anti-money Laundering Work through Multiple Channels

反洗钱专兼岗、客户经理参加人行在线培训人数

3,092 anti-money laundering professionals and customer managers to participate in online training sessions

3,092 名

本行全力推进反洗钱综合试点改革，作为首批试点单位开展大额和可疑交易报告综合试点工作，开发和使用新一代反洗钱监测分析系统，组建总行反洗钱监测中心，启动客户洗钱风险评估项目，对所有客户进行洗钱风险评级并实施分类管理。

2013年，本行加强客户身份识别和尽职调查工作，从源头上控制洗钱风险。全行完成1200多万个存量账户的核实工作，并对722个非实名账户作中止服务处理。提高可疑交易分析质量，报告“03重点可疑”交易462份，配合有权机构进行反洗钱协查2510次。结合反洗钱新系统上线，举办全行新反洗钱监测系统操作培训，组织3,092名反洗钱专兼岗、客户经理参加人民银行在线培训。

CMB effortlessly promoted the comprehensive anti-money laundering trial and reform. As part of the trial work on reporting of large-sum and suspected transactions, the Bank developed and adopted a new anti-money laundering monitoring and analysis system, established the Anti-Money Laundering Monitoring Center at the head office, launched customer money laundering risk assessment project and implemented money laundering risk rating and category-based management.

In 2013, we enhanced our efforts in customer identification and due diligence, with the view of controlling money laundering risk from the source. The Bank checked the over 12 million stock accounts and suspended services for 722 non-real-name accounts. We improved the quality of suspicious transaction analysis, reported 462 key suspected transactions in 2013 and cooperated with relevant authorities in anti-money laundering investigation of 2,510 cases. Upon the launch of the new anti-money laundering system, we organized 3,092 anti-money laundering professionals and customer managers to participate in online training sessions of People's Bank of China for the operation of the new anti-money laundering system.



招商银行在宁波现代商城宣传金融消费者权益
CMB promoted the concept of interests of financial customers in Modern Shopping Mall, Ningbo

持续推进反腐倡廉

Continuing to Promote Anti-corruption

员工共签订
廉洁自律、案防承诺书

35,688 self-discipline and security
undertakings were signed by
employees

35,688 份

本行加强落实党风廉政建设责任制，围绕“提升职业操守”开展主题教育活动，开展分行纪委书记述职述廉工作，进一步强化纪委约谈机制，首次组织开展新任职领导干部廉洁从业谈话，增强全体干部员工的自律意识，营造廉洁从业氛围。

2013年，全行开展干部任前廉洁谈话1,546人次，共组织2,455名各级干部述职述廉，分支机构共签订《招商银行案件防控目标责任书》2,284份，员工共签订廉洁自律、案防承诺书35,688份。

We vigorously implemented the responsibility system for improving the party's work style and building a clean government. Centering on the theme of "promoting professional ethics", we launched theme education campaign, required the CPC secretaries of the Commission for Discipline of the branches to report on their work and cleanness and further enhanced the discipline interview mechanism by conducting anti-corruption interview with newly appointed leaders, with the view of promoting the self-discipline awareness and creating a clean work environment.

In 2013, CMB carried out 1,546 interviews with leaders before appointment, required 2,455 leaders to report on their work and cleanness. A total of 2,284 CMB Security Target Responsibility Undertakings were signed by branch institutions and 35,688 self-discipline and security undertakings were signed by employees.

案例 Case

福州分行组织举办“反腐倡廉，预防职务犯罪”教育讲座

Fuzhou Branch organized seminars on anti-corruption and duty crime prevention

2013年9月11日，招商银行福州分行纪委组织举办“反腐倡廉，预防职务犯罪”教育讲座，邀请福建省纪委三室副厅级主任侯勇作“党风廉政案例警示教育”专题讲座。

On September 11, 2013, the Commission for Discipline of Fuzhou Branch held seminars on anti-corruption and duty crime prevention. Hou Yong, deputy director of the third office of the Commission for Discipline of Fujian Province was invited to give a lecture on the theme of "Warnings and Education on Cases Involving Party Work Style and Clean Government".

携手各界一路同行

Joining Hands with the Public for Co-development

成长离不开合作伙伴的一路同行。本行坚持互利共赢，与同行、企业、地方政府等利益相关方建立了良好的合作关系，寻求共同发展。

Success is impossible without support from partners. Following the principle of mutual benefits and win-win cooperation, we have established healthy cooperative relationship with peer banks, cooperating enterprises, local governments and other stakeholders for joint-hand development.

携手政府助力发展

Joining Hands with the Government to Promote Development

本行携手相关政府部门，发挥金融平台价值，助力当地经济社会的发展。

We supported the development of local economy in joint efforts with relevant government departments by playing our role as a financial platform.

案例 Case

广州分行推出税融通服务

Coal Financial Products Boost the Development of Coal Enterprises

2013年4月1日，招商银行广州分行与广州市国家税务局、广州市地方税务局在珠海宾馆签订“税融通”服务项目合作意向书，搭建银税部门助力小企业发展的桥梁，进一步密切了招商银行与市国税、地税部门的联系。“税贷通”采用企业纳税信用等级和近两年的纳税额核定相应授信额度。

On April 1, 2013, Guangzhou Branch, State Taxation Bureau and Local Taxation Bureau of Guangzhou City signed a letter of intention for cooperation on a “Shui Rong Tong” service project, successfully launching the “Shui Rong Tong” product to grant credit to businesses according to the tax creditability and the taxes rated in the recent two years. We also established a connection with tax authorities to serve the development of small businesses, shortening the distance between CMB and the state and local tax authorities of the city.

陪伴企业共赢成长

Accompanying Businesses for Win-win Development

本行和企业携手合作，不断创新探索合作模式，强化与各行业协会、商会、交易平台、政府主管部门、社区中心等合作的“伙伴工程”建设，多维度陪伴企业共赢发展。

We cooperated with businesses to constantly innovate on cooperation mode, promote the Partnership Projects for cooperation with industrial associations, chambers of commerce, trading platforms, government departments and community centers, with the view of realizing win-win development with businesses.

案例 Case

南昌分行探索抱团融资新模式

Nanchang Branch explored new model for group financing

招商银行南昌分行联合奉新工业园和担保公司探索出“银行+企业信用+互助式风险补偿金+政策性担保”的抱团融资新模式，仅用了不到30个工作日，就为首批13户园区企业发放了信用贷款4,600万元。该融资模式得到江西省委书记强卫的亲自批示，将在全省范围内逐步推广。

In joint efforts with Fengxin Industrial Park and Guarantee Company, Nanchang Branch explored a model for group financing in the form of “Bank + Credit of Businesses + Mutual Assistance Risk Compensation Fund + Government Guarantee”. Through this new model, the Branch granted a total credit loan of 46 million yuan for the first 13 businesses in the park within less than 30 working days. The model was appreciated by Qiang Wei, CPC Secretary of Jiangxi Province, who approved the promotion of the model in the whole province.

展望2014

Looking Ahead to 2014

2014年是经济金融形势复杂多变的一年，更是招商银行以服务为主线深入推进二次转型的重要一年。我们将以高度的责任感与使命感，切实贯彻“因您而变、因势而变”的理念，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，服务经济社会的可持续发展。

提升价值可持续。我们将继续贯彻落实国家宏观政策，推动产业结构调整，加大对“两小”企业特别是创新型成长企业的支持力度，支持实体经济的发展。推进区域协调发展，积极带动就业，促进民生改善。推进国际化、综合化经营，致力跨境金融服务升级，稳步提升可持续价值创造能力，服务经济健康发展。

完善服务赢满意。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，推进流程改造，加快产品和服务创新，拓宽客户服务渠道，持续开展服务“十大升级”。普及金融知识，加强客户关系管理，不断提升客户满意度。积极打造轻型银行，实现“智慧”发展。

绿色金融助环保。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，加强国际合作助推绿色金融。努力开展绿色低碳运营，推广绿色账单，开展绿色公益和节能环保宣传，共建“美丽中国”。

员工成长共发展。我们将坚持以人为本的理念，维护员工基本权益，持续开展“招银大学”品牌培训，推广“云平台”远程学习，不断完善六级培训评估体系、“双维度”绩效考核与“双通道”职业发展体系，关爱员工，增强员工的幸福感，促进员工与企业的共同发展。

回报社会促和谐。我们将坚持开展定点扶贫，热心参与社会公益，持续开展“爱满葵园”志愿者行动，推广持卡人月捐平台，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，共创和谐社会。

2014年，我们将锐意创新，开拓进取，与利益相关方携手，谱写招商银行在新的历史时期可持续发展的新辉煌！

The year 2014 will be a year featuring complicated and changeable economic and financial situations and a year when quicken the Second Transformation mainly through service upgrading. 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.

Increasing the value of the Bank for sustainable development. We will continue to implement the national macroeconomic policies, promote the industrial structure adjustment, increase our efforts to support small and micro enterprises, especially innovation-type growing enterprises, support the development of the real economy, promote coordinated regional development, actively spur the employment, improving the livelihood of the general population, promote international integrated operations, upgrade our cross-border financial services, steadily promote our sustainable value-creating capacity, with the view of guaranteeing the healthy development of the national economy.

Improving our services to win higher satisfaction. We will strive to strengthen the competitive advantages of our retail business and the competitiveness of our wholesale business, promote process reform, accelerate product and service innovation, expand customer service channels and continue to implement the upgrading of our services in 10 major fields. We will seek to popularize financial knowledge, enhance customer relations management, constantly improve the customer satisfaction, actively build portable banks and realize “smart” development.

Contributing to environment protection through green finance. We will continue to improve the green credit policy, strictly control loans for “high pollution, high energy consumption and overcapacity” enterprises, accelerate innovation on green products and enhance international cooperation in promoting green finance. We will make our best efforts to implement low-carbon operations, promote green billing and promote green public welfare and energy-efficiency and environment protection with the view of building a beautiful China.

Promoting co-development of employees and business. We will adhere to the people-oriented business philosophy, safeguard the basic employee rights and interests, continue to carry out the training under the brand of China Merchant Bank University and promote remote learning through the cloud platform, constantly improve six-level training and evaluation system, the dual-dimension performance evaluation and dual-channel occupational development system, care about our employees, enhance their happiness and promote the co-development of the employees and the Bank.

Rewarding Society and Promoting Social Harmony. We will continue to perform our responsibility for targeted poverty alleviation, actively promote win-win cooperation, enthusiastically participate in social welfare programs, continue to carry out our “Love fills the sunflower garden” voluntary program, promote the monthly donation platform, call on more employees and customers to participate in the public welfare activities, actively perform our social responsibilities and seek to contribute to a more harmonious society.

In 2014, we will strive to innovate with a strong sense of responsibility and mission, we will facilitate the Second Transformation by clearly understanding the situation, changing our business notions, innovating our business and deepening the management reform, with the view of setting up new records of sustainable development in the history of CMB.

第三方审验

Third-party Certification

BUREAU VERITAS
Certification



2013年招商银行社会责任报告验证声明

验证目的

BUREAU VERITAS (以下简称BV) 受招商银行 (以下简称“招行”) 的委托对《2013年招商银行社会责任报告》 (以下简称《报告》) 执行第三方验证工作, 本验证声明适用于如下相关信息包括验证范围。

本报告中所有信息全部由招行提供, BV没有参与报告编写过程。我们的责任是对报告中披露的数据和信息的准确性提供独立的验证。

验证范围

- 《报告》在披露期限(2013年度)内的关键数据、信息的正确性;
- 验证地点位于招行总部 (深圳市深南大道7088号), 验证小组没有访问招行其他现场和利益相关方;

验证方法

验证过程包括如下活动:

- 评审招行提供的文件证据;
- 访谈招行信息收集部门和报告编写部门;
- 查阅相关网站公布的公开信息, 对《报告》中的有关数据和信息进行核实;
- 通过采用抽样的方式对数据进行审核。

由于报告中披露的财务数据大部分来自于招行的年度报告并经过了第三方的审核, 所以这方面的信息没有列入本次验证范围。

验证活动根据《BV 验证管理程序》进行, 验证活动是在BV认定的有限的、非绝对的基础上进行策划、实施和得出结论。



BUREAU VERITAS
Certification



INDEPENDENT VERIFICATION STATEMENT

To: The Stakeholders of CHINA MERCHANTS BANK COMPANY LIMITED

Introduction and objectives of work

Bureau Veritas (hereafter referred to as "BV") has been engaged by CHINA MERCHANTS BANK COMPANY LIMITED (hereafter referred to as "CMB") to conduct an independent verification of its 2013 SOCIAL RESPONSIBILITY REPORT (hereafter referred to as "the Report"). This Verification Statement applies to the related information included within the scope of work described below.

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

Scope of work

CMB requested Bureau Veritas to verify the accuracy of the following:

- Data and information included in the Report of CMB for the period 2013;
- The assessment team visited CMB head-office (Located in 7088, Shennan Boulevard, Shenzhen City, China). BV did not visit other sites and external stakeholders.

Methodology

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

1. Review of documentary evidence produced by CMB;
2. Interviews with relevant data and information owners of relevant personnel of CMB as well as the editor of the Report;
3. Compare data and information with public available sources;
4. Audit selected ample of performance data.

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

Our work was conducted against Bureau Veritas' Standard Procedures and Guidelines for external Verification of Sustainability Reports, based on current best practice in independent assurance. The work was planned and carried out to provide limited, rather than absolute assurance and we believe it provides an appropriate basis for our conclusions.

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验证结论：

根据我们以上所述的活动和方法，我们的观点是：

- 我们没有发现报告中接受验证的数据存在不准确、信息存在不公正之处；
- 招行已经建立了合适的方法用于收集、汇总和分析来自于招行履行社会责任实践的数据（包括慈善活动和人力资源等）。

改进建议

通过验证活动，我们对招行在社会责任的实践和管理方面有以下改进的建议：

- 为了提高报告的质量和准确性，建议招行继续加强对社会责任管理系统的建设，通过建立相关程序和内部检查机制来进一步确保信息和数据的准确性；
- 为进一步提高报告的完整性和平衡性，建议招行建立利益相关方（包括顾客和员工）的参与机制用于识别与社会责任活动有关的重要议题，建立有效的对话、沟通来回复他们关心的问题。

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- 信息披露期限之外的活动；
- 招行在海外的分公司、子公司参与的社会责任活动；
- 关于招行的立场观点、信仰、目标、未来意图和承诺的陈述；
- 英文翻译与中文原文不一致的表述。

本验证声明不能用来作为免除《报告》中可能存在的错误、遗漏或失实的依据。



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Our findings

On the basis of our methodology and the activities described above:

- Nothing has come to our attention to indicate that the reviewed statements within the scope of our verification are inaccurate and the information included therein is not fairly stated;
- It is our opinion that **CMB** has established appropriate methods for the collection, aggregation and analysis of quantitative data such as participation in different charity events, and human resources data.

Key areas for ongoing development

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

- In order to improve the quality and accuracy of the **Report**, it is better for **CMB** to strengthen the Construction of social responsibility management system. In particular the data and information collection process and procedures should be reviewed and audited to ensure the data and information is correct and accurate.
- In order to improve the completeness and balance of the report, it is better for **CMB** to establish stakeholder engagement policy to identify key issues from external stakeholders including customers, and employees. Hence **CMB** start dialogue, communicate with concerned stakeholder to response their concerns.

Limitations and Exclusions

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

- Activities outside the defined verification period;
- Activities for overseas branches and subsidiaries;
- Positional statements (expressions of opinion, belief, aim or future intention by **CMB**) and statements of future commitment;
- Inconsistency between the original Chinese meaning and its English translation.

This independent statement should not be relied upon to detect all errors, omissions or misstatements that may exist.



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Statement of independence, impartiality and competence

Bureau Veritas is an independent professional services company that specialises in Quality, Health and Safety, Social accountability and Environmental management with more than 180 years history in providing independent assurance services. No member of the assurance team has a business relationship with **CHINA MERCHANTS BANK COMPANY LIMITED**. We have conducted this verification independently, and there has been no conflict of interest.

Fabien JOLY DE BRESILLON
Director for Greater China Region
BUREAU VERITAS
Industry & Facilities Division
17 Mar 2014

Sean Pan
Leader Auditor
BUREAU VERITAS
Industry & Facilities Division Certification
17 Mar 2014

GRI 索引

GRI Indexes

战略与分析 Strategy and analysis

序号 No.	内容 Content	披露位置 Information links
1	机构最高决策者的声明 Provide a statement from the most senior decision-maker of the organization.	P1、4-5
2	主要影响、风险及机遇的描述 Provide a description of key impacts, risks, and opportunities.	P27

机构概况 Organizational Profile

序号 No.	内容 Content	披露位置 Information links
3	机构名称 Report the name of the organization.	P23
4	主要品牌、产品和服务 Report the primary brands, products, and services.	P7-8、11
5	机构总部的地点 Report the location of the organization's headquarters.	P108
6	机构在多少个国家运营,在哪些国家有主要业务,或哪些国家与报告所述的可持续发展主题特别相关 Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	P38
7	所有权的性质和法律形式 Report the nature of ownership and legal form.	P23
8	机构所服务的市场(包括地区细分、所服务的行业、客户/受益者的类型) Report the markets served (including geographic break down, sectors served, and types of customers and beneficiaries).	报告说明
9	机构的规模,包括员工人数、运营地点数量、净销售额或净收入、按债务和权益细分的总市值、所提供的产品或服务的数量 Report the scale of the organization, including: Total number of employees Total number of operations Net sales (for private sector organizations) or net revenues (for public sector organizations) Total capitalization broken down in terms of debt and equity (for private sector organizations) Quantity of products or services provided.	P6
10	按雇佣合同和性别划分的员工总人数 Report the total number of employees by employment contract and gender.	P6

机构概况 Organizational profile

序号 No.	内容 Content	披露位置 Information links
	按雇佣类型和性别划分的固定员工总人数 Report the total number of permanent employees by employment type and gender.	-
	按正式员工、非正式员工和性别划分的员工总数 Report the total workforce by employees and supervised workers and by gender.	-
	按地区和性别划分的员工总数 Report the total workforce by region and gender.	-
	机构的工作是否有一大部分由法律上认定为自雇的人员承担,或由非员工及非正式员工的个人(包括承包商的员工及非正式员工)承担 Report whether a substantial portion of the organization's work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors.	-
	雇佣人数的重大变化 Report any significant variations in employment numbers.	P76
11	集体谈判协议涵盖的员工人数百分比 Report the percentage of total employees covered by collective bargaining agreements.	-
12	描述机构的供应链情况 Describe the organization's supply chain.	P49
13	报告期内,机构规模、结构、所有权或供应链的重要变化 Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	-
14	机构是否及如何按预警方针及原则行事 Report whether and how the precautionary approach or principle is addressed by the organization.	P27、94-95
15	机构参与或支持的外界发起的经济、环境、社会公约、原则或其他倡议 List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	-
16	机构加入的协会(行业协会)和全国或国际性倡议机构,并且在治理机构占有席位、参与项目或委员会、除定期缴纳会费外,提供大额资助、视成员资格具有战略意义 List memberships of associations (such as industry associations) and national or international advocacy.	P66

确定的实质性方面与边界 Identified material aspects and boundaries

序号 No.	内容 Content	披露位置 Information links
17	列出机构的合并财务报表或同等文件中包括的所有实体 List all entities included in the organization's consolidated financial statements or equivalent documents.	-
	说明在合并财务报表或同等文件包括的任何实体中,是否有未纳入可持续发展报告的实体 Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	-
18	说明界定报告内容和方面边界的过程 Explain the process for defining the report content and the Aspect Boundaries.	报告说明
	说明机构如何应用“界定报告内容的报告原则” Explain how the organization has implemented the Reporting Principles for Defining Report Content.	报告说明
19	列出在界定报告内容的过程中认定的所有实质性方面 List all the material Aspects identified in the process for defining report content.	报告说明
20	对于每个实质性方面,说明机构内方面的边界 For each material Aspect, report the Aspect Boundary within the organization.	报告说明
21	对于每个实质性方面,说明机构外方面的边界 For each material Aspect, report the Aspect Boundary outside the organization.	报告说明
22	指明重订前期报告所载信息的影响,以及重订原因 Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	报告说明
23	说明范围、方面边界及此前报告期间的重大变动 Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	报告说明

利益相关方参与 Stakeholder engagement

序号 No.	内容 Content	披露位置 Information links
24	机构的利益相关方列表 Provide a list of stakeholder groups engaged by the organization.	P31
25	就所选定的利益相关方,说明识别和选择的根据 Report the basis for identification and selection of stakeholders with whom to engage.	P28-30

利益相关方参与 Stakeholder engagement

序号 No.	内容 Content	披露位置 Information links
26	利益相关方参与的方法,包括按不同的利益相关方类型及组别的参与频率,并指明是否有任何参与是专为编制报告而进行 Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	P31
27	利益相关方参与的过程中提出的关键主题及顾虑,以及机构回应的方式,包括以报告回应。说明提出了每个关键主题及顾虑的利益相关方组别 Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	P31

报告概况 Report in general

序号 No.	内容 Content	披露位置 Information links
28	所提供信息的报告期(如财务年度或日历年度) Reporting period (such as fiscal or calendar year) for information provided.	报告说明
29	上一份报告的日期(如有) Date of most recent previous report (if any).	报告说明
30	报告周期(如每年一次、两年一次) Reporting cycle (such as annual, biennial).	报告说明
31	关于报告或报告内容的联络人 Provide the contact point for questions regarding the report or its contents.	P108
32	说明机构选择的“符合”方案(核心或全面) Report the 'in accordance' option the organization has chosen.	报告说明
	说明针对所选方案的GRI内容索引 Report the GRI Content Index for the chosen option.	P101-107
	如报告经过外部鉴证,引述外部鉴证报告。GRI建议进行外部鉴证,但并非成为“符合”本指南的要求 Report the reference to the External Assurance Report, if the report has been externally assured. GRI recommends the use of external assurance but it is not a requirement to be 'in accordance' with the Guidelines.	审计报告

报告概况

Report in general

序号 No.	内容 Content	披露位置 Information links
33	机构为报告寻求外部鉴证的政策和目前的做法 Report the organization's policy and current practice with regard to seeking external assurance for the report.	审验报告
	如未在可持续发展报告附带的鉴证报告中列出, 则需说明已提供的任何外部鉴证的范围及根据 If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided.	审验报告
	说明报告机构与鉴证服务方之间的关系 Report the relationship between the organization and the assurance providers.	报告说明
	说明最高治理机构或高级管理人员是否参与为可持续发展报告寻求鉴证 Report whether the highest governance body or senior executives are involved in seeking assurance for the organization's sustainability report.	审验报告

治理

Governance

序号 No.	内容 Content	披露位置 Information links
34	机构的治理架构, 包括最高治理机构下的各个委员会。说明负责经济、环境、社会影响决策的委员会 Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	P25-26
35	说明从最高治理机构授权高级管理人员和其他员工管理经济、环境和社会议题的过程 Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	P25-26
36	机构是否任命了行政层级的高管负责经济、环境和社会议题, 他们是否直接向最高治理机构汇报 Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	P25-28

治理

Governance

序号 No.	内容 Content	披露位置 Information links
37	利益相关方和最高治理机构就经济、环境和社会议题磋商的过程。如果授权磋商, 说明授权的对象和向最高治理机构的反馈过程 Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.	P25
38	报告最高管理机构与其委员会的组成 Report the composition of the highest governance body and its committees.	P25-26
39	最高治理机构的主席是否兼任行政职位 (如有, 说明其在机构管理层的职能及如此安排的原因) Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement).	-
40	最高治理机构及其委员会的提名和甄选过程, 及用于提名和甄选最高治理机构成员的条件 Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members.	P25-26
41	最高治理机构确保避免和控制利益冲突的程序, 是否向利益相关方披露利益冲突 Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.	P25-26
42	在制定、批准、更新与经济、环境、社会影响有关的宗旨、价值观或使命、战略、政策与目标方面, 最高治理机构和高级管理人员的角色 Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	P28-30
43	为加强最高治理机构对于经济、环境和社会主题的集体认识而采取的措施 Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	P28-30

治理
Governance

序号 No.	内容 Content	披露位置 Information links
44	<p>评估最高治理机构管理经济、环境和社会议题绩效的流程。此等评估是否独立进行，频率如何。此等评估是否为自我评估</p> <p>Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report whether such evaluation is independent or not, and its frequency. Report whether such evaluation is a self-assessment.</p> <p>对于最高治理机构管理经济、环境和社会议题的绩效评估的应对措施，至少应包括在成员组成和组织管理方面的改变</p> <p>Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.</p>	—
45	<p>在识别和管理经济、环境和社会的影响、风险和机遇方面，最高治理机构的角色。包括最高治理机构在实施尽职调查方面的角色</p> <p>Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes.</p> <p>是否使用利益相关方咨询，以支持最高治理机构对经济、环境和社会的影响、风险和机遇的识别和管理</p> <p>Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.</p>	P28-30
46	<p>在评估有关经济、环境和社会议题的风险管理流程的效果方面，最高治理机构的角色</p> <p>Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics.</p>	—
47	<p>最高治理机构评估经济、环境和社会的影响、风险和机遇的频率</p> <p>Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.</p>	P25-26
48	<p>正式审阅和批准机构可持续发展报告并确保已涵盖所有实质性方面的最高委员会或职位</p> <p>Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.</p>	P28-30

治理
Governance

序号 No.	内容 Content	披露位置 Information links
49	<p>说明与最高治理机构沟通重要关切问题的流程</p> <p>Report the process for communicating critical concerns to the highest governance body.</p>	P25-26
50	<p>说明向最高治理机构沟通的重要关切问题的性质和总数，以及采取的处理和解决机制</p> <p>Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.</p>	P25-26
51	<p>说明最高治理机构和高级管理人员的薪酬政策</p> <p>Report the remuneration policies for the highest governance body and senior executives</p> <p>说明薪酬政策中的绩效标准如何与最高治理机构和高级管理人员的经济、环境和社会目标相关联</p> <p>Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.</p>	P77
52	<p>说明决定薪酬的过程。说明是否有薪酬顾问参与薪酬的决定，他们是否独立于管理层。说明薪酬顾问与机构之间是否存在任何其他关系</p> <p>Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization.</p>	P77
53	<p>说明如何征询并考虑利益相关方对于薪酬的意见，包括对薪酬政策和提案投票的结果，如适用</p> <p>Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.</p>	P77
54	<p>在机构具有重要业务运营的每个国家，薪酬最高个人的年度总收入与机构在该国其他所有员工（不包括该薪酬最高的个人）平均年度总收入的比率</p> <p>Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.</p>	—
55	<p>在机构具有重要业务运营的每个国家，薪酬最高个人的年度总收入增幅与机构在该国其他所有员工（不包括该薪酬最高的个人）平均年度总收入增幅的比率</p> <p>Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.</p>	—

道德与诚信 Ethics and integrity

序号 No.	内容 Content	披露位置 Information links
56	说明机构的价值观、原则、标准和行为规范，如行为准则和道德准则 Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	P23、29-30
57	寻求道德与合法行为建议的内外部机制，以及与机构诚信有关的事务，如帮助热线或建议热线 Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	P94-96
58	举报不道德或不合法行为的内外部机制，以及与机构诚信有关的事务，如通过直线管理者逐级上报、举报机制或热线 Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	P94-96

经济 Economy

序号 No.	内容 Content	披露位置 Information links
EC1	机构产生和分配的直接经济价值 Direct economic value generated and distributed.	P6、42
EC2	气候变化对机构活动产生的财务影响及其风险、机遇 Financial implications and other risks and opportunities for the organization's activities due to climate change.	P63-71
EC3	机构固定收益型养老金所需资金的覆盖程度 Coverage of the organization's defined benefit plan obligations.	-
EC4	政府给予的财务补贴 Financial assistance received from government.	-
EC5	不同性别的工资起薪水平与机构重要运营地点当地的最低工资水平的比率 Ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	-
EC6	机构在重要运营地点聘用的当地高层管理人员所占比例 Proportion of senior management hired from the local community at significant locations of operation.	-

经济 Economy

序号 No.	内容 Content	披露位置 Information links
EC7	开展基础设施投资与支持性服务的情况及其影响 Development and impact of infrastructure investments and services supported.	P85-90
EC8	重要间接经济影响，包括影响的程度 Significant indirect economic impacts, including the extent of impacts.	P35-37
EC9	在重要运营地点，向当地供应商采购支出的比例 Proportion of spending on local suppliers at significant locations of operation.	-

环境 Environment

序号 No.	内容 Content	披露位置 Information links
EN1	所用物料的重量或体积 Materials used by weight or volume.	-
EN2	采用经循环再造物料的百分比 Percentage of materials used that are recycled input materials.	-
EN3	机构内部的能源消耗量 Energy consumption within the organization.	-
EN4	机构外部的能源消耗量 Energy consumption outside of the organization.	-
EN5	能源强度 Energy intensity.	-
EN6	减少的能源消耗量 Reduction of energy consumption.	-
EN7	产品和服务所需能源的降低 Reductions in energy requirements of products and services.	-
EN8	按源头说明的总耗水量 Total water withdrawal by source.	-
EN9	因取水而受重大影响的水源 Water sources significantly affected by withdrawal of water.	-
EN10	循环及再利用水的百分比及总量 Percentage and total volume of water recycled and reused.	-
EN11	机构在环境保护区或其他具有重要生物多样性价值的地区或其毗邻地区，拥有、租赁或管理的运营点 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	-

环境

Environment

序号 No.	内容 Content	披露位置 Information links
EN12	机构的活动、产品及服务在生物多样性方面,对保护区或其他具有重要生物多样性价值的地区的重大影响 Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	-
EN13	受保护或经修复的栖息地 Habitats protected or restored.	-
EN14	按濒危风险水平,说明栖息地受机构运营影响的列入国际自然保护联盟 IUCN 红色名录及国家保护名册的物种总数 Total number of iucn red list species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	-
EN15	直接温室气体排放量 (范畴一) Direct greenhouse gas (ghg) emissions (scope 1).	-
EN16	能源间接温室气体排放量 (范畴二) Energy indirect greenhouse gas (ghg) emissions (scope 2).	-
EN17	其他间接温室气体排放量 (范畴三) Other indirect greenhouse gas (ghg) emissions (scope 3).	-
EN18	温室气体排放强度 Greenhouse gas (ghg) emissions intensity.	-
EN19	减少的温室气体排放量 Reduction of greenhouse gas (ghg) emissions.	-
EN20	臭氧消耗物质(ODS)的排放 Emissions of ozone-depleting substances (ods).	-
EN21	氮氧化物、硫氧化物和其他主要气体的排放量 Nox, Sox, and other significant air emissions.	-
EN22	按水质及排放目的地分类的污水排放总量 Total water discharge by quality and destination.	-
EN23	按类别及处理方法分类的废弃物总重量 Total weight of waste by type and disposal method.	-
EN24	严重泄露的总次数及总量 Total number and volume of significant spills.	-

环境

Environment

序号 No.	内容 Content	披露位置 Information links
EN25	按照《巴塞尔公约》附录I、II、III、VIII的条款视为有害废弃物经运输、输入、输出或处理的重量,以及运往境外的废弃物中有害废弃物的百分比 Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the basel convention2 annex i, ii, iii, and viii, and percentage of transported waste shipped internationally.	-
EN26	受机构污水及其他(地表)径流排放严重影响的水体及相关栖息地的位置、面积、保护状态及生物多样性价值 Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff.	-
EN27	降低产品和服务环境影响的程度 Extent of impact mitigation of environmental impacts of products and services.	P71
EN28	按类别说明,回收售出产品及其包装物料的百分比 Percentage of products sold and their packaging materials that are reclaimed by category.	-
EN29	违反环境法律法规被处重大罚款的金额,以及所受非经济处罚的次数 Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	-
EN30	为机构运营而运输产品、其他货物及物料以及员工交通所产生的重大环境影响 Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce.	-
EN31	按类别说明总环保支出及投资 Total environmental protection expenditures and investments by type.	-
EN32	使用环境标准筛选的新供应商的比例 Percentage of new suppliers that were screened using environmental criteria.	P71
EN33	供应链对环境的重大实际和潜在负面影响,以及采取的措施 Significant actual and potential negative environmental impacts in the supply chain and actions taken.	P67-69
EN34	经由正式申诉机制提交、处理和解决的环境影响申诉的数量 Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms.	-

劳工实践和体面工作 Employment

序号 No.	内容 Content	披露位置 Information links
LA1	按年龄组别、性别及地区划分的新进员工和离职员工总数及比例 Total number and rates of new employee hires and employee turnover by age group, gender and region.	-
LA2	按重要运营地点划分,不提供给临时或兼职员工,只提供给全职员工的福利 Benefits provided to full-time employees that are not provided to temporary or parttime employees, by significant locations of operation.	-
LA3	按性别划分,产假/陪产假后回到工作和保留工作的比例 Return to work and retention rates after parental leave, by gender.	-
LA4	有关重大运营变化的最短通知期,包括该通知期是否在集体协议中具体说明 Minimum notice periods regarding operational changes, including whether these are specified in collective agreements.	-
LA5	由劳资双方组建的职工健康与安全委员会中,能帮助员工监督和评价健康与安全相关项目的员工代表所占的百分比 Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	P83
LA6	按地区和性别划分的工伤类别、工伤、职业病、误工及缺勤比例,以及和因公死亡人数 Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	-
LA7	从事职业病高发职业或高风险职业风险的工人 Workers with high incidence or high risk of diseases related to their occupation.	-
LA8	与工会达成的正式协议中的健康与安全议题 Health and safety topics covered in formal agreements with trade unions.	P83
LA9	按性别和员工类别划分,每名员工每年接受培训的平均小时数 Average hours of training per year per employee by gender, and by employee category.	P79-82
LA10	为加强员工持续就业能力及协助员工管理职业生涯终止的技能管理及终生学习计划 Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	P79-82

劳工实践和体面工作 Employment

序号 No.	内容 Content	披露位置 Information links
LA11	按性别和员工类别划分,每名员工每年接受培训的平均小时数 Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	P77
LA12	按性别、年龄组别、少数族裔成员及其他多元化指标划分,治理机构成员和各类员工的组成 Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	-
LA13	按员工类别和主要运营地区划分,男女基本薪金和薪酬比率 Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	-
LA14	使用劳工实践标准筛选的新供应商所占比例 Percentage of new suppliers that were screened using labor practices criteria.	-
LA15	供应链对劳工实践的重大实际和潜在负面影响,以及采取的措施 Significant actual and potential negative impacts for labor practices in the supply chain and actions taken.	-
LA16	经由正式申诉机制提交、处理和解决的劳工问题申诉的数量 Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms.	P75

人权 Human rights

序号 No.	内容 Content	披露位置 Information links
HR1	含有人权条款或已进行人权审查的重要投资协议和合约的总数及百分比 Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	-
HR2	就经营相关的人权政策及程序,员工接受培训的总小时数,以及受培训员工的百分比 Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	P79-82
HR3	歧视事件的总数,以及机构采取的纠正行动 Total number of incidents of discrimination and corrective actions taken.	-

人权
Human rights

序号 No.	内容 Content	披露位置 Information links
HR4	已发现可能违反或严重危及结社自由及集体谈判的运营点或供应商,以及保障这些权利的行动 Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights.	-
HR5	已发现具有严重使用童工风险的运营点和供应商,以及有助于有效杜绝使用童工情况的措施 Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	-
HR6	已发现具有严重强迫或强制劳动事件风险的运营点和供应商,以及有助于消除一切形式的强迫或强制劳动的措施 Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	-
HR7	安保人员在运营相关的人权政策及程序方面接受培训的百分比 Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations.	P56
HR8	涉及侵犯原住民权利的事件总数,以及机构采取的行动 Total number of incidents of violations involving rights of indigenous peoples and actions taken.	-
HR9	接受人权审查或影响评估的运营点的总数和百分比 Total number and percentage of operations that have been subject to human rights reviews or impact assessments.	-
HR10	使用人权标准筛选的新供应商的比例 Percentage of new suppliers that were screened using human rights criteria.	-
HR11	供应链对人权的重大实际和潜在负面影响,以及采取的措施 Significant actual and potential negative human rights impacts in the supply chain and actions taken.	-
HR12	经由正式申诉机制提交、处理和解决的人权影响申诉的数量 Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms.	-

社区
Society

序号 No.	内容 Content	披露位置 Information links
SO1	实施了当地社区参与、影响评估和发展计划的运营点比例 Percentage of operations with implemented local community engagement, impact assessments, and development programs.	P38
SO2	对当地社区具有重大实际和潜在负面影响的运营点 Operations with significant actual and potential negative impacts on local communities.	-
SO3	已进行腐败风险评估的运营点的总数及百分比,以及所识别出的重大风险 Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	P96
SO4	反腐败政策和程序的传达及培训 Communication and training on anti-corruption policies and procedures.	P96
SO5	确认的腐败事件和采取的行动 Confirmed incidents of corruption and actions taken.	-
SO6	按国家和接受者/受益者划分的政治性捐赠的总值 Total value of political contributions by country and recipient/beneficiary.	P87
SO7	涉及反竞争行为、反托拉斯和垄断做法的法律诉讼的总数及其结果 Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	-
SO8	违反法律法规被处重大罚款的金额,以及所受非经济处罚的次数 Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	-
SO9	使用社会影响标准筛选的新供应商的比例 Percentage of new suppliers that were screened using criteria for impacts on society.	-
SO10	供应链对社会的重大实际和潜在负面影响,以及采取的措施 Significant actual and potential negative impacts on society in the supply chain and actions taken.	-
SO11	经由正式申诉机制提交、处理和解决的社会影响申诉的数量 Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms.	-

产品责任
Product responsibility

序号 No.	内容 Content	披露位置 Information links
PR1	为改进现状而接受健康与安全影响评估的重要产品和服务类别的百分比 Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.	-
PR2	按后果类别说明，违反有关产品和服务健康与安全影响的法规和自愿性准则（产品和服务处于其生命周期内）的事件总数 Percentage of new suppliers that were screened using criteria for impacts on society.	-
PR3	机构关于产品和服务信息与标识的程序要求的产品及服务信息种类，以及需要符合这种信息要求的重要产品及服务类别的百分比 Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.	P13-16
PR4	按后果类别说明，违反有关产品和服务信息及标识的法规及自愿性准则的事件总数 Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	-

产品责任
Product responsibility

序号 No.	内容 Content	披露位置 Information links
PR5	客户满意度调查结果 results of surveys measuring customer satisfaction.	P32、59-62
PR6	禁售或有争议产品的销售 Sale of banned or disputed products.	-
PR7	按后果类别划分，违反有关市场推广（包括广告、推销及赞助）的法规及自愿性准则的事件总数 Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	-
PR8	经证实的侵犯客户隐私权及遗失客户资料的投诉总数 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	-
PR9	如有违反提供及使用产品与服务的有关法律法规，说明相关重大罚款的总金额 Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	-

信息反馈表

Reader's Feedback Form

尊敬的读者：您好！

Dear reader:

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。

Thank you for reading this report. To improve 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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请您提出具体的反馈意见：

Please provide your feedback below:

1 您是否从本报告中获取了您所需要了解的信息？

Have you obtain information you need from the Report?

是 ☐ 一般 ☐ 否 ☐
Yes Average No

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 the Bank bears?

是 ☐ 一般 ☐ 否 ☐
Yes Average No

3 您认为本报告是否全面反映了本行所承担的环境责任？

Do you think the Report fully reflects the environmental responsibilities the Bank bears?

是 ☐ 一般 ☐ 否 ☐
Yes Average No

4 您认为本报告是否全面反映了本行所承担的社会责任？

Do you think the Report fully reflects the social responsibilities the Bank bears?

是 ☐ 一般 ☐ 否 ☐
Yes Average No

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 ☐
Yes Average No

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 ☐
Yes Average No

7 您对本行 2013 年社会责任报告的宝贵意见与建议，欢迎在此提出：

Please specify here any opinions and recommendations for the Report:



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