


2009年度企业社会责任报告

Corporate Social Responsibility Report 2009



深圳发展银行
SHENZHEN DEVELOPMENT BANK

深发展，深知我心



深圳发展银行认为
社会责任是企业与生俱来的义务，
也是长远成功的关键。

Social responsibility is an inherent duty
of each corporate citizen
and key to long-term success.



深发展总行高管在“走进南极”中国（深发展）首届极地科普文化展现场
SDB senior management at the China (SDB) 1st "Into the South Pole" Science Exhibition

社会责任管理概况

深圳发展银行认为社会责任是企业与生俱来的义务，也是长远成功的关键。2009年，深圳发展银行在开展多项社会责任活动的同时，逐步加强社会责任管理工作：

- 在总行办公室设立社会责任及重大事项管理团队，统筹全行社会责任管理工作；
- 制定《深圳发展银行履行企业社会责任信息报告制度》，建立覆盖全行的社会责任联系人制度以及社会责任履行信息报告及统计体系；
- 公开发布年度社会责任报告。

Summary of CSR management

Social responsibility is an inherent duty of each corporate citizen and key to long-term success. In 2009, Shenzhen Development Bank (hereinafter SDB or the Bank) carried out several kinds of social responsibility activities and in the meantime strengthened social responsibility management:

- Set up the Management Team for Social Responsibility & Major Events in the Administration Office in the headquarters, making overall plans for social responsibility management work across the Bank;
- Formulated the *System for Information Reports on the Performance of Corporate Social Responsibility*, and established a system covering all social responsibility contacts across the Bank and a system for information reports and statistics on the performance of social responsibility;
- Published annual social responsibility report to the public.



深圳发展银行2009上半年业绩发布会
Shenzhen Development Bank 2009 First Half Report Release

保护投资者权益

深圳发展银行按照《公司法》、《证券法》、《商业银行法》等有关法律法规的规定和中国人民银行、中国证监会、中国银监会的监管要求，始终致力于健全公司治理制度，完善公司治理结构，保护股东权益。

根据《深圳发展银行股份有限公司章程》和《关于加强社会公众股股东权益保护的若干规定》等要求，确保所有股东依法享有平等地位并能充分行使自己的权益。

深圳发展银行通过信息披露与交流，加强与投资者及潜在投资者之间的沟通，增进投资者对我行的了解和认同，提升公司治理水平，以实现银行整体利益最大化，保护投资者合法权益。

更多详细信息，请参见《深圳发展银行股份有限公司2009年年度报告》。

Investors' Rights & Interests Protection

Observing relevant rules and regulations of Company Law, Securities Law, and Law for Commercial Banks as well as regulatory requirements of PBOC, CSRC and CBRC, SDB always commits itself to improving corporate governance system and structure and protecting shareholders' equity.

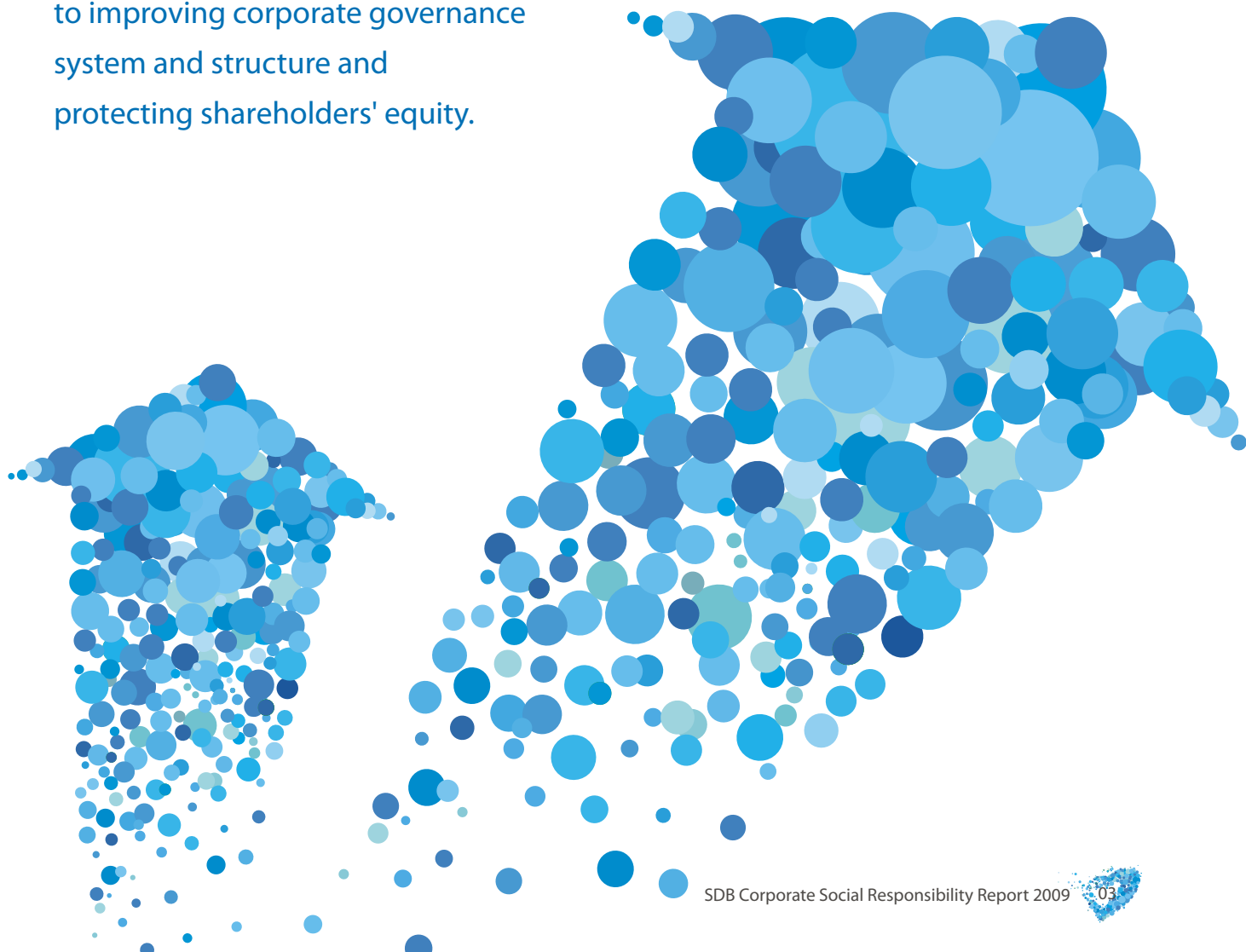
SDB ensures that all shareholders are treated equally and can fully exercise their rights and interests, in accordance with the bylaws of and the Several Provisions on Strengthening the Protection of Public Shareholders' Rights and Interests.


Through information disclosure and communication, SDB strengthened communications with investors and potential investors, enhanced investors' understanding and recognition on the Bank, and improved corporate governance level, so as to enhance the Bank's overall interests and protect legitimate interests of investors.

For more information, please refer to the *Annual Report of Shenzhen Development Bank Co., Ltd.*

我们始终致力于健全公司治理制度，
完善公司治理结构，
保护股东权益。

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我们本着建立“最佳服务银行”的目标，
开展多项流程再造项目，
优化客户服务品质监管体系，切实保护客户权益。

SDB established a target of "Best Service Bank",
carried out several procedure reconstruction programs,
improved the quality supervision & control
system for customer service,
and practically protected customers' rights and interests.

保护客户权益

2009年，深圳发展银行本着建立“最佳服务银行”的目标，开展多项流程再造项目，优化客户服务品质监管体系，切实保护客户权益。

- 完成多个运营流程再造项目，实现一张凭证多渠道服务，优化跨行转账流程，大幅缩短客户等待时间。
- 建立专人客户投诉处理回访机制，确保回访比例；
- 建立品质抽检及月度分析机制，对涉及服务质量的各环节进行分阶段、全方位抽查，督促责任部门提

Customers' Rights & Interests Protection

In 2009, the Bank established a target of "Best Service Bank", carried out several procedure reconstruction programs, improved the quality supervision & control system for customer service, and practically protected customers' rights and interests.

- Completed a spate of reconstruction programs for operation procedure, realized multi-channel service with one certificate, and optimized cross-bank transfer procedure. Customers' waiting time was shortened substantially;
- Established response and call-back system for customers complaint by special-assigned persons to ensure the call-back coverage;



出整改措施，并跟进效果；

- 实施重大投诉跟踪机制，确保重大投诉处理有效、客户满意；
- 建立面对面沟通机制，认真倾听客户意见，制订合理的解决方案并及时反馈。
- 启动“服务检查测试”项目，引入“神秘访客服务监测”机制，透过公平、公正、透明、全面的服务质量检查，形成完善的客户服务管理体系。
- 深圳地区启动“精益服务工程”，通过客户的精益识别、产品的精益供给、流程的精益传递、界面的精益体验、体制的精益保障，实现客户期望与感知同银行之间协调和统一。

- Set up random inspection on quality and monthly analysis mechanism, conducted all-around inspection on each link involved in service quality by stages, and supervised responsible departments' rectification measures;
- Carried out tracking mechanism for material complaints to ensure that material complaints are handled effectively and customers are satisfied;
- Established face-to-face communication mechanism, seriously listened to customers' comments, formulated reasonable solutions and gave feedbacks in a timely manner;
- Launched the *Service Inspection Test* program, introduced the *Monitoring on Secret Visitors Service* mechanism, and formed complete customer service management system by fair, unbiased, transparent and complete service quality inspection;
- Launched the *Precise Service Project* in Shenzhen area, and realized the coordination and unification between customers' expectation & appreciation with the Bank through customers' precise recognition, precise supply of products, precise pass of procedures, precise experience of interface and precise guarantee of system.



维护员工权益

为员工提供培训和发展的机会，使每位员工在向客户提供服务前，得到与工作岗位需求相应的适当培训，帮助员工提升综合素质、职业技能及绩效水平，实现社会、银行、员工共同发展。

实行以市场为导向，以岗定薪、以绩效定奖金、以长期业务绩效和银行市场价值定长期激励的薪酬政策。银行的薪酬体系兼顾内部公平和外部公平，同时在奖励政策上注重员工报酬与员工绩效表现相匹配。现行薪酬体系是在监管机构的政策指引下完成的，并体现了风险管理原则和良好的公司治理。

为进一步激励骨干、留住人才、稳定员工队伍、鼓励员工长期职业发展，在社会保险的基础上，银行还为员工

Employees' Rights & Interests Protection

SDB always cares about its staff and their career development, developed a professional title system using necessary managerial title as a supplementation, and expanded employees' career development channels.

Provided training and development opportunities for employees, with each employee having appropriate training corresponding to their post responsibilities before providing service to customers, and helped employees to improve their comprehensive quality, professional skills and performance level, so as to realize collaborative development of society, banks and employees.

Implemented market-oriented compensation policy, which sets salary by position, bonus by performance, and long-term incentives by long-term business performance and market value of the bank. Both internal fairness and external fairness were



提供多项福利，包括节庆福利、健康福利、补充养老福利、工作福利、家属福利和集体活动福利等。基本社会保险、企业补充养老保险和商业保险等相结合、相互补充，共同构建了较为完备的员工福利保障体系，保障了员工在银行服务期间的福利待遇，成为银行薪酬福利体系的重要组成部分。

关注员工工作与家庭生活的平衡，注重员工的身心健康，确保工作环境环保、安全和舒适。开通了全国统一的“员工心理热线”，为有需要的员工进行专业心理咨询和辅导。

taken into consideration into the Bank's compensation system; meanwhile, attention was paid to the match of staff compensation with staff performance in accordance with encouragement policy. Current compensation system was completed under the guidance of applicable authorities' policy, which reflected risk management principles and good corporate governance.

In order to further encourage key employees, retain talents, stabilize staff teams, and encourage long-term career development for employees, on the basis of social security, the Bank also provides all kinds of welfare for employees, including holiday welfare, health welfare, supplementary pension, work welfare, family welfare and group activity welfare. Basic social security, corporate supplementary pension and commercial insurance are mutually combined and supplemented, which constitutes a rather complete staff welfare system, ensures staff's welfare and treatment during their service period, and becomes an important part of the Bank's compensation & welfare system.

The Bank pays attention to the balance between staff's work and family life as well as staff's health and mind, so as to ensure the working environment is eco-friendly, secure and comfortable; opens up a nationwide Staff Psychological Hot Line to provide professional psychological consults and help for staff in need.



支持产业及小企业发展

■ 与地区经济共谋发展

深圳发展银行根据各地经济形势，细分客户市场，制定符合地区发展要求的信贷政策。

在经济发达地区，大力发展优质大客户贷款业务；加大“总对总”营销合作力度，与核心企业建立直接业务关系。

在物流经济特征显著地区，抓住供应链的重点企业和港口、批发市场等物流平台，以核心企业为依托，支持上下游企业发展。

在民营经济活跃地区，探索批发营销模式，优化操作流程，大力扶持“高、精、尖、专”中小客户。

在内陆省份，结合大型制造业经济特色，以供应链金融服务模式，支持大型制造业企业、生产资料交易市场、省内重点资源型企业。



Support the Development of Industry & Small Business

■ Develop with Regional Economy

SDB broke down the client base and market in light of the regional economic situation and made credit policy that was aligned with the demands of regional development.

In the developed regions, priority went to the loan business for high quality clients. The Headquarters-to-headquarters market cooperation was intensified with direct business relationship with core enterprises established.

In the regions featured with of developed logistic economy, accent was placed on the key enterprises along the supply chain and logistic platforms such as ports and wholesale markets to support enterprises through the supply chain.

In the regions with vigorous private economy, focus was put on the development of wholesale marketing models to support high-tech, essential, sophisticated and professional SME by streamlining business workflow.

In the inland provinces where heavy manufacturing industries bulk large in the economy, the supply chain finance supported the large manufacturers, exchange of materials and key energy enterprises in those provinces.

2009年，面对复杂多变的经营环境，深圳发展银行采取主动策略，全力支持地区经济及产业发展，扶持小企业成长。

In the presence of volatile and complicated business environment in 2009, SDB took active tactics to bolster the development of regional economy and industry and support the growth of small businesses.

■ 支持“三农”产业发展

深圳发展银行支持优质农业开发和生产项目，重点支持大型优质农产品生产和流通企业；优先支持依托大企业进行配套农业生产和销售的中小企业。

■ Support Agriculture Development

SDB supports quality agriculture development and production projects, accentuates the funding of large scale producer and logistic companies of quality agricultural products and prioritizes the backing of SMEs that are in agricultural production and sales.

■ 扶持小企业成长

2009年，为支持小企业发展，完善小企业金融服务体系，深圳发展银行设立了中小企业金融事业部这一专营机构，并同时在温州、宁波、上海、杭州、深圳和南京等地成立多家地区性中小企业金融事业部，以更加专业、集约的方式提供服务。

■ Support the Growth of Small Business

In 2009, SDB set a specialized institution - the SME Finance Division - to support the development of small businesses with a better SME finance system. Regional SME Finance Divisions were established in Wenzhou, Ningbo, Shanghai, Hangzhou, Shenzhen and Nanjing soon after to provide more professional and closer financial services.



反洗钱及防范商业贿赂


深圳发展银行严格遵守《中华人民共和国反洗钱法》及相关法律法规，将反洗钱、反恐怖融资与完善现代化商业银行内控体系相结合，进一步夯实了“风险为本”的反洗钱工作体系，切实履行各项反洗钱义务。反洗钱各项工作多次得到监管机构的肯定与表扬，全行实现连续两年零罚款。

持续开展自查自纠不正当交易行为，定期排查商业贿赂案件，建设防范商业贿赂长效机制，并对员工进行反腐倡廉道德教育、诫勉警示，使依法合规经营的理念深入人心，积极防范商业贿赂行为。

AML & Commercial Bribery Prevention

Strictly observing the Anti-Money Laundering (AML) Law of People's Republic of China and relevant laws and regulations, SDB further compacted risk-oriented AML system, and practically performed all kinds of AML obligations, with the combination of anti-money laundering, anti-terrorism finance and improvement of modern commercial banks' internal control system. The AML work of the year won acknowledgement and positive appraisal from regulators and there was no AML penalty imposed by regulator for 2 years.

Continuously carried out self-inspection and self-correction for irregular trading conducts, regularly examined commercial bribery cases, built a long-term mechanism for preventing commercial bribery, adopted plenty of methods to provide ethical education in



我们将反洗钱、反恐怖融资与完善现代化商业银行内控体系相结合，进一步夯实了“风险为本”的反洗钱工作体系，切实履行各项反洗钱义务。

SDB further compacted risk-oriented AML system, and practically performed all kinds of AML obligations, with the combination of anti-money laundering, anti-terrorism finance and improvement of modern commercial banks' internal control system.

持续开展“啄木鸟”行动，促进合规风险的有效识别与化解。全行员工积极参与“啄木鸟”行动，主动发现潜在风险与存在问题，2200多人次直接参与并提出建议1600多项。总行认真评审建议并给予相应奖励，积极实施整改措施，发挥了较好的风险防控作用，受到相关监管机构的高度认可和良好评价。

respect of combating corruption of employees, made the idea of legal operation in compliance deeply rooted in people's minds, and actively took steps to prevent commercial bribery.

The Woodpecker activity was continued to enhance effective identification and control compliance risk. The staff was active in the participation of woodpecker activity by spontaneously reporting latent risks. 2200 staff participated in the activity directly with more than 1600 suggestions raised. The suggestions gained careful study and quick rectification, effectively curbing latent risks and winning laudatory comments from regulators.

我们致力于环境保护和节能减排，
促进社会可持续发展，将环保理念贯彻银行服务的方方面面，
号召员工身体力行，节能减排。

SDB is always dedicated to environmental protection, energy saving and emission reducing to promote the sustainable development of society - the idea of environmental protection is implemented thoroughly in every aspect of the bank's services and all the staff are mobilized to practice the idea of energy saving and emission reducing.

推行绿色信贷

2009年，深圳发展银行致力于建立符合银行发展战略的绿色信贷文化，落实国家节能减排政策。制定节能减排行业风险控制制度，强调环保准入关，建立名单管理制度，实行环保一票否决制，严格授信准入条件，坚决退出不符合国家产业政策和环保政策的“两高一资”、“两高一低”、“两高一剩”企业授信。

同年与深圳市环保局签订了《绿色金融协议》合作协议，联合推出了“绿色金融服务”行动，建立环境保护与金融信贷联动机制，通过增加贷款以及金融优惠政策，为有融资需求的环保优化升级企业提供一揽子金融服务。

Green Lending

In 2009, SDB devoted herself to building a Green Credit Policy consistent with the bank's development strategy and implementing China's energy saving and emission reducing policies - built a risk control and list management system for the energy saving and emission reducing industry, stressed the environmental criteria in lending by the environmental veto system, and resolutely quitted high-pollution and high-emission enterprises that were at variance with China's industry and environmental protection policies.

Signed the Green Finance Agreement with the Shenzhen Environmental Protection Bureau and jointly initiated the Green Finance Campaign, providing a package of financial services to those enterprises with financial demands for upgrading their environmental protection measures by increased funding and favorable financial policies under a concerted mechanism balancing financial lending and environmental protection.





发行靓系列环保信用卡

2009年，深圳发展银行推出环保主题靓系列信用卡，唤起公众环保意识，激发社会责任感。

- 卡片材质采用国际上最先进的可降解环保材质PETG，避免白色污染。
- 靓系列产品只提供电子账单，节约了大量纸张；同时定期向持卡人发送环保资讯。
- 配套推出了“深发展靓绿园计划”，消费累计的积分可用于在“靓绿园”中认养树苗，为持卡人提供了亲身接触自然、体验绿色生活的机会。

Green Series Credit Cards

SDB rolled out the Green Series Credit Cards to arouse awareness of environmental protection and social responsibility in the public.

- The credit card is made from PETG - the most advanced degradable eco-friendly material - to avoid white pollution.
- The Green Series products provide electronic credit card statement only, saving lots of paper. Card holders receive environmental protection information periodically.
- SDB Green Garden Plan was initiated. Points earned in credit consumption can be used for adopting saplings in the Green Garden, which offers the card holders with a chance to experience green life in nature.

开展“节能办公、环保生活”系列活动

2009年，深圳发展银行在全国19个城市同步启动“节能办公 环保生活”系列活动，优化办公系统，采取简便易行的方式节能减排，同时引导公众一起为环保作出努力。

- 建立总分支行一体化的视频会议系统，有效减少差旅费用开支；
- 开展“节能办公”金点子大赛，通过全员参与、网络公示与评选，激发员工对环保问题的使命感和责任感，同时落实获奖点子；
- 向员工赠送节能灯，用于员工家庭和转送亲朋好友，提醒员工注意生活细节，处处节能环保，号召更多的人关注地球、爱护环境。据估算，银行此次赠送的1.2万支节能灯与一般白炽灯比，一年即可节约47万度电，减少二氧化碳排放约540吨；
- 深入推进无纸化办公，年内实现财务报账、员工请休假管理、会议管理等十余项纸质流程电子化工作；同时，多项业务流程改造取得显著成效，身份证复印清理使复印数目减少了60%，手工登记簿清理使登记簿减少了25%，新版网银落地项目实现了印鉴核对和保管电子化，这些措施每年可节约大量纸张。



Eco-friendly Office & Life

In 2009, SDB kicked off the Eco-friendly Office & Life series activities simultaneously in 19 cities of China to summon up supports from the public on environmental protection by optimizing office systems and adopting easy but effective energy-saving and emission-reducing methods.

- Commissioned a new integrative cross-the-bank video conference system which hosted 209 distant conferences in 2009, reducing travel.
- The Gold Eco-office Idea Contest aroused staffs' sense of vocation and responsibilities towards environmental problems by full-crew participation, intranet polling, and actualizing award-winning ideas.
- 12,000 energy-saving lights were given to staffs freely for their family use or as a gift to their relatives and friends. This was to prompt staff to keep environmental protection in mind over tiny details of life and to call on more people to care about the protection of the earth. It is estimated that, compared with traditional bulb, the 12,000 energy-saving lights could save 470,000Kw electricity and curtail a carbon dioxide emission of 540 tons annually.
- Paper-free office work was deepened. More than 10 paper workflows, such as expenditure reimbursement, leave application, conference management, etc., were digitized. Meanwhile, multiple business workflow restructurings were effective in reducing 60% of ID photocopy, 25% of manual registration book usage. The application of new internet banking improved the digital verification. All these measures could save a large amount of paper annually.

深圳发展银行扶贫帮困、支持公益慈善事业的脚步从未停止。

SDB never ceased her efforts in helping the poor and promoting public welfare.



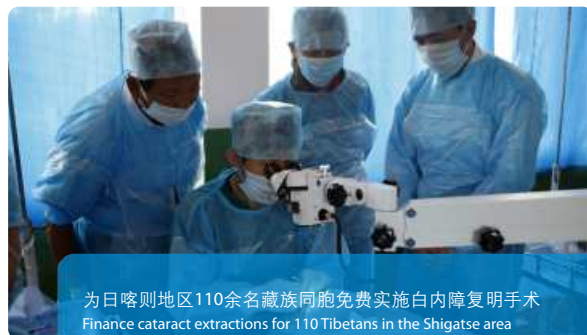
深爱·助学行启动仪式
On the opening of SDB Love Project

支持公益慈善事业

- 在汶川建立灾区重建融资绿色通道，预计发放重建贷款40亿元；
- 捐资1300万元重建的都江堰玉堂小学年内落成，发起“深爱·助学行”系列公益活动，全国遴选志愿者支教，支持灾区教育事业，唤起公众对灾区的关注；
- 深圳发展银行援建的广东省云安县六都镇黄湾启秀小学新校，经过两年多建设投入使用，银行向师生捐赠了“多媒体教室”的全套设备；



“西藏光明行”队员向藏民分发药品
The team member of Tibet Sight Restoring Tour gave medicine to Tibetans



为日喀则地区110余名藏族同胞免费实施白内障复明手术
Finance cataract extractions for 110 Tibetans in the Shigatse area

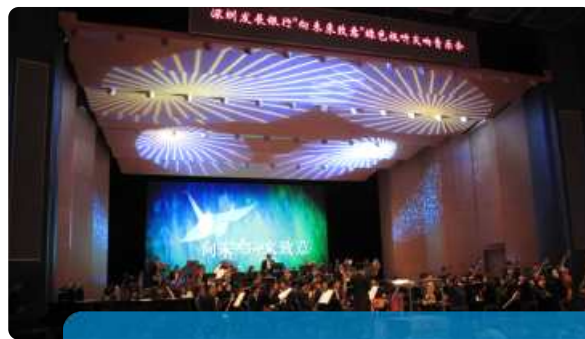
Support Public Welfare & Social Charity

- Launched green finance passageway in Wenchuan, offering an estimated reconstruction loan of CNY4bn.
- Completed the reconstruction of Yutang primary school in Dujiangyan City in 2009. SDB donated CNY13mn. to the restoration of Yutang School in 2008. Started the Love project to support the education in the earthquake-stricken area and arouse public attention on the post-earthquake reconstruction by electing teach-assisting volunteers across China.
- The construction of Huangwan Qixiu primary school in the Liudu Town of Yuan County in Guangdong Province, financed by SDB, was finished 2 years after and the bank donated a full set of multimedia classroom to the teachers and students.






- Raised a fund of CNY350,000 in the Tibet Sight Restoring Tour to finance cataract extractions for 110 Tibetans in the Shigatse area.
- Organized the Into the South Pole Science Show, calling on more than 100,000 attendees to notice the problems of climate change.
- Staged the Hello Future green audiovisual symphony concert to stir up public attention on environmental problems.
- Actively participated in the Million Forest Project and donated 20,000 sea-buckthorn siblings to support the crusade of anti-desertification and environmental protection in the western part of China.

- 开展“西藏光明行”活动，筹集35万元爱心捐款，为日喀则地区110余名藏族同胞免费实施白内障复明手术；
- 举办“走进南极”科普展，累计参观人数突破10万人次，号召公众关注气候变化问题；
- 举办“向未来致意”绿色视听交响音乐会，用艺术形式唤起公众对环境问题的重视；
- 积极参与“百万森林”项目，捐赠2万颗沙棘树苗，支持西部环保治沙事业。






“向未来致意”绿色视听交响音乐会
The Hello Future green audiovisual symphony concert

2009年深圳发展银行荣获多个社会责任方面奖项：

-  2009年最佳企业社会责任奖
-  2009中国品牌社会责任贡献奖
-  2009年最佳社会责任董事会

SDB won many CSR honors including:

-  Best CSR Award 2009
-  Chinese Brand CSR Contribution Award 2009
-  Best CSR Board of Directors 2009

关于深圳发展银行

深圳发展银行是在深圳证券交易所挂牌的首家股份制上市公司(深交所000001)，是一家总部设在深圳的全国性银行，截至2009年12月31日，总资产约5,880亿元人民币。目前，深圳发展银行通过其全国20个主要城市的302家网点，为公司、零售和政府部门等客户提供多种金融服务。

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About SDB

SDB is the first listed company in China quoted in the Shenzhen Stock Exchange (000001.SZ) and is a bank with nationwide operation with its headquarters in Shenzhen. By the end of December 31, 2009, the total assets of the Bank were CNY588bn. The Bank provides multiple financial services to corporate, retail and governmental customers through 302 outlets in 20 cities in China.

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