



浦发银行
SPD BANK

Corporate Social Responsibility Report 2010



The Cover Picture: The SPD Bank volunteers are raising funds in the streets on the Bank's 4th Volunteer's Day.

Report Overview

Report Period: Jan.1st -Dec.31st. 2010 (Some Contents have gone beyond the scope.)

Time of the Latest Release: April, 2010

Reporting Frequency: Every Financial Year

Report Publication: Since the first leading publishing in China's Banking Sector in 2006, this one will be the 6th after 5 consecutive years.

Referential Guidelines:

- CBRC: "Suggestions on Strengthening the Social Responsibility of Banking Institutions" ;
- China Banking Association: "Guidelines on the Social Responsibility of China's Banking Institutions" ;
- Shanghai Stock Exchange: "Environment Information Disclosure Guidelines of Listed Companies in Shanghai Stock Exchange" ;
- International Organization for Standardization ISO: "ISO 2006: Social Responsibility Guide (2010) ";
- "Sustainable Development Report of Global Reporting Initiatives (GRI), G3 Version"

Changes in

This Year's Report:

- The Report firstly released Strategic Planning of Corporate Social Responsibility from 2011 to 2014 (this duration is consistent with that of the current Board Directors). Its strategy adhered to the strategy of the company's overall development and the company brand strategy, which enabled the social responsibility work to be properly fitted into the construction of the company's brand and the overall development strategy. According to the new age's development requirement, this Report also gave a thorough clarification of the company's social responsibility concepts so that the company's social responsibility viewpoint, aim, path and indicator system have been sorted out.
- The Report summarized the CSR contents in three fields of economy, society and environment into ten characteristic responsible areas of Shanghai Pudong Development Bank (abbr. as "SPD Bank" following).
- The Report deeply focused on the stake-holders in the forms of responsibility topic, responsibility measures, responsibility value, and clear company responses were made to the interested parties.
- The whole year's arrangement of Social Responsibility Work Management was firstly started when the Social Responsibility Guide 2011 was made according to the requirement of indicator system, which was a beneficial exploration on the combination of the Social Responsibility Report Formulation and Social Responsibility Management.
- Multiple indicators disclosure by increasing financial indicators and internal management indicators.

Coverage of the report: SPD Bank and its branches

Statistics Presentation: Company's Reports and relevant statistics

Forms of Report Publication: The Report was issued by two ways: printing version and web version.
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Contact Details: Public Relations Dept., Shanghai Pudong Development Bank Co., Ltd
Post Address: NO. 12, Zhong Shan Dong Yi Road, Huangpu District Shanghai
Zip Code : 200002
Tel: 8621-61618888; Fax: 8621-63232036

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Address by the Chairman

Not only as the 11th Five-year Plan's last complete accomplishment year, 2010 also was the key retaining dash year for the 12th Five-year Plan. Last five years saw both the tough rainy time and prosper shiny season of China Banking Sector, among which SPD Bank experienced as a witness.

From 2006 to 2010, in five years SPD Bank's total assets increased from 689.4 billion to 21914 billion, up by 218%; business income from 18.9 billion to 49.9 billion, up by 164%; net profit from 3.36 billion even to 19.2 billion, up by 471%. As well as its profitability was strengthened, SPD Bank's asset quality also consistently stayed at a good level: the proportion of NPL (non-performing loans) was below 0.51% at the end of 2010, down by 1.32% comparing with 2006. Yet the bad loans provision coverage arrived 380.56%, up by 229% comparing with 2006, which ranked top among domestic listed banks by presenting stable management style and excellent risk-assist capability. Until now, with 28081 employees, SPD Bank has set up 34 direct branches and 655 business centers in 27 provinces(or municipalities) and 100 key cities (the HK branch is going to open soon), as a result its market influence and brand recognition have been enhanced greatly.

In the future five years, Chinese economic policy core will be around accelerating the transformation of economic development and the main task of financial sector will still be providing economic service to Chinese entities. With a long history of actively practicing social responsibilities, on the new start point SPD Bank thoroughly researched and looked into the key words of the 12th Five-year Plan from the viewpoint of enterprise citizens.

First one is GREEN. The 12th Five-year Plan pays more attention on the GDP quality with hope of a clearer, greener, more sharing future. Therefore, social economy development during the 12th Five-year Plan requires accelerating the construction of resource-saving and environment-friendly production methods and consumption patterns, enhancing sustainable development and improving the ecological civilization. SPD Bank will also continue to build low-carbon bank on a deeper and higher level by actively carrying out daily environment protecting responsibility, green finance responsibility and friendly environment responsibility to promote the development of low-carbon economy in China.



Second one is HAPPINESS. The 12th Five-year Plan appeared great changes on the guide of the social economy development, from the pursuit of more rapid growth on economic output turning into a new era of overall improvement in the livelihood. The proposal of "the feeling of happiness" reflects the nation respecting more on human nature, focusing more on people's life during the process of vigorously developing economy and the procedure of achieving a strong nation and a wealthy people, this proposal also displays the basic concept of the supremacy of common people's interest. When the government is trying hard on promoting the common people's happiness feeling, as the manufacturing factory of the national people's happiness, enterprises should initiatively take responsibilities and morally run business, which could finally make the happiness feeling promotion come true. As a result, SPD Bank's concept of "For you, Happiness in China" came into being. With the dreaming of turning the invisible happiness into visible, touchable and sensible, SPD Bank would try to use its major advantages, financial resources and excellent services to plow a road of happiness. After five years, when we looked back, we hope the happiness would have been here.

Third one is RESPONSIBILITY. We have to enter into a more responsible age not only from the consideration of the global expectation, but also from our own country's requirement on transformation and promotion. At the mid of last century, many large western enterprises began to reflect from the conflicts brought by hot competition and endless cost control: the profit pursuit is not enterprises' sole motivation, but promoting development and growing together by paying attention on the poor and weak gradually become the focus drawing more and more attention. Only those companies which have jumped out the traditional rules could finally be developed into worldwide respectable international enterprises. China, as a country with rich traditional cultures and values, has bred modern commercial

civilization such as "Innovation, Change and Social Services" etc. since Westernization Movement, but on the other hand, we are the later comer of the modern market. We can predict that the value we choose today will determine the kind of enterprise we gown into in the future. The 12th Five-year Plan does penetrate the carrying out responsibilities.

Of course, responsibility is not just giving, the commercial philosopher Michael Porter once pointed out, "if companies could choose their social responsibilities just as choosing their core businesses, they will find that the corporate social responsibility does not only mean simple needs of costs, public relationships, or charities, but means the potential opportunities of accomplishing innovation and enhancing their competition advantages, which will become the key factors determining the future enterprise competition." By the guiding of this and according to the new requirement of the 12th Five-year, SPD Bank has formed its own characteristic responsibility competition by dedicated in relying on its financial major advantages and taking initiatively the economic, social and environmental responsibilities to promote the sustainable development on both sides: the Bank and the interested parties.

During 2011 the beginning year of the 12th Five-year Plan, SPD Bank will attempt to achieve new breakthrough on innovation and transformation by thoroughly implementing the scientific concept of development and bearing in mind its historical responsibilities. It will accomplish active contribution on building it into a financial flagship enterprise by adjusting to Shanghai's International Financial Center construction, promoting the sustainable development of economy, society and environment and on the procedure of constructing harmonious society.

A handwritten signature in black ink, appearing to read '吉晓辉' (Ji Xiaohui).

Ji XIAOHUI
March, 2011

成就你我 幸福中国

The Picture: For You, Happiness the China

Strategies and Overview

An Overview

Corporate Governance

Honors & Awards

Social Responsibility

Concepts



An Overview

Set up under the permission of People's Bank of China on August 28, 1992, Shanghai Pudong Development Bank is a joint-stock commercial bank, which went listed in Shanghai Stock Exchange in 1999 (Stock Code: 600000) with its headquarter located in Shanghai. At present, SPD Bank has 14.348 billion Yuan registered capital. By its outstanding performance and trustworthiness, SPD Bank has become one of the respectable companies listed in China Stock Market with good fame.

By adhering to the motto of "Sticking to Integrity and Striving for Excellence", SPD Bank actively explores financial innovation, continuously develops its capital scope, and consistently enhances its business competence. By the end of 2010, the company's total assets arrived at 2191.4 billion Yuan,

and outstanding balance of deposits being 1638.7 billion Yuan, making an after-tax profit of 19.2 billion Yuan. Until now, with 28081 employees, SPD Bank has set up 34 direct branches and 655 business centers in 27 provinces (or municipalities) and 100 key cities, the representative center has been found in HK. A nationwide service network as a commercial bank has been laid out.

SPD Bank will continually promote financial innovation by changing according to the reality, implementing by adapting to the society, and taking prompt advantages of transformation, by the guide of "New Thought, Heart Service", striving to be a modern financial enterprise with core competition.

On Social Economic Value Contribution

Items	Unit	As of 2009	As of 2010	+/-% by Previous year
Total Capital	Billion Yuan	1622.7	2191.4	35.05
Total Loans	Billion Yuan	928.9	1146.5	+23.43
Total Deposit	Billion Yuan	1295.3	1638.7	+26.51
Business Income	Billion Yuan	36.8	49.9	+35.60
Staff Fee	Billion Yuan	7.907	1.0124	+28.04
Interest Expense	Billion Yuan	26.7	27.8	+4.12
Tax Amount	Billion Yuan	7.485	8.358	+11.66
Earnings and Dividends Retained by Corporate	Billion Yuan	20.783	29.232	+40.66
Net Profit Belongs to Shareholders	Billion Yuan	13.2	19.2	+45.10
Ratio of Net Profit Belongs to Shareholders	%	+5.6	+45.10	+39.94
Donation Amount	Million Yuan	14.59	22.96	+57.37
Social Contribution Value of Per Share (by Weighted Average Number)	Yuan	5.16	5.6	8.53
ROA	%	+0.90	+1.01	+0.11
ROE	%	+25.86	+23.27	-2.59
Core Capital Adequacy Ratio	%	+6.9	+9.37	+2.47
Core Capital Adequacy	%	+10.34	+12.02	+1.68
Balancing of NPL	Billion Yuan	7.460	5.880	-21.18
Ratio of NPL	%	+0.80	+0.51	-0.29
Provision Coverage	%	+245.93	+380.56	+134.63

Note 1: Tax amount including corporate income tax, business tax and surcharges and other taxes.

Note 2: The social contribution value of per Share=Earning of per share+(tax amount+staff costs+interest expense+total public investment) / total share capital of the end.

Note 3: Earnings retained by corporate refers to the undivided profit of the year.

Note 4: Interest expense means the interest expense of the deposit.

Corporate Governance

The company tries to accomplish the harmonious value unity among the shareholders, customers, staff, society and environment by strengthening the corporate governance. In Oct. 2010, the company gained “the Most Valuable Shareholders Reward” during the election of “Chinese Banking Achievement Award” held by Finance Times in British.

1. Key Role played by the Board of Directors on Decision-Making

The company formulated Directors Performance and Evaluation Methods and other relevant regulations and methods to make sure they carry out their duties meticulously. Adjusting four Directors of the nineteen by absorbing two managing level personals from China Mobile as shareholders representative Directors and BEIJING University professor ZHANG Weiyang and Shenzhou Digital President GUO Wei as independent directors, the Directors formation has been further optimized and the decision-making strength has been enhanced, which insures the important strategic cooperation with China Mobile be carried out smoothly in the future.

In 2010, led by the development strategies, the Board of Directors held six Director Meetings and all kinds of Professional Committee Meetings 17 times with a result of passing 64 and 71 resolutions respectively, which enabled the Board play a core role in the decision making of the company's important issues and the Special Committee its own special role in professional decision making on key topics such as assets supplementing, strategy cooperation and comprehensive management, etc. All these were taken in accordance with relevant regulations and in an efficient way.

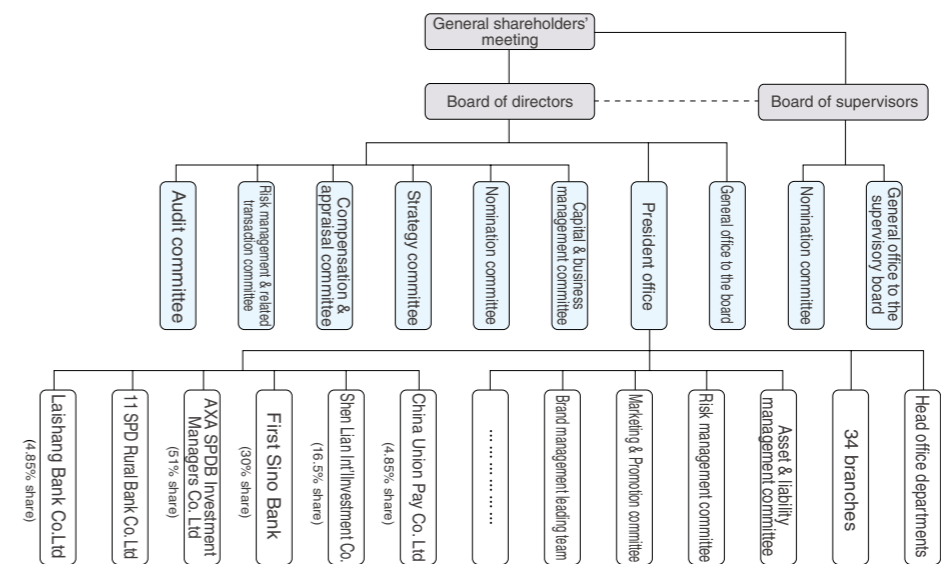
The audit on the high management level directors' performance evaluation and salaries & benefits was carried out consistently to make sure the two were directly connected.

The non-performing offering to China Mobile was examined and approved by the company. This financing project has been finished outstandingly on 14th, Oct. 2010 with 40 billion Yuan raised, which highly enhanced the company's core capital adequacy ratio, capital adequacy ratio and the risk assisting ability also has been strengthened. The more important thing is, the strategic cooperation between SPD Bank and China Mobile on this foundation will have active and deep impact on our country's industry development, technology improvement and economy restructuring etc. and also provides advantages for the company's core competition raising and rapid development accomplishing.

2. Promoting Company's Comprehensive Management and Business Transformation Pace

In 2010, the Board continued to raise the company's capital operation intensity and speed up the pace of cross-fields & cross-markets comprehensive management. It approved the company's participation with Levin Commercial Bank's investment increasing project, and its initiation of setting up financial leasing companies & service-centered technological joint banks.

Organization chart



As of the decision-making on the company's business transformation the Board of Directors has made, it shows as following: Firstly, the Board approved the establishment of Personal Bank Department & Mobile Finance Department to adjust to the market development and company's business requirement. Secondly, it audited and approved “Small Size Enterprise Loan Plan 2011” according to the request of Small Business Financial Services Improving 2010 by China Banking Regulatory Commission to make sure the loan to small businesses increase more and faster than previous year, of course, with the premise of adhering to the risk baseline. The formulation of the loan plan has strongly enforced the stable development of small size enterprises' financial business. Thirdly, it approved the company's active participation in new business.

3. Optimize Investors' Relationship Management and Paying More Attention to Mid & Small Investors' Interests

A good communication with the investors has been done actively and satisfactorily. During the reporting period, the Board of Director still paid high attention to the investors' relationship management and high level management people personally took part in various relationship management activities with a purpose of having a wider and deeper communication with investors. During the whole year, the company has received more than 60 times invitations of domestic or foreign investors and participated 7 times investing strategy meetings held by domestic or foreign organizations. The company made also well use of all kinds of other channels like phone meeting or internet etc. to

communicate with investors. In 2010, the company organized Moody's and Fitch's Rating companies to have an annual feedback.

The information has been promptly disclosed in a standard way. During the reporting period, the company has disclosed periodic reports four times, temporary notice thirty-one times. The outstanding information disclosure work has obtained high fame from the Regulators as well as common people. It still was the earliest company to disclose its annual performance at the Shanghai Stock Exchange after three consecutive years. During the Report period, by being honest and professional, the company has created a good environment for the investors (especially middle or small businesses) to fast grasp the company's finance and operation condition, the obligations of information disclosure have been taken quite excellent. At the same time, Internal Information Insider Management System and External Information User Management System formulated are to further standard the information disclosure requirement and relevant people privacy obligations, in order to avoid insider trading and effectively protect common middle and small size investors' interests.

4. Enhancing Risk Management Level and Internal Risk Control

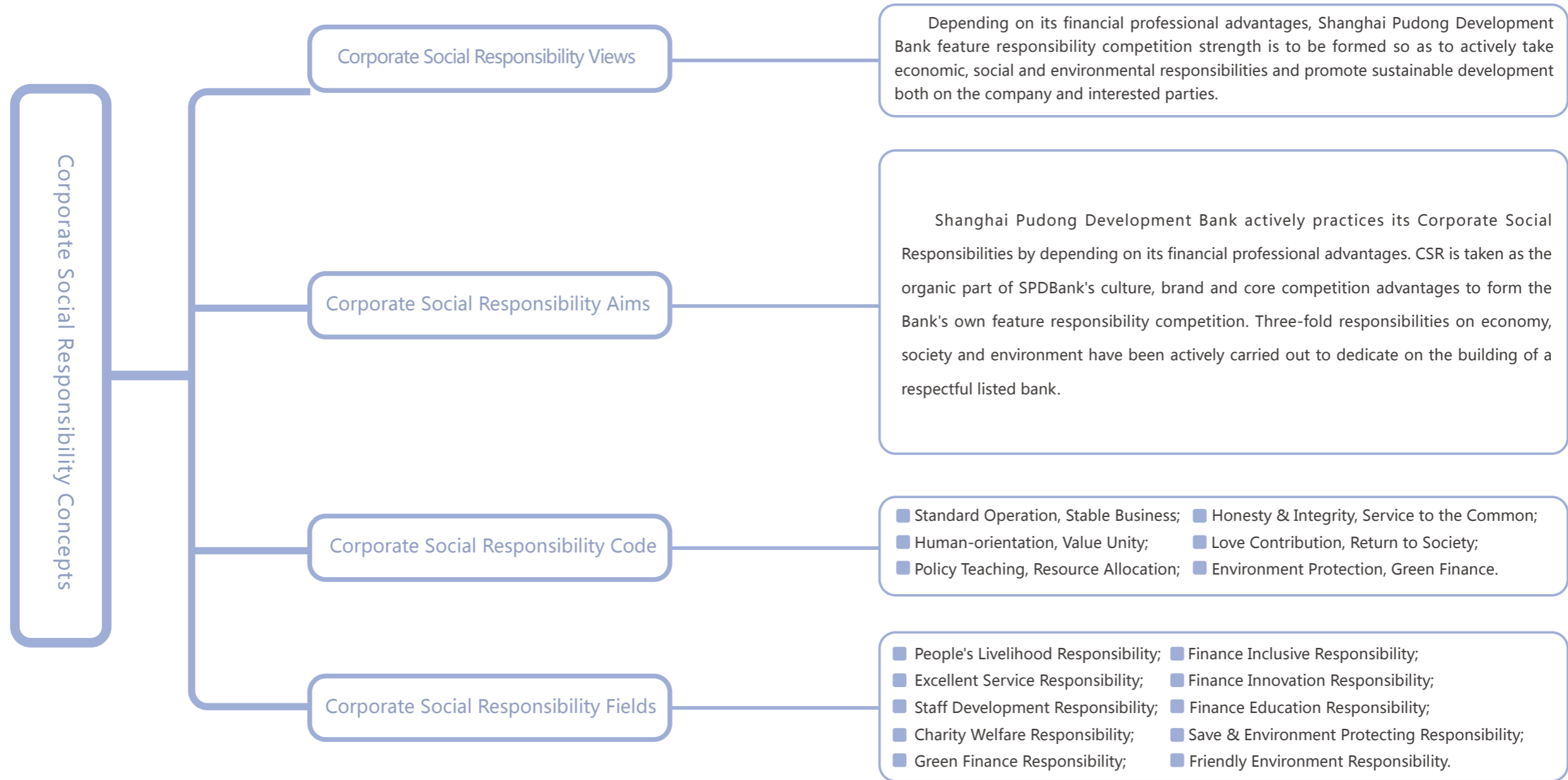
Firstly, the Board of Director still keep high alert on the risk and internal control management to gradually finish the coverage of the company regulations to all kinds of risk. In 2010, the Board examined and approved Fame Risk Management Methods, Fluid Risk Management Method, Bank Account Interest Risk Management Method etc to clarify the responsibilities of various risk management, management principles, risk recognition and risk prevention requirement and measurement. Secondly, the Board approved Internal Audit Chart, Internal Audit Work Plan to set up a set of internal audit system and management operation system apt to the company's own operation features and regulation request. Thirdly, the Asset Loss Verification System has been improved continually. Fourthly, various internal control measures have been supervised efficiently to carry out by regular review the company's internal control assessment report etc and other ways. Fifthly, the corruption assistance construction has been promoted to against commercial bribe. 2010 saw none legal action official, corrupted worker or commercial bribe case in the company.

Career Ethics Study and Training

Type	Year	Times	Attendance	Average Attendance Per Person
Career Ethics Study and Training on Anti-money Laundering, Commercial Bribe Governance, Anti-corruption	2009	6	20691	1
	2010	8	29510	1.34
	+%by Previous	33.33%	45.96%	34%

Honors & Awards

Kind	Awards Name
CSR	The Most Responsible Listed Company by Chinese Listed Companies' Competition Credibility Top Ten Investigation
	The Best Social responsibility Board of Directors Top Ten of Chinese Listed Companies 2010
	Chinese Cutting-edge Low-Carbon Bank Award 2010
	The Best Green Bank Innovation Award 2010
	First Financial Chinese CSR Excellent Practice Award 2010
	Pudong Development Bank Volunteer's Day Won Chinese Corporate Citizen Excellent Project Award
	Selected in the Hengsheng Sustainable Development Index Series
	Bank Sector NO. Second on A Share Listed CSR Report Rank Rating
Financial Service	Global Contact Chinese CSR Model Report 2010—Excellent Innovation Award
	Best Rural Bank Award 2010
	One of Ten Outstanding Banks Supporting Middle & Small Size Enterprises(Nationwide) Award 2010
	Special Contribution Organization Award of "Future Star" Growth Ten Years
	One of Ten Chinese Retail Banks 2010
	Chinese Retail Finance Outstanding Service Award by Asian Banker: Excellent Brand Award & Business Construction Award
	Best E-bank Service Award, Best Mobile Bank Award 2010
	Best Asian Enterprise Business Bank Award 2010
	Chinese Most Trusting Worthy Bank Award, Best Cash Management Award, Best Green Bank Award, Best Company Financial Brand Award 2010
	Best Innovation Bank in China 2010, Best Syndicated Financing Bank in China 2010
International Place	Best Innovation Award Selected by Customer Center in Chinese Bank Sector 2010
	Best Customer Experience Credit Card 2010
	NO.76 of 500 World Brand Banks, NO. 7 in Domestic Level
	NO.224 of Global 2000 Enterprise by Forbes, NO. 11 of Chinese Listed Enterprise
	Core Capital NO. 108 (NO. 10 in Domestic Level); Total Asset Size NO.81(NO. 8 in Domestic Level) among World Top 1000 Banks by Bankers
	Chinese Brand Value NO. 15 of 50 Top by Forbes, NO. 6 of Listed Banks
	Top ten of Asian Banks on Comprehensive Competition



Stake-holders

Effective interested parties participation system has been dedicated to set up in order to build strategic credibility and form sustainable common value patterns. So that, the combining value creation ability will be developed and the company's impact to the society and environment will increase and bad influence will decrease and it can create comprehensive economic and social and environment value to a degree as large as possible.

Stake-holders	Responsibility	Company's Response
Customers	<ul style="list-style-type: none"> Financial Products Innovation Excellent Finance Service Finance Concepts Leading New Financial Experience 	<ul style="list-style-type: none"> Speed up business and financial products innovation to construct modern financial service system Provide all kinds of products Promote customers' satisfactory degree Create value for customers and grow with the customers
Shareholders	<ul style="list-style-type: none"> Profitability Promotion Standard Operation Strict Risk Management 	<ul style="list-style-type: none"> Build complete corporate management system Reinforce overall risk management by following closely the international and domestic economic situation to keep a stable, healthy and sustainable development on all kinds of business, and bring sustainable profit to shareholders Strengthen information disclosure and public relationship management and try hard to enhance the transparency and reputational risk management Run the business legally and standard management operation
Staff	<ul style="list-style-type: none"> Rights Protection Salaries and Benefits Education Training Personal Development 	<ul style="list-style-type: none"> Ensure the rights of equity and fair employment, and develop staff team diversity Establish and furnish the Worker Representative Meeting System and make sure worker's basic rights protected Enforce the worker's training, complete the evaluation and stimulation system and provide good career develop opportunities Carry out continually the worker satisfactory degree investigation and feedback promptly
Government	<ul style="list-style-type: none"> Supporting National Macro-control Policy Tax Enlarging Employment 	<ul style="list-style-type: none"> Adjust the loan structure, support the financing in the fields of securing increasing, helping people's livelihood and transforming structure Pay the tax actively Provide working positions to the society

Stake-holders	Responsibility	Company's Response
Environment	<ul style="list-style-type: none"> Support Low-carbon Economy Construction Support Saving Kind Society Construction 	<ul style="list-style-type: none"> All participation, daily saving and environment protection, promoting green buying and initiate environment protecting welfare Develop strongly the E-bank to enlarge green financial channel Innovate green products and support green credit Build green low-carbon bank thoroughly
Partners(Suppliers, Insurance, Securities, Funds and other kinds)	<ul style="list-style-type: none"> Honest Trading Contact Implementation Cooperation Development 	<ul style="list-style-type: none"> Cooperate by the principle of "Open, Fair and Just" Develop by the principle of "Equal, Benefit and Credit"
Community	<ul style="list-style-type: none"> Fair and Just Society Harmonious and Orderly Society 	<ul style="list-style-type: none"> Organize social welfare activities around assisting study, help the poor, education and environment protection Advocate and develop volunteer's activities, encouraging the staff to participate Develop financial education towards all walks of people
Societies (incl. Environment protection organizations and Welfare charity organization etc.)	<ul style="list-style-type: none"> Support and Promote the Social Society's Development 	<ul style="list-style-type: none"> Support actively and participate in welfare activities. Establish close relationship with foreign or domestic advanced organizations and enforce communication and study
Media	<ul style="list-style-type: none"> Accurate, Prompt and Transparent and Interacting Information 	<ul style="list-style-type: none"> Disclose company's information promptly and actively Establish smooth and transparent communication channels Enforce the media role and create healthy and good financial media environment

The Bank Sector controls the most important financial resource, and the SPD Bank completely realizes the financial organizations play a key role and take important responsibilities in the global sustainable development, so that it has raised the social responsibility work up to a strategic level and systematically promoted the combination between the social responsibility and the company's operation, department management, brand building and employees' daily work. It also guilds its social responsibility information disclosure by establishing a set of own characteristic social responsibility index to supervise duty performance. I have seen SPD Bank has taken an advanced and responsible operation pattern to win responsibility competition and promote effectively its own and the society's sustainable development.

—YIN Gefei,
Associate Presiding of WTO Economy Tribune,
Director of Social Responsibility and Sustainable Development
International Research Center of BEIJING University



Economic Responsibility

Responsibility Code

■ Standard Operation, Stable Business

Comply with Law and Regulations, Run the business stably to make sure the company develop healthily and sustain-ably in accordance with the law.

■ Honesty & Integrity, Service to the Common

Operate legally and honestly and increase the support of financing in the fields of securing acceleration, helping people's livelihood and transforming structure, trying the best to provide modern financial products and services to the common, leading them by advanced financial concepts and creating brand new financial experience for them

Responsibility Fields

Responsibility on People's Livelihood

Responsibility on Inclusive Financial

Responsibility on High Quality Service

Responsibility on Financial Innovation

Responsibility on People's Livelihood

By implementing seriously the national macroeconomic policies and responding actively to the national industry policy leading, SPD Bank will optimize and adjust its credibility structure by playing the supporting role as a financial organization towards on credit loan, increasing the credit loan input to real economy, paying more support to prosper the western developing area and northeast industry zone, so as to take financial responsibility especially to fields which will affect people's livelihood.

SPD Bank strengthened the credit support to water resource exploitation and train transportation etc. Until the end of 2010, it has input 21.1 billion Yuan loan to the former and sewage treatment etc areas and 12.7 billion Yuan to the latter; all these have accomplished outstanding social benefits. At the same time, the Bank added 37 networks in middle and western part of China, which covered 41% among all the

new networks the Bank has set up and with a growth rate of 43%. It added 13 networks in northeast area, which covered 14.4% and up by 31%, all these have effectively supported these areas' development and prosperity. The Bank also gave a priority to them with 92.703 billion Yuan credit loan, which took 43% of the whole loan of 215.838 billion Yuan.

Responsibility Topic:

Boost Rapid Development in Xinjiang

Responsibility Measurement:

- Constructing networks to support country's border: Urumqi branch opened in June, 2006, until right now, one business center and five one-city branches have been set up. In 2010, Kashi branch and Changji branch also have been established.
- Giving more priority on loan support: To encourage the economy construction in Xinjiang, the loan balance until the end of 2010 was 8.498 billion Yuan with a growth rate of 34.25%, which was much higher than the average of the Bank.
- Strengthening the financial innovation: Firstly, the capital management system is to be innovated to enhance the central management level. Secondly, the procedure management organism is to be innovated to accomplish the close operation of multi-layers account. Thirdly, the supervisor channel organism is to be innovated to secure a safe, efficient and transparent use of capital.
- Providing rich kinds of service products: Firstly, the first RMB account for foreign organizations was set up in the district. Secondly, export and import banks' import seller credit loan clearing agent business also started. Thirdly, special financial service program for Shanghai toward Xinjiang has been made out according the real requirement.

Responsibility Value:

- It is the first stock commercial bank that has set up business center in Kashi district, which optimized the financial environment of Xinjiang.
- Among the credit loan, 28.93% has been input manufacturing, 16.82% to wholesale and retail business, and 9.80% to agriculture, forestry, husbandry and fishery; all these have provided strong support to the construction of local economy, basic equipments and the new rural area.
- It is the first bank opening RMB accounts for foreign organizations, which broke the limitation of RMB's cross-border payment service only for domestic customers and enlarged the foreign customer channel to speed up the RMB cross-border payment service of Xinjiang district.

Signing Strategic
Cooperation Agreement
with Department of
Education in Shanxi
Province

Responsibility Topic:

Xi'an Branch Supporting the Development of Education of Shanxi

Responsibility Measurement:

In July, 2010, SPD Bank signed Strategic Cooperation Agreement with Shanxi Department of Education to enhance the credit loan support by providing 5 billion to them and extending the loan period, which optimized the loan structure of universities (or colleges). At the same time, fast access path mode for efficient credibility system has been established successfully. Until the end of 2010, the university (colleges) loan balance was 1.63 billion, increasing 0.98 billion comparing with that of at the beginning of the year.

Responsibility Value:

- As a main bank having cooperation in education field with Shanxi Province, SPD Bank provides wholesome financial service to 48 universities (colleges), involving in fee collection agency, comprehensive credibility, projects intervention, personal allocation, self-service equipment etc., which boosted greatly the prosperity of the education cause of Shanxi Province.
- The Bank also set up "SPD Bank Excellent Teacher Award" for college teachers who have made great contribution, with 100,000 Yuan funding each year.
- It also established 1 million Yuan's "SPD Bank Encouraging Teaching Fund" to outstanding teachers and college students.
- Multi-function ATM self-service machines have been set up for some of the provincial colleges as the extension of education service. Practice bases also were provided to some of the financial students. Convenient house provident fund and commercial house loan business also have been preferentially offered to teachers or other employees.

Responsibility Topic:

Nanning Branch Assisting the Construction of Guangxi Railway net

Responsibility Measurement:

In Nov. 2009, Nanning branch participated in the bank group loan to Guangxi Railway Land Acquisition and Resettlement Project II which led by National Exploration Bank, and planned to give 400 million yuan to Guangxi Railway Investment (Group) CO., Ltd. Until the end of 2010, 269 million yuan has been cumulatively granted.

Responsibility Value:

Five Vertical and Five Horizontal railway net will be formed after the completion of the new one in Guangxi, which will thoroughly enhance the transportation ability and quality of the railway system and conveniently connect with the transportation of southwest, middle part, southern part, even northern part of China and northwest part. The Guangxi Railway will play a more important role among the national road network

Responsibility Topic:

Hohhot Branch Supporting Local Highway Transportation Construction

Responsibility Measurement:

In Dec. 2010, SPD Bank participated in the bank group leading to "Department of Transportation's Shiqigou to Dafanpu Highway Loan Project of autonomous region" and planned to offer 0.8 billion Yuan loan.

Responsibility Value:

Highway is the basic equipment for the development of national economy. As a part of National Highway Net Plan, this project can efficiently improve the transportation condition of this area and promote the exploitation of the natural and tourist resources along by, which can speed up the pace on getting rid of poverty and economic development of the local society, as a result the unity between the border minorities and harmony degree of the whole country will be enhanced to a higher level.

Responsibility Topic:

Suzhou Branch Offering Help on Old & Dangerous Building Reconstruction

Responsibility Measurement:

The project of Suzhou Government's Old & Dangerous Building Reconstruction was 2010's heart project for the common people. SPD Bank took part in this project with other banks in Nov. 2010 and offered comprehensive loan of 1500 million yuan.

Responsibility Value:

This project planned to build living area 392,000 square meters, business and other equipment area 38,000 square meters, primary school and kindergarten area 20,000 square meters. Total of 0.45 million square meters includes basic equipment construction such as removals, municipal roads and pipeline, and green project etc. and supporting equipment construction like schools, farmers markets etc. All these will greatly change the life situation of the local people.

Proportion of Enterprise Customers and Loan Balance

Customer Proportion (%)



Loan Balance Proportion (%)



Responsibility on Inclusive Finance

Financial system including regulations, organizations and products has been innovated in order to pay more attention on the weak. The inclusive finance policy enables every enterprise and individual have the financial service opportunity so that everyone can participate the economy development and take the responsibility of common prosperity.

1. Boosting Middle and Small Size Enterprises

SMEs (small & medium enterprises) are the major force to support our country's economy development and release the society's employment pressure. SPD Bank, as a stock commercial bank, pays closely attention to the social responsibility it supposes to take, strongly supporting SMEs' development and dedicating to provide efficient, excellent and comprehensive financial service.

In 2010, the business of boosting all kinds of operation mechanisms for SMEs has been developed in a rapid and nice way. Until the end of 2010, all the branches have developed business with SMEs and the special organization for them has been set up: independent operation centers for SMEs established at 31 branches and showed a high working efficiency. According to the statistics data of the four committees, the total external credit loan amount for the SMEs was 5653.82 (up by 32% comparing with that of 2009) billion with 27697 customers (up by 29.49% comparing with that of 2009). Asset quality to SMEs of the whole bank has been further enhanced, both the NPL balance and NPL ration have decreased, the former was 5.39 billion yuan and the latter was 0.53%.

According to the features of different developing stage, different industries, and different business modes of SMEs, different financial services have been boosted after the products integration and the special "Booster" just for SMEs has been formed. At the same time, the thoughts of innovating the group development of the channels & platforms construction has been widened and characteristic products and service program system especially for SMEs has been established: three financial service program like small amount loan company, transaction markets, zone platform and fifteen kinds of financial products like "Credit Express Combination", "Easy Recycle Financing", "Win Together Alliance", "Golden Waterway", "Tiny but Excellence" etc. have been boosted.

Technological SMEs financial service is highlighted by SPD Bank. These kinds of enterprises commonly are short of physical assets and operation data, belonging to new industries, they need more support to get developed. On this basis, the Bank actively explored business mode and innovated product services, creating responsibility value by integrating all kinds of resource and taking multi-responsibility measurements.

Responsibility Topic:

Suzhou Branch "Loan Express" Service Mode

Responsibility Measurement:

- Cooperation agreements were signed with Suzhou Technology Bureau and Finance Bureau to build technological enterprise financing service support platform---Branch Loan Express Platform.
- The methods on customers' admittance, examination standard, credit procedure, after-loan management when dealing with middle and small size enterprises in batch have been optimized and innovated.

Responsibility Value:

- The loan business of taking technological middle and small size enterprises compensation special fund as credit security capital has been developed to establish technology enterprise green financial service path.
- Different stage financial tactics for technological enterprises have been formed to provide specific service programs according to their condition.

Responsibility Topic:

Shanghai Branch "Silver Ingots" Service Model

Responsibility Measurement:

- "Silver Ingots" was an innovation mode of SPD Bank to provide to middle and small size enterprises in technology zones, economic technology development zones and bonded area etc., dedicating to the cooperation among commercial banks, guarantee companies, assurance companies, VC, and PE etc..
- Various financial tools and products of commercial and investment banks have been combined together to form chain financial service programs for all kinds of middle and small size enterprises, by which the efficient grafting between enterprise debt financing and equity has been accomplished.

Responsibility Value:

- "Silver Ingots" mode has provided wholesome, excellent, professional and complete comprehensively financial support to the sustainable, rapid and healthy development for middle and small size enterprises.
- By relying on specialized operation systems of middle & small size enterprises and high-quality expert service teams, special and sole experiences have been provided to enterprises through using standard serving methods, convenient operation modes.
- "Silver Ingots" mode has won the second prize of "Shanghai Financial Innovation Achievement Award 2010"



A Marketing Event
of Yin Yuan Bao-an
SME financial model
developed by SPD Bank

Responsibility Topic:

Shanghai Branch Launched "Innovation & Intellect Space NO. 1" Collection Trust Plan

Responsibility Measurement:

By collecting the risk capital, society capital, capital management companies, trust companies, guarantee companies, banks and government together, privilege and lag beneficial structure has been designed, with guarantee companies and government taking jointly the responsibilities on principal and relevant interests for A and B beneficiary.

Responsibility Value:

By the method of risk allocation, 2 years of 50 million Yuan credit loan has been offered to seven fast growing technological enterprises in Yangpu District, which will efficiently boost the rapid development of technological enterprises.

Responsibility Topic:

Chengdu Branch Growing Together with Middle & Small Size Enterprise

Responsibility Measurement:

Requirement of long-term development has been paid closely attention to. The mechanisms on involving and fostering at the early period, the customer reservation data building, layer service supporting system construction, finance & intellect cultivation and support, and the customer's deeper service and relationship maintenance after capitalization etc. have been established.

Responsibility Value:

After a long time's attempt, 11 customers cultivated by branch have achieved the aim of hitting on the Middle & Small Enterprise Board and Entrepreneur Board in 2010, taking 73% of those in Sichuan Province then, which helped a lot on the development of middle & small size enterprises.

2. Serving "Three Agriculture" Vigorously

Trough taking its CSR, SPD Bank has actively boosted the construction of the rural banks and enlarged the allocation of agriculture involving loan by taking the initiative to support the development of the agriculture and construction of the New Villages. Since the first rural bank was built at Mianzhu Sichuan on Dec. 26, 2008, 11 rural banks have been established one after another in Liyang Jiangsu, Fengxian Shanghai, Gongyi Henan, Zixing Hunan, Banan Chong, Zouping Shandong, Zezhou Shanxi, Ganjingzi Dalian, Jiangyin Jiangsu, Hancheng Shanxi until the end of 2010. In addition, another 5 in Xinchang Zhejiang, Hulan Heilongjiang etc., have been in the procedure of efficient building. Until the end of 2010, total asset of the 11 banks has arrived 5616 million yuan with all kinds of deposit balance 4839 million yuan and all kinds of loan balance 3126 million yuan, among

which agriculture involving loan balance was 2071 million yuan, loan balance for mid & small size enterprises was 1890 million yuan, respectively taking 66.2% and 60.5% of the total and with no NPL.

SPD rural banks were mid west-based on the region choosing and took farmers and "tiny" enterprise as objects. By adhering to "Rooting in Town and Serving Agriculture" as its marketing position, its serving function and serving ability have been continually hoisted through enlarging serving areas and innovating serving methods unceasingly. As a result, good social influence has been produced and plenty praise from the local government, mid-small enterprises and farmers have been obtained. As a summary, the Bank has contributed a lot by serving the "Three Agriculture", promoting county's economy development and indirectly solving re-employment for farmers who lost their land.

Responsibility Topic:
Zixing SPD Rural Bank innovative financial services

Responsibility Measurement:
Linked with the local agricultural financial requirement, series of developing- suitable financial services like "Bank-Tax Link", "Property Link", "Bank-Electricity Link", "Bank-Forest Link", "Bank-Bill Link", "Entrepreneur Link", "Bank-Ticket Link", "Bank-Reserve Link", "Bank-Agriculture Link" etc.. All these are highly practical.

Responsibility Value:

- Total 946 million Yuan loan has been allocated with 8448 accounts, among them small and tiny enterprises took more than 60%.
- Titles of "Advanced Bank Unit on Supporting Local Economy Development" and "Advanced Unit on Promoting New Industrialization" were honored by Zixing government.

Responsibility Topic:
Mianzhu SPD Rural Bank Supporting Disaster Area Reconstruction and County Economy Development

Responsibility Measurement:

- Through means of direct financing, combining with other commercial groups, channel building etc., green passes have been set up to support enterprises' restructuring, manufacturing recovery, agricultural acquisition and farmers' relocation money grant.
- Individual loan services have been innovated through the establishment of summarizing retails into whole mode like "Three Relying, Three Guarding, Three Links, Three Advanced, and Three Centralized". On the basis of successfully relocating Tianchi victims and mine rebuilding, this mode has been promoted on business marketing like Qingping Phosphate integration and manufacturing recovery project, Xiaode land compensation assistance allocation, Hanwang commercial placement houses etc.

Responsibility Value:

- 10 million Yuan mine recovery loan for two mine enterprises and 30 million Yuan operation loan for 500 household farmers who lost their land have been completed.
- On the one hand, the funds requirement of some towns which lack of financial services has been made up, on the other hand, both win between banks and enterprises & banks and government have been accomplished while supporting manufacturing recovery at the disaster area.
- Local government and people gave praise to SPD Bank by saying, "At the toughest time, doing the most people-concerning things is due to the most trustworthy bank."

Responsibility Topic:
Gongyi SPD Rural Bank Dedicating to Serving "Small and Tiny" Enterprises

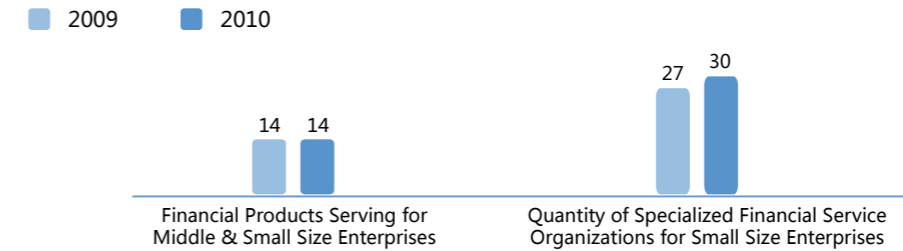
Responsibility Measurement:

- With the enlargement of the scope, Gongyi Zhulin Mount Bamboo Rearing Co., Ltd, as an agricultural company majoring on cultivation, had more need of funds. Even though it has gotten 3 million yuan loan on Aug. 2010, to satisfy the market supply and multiply pig storage, it promptly got 2 million more from SPD Bank just before the 2011 Spring Festival under an earnest need of fluid fund support.
- Cycling economy development has been supported to enterprises. Producing biogas from pig's excreta, taking residue and biogas slurry as fertilizer is to establish a set economic planting chain, which became a new benefit increasing point for the company.

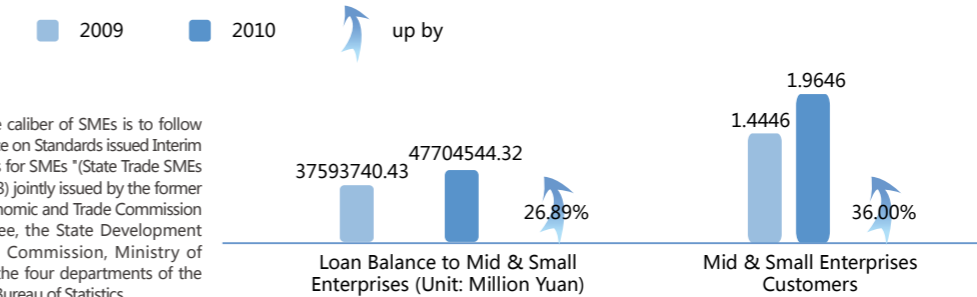
Responsibility Value:

- Prompt loan support has been provided to solve the enterprises' urgent need.
- The scope of the company has been enlarged rapidly. Until right now, the total capital of the company is 73.72 million Yuan, up by 25.56 million. Every year it can provide 36,000 pigs to the market, with an increase of 16,000. Business income is 50.30 million Yuan, up by 28.46 million Yuan, with net profit of 5.96 million Yuan up by 1.96 million Yuan.
- The electricity power provided by biogas can be used for 5 to 6 hours each day, in addition, usable gas can be offered to the near more than 200 households of residence with a price of 1.3 Yuan/ square meter. Real environment protection and energy saving have been carried out.

Middle & Small Size Enterprise Financial Product Innovation (Unit: Piece)



Loan to Mid & Small Enterprises



Statistics on Supporting Loan to Technological Enterprises

	Industry	Loan Balance as of 2009	Loan Balance as of 2010
Science Research and Technology Service Area	Research and Experiment Development	23,480	14,577
	Specific Technique Service	60,234	94,130
	Tech communication and Service Promotion	26,700	27,110
	Total	110,414	135,817

3. Mobile Finance Development

With such a huge territory and unbalanced development situation of our country, we have a slow economic growing pace and low per capita income in many regions, therefore, financial organization network is hard to cover some areas especially remote ones so that those places have serious financial service providing shortage. At the same time, with the fast development of our country's Finance, financial payment system has turned from the traditional bank counter to INTERNET and Mobile communication end. The appearance of Mobile finance has combined the financial service with mobile communication with a feature of low cost and convenience, which enable people enjoy high quality financial service without the limitation of time and place. As a result, by taking advantages of Wireless Communication Technology and Mobile's high penetration, the shortage of

commercial entity bank can be made up and people's financial requirement in remote areas can also be satisfied. Mobile finance, as an advanced service platform comparing with traditional spot service and to-be-mature INTERNET service, represents the development direction of financial service. Therefore, SPD Bank accelerated the development of Mobile finance, boosted the inclusive finance, and signed Strategic Cooperation Agreement with China Mobile on Nov. 25, 2010.

This was the first deep cooperation between China Telecoms and commercial banks on the phase of equity, which initiated a brand new mode on the cooperation between these two parties. Their own special advantages will get well used of to create value for themselves, customers and society on the base of providing rapid, convenient and safe mobile finance service. The two will attempt to bring more industrial

opportunities for both fields and provide higher quality financial service experience for customers. Through focusing on the building of a long-term strategic cooperation partners relationship and dedicating on the mutual developing between the bank and enterprise, they negotiated to achieve most benefits together by sharing resources and advantages complementary. This cooperation will boost a fast population of the skill of phone payment and other relevant fields. By the new payment platform, the time of bank business procedures has been shortened and the common people also are enabled to enjoy the convenience brought by efficient financial services.

This also set a good example on the cooperation between the central enterprise and local enterprise, which broadened the vision of increasing the value of state-owned asset and activating the local financial resources. On the one

hand, the cooperation will assist China Mobile to widen new thoughts, form new benefit source and consolidate at the same time enhance its leading position. On the other, with a open policy, Shanghai's absorbing China Mobile to form strategic cooperation relationship with local financial enterprise will hoist SPD Bank's market competition and nationwide radiation, which will further promote Shanghai's integration and development pace on national assets and national enterprises, and technology innovation level and development of the modern service sectors will also be lifted up, as a result, the International financial Center Construction of Shanghai will be finally supported and the Shanghai's economic development means will also be transformed.



Responsibility on High Quality Financial Service

Connecting financial service with social systems, moral civilization, operation environment, skill methods etc., economic value for customers is to be created and at the same time and take the responsibility of good customer experience, through responsibility measurements like hoisting the service quality, optimizing service procedures, increasing the operation efficiency, strengthening the service feedback and maintaining financial safety etc.

1. Lifting Customer's Satisfaction Degree

"Service Quality Lifting up Project" has been launched in the whole system by SPD Bank with the purpose of hoisting the whole service level. Through developing customers' satisfactory degree survey, organizing guised customer check, strengthening service ability training, completing service plans, standardizing service regulations etc., customers' opinions and requirements are to be listened to continually improve and optimize service procedures and environment, so as to provide a satisfactory service by taking the responsibility of offering high quality financial service.

2010 saw the Bank's first thorough customer satisfaction survey and there were 33 branches participating with 2000 enterprises customers and 6000 individual customers. This

survey made the satisfaction degree of the customer to the Bank's channels, services and products get known. The drives for those differences had been carefully examined, at the same time, the analysis on customer type, region, branch, brand, and sub-brand and etc. had been carried out. As a result, customers' experience has gotten a more complete and objective grasp and the Bank's service quality has interviewed from aspect of the customer so that some problems have been probed out, which prepared well for the prompt formulation of some improving tactics. Until now, the satisfaction degree survey has been sorted into a part of formal working mechanism, which can laid a solid foundation to further enhance the Bank's serving quality and customer's satisfaction degree.

2. Optimizing Service Procedures

6S management, the system used commonly in manufacturing, has been introduced by SPD Bank to supervise the bank spots. Since the experiment on March, 2006, after 4 years' deeper researching, a complete service quality management system including guidelines & aims, pushing organizations, regions and duties, procedures and standards, examinations and evaluating stimulation system, etc. has been established until 2010. This system has been used by more than 96% network of the whole Bank and the management efficiency has been greatly elevated, active improvement and internal control systems have been formed. Besides, excellent environment with clean, comfortable and civilized atmosphere has been created, at the same time, good habits of the staff also were cultivated, their comprehensive qualities have been upgraded. Good executive culture at outstanding atmosphere has efficiently uplifted the satisfaction degree of the customers.

To create even better customer experience, enhance clerks' working

efficiency, control risk and other purposes, SPD Bank further optimized the operation mode of "Small Front, Big Back" and launched "New Network Platform and Service Procedure Construction Project" at Feb. 2010 in order to actively optimize the service procedures. At the same time, relevant programs have been released: the method of counter account checking, rechecking and then handling has been implemented to make the work more efficiently; company accounts' working procedures have been changed to decrease the waiting time, the ticket mode has been taken. By integrating the business lists, three pages into one to simplify the customers'

procedures through shortening the account opening table.

At China's Bank Sector Association "One thousand Model Companies in China Bank Sector Reward 2010" activities, 40 business centers of 26 branches of SPD Bank has won this award, taking 6.1% of the whole bank. At the same time, the "Outstanding Contribution Award of One thousand Model Companies in China Bank Sector Reward 2010" was also obtained by the Bank.



3. Maintaining Finance Security

Maintaining the finance security directly has something to do with the economy and society development of our country. SPD Bank endeavored to improve itself by establishing sound e-bank business risk management system internal control system, strengthening bank card risk control and management, constructing the electronic information platform suitable for the modern bank security management request, enlarging security guard technological content so as to provide safer and more convenient financial service to the customer. At the same time, financial security sense and knowledge have been actively cultivated and enhanced.

Good card using habit and sense have been helped to set up for the customers, the card using skills have been upgraded, some bad events like credit card cheating and advanced card swiping etc. have been taught to guard against. The crime by using credit card is tried to prevent at the very beginning. All kinds of propaganda like finance security and anti-fake currency have been put up on the Bank website. In addition, various channels like media, live spots, bank network consultancy, tracks given out to use are to spread finance security information.

Responsibility Topic:

The First Off-site Data Center of the Whole Bank Settled in Anhui

Responsibility Measurement:

SPD Bank comprehensive center was solemnly started at Dec. 2010. As the Bank's Disaster Preparation Center and Financial Background Service Center, it has assembled the technology information, data handling, collection work and customer service into one on the function position and is to be finished until the first half year of 2013 and then gradually put into use.

Responsibility Value:

- As the first national Bank settling its whole-bank's Collective Data Center in Anhui, SPD Bank took the responsibility of participating Wanjiang city zone's industry transformation model area construction by real actions, which will strongly support the local economy development.
- The completion of this center will highly upgraded the Bank's collective operation capability and customers' service level to ensure the data information security, so that more rapid and convenient financial services will be offered to the customers. This will also lay a foundation for Hefei to be international financial background service base.
- This center will have more than 4500 people to work, which will provide more working opportunities for more people.

4. Speeding up Customer's Transformation

To further optimize the customer's experience, SPD Bank continually innovated products and services, and has accomplished the transformation from traditional customer service mode of positive aiding to modern serving mode of active serving and marketing at the same time by offering relationship maintenance.

Changing positive aiding to active serving. SPD Bank launched the marketing allocation system with a feature of "long distance interaction, information allocation, business vertical integration in August. This system was firstly created in the financial sector in our country. If a customer expresses his hope or tendency of using our bank's product or service, the customer service will inform the wealth management as early as possible and the manager will provide professional consultancy and wealth managing service. This procedure enhanced the customer service class, increased the marketing ability of more potential customers, and encouraged the organic integration between the virtual channel and visible channel of SPD Bank's customer service hot-line 95528. To have a deeper grasp of the customer's need and satisfaction degree, the Bank has taken the initiative to develop call-back and feedback investigation of the branch's serving and company's on-line bank account opening etc..

Enlarging long-distance business space. The "Small Amount Multi-direction Remittance" business has been launched to enable the customer remit any account (limited under 50,000 Yuan) at any time and at any place just after

one agreement, in this way, their requirement of rapid capital pull adjustment will be met. In addition, some functions like phone bank (including human services) self-service sound list, third party depository, funds, on-line bank, mobile bank, saving bonds, agreement on a regular basis, deposit notification etc., have been continually optimized and enlarged.

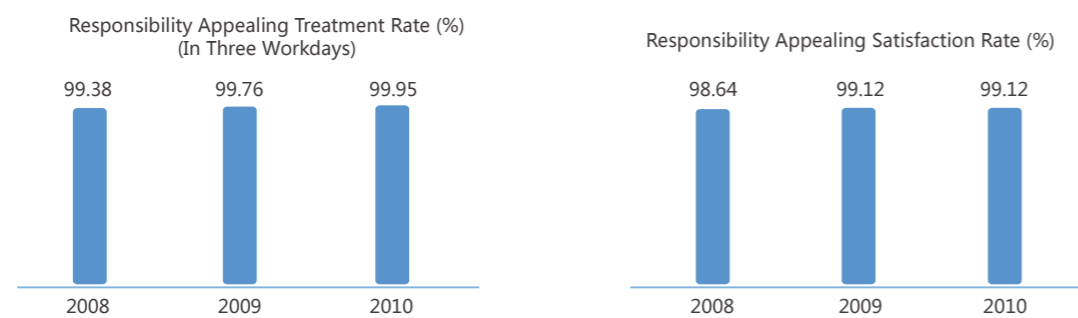
Upgrading the customer service level. Since sorting offshore, annuity, managed assets and company's on-line bank etc. emerging company's businesses into long-distance bank service system in 2009, the Bank continually played the leading role and probed into upgrading its service quality in 2010. As a result, it has basically possessed the capability to provide on-line bank long-distance technique for all the branches, thoroughly managing the consultancy function to new industry companies, and it has played an outstanding role at offshore business consultancy.

Optimizing the handling of the customer's appealing. Taking the good opportunity of EXPO, the Bank strengthened financial appealing connection handling ability by establishing contact mechanism and requiring relevant employees to keep in touch in 24 hours. The appealing handling efficiency has been enhanced by the optimization of deeper channel construction, giving priority, increasing the supervising level etc. To huge appealing issues, they tried to handle at the spot by prompt understanding.



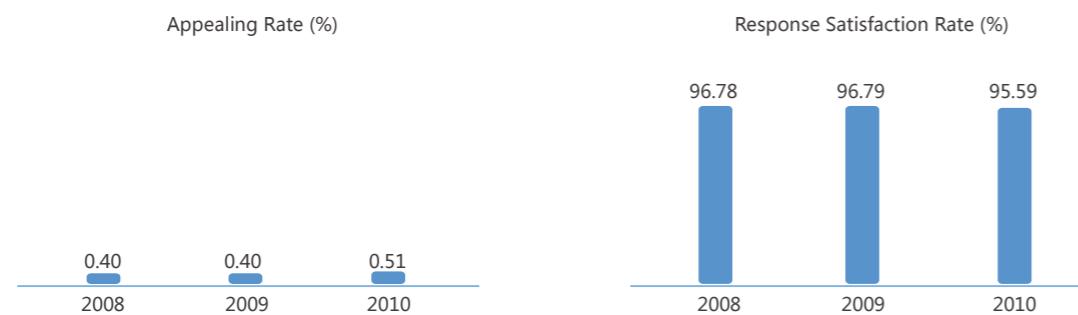
Hefei Comprehensive
Center of SPD Bank
Opening Ceremony

Treatment and Satisfaction Rate of the Responsibility Appealing to Customer Center



Note: Responsibility appealing includes "general appealing" and "Questions & Suggestions" two kinds. The processing time of the former is within three days, the time for the latter is within five days.

Appealing Rate and Response Satisfaction Rate to the Credit Card Center



5. Prospering with International Conferences

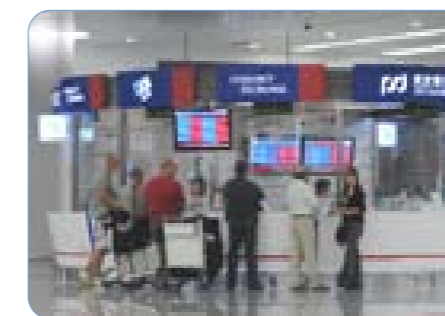
The 2010 EXPO and the 16th Asian Athlete Sport Meeting were the two great international conferences China held in 2010, which was the chance to present China to the world, and provided more opportunities for the world to understand our country. At the same time, it required a higher and better financial service of the Bank Sector.

To do a better financial service during the two conferences, SPD Bank made service program beforehand, raised higher requirement on service standard, ability, 6S management, self-service equipment, payment security, foreign currency payment etc., and developed several examination and guides to important areas. Those relevant areas held trainings on foreign languages, sign languages and anti-fake ability and developed emergency drills practice, service skill competition, bilingual signs setting up etc. to enhance service ability.

Provide the best service to EXPO. The host city of the EXPO was Shanghai and it also was the location place of SPD Bank's headquarters. The Bank established special financial service organization system, developed EXPO financial service mobilization, strengthened the work of arrangement and implementation, completed EXPO financial service security mechanism etc. to make sure the EXPO financial service responsibility was taken out outstandingly. By establishing EXPO security "Command Center", developing security checking, completing all kinds of security measurements, the financial service security work has been secured. "EXPO Service Oath Meeting" was held at the beginning of the year and major staff signed service quality responsibility paper, through the optimization of the software and hardware to

make sure the appealing handling in an efficient and high quality way. Many branches worked together to complete their counter service functions and foreign financial service ability, etc. By many people's hard work, SPD Bank offered an active contribution to the outstanding host of a "Successful, Excellent, Memorable" Shanghai EXPO. The Bank won four EXPO Service organizing awards, eighteen excellent (advanced) group awards, three fourth excellent (advanced) individual awards. It has carried out its responsibility oath of "Finance Makes a Better EXPO" by real action.

Handing the service essence to Asian Athlete Meeting. Dedicating to a same high quality financial service to Asian Athlete Meeting, SPD Bank carefully tried its most on the arrangement and preparation. Green channel was set up and through prompt communicating with Foreigner Administration Bureau, foreign currency was exchanged for the captain of Kazakhstan delegation by the meeting register certificate, as a result, its flexibility was obtained highly praise from athletes and relevant regulators. Big amount cash withdrawing business was transacted to a Uzbekistan customer who had no appointment. A foreign regular customer was invited to translate for a Lebanon customer, who knew only Arabic, and dollar exchanged into RMB business was transacted promptly for this customer, this action also got the customer's affirmation. During the Athlete meeting, Guangzhou branch received praises 48 times by the CS (customer service) hot-line phone with a 99.84% customer assessment satisfaction degree. Zero appealing and zero accident were accomplished. The bank has offered its contribution to the Asian Athlete Meeting.



Expo Foreign Currency Exchange Service, Foreigner-involving Business Enhanced Greatly

Responsibility on Financial Innovation

Advanced international vision and professional perspective is to be kept to satisfy the customer's requirements. The product functions, service modes, various kinds are to be innovated. And by making well use of financial strength is to take relevant responsibility and accomplish the acceleration of the individual wealth and enhance the enterprise value.

1. Innovation Promoting Wealth Increasing

Widen investment channels. Regarding the gold is a popular investment product in the inflation, SPD Bank launched "PD Gold" in the whole bank in 2010 and worked as the agent of Shanghai Exchange Stock on physical gold business. The customer could conveniently invest by the networks, on-line bank, mobile bank, phone bank etc. and enjoy a low charging fee; they could also take away the physical gold for either collection or investment. This business received highly praise from the customer and the society and won "HUA ZUN Award: Ten Iconic Brands of China Gold Investment Industry". In August, SPD Bank developed free fund diagnosis for the customer to help them find out their suitable investment targets, and attempted to change the bad situation of "No Service after Sale" in the market. At the end of that year, one open financial product "DAY DAY WIN NO 1" was launched by the Bank to help the customer's wealth increase with high flexibility, fluidity and excellent profitability.

Support the individual entrepreneur. To satisfy the customer's fund requirement on operation business, SPD Bank launched "Easy Financing" individual operation financing program and integrated some characteristic product functions like the various individual operation loan guarantee methods, defined loan person payment and various repayment patterns etc. so as to strengthen financing service to personal business.

Optimize individual loan procedure. To satisfy the request of residence housing and consumption, the Bank

actively initiated sets of individual house loan policies suiting for relevant national principles and regulations to provide assistance on people's self-resident need, at the same time, many new kinds of repayment methods have been added to release the paying burden by the customer's flexible choosing. Individual consuming credit loan products also was launched in the whole Bank to satisfy the customer's requirement on the financing convenience.

2. Innovation Boosting Enterprises Prospering

Enterprises, as the cells of the national economy, impact directly on the people's livelihood and the prosperity on the whole country. SPD Bank continued to attempt boosting a rapid development of SMEs by making well use of its marketing advantages and innovation in 2010.

Directly provide funds to enterprises. SPD Bank innovated in the area of enterprise funding support, direct equity funds, IPO: the first equity investment funds trusteeship system was launched as the first one in our country, which became an important millstone in the developing course of our country's equity trustee industry and it plays a leading role both in concepts and technique. Trusteeship business broke through 100 deals with more than 500 billion Yuan of contract size and taking up 40% of the market share, which stood number one place for two consecutive years. The equity investment information system has been used of in the whole bank to MSEs. Enterprise Listed Financial Service

Program was launched in June. Various financial products have been integrated to efficiently meet the need of all kinds of necessary financial requirements during the enterprise's listing procedure. The Bank was the first commercial bank who formulated Enterprise Listed Financial Service Program, creating a comprehensive financial service of "combining funds and intellects" from "Consultant Design" to "Practical Support".

Multiple financing channels have been innovated. To further support the financing need of the enterprise, SPD Bank achieved breakthrough in the areas of self-liquidation trade financing system construction, airplane leasing financing and ships financing: on B2B financing, standard pledge of warehouse receipts, domestic letter of credit, self-liquidation trade financing mechanism, the Bank broke the traditional credit concepts, procedures, risk mode. On the premise of the risk control, more financing channels have been provided to enterprises. To large size enterprises like China Eastern, China Shipping Group, huge transportation financing has been offered to support.

Support operation management of the enterprise. Except of taking its financing advantages, the Bank innovated the procedure of products and services by relying on its complete business products system to support the enterprise's daily operation management: more targeted enterprise cash management products and services have been developed to satisfy different customers' cash management requirement. For instance, to small size Group Company, a set of multi-bank group capital management system has been set up; foreign currency pool service has been provided according to new regulatory policies. Enterprise annuity benefit plan has been designed to some target customers and "year golden-card" business also was launched to provide enterprise annuity benefit support. By using of the advantages of the cross border RMB deposit & payment business, 705 deals have been settled with almost 58 billion Yuan during the whole year.

In addition, SPD Bank enhanced the customer's royalty and widened its business scope on fund marketing regulation & liquidation, CRM establishment, split-table credit loan transferring, offshore finance and trusteeship etc., which laid a solid leading position in the financial service field and also created good economic benefit and social benefit.

3. Innovation Enhancing Social Benefit

SPD Bank's consistent notion is to maximize the social benefit during its own operation. In 2010, the bank attempted to decrease its social public cost while accomplishing its own operation aim: at the first half year, the Bank took the initiative to deliver individual loan credit information by the optimization of the system, with a 99.98% pass rate, which stood a leading place both in quality and delivery efficiency, and promoted the construction of the individual credit management system. Foreign currency exchange machine business was been launched in Shanghai as experiment by the increasing need of the foreign currency exchange and gave an active guide to those branches who have a mature environment. Foreign card self-service equipment machine was furthered promoted, and at the end of 2010, there had been 3713 machines to be set up, taking 82% of all the self-service equipments. To provide convenience for Taiwan fellow citizens coming to the mainland, the Bank launched small amount new Taiwan currency exchange service. To make the export of the customer's capital more conveniently and increase their capital using efficiency, the Bank completed the exploration and promotion in the whole bank system of the easy payment orientation remittance function on the foundation of the phone-bank. The unidirectional remittance of phone-bank also could provide convenience to the customer's payment of under 50,000 Yuan.

We are expecting more and more excellent enterprises and individuals with strong responsibility sense like SPD Bank to appear in our society. While getting an outstanding development for themselves, paying more attention on the social welfare cause will promote the harmonious development of our society and county.

—by Shanghai Welfare Fund



Social Responsibility

Responsibility Code

■ Human-orientation and Value Unity

Try best to create value to interested parties in order to accomplish the harmonious unity between the company and interested parties.

■ Warmhearted Dedication to Contribute to Society

Actively participating and supporting public welfare activities, the SPD Bank volunteer concept of “Dedication, Contribution, Helping, Friendship, Progress” has been promoted through continuous volunteer activities, which maintained and pushed forward the social interests and accomplish the harmonious development between the Bank and the Society.

Responsibility Fields

Responsibility on Staff Development

Responsibility on Financial Education

Responsibility on Social Welfare

Responsibility on Staff Development

Responsibility on Staff Development

The Bank human-oriented and actively takes the responsibility on staff development, which includes guaranteeing the staff's rights, stimulating their sense of belonging, paying closely attention on their sense of happiness, cultivating their working ability, and giving suggestion on the staff's career play.

1.Human-oriented Staff Care

SPD Bank adheres to human-oriented staff care. Firstly, the staff's comprehensive rights have to be safeguarded in system, measurement, spreading and regulation level. Income allocation system is to be established to comprehensively consider the staff's rights, local average salaries in the local society, local payment level of the bank sector, etc. The payment and benefit level locates a leading place in the same industry, and the employee turnover was among the lowest. Secondly, the staff's religion freedom was highly respected, female and male stood equally, children workers were avoided, the employment was standardized with 100% labor contract signed. Thirdly, democracy construction was actively promoted to secure the staff's right to know, right to participate and regulate. The staff's opinion was extensively asked through staff representative meetings to further enhance the transparency of the company's operation management, performance evaluation, salary allocation etc.. The participation and democracy management ability of the staff have gotten continually developed. Fourthly, quite a complete, systematic health security system has been established for the staff so that they have a solid support in the area of work injury assurance, supplemental hospital assurance, supplemental pension(annuity), etc. so that the staff do not need worry about if they get a serious disease, bad sickness or how to spend their senior time. The staff's health also was concerned by offering regular health extermination, annual vocation system, resting vocation

system etc. Fifthly, the staff's psychological health has been paid closely attention to and training lectures on health and fit have been developed to release their pressure and help them manage their mood from busy working routines and big working pressure. Sixthly, the staff care activity has been developed to enhance their sense of belonging and happiness. At their birthday, they received birthday cake ticket and congratulation letters; at the Spring Festival, those employees who were experiencing severe sickness and tough time got visited; on 8th, March Woman's Day, condolence letters and presents were delivered to the female workers and entertainment art activity also was organized. Some amusement activities were regularly organized also to the retire people. Seventh, the staff helping each other ethics was stimulated to collect love and aid to those staff or their family members who have a hard time. Eighth, the staff 's working safety has been focused and the safety guard level of business center, office zone and transaction zone of self-service banks have been enhanced by safety warning, safety inspection, safety technical prevention and stint position safety etc.. At the same time, the staff's knowledge and skill on self-save and helping others have been upgraded by training and practical simulation exercise to cope with various disaster and unelectable injury.

More than 80% employees participated in the SPD Bank Staff Satisfaction Survey, and a high satisfaction degree was presented.

2.Scientific Career Plan

According to the business development requirement and the individual's career development need, SPD Bank actively created big space for personnel' s' development by organizing and establishing regulations and systematical plans, in order to accomplish the development of both the enterprise and the staff.

Firstly, storage personnel' s are to take duties in turn by selecting a group of personnel' s from headquarter and allocating them to the branch to practice. Secondly, management level was enhanced strongly. Three terms of SPD Bank Party study class and three terms of England Overseas training class were organized, which effectively upgraded the comprehensive career quality of the middle & high management. There were more than 150 participating in the former class and more than 150 to the latter. Thirdly, the implementation of class-bank-staff system was speed-ed up to enforce the cultivation of the personnel team and ensure the appearance of all kinds of leading personnel, technique personnel, operating personnel etc.. The development channels of the staff have been widened to make the progress both on the individual and enterprise.



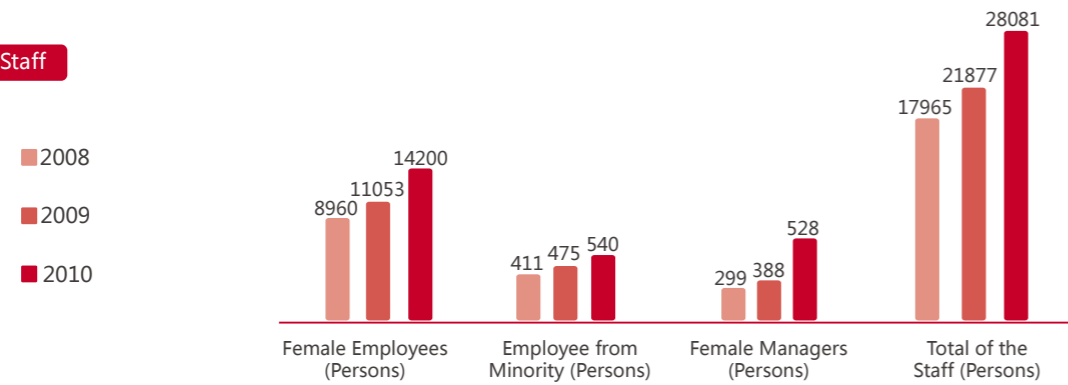
Picture: The First "SPDB Express" Bank Knowledge Competition of Hangzhou Branch

3.Diversifying Study Platforms

Training and education work was paid highly attention by SPD Bank by adhering to the concept of "A class bank needs A class personnel, A class personnel requires the support of A class training" , and the importance of training on the enhancement of the HR value and enterprise's core competition was completely played by establishing effective training system. Firstly, three levels education training mechanism of establishing unity management of Headquarter, Branch and business center (one line), planning by different levels and implementing by different classes was set up to complete relevant training management system. Secondly, Internet study system was to set up to cover everyone of the bank. Thirdly, major position qualification system was to be established. Fourthly, course system serving for the strategic development and personnel training has primarily set up by taking the middle & high level management training system as the main points. Fifthly, training resource development and management system have been set up by taking the part-time trainer system as the main points, to create a good internal and external training environment. Sixthly, Training Program of SPDB 2009-2011 has been formulated according to the strategic promotion and business development.

In 2010, 418 face to face training projects were organized with 27950 persons participating, finishing 279690 training hours. 40 times of position qualification examinations were held in the whole bank, together with those who participated in post continuing education there were 29183 persons, and 22288 certificates were issued. 118 new courses were added, 14 Internet training projects were organized in the whole bank, with 1511322 participating, finishing 279888 studying hours.

On Staff



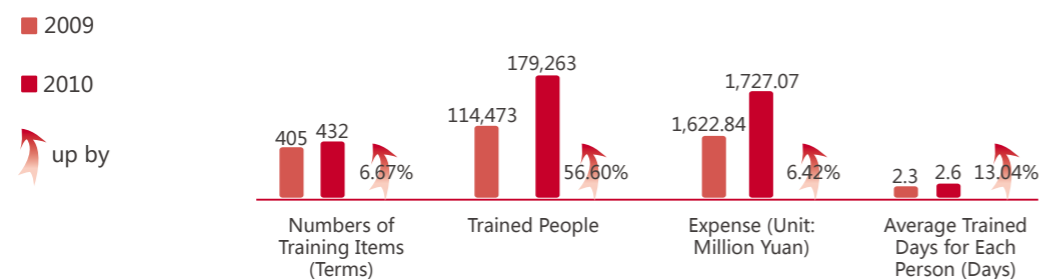
Using of the Staff Education & Training Fund

Year	Staff Education & Training Fund Using Amount (Unit: Million Yuan)	Staff Education & Training Fund Using People	Class by Face to Face	Trained People through Face to Face	Class by INTERNET	Trained People through INTERNET
2010	6,192.87	15,114	418	27,950	151,313	279,888
2009	4959	14062	393	22000	21210	133,222
2008	3723	10940	343	17760	18074	71830

Employee Training Coverage Rate

Kind	People By Face to Face	% of the Whole
Direct Managers	163	58.42%
Administration Managers	2,396	52.19%
Professional Technique People	8,320	47.00%
Total	10,879	48.19%

Of Training



Responsibility on Financial Education

Since the financial customers are lack of major knowledge and are weak in the risk prevention, a long-term working mechanism has been established to actively promote the financial education to the common people. Different trainings and lectures were organized to various compounds, enterprises and campuses etc., to increase their relevant knowledge, their risk sense and prevention ability, as a result, the responsibility on the rights of financial consumption was completely carried out.

By making well use of its finance advantages and the investor's need, SPD Bank actively developed various financial education activities to popularize the wealth managing knowledge, which got good assessment from the society and won the "Best Customer Experience Award" by China Finance Certificate Center. Firstly, the individual wealth expert consultancy group has been set up and experienced financing personnels have been collected from the whole bank to give lectures, shows or financing case analyses at major websites, magazine etc., to provide useful information to the financial investors. Secondly, Funds Investor Education Handbook, QDII Funds Overseas Investment Knowledge Handbook etc. education books from China Stock Association were irregularly subscribed and independently wrote commission agencies funds investment education book SPD Bank Funds Excellent

Items: Wealth Management Collection, which was offered to the customer without charge. Thirdly, fund diagnosis business has been launched to the customer, professional financing consultants will give comprehensive evaluation and provide Fund Investment Combination Diagnosis Report according to investors' preference and targets etc.. Until the end of 2010, more than 4000 customers received the funds checking service. Fourthly, "SPD Gold Investment Lecture" has been launched in 18 cities and gold investment experts formed teams with the customers and provided to them the training on strategy and skill. Fifthly, SPD Gold Everyday Point" was launched, the gold investment expert provided gold analysis on the basic phase and technological phase and released on major websites like www.sina.com and www.sohu.com etc., to help the investors grasp the market direction



the Public Education Program launched by the Chinese Banking Industry

and make right decision. Sixthly, equity companies, stock companies and assurance companies have been connected to provide professional wealth management lectures and spot consultancy activities in compounds, enterprises and campuses on different topics and kinds, to highlight on the strengthening the citizen's wealth managing sense and ability. More than 350 investors participated in Gold Investment Forum by Shanghai and Shanghai Securities Paper. Seventh, bank card application knowledge has been popularized in various channels and forms to increase the citizen's prevention sense and give the customer confidence to use the bank card, and won "CUP Cross Bank Transaction Excellent Quality Award 2009" and "TOP Ten Best Bank Card Award" of Premier. Eighth, to the high-end customers, SPD Outstanding Credit Series national public welfare teaching activity "Overcome Wealth, Seek Happiness" was continually developed, to help the customer and the citizen "care body, care mind, care ethics, and care temperature". In 2010, it has been held in 15 cities and had a good social influence.

SPD Bank actively took part in China Banking Regulatory Commission's "Public Education Service Day of the Bank Sector 2010" activity. On that day, more than 600 networks (taking more than 95%) developed spot lectures by setting up on more than 200 public teaching areas. There were more than 40,000 employees participating in and allocated more than 300,000 sets of booklets during the activities. On that day, the whole bank sent out more than 60,000 messages on the financial safety knowledge. And more than 200 education films were put in at local television and broadcast with a total hours of more than 4 hours. More than 200 reports were printed at newspapers, INTERNET and more than 50 million people benefited from the activities. SPD explored actively and made use of all kinds of resource, for instance, establishing "Financial Knowledge Tip" column at SPD official website to normalize and long-terminate the financial education.

Responsibility Topic:
Zezhou SPD Village Bank Developed Financial Education

Responsibility Measurement:
"Financial Knowledge Coming into Village" education activities has been developed at Peigeda Village and Xiushui Yuan community: propaganda forms like putting up promotional banners and visiting door by door were adopted to spread the financial basic knowledge.

Responsibility Value:
SPD Bank Financial Serving Coming to Village activity spread the basic knowledge on finance and strengthened the spread of the popularization and promotion of the financial basic knowledge.

Responsibility Topic:
Hangzhou Branch Continually Promoting Finance Popularization

Responsibility Measurement:

- Place: The communities were taken as main places, and malls, office buildings and commission agencies as the extension.
- Form: Spot consultancy, public welfare lecture, VIP Networking activity, public welfare materials allocation, etc..
- Contents: E-bank, Safely using the bank card, personal loan, wealth plan, distinguishing fake money etc.

Responsibility Value:
More than 90 times "Personal Financial Consultants are Beside You" activities were held and provided service to more than 10,000 people in the whole Hangzhou branch system in 2010.

Responsibility Topic:
Fuzhou Branch Lecturing Tour on Import & Export Financial Service

Responsibility Measurement:
Network with Fujian Foreign Trade and Economic Office was actively connected to develop special topics lecture tour on financial knowledge to Import & Export enterprises.

Responsibility Value:
In 2010, 6 times of topic lecture touring have been held in many places of the whole province and gave lectures to more than 600 major Import & Export enterprises to enlarge their international financial vision and help them have a good response to the complex international economic situation.

Responsibility Topic:
Beijing Branch Sent Financial Knowledge into Primary School Class

Responsibility Measurement:
Network with Fujian Foreign Trade and Economic Office was actively connected to develop special topics lecture tour on financial knowledge to Import & Export enterprises.

Responsibility Value:
Through cartoon presentation, interaction questions and answers, eye seeing and hand touching etc vivid methods, the skill of distinguishing fake RMB was taught especially for the primary student group, to increase their basic financial knowledge, this received highly praise from the teachers and students.

Responsibility on Public Welfare

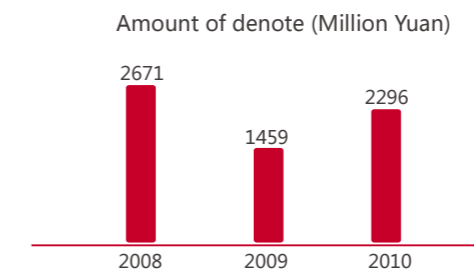
Responsibility in charity: a kind person shall love people. The bank is devoted to contribute to public welfare and interests by donating money, time, care and professional skills so as to promote the construction of a harmonious society.

1. Valuable Denote Because of Love

SPD Bank Denote Work Management Methods was issued on April, 2010 to enforce the systematical management of its denote. This methods clarified the denote management principles, approving procedures and limitation etc., and provided a security on system to further the denote work. More than 22.96 million yuan was denoted to be extensively used in public welfare activities like aiding the poor and the needy, helping the students and environment protection etc.

Region	Some Denotes in 2010	Amount (Unit: Million Yuan)
Sichuan	To Nine-year School of Gexian Mount Pengzhou Sichuan	50
Suzhou	To Mutual Aid Society of Suzhou Labor Union	20
Shanghai	To Yan'an Mental Research	100
Guiyang	Denote Ambulances to Guiyang Maternal & Children Care Hospital	20
Guiyang	Denote Government's Encouragement Funds 2 million yuan to Drought Relief	200
Kunming	Denote to Drought Relief	100
Guizhou	Denote to Drought Relief	50
Guangxi	Denote to Drought Relief	50
Qinghai	Deonte to Yushu for Earthquake Relief	1000
Hangzhou	Denote to Branch for its Opening	50
Nanjing	Direct Poverty Relief Denote	32.5
Xi'an	Pudong Development Teaching Encouragement Funds Establishemnt	100
Gansu	To Gannan Autonomy Debris of Gansu	100
Hangzhou	To National Paralympic Games	200
Xi'an	Denote on Flood Relief	50
Chongqing	Greening of the Yangtze	20
Urumqi	Denote to Kashi Branch for its Opening	200
Ningbo	To Ningbo Charity Union	20
Ji'nan	To Shangdong University	50

Chart of SPD Bank's Denote



With more than 20 thousand workers and more than 16 million customers, SPD Bank actively participated social public welfare activities by taking its financial resource advantages. Firstly, internal staff on-line denote system was established and it has collected more than 24 million yuan since its opening at 2005, which effectively supported the public welfare projects like aiding the poor, helping the weak, assisting on education etc., and staff internal help between each other. Secondly, another system is the external on-line

denote system, this is a system especially for the warmhearted customers with a green connection path between them and the social public charity organizations. Until now, there have been six social charity organizations cooperating with SPD Bank's this on-line denote system that the customers could immediately transform money to their accounts for their use by this system. In 2010, 2056 times offering have happened on the system and 0.3102 million yuan has been denoted.

Denote by On-line Banking

Year	Times	Amount(Unit: Million Yuan)
2010	2056	31.02
2009	1942	25.4
2008	17768	378.9

Note: The huge amount by on-line bank is because of the Wenchuan Earthquake in 2008.

Social Charity Organization Cooperating with SPD Bank	Project
Shanghai Charity Fund Union	Love Delivering Project Denote to Yushu for Earthquake Relief
Dalian Charity Fund Union	Life Rescue Project of SPD Bank & Beili (Means Bud) Charity and Care Denote Activities
Hope Project Office of Jiangsu Province	Hope Project of Jiangsu Province
Secretary for Home Affairs of Guansu Province	Denote to Zhouqu Huge Debris Flow of Gansu
Red Cross of Hebei Province	Series of Social Support Zhouqu Debris Flow Denote Project
Red Cross of Nanjing City	Dread Disease and Deformity Children Care Project Sichuang Earthquake denote

Responsibility Topic:

Internal Aid Made a Warm SPD Bank

Responsibility Measurement:

■ The SPD Bank has showed its concern and cares to the poor employees since long time ago. To those who have experienced accidents, severe sickness or very tough life by other reasons, the Bank would offer different amount of money to help them overcome.

■ For instance, Guo Hong was a worker who works at Beijing Branch. Her child was ill seriously and she had a very heavy financial burden. Therefore, Branch promoted an activity named "Love Offered to GUOHONG".

■ The employees worked harder with a better team spirit since these human-oriented and sincere burden concern activities held by SPD Bank, and the corporate culture has been enhanced thereby.

■ In the "Love Offered to GUOHONG" activity, more than 98% staff including safety guards, cleaning workers, interns, even some spot worker of stock companies, former workers took part in and the responsibility culture of unity, friendship, helping each other, kindness, harmony were illustrated vividly.

■ Total amount of 447800.81 have been denoted to Guo Hong from the staff, which helped her to overcome the hard time.

2. Volunteer Spirit Was Highlighted

The volunteer spirit of "Devotion, Friendship, Helping each other, Progress" has been highlighted by SPD Bank since long time ago. This spirit emphasizes a lot on the individual's value realization needs sincere devotion. The development of the volunteer spirit by financial education, environment protection activities, assistance on the poor and the disable, and very good social influence has created by SPD Bank.

Date	Responsibility Measurement	Responsibility Value
Oct., 2006	SPD Bank Volunteer Team was formed	SPD Bank employee actively rolled in for the participation of the volunteer activity. The voluntary devotion spirit of "Responsibility Taken by Each, Everything is Possible" was emphasized. The staff's responsibility sense has been strengthened.
2006-2010	In these five consecutive years, college's students financing knowledge training, teaching kids of migrant laborers activities, career start workshops have been developed by cooperating with JA CHINA.	<ul style="list-style-type: none"> ■ In the activities of colleges students financing knowledge training, the SPD Bank supervisors, presidents and good wealth managers gave the lectures personally to several important universities of Shanghai, in order to improve their wealth management knowledge and practical skill. ■ In the activities of teaching kids of migrant laborers, they broadened the kids' international vision and enhanced their social sense and team working sense. ■ In the activities of career starting workshops, special training and guiding were given to the university students to develop their interview skill by on-site mock interviews and help them transform from "students" to "career persons".
Jan., 2008	The First Volunteer Day activity of the Whole SPD Bank was developed and the long-term mechanism of fixing that day as the time of some special activity has been established.	Around financial service, environment protection, senior people care, orphans assistance four fields, more than 3000 volunteers developed public welfare activities. They offered their concern and love the society by their actions.
Jan., 2009	The Second Volunteer Day activity of the Whole SPD Bank was developed.	More than 5000 volunteers developed all kinds of activities about helping the poor, aiding the students, the senior care, and environment protection etc. by going to the street, visiting the compound, entering welfare houses, etc.. Each bank held by their need and characteristics.
Jan., 2010	The Third Volunteer Day activity of the Whole SPD Bank was developed.	More than 6000 volunteers developed all kinds' low-carbon environment protection activities by the topic of "Low Carbon Makes a Better Life". They made contribution s on low-carbon life advocating, saving society building and low carbon economy development promotion.
Jan., 2011	The Fourth Volunteer Day activity of the Whole SPD Bank was developed.	More than 8000 volunteers developed all kinds' public welfare activities by the topic of "Delivering Love, Happiness in China". They devoted to care more to the customers, family members, communities, and other weak groups who need help. Their aim is to construct a harmonious society and create happiness in China.

The Headquarter and Shanghai Branches: Teaching activities on "Post-EXPO Volunteer Ethics" was being held, at the same time, charity funds raising also was being developed.



Beijing Branch: Taking "Let's Celebrate the Spring Festival Together-SPD Bank's Care on Students in Need" as the topic, some students in bad financial situation was being visited and money & substances had been denoted.

Urumqi Branch: The SOS Children Village was visited



Hohhot Branch: Taking "Love Delivered to Assist Education" as the theme, the City Children Welfare was being visited.

Nanjing Branch: Deaf and blind children was being visited at specific kindergartens.



Xi'an Branch: Regarding "Environment Protection, Teaching Mission, Health" as the theme, the staff were organized to pick trashes, give lectures on security and whole-nation-exercising.

Changsha Branch: Huangxing Senior People's Nursing Home was visited.



Ji'nan Branch: Taking "Delivering Concern, Happy China, Dream Come True Activity For Village Kids" as the theme, teachers and students of the mountain areas were welcomed to pay a visit to Shangdong Technology Museum.

Lanzhou Branch: "Aid the Unable and Help the Poor" activity was being held. The Children's Welfare, the City Welfare and Yuzhong Nursing Home were visited.



Wenzhou Branch: Taking "Support Environment Protection, Happy China" as the theme, trashed were picked at Xilong Brook of Village Shuangchao.

Qingdao Branch: Taking "Big hands and Small Hands Handing together to Enter into 2011" as the theme, long-term assisting relationship has been set up with Baotou Lu Primary School.



Wuhan Branch: Wuhan Kids Welfare was visited.

NanNing Branch: Movie session was organized to blind and deaf kids to make their life richer.



Wuhu Branch: The Children Welfare and Senior people's Nursing Home were paid special visitation.

Shijiazhuang Branch: Shijiazhuang Society Welfare, Communist Maison Senior People Nursing Home and Handan Society Welfare were visited.



Hangzhou Branch: Low-carbon life style has been advocated by organizing bicycle riding around Xihu Lake, allocating recyclable bags in the street, and teaching low-carbon life tips etc.

Nanchang Branche: Life products were being provided to the families who had a poor financial condition in communities. Recyclable bags were allocated to the citizens and environment protecting concepts were propagated.



Hefei Branch: Regarding "Adding Green to Refresh, Bring Oil to Exhort" as the theme, some employee's families were being visited to show the company's concern to the staff.

Guangzhou Branch: Community financial education and environment protection sense were propagated.



Changchun Branch: Regarding "Low-carbon Environment Protection, Taking Action from Me" as the theme, low-carbon life style was spread.

3. Love Soaked in Public Welfare Activities

Hope Primary Schools were still under SPD Bank's continual endeavor. Since the first SPD Bank Hope Primary School established at Dabie Mount the old revolutionary base area in 1997, the Bank has set up 22 Hope Primary Schools at Hangzhou, Kunming, Chongqing, Shenzhen, Nanchang, Nanjing, Tianjin, Tibet etc. until the end of 2010, with a total denote of 14.679 million yuan. One new Hope primary school was added in 2010.

No.	Company	Name of Hope Primary School	Denote Time	Denote Amount (Million Yuan)
1	The Headquarter	Dabie Mountain Hetu Town SPD Bank Hope Primary School	1997	80
2	Hangzhou Branch	Tiantai County Yongxi Middle School	1995	50
3		Taishun Xian Yangxi Village Central School	1998	25
4	Chongqing Branch	Chongqing Wanzhou SPD Bank Hope Primary School	1998	20
5	Kunming Branch	Jiadian SPD Bank Hope Primary School	2000	20
6		Mengli SPD Bank Hope Primary School	2006	40
7		Ruili SPD Bank Hemei Hope Primary School	2009	50
8	Nanjing Branch	Sihong County Peace Village SPD Bank Hope Primary School	2001	30
9	Urumqi Branch	DaBan City Middle School SPD Bank Hope School	2006	25
10	Chengdu Branch	Jian'ge County Home Yao Primary School	2003	5
11		Liangshan State Puge County Puji Town Central Primary School	2008	40
12	Nanning Branch	SPD Bank Hope Primary School	2006	20
13	Nanchang Branch	Jianggang Mount Gucheng Town SPD Bank Hope Primary School	2006	25
14	Tianjin Branch	Ninghe County Zaojia Town Zhaowen Village SPD Bank Hope Primary School	2007	25
15	Shanghai Branch	Tibet Autonomy Sajia County Jiding Town SPD Bank Hope Primary School	2007	57.9
16	Shenzhen Branch	Guangdong Raoping County SPD Bank Hope Primary School	2007	20
17		Guizhou Southeast Miao and Tong Minority Autonomy Huangping County Yehe Cave Village SPD Bank Hope Primary School	2008	20
18	Zhengzhou Branch	Zhumadian Ru'nan County Luodian Village Xiaowangsi Village SPD Bank Hope Primary School	2008	30
19	Wuhu Branch	Hongyang Town Peace Center School Sansheng SPD Bank Hope Primary School	2008	20
20	Guangzhou Branch	SPD Bank Hope Yu'nan County Primary School Dayuan	2009	40
21	Staff of the Whole	Sichuan Pengzhou Gexian Mount Town Nine-year School	2009	800

Responsibility Topic:

SPD Bank Offered Helping Hand to the Students Who are Going to Participate the University Examination

Responsibility Measurement:

Changsha Branch has sent water and drove them to the exam places for four consecutive years. The employees set up a special car team by using their personal automobiles and established "Love Station" to provide water, fans and medicine etc. without charge

Responsibility Value:

In 2010, more than 200 students received this service (four years together there were more than one thousand). It has contributed the construction of the harmonious society.

Responsibility Topic:

Hangzhou Branch Continually Developed "Low Income Farmer-Households Running into Rich Life Aiding Activity"

Responsibility Measurement:

Hangzhou branches organized groups to help nine of "low income farmer-household" collective villages of Lishui City Liandu District Yaxi Town on environment comprehensive improvement, characteristic agriculture development, comfortable living areas construction by the means of intellects, finance and substance to solve the real problems, and tried their best to accomplish some good things for Yaxi town.

Responsibility Value:

The aiding target was to raise their average income per year from under 2500 yuan to more than 4500 yuan for each low-income household until 2012.

Responsibility Topic:

Shanghai Branch Financially Aiding Wenchuan Earthquake Area Construction by Close financial Regulation System

Responsibility Measurement:

After the Wenchuan earthquake, by closing cooperating with Shanghai Construction Aiding Command Center, Shanghai Branch actively participated in the Close financial Regulation System program, which had the features of "Safe Capital", "Power Control", "Internet Regulatory Platform" and "Professional financial service", and provided financial service after the earthquake.

Responsibility Value:

Close financial Regulation System program ensured the capital's safety, transparency, payment convenience and efficiency and avoided the moving and secret using of the capital to guarantee the aiding construction work accomplished smoothly. Until the end of 2010, 82 billion Yuan has been settled through this system for Dujiangyan.



Une coopération franco-chinoise de cinq années entre la SPDB et l' Agence Française de Développement a permis de favoriser l' émergence de solutions financières vertes et la formation de nombreuses équipes, contribuant ainsi à promouvoir une croissance chinoise sobre en carbone. Nous nous félicitons des remarquables progrès accomplis dans le cadre de ce partenariat qui place le Green Banking et la responsabilité sociale et environnementale au cœur du financement de la lutte contre le changement climatique. Nous espérons ensemble encourager les meilleures pratiques bancaires au service du développement durable de notre planète.

Agence Française de Développement, Beijing

French National Development Agency has cooperated with SPD Bank for five years. We had contributed to China's low-carbon economy promotion by those green financial means and the team ability cultivation. We feel very glad that we both have made considerable progress and at the same time, SPD Bank has absorbed the CSR into their financial activities to deal with the climate changing. We sincerely hope the sustainable development both on the Earth and the human-being will be finally accomplished by further mutual promotion of bank's best practice.

By Representative Office in China of French National Development Agency

Environmental Responsibility

Responsibility Code

■ Passing by the Policy and Allocating Resource

Through serving the macro-control policies, the leading and allocating functions have been played by reasonable credit loan resource allocation, to support China's low-carbon economy and green development.

■ Advocating Environment Protection and Green Finance

Supporting green credit and innovating green financial products, one low-carbon bank of China's Banking Sector is to be built by using market products and market mechanism to support saving energy and environment protection industries.

Responsibility Fields

Responsibility on Saving & Sparing

Responsibility on Green Credit

Responsibility on Environment

Friendliness

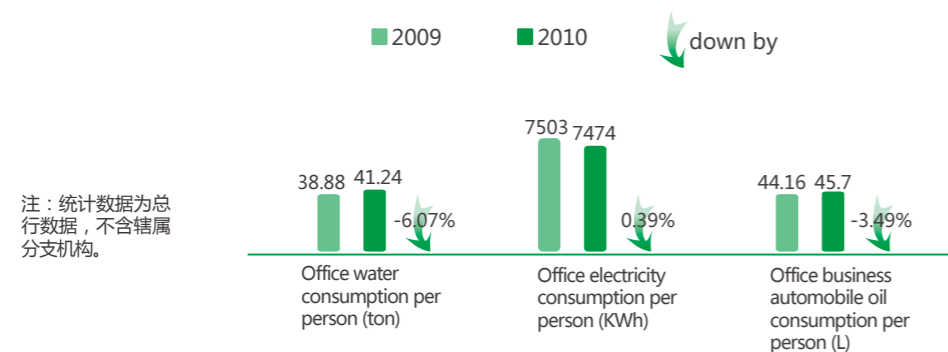
Responsibility on Saving & Sparing

Every one of the bank is to take the responsibility of the daily environment protection and pay attention to small things to build a saving and sparing enterprise, dedicating in carrying out a sparing working and life style of low-carbon to promote the responsibility of constructing a saving kind society.

Low-carbon Bank Establishment Proposal was issued by SPD Bank in Jan, 2010, which solemnly announced that SPD Bank has dedicated to building itself into a low-carbon bank in China's Financial Sector and trying its best on the low-carbon economy development." Therefore, the bank will actively participate in the global economic transformation by a responsible attitude. The bank has called for the whole staff carrying out the saving & sparing responsibility by real action from long time ago. By sparing the limited resource, unexpected things can be created.

- Green building materials were chosen-ed in the construction of the network and office building;
- Collectively buying has been implemented and the green qualification of the suppliers has to strictly examined;
- Video meeting system has been promoted strongly;
- Business trip management was optimized;
- Paperless office has been promoted thoroughly;
- Energy saving lamp and natural light was always to be used if possible;
- Temperature of the air-conditioner was to set according to the national energy saving standard;
- One-time tableware was to be avoided and paper reasonably twice used.
- Waiting time of the electrical appliance like air-conditioner, computer, copy-machine etc. is to reasonably reduce by turning off promptly.

Energy Consumption Statistics



Responsibility on Green Credit

Through serving the macro-control policies, the leading and allocating functions have been played by reasonable credit loan resource allocation, to support China's low-carbon economy and green development.

SPD Bank offered credit loan support to major green industry on the one hand, and avoided to establish credit loan relationship with those enterprises which have environment pollution and their energy consumption beyond the standard, to ensure put limited financial resource into sparing and to establish a saving & sparing society. On the other hand, financial innovation was actively explored to support the reduction reducing and energy saving to continually enhance financial service varieties and contents toward green industry, and explore the growing path by commercial conducts and market mechanism supporting green industry.

1.Supporting Green Credit Loan

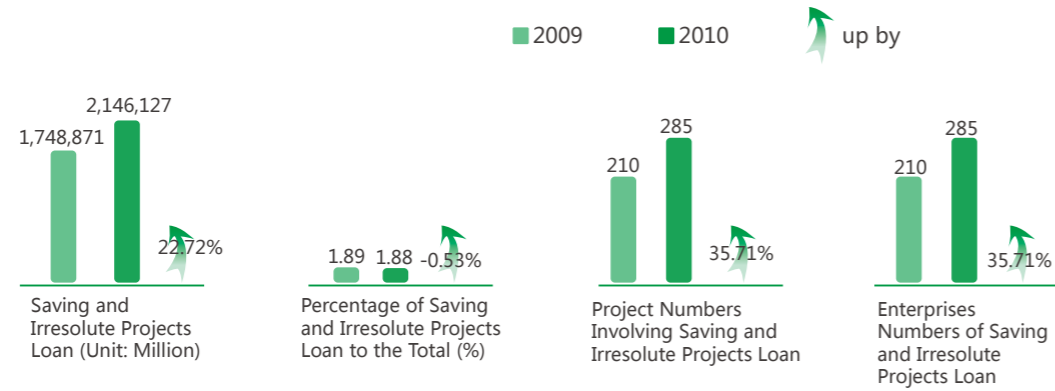
SPD Bank actively support environment protecting projects and cycling economic projects (including environment improvement, using of clean energy and recycling old and useless), to control high-energy-consuming and high-polluting enterprises' credit loan and sort the reduction work into daily credit management work.

Guiding on the energy saving and irresolute. In 2010, the Bank strengthened the guiding of the relevant policies and issued Credit Loan Putting Direction Guide of SPDB 2010 to clarify the regulations of relevant areas. According to the policies of the national industry and environment

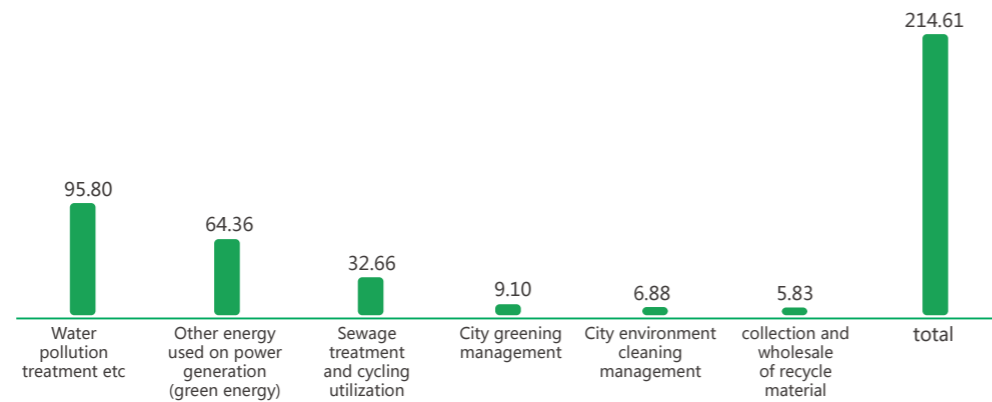
protection and CBRA, enterprises and new projects were to be treated distinguishably by controlling high-consuming, high-reducing, over-capability enterprises. Firstly, supporting projects are to be given credit with privilege. Those projects include energy saving and irresolute projects like renewable energy having a good comprehensive benefit, saving use of the water resource, resource comprehensive making use of, discarded material reusing, clean manufacturing etc. and ecology construction projects like town sewage treatment, sewage pipe network, water pollution of major basin and industrial pollution treatment, etc.. Secondly, control or taking out the credit loan towards those limitation projects and getting rid of projects. The specific thing is supporting no more to limitation projects and getting rid of projects, to limit or reduce towards to the industries listed in those "two high one capital" industries, and reduce or take out or give necessary security measurements to those slow developing company or projects.

Putting more in the energy saving and irresolute. SPD Bank insisted in the credit loan support to major projects, environment protecting projects, water pollution treatment projects, and put in 214.61billion loan on relevant areas. Good social benefit and economic benefit have created.

Saving and Irresolute Projects Loan Statistics

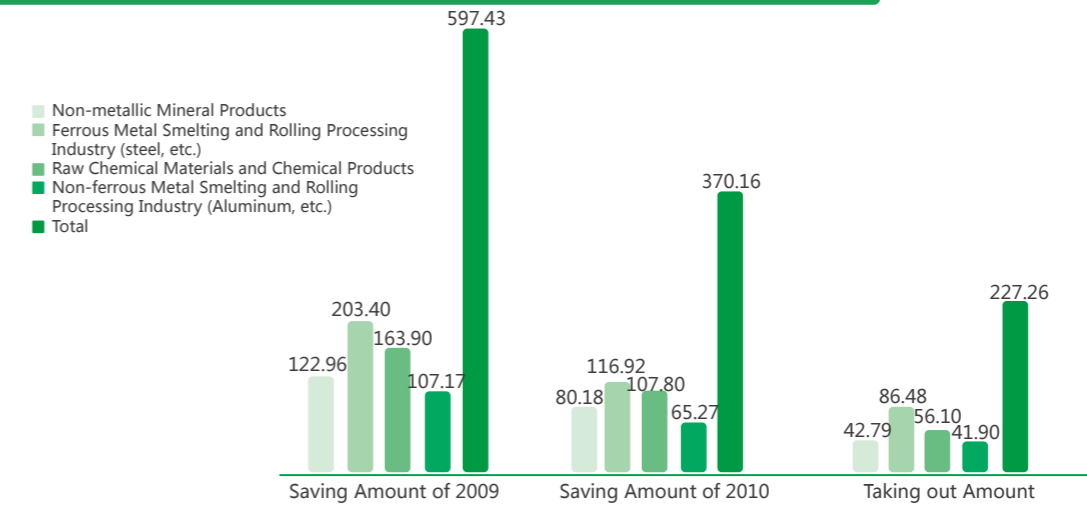


Saving and Irresolute Projects Loan Statistics Until the End of 2010 (Unit: Billion Yuan)



Prevent the risk of two high industries. By reducing and controlling, SPD Bank has controlled the loan to high-pollution industry. Until the end of 2010, 227 billion Yuan has been taken out of relevant high-pollution and high-consuming industries.

Saving Taking out Statistics towards High-pollution and High-consuming Industries



Strict implementation of one vote system. In the credit approval, the Shanghai Pudong Development Bank insists on energy efficiency and to those which do not meet the requirements were to be rejected. Strict limit loan was to be applied to the illegal business, stop lending and recovering loans and initiatives. For example: in 2010, a non-ferrous smelting Group applied for comprehensive credit for 3 billion, in view of the group belongs to non-ferrous metal smelting industry, high energy consumption, high pollution, especially its lead and zinc smelting impact on the environment was than other non-ferrous metals, therefore, Shanghai Pudong Development Bank rejected its loan applications.

Loans to Excess Industries

Industry	Projects	2009	2010
Steel	Loan balance (million)	2023964.405	2,311,020.54
	The proportion of total loans (%)	2.18%	2.02%
Cement	Loan balance (million)	791646.4819	1,188,178.59
	The proportion of total loans (%)	0.85%	1.04%
Plate Glass	Loan balance (million)	28700	38,700.00
	The proportion of total loans (%)	0.03%	0.03%
Coal chemical industry, calcium carbide	Loan balance (million)	240084.1829	372,364.44
	The proportion of total loans (%)	0.26%	0.33%
Shipbuilding	Loan balance (million)	603901.6984	534,162.63
	The proportion of total loans (%)	0.65%	0.47%
Total	Loan balance (million)	3,688,296.77	4,444,426.19
	The proportion of total loans (%)	3.98%	3.89%

Responsibility Topic:

Lanzhou Branch Released Initial Green Credit Loan in Gansu Province

Responsibility Measurement:

In December 2009, Lanzhou branch released the credit business loans 3 million to the Wind Power Co., Ltd. Huadian Guazhou. The loans belonged to the middle of the French Development Agency and were used to support the company's Jiuquan wind power clean energy, becoming the first green credit in Gansu.

Responsibility Value:

Through the connecting with the French Devopment Agency on capital and technology, the Bank did not only provide low-cost funds, but also brought direct bank interest income, capital revenue and achieving win-win situation between the bank.

Responsibility Topic:

Taiyuan Branch Developing Green Finance by playing a role of financial leverage

Responsibility Measurement:

- Taiyuan Branch has actively implemented the national saving and environmental protection policies, adjusting the credit structure, to do good financial services support.
- Key energy efficiency support projects including: combined heat and power projects (such as thermoelectric Xishan, Xishan Coal and Electricity), coaled methane, coal-chemical projects (such as Jin Feng coal chemical industry, Yang Quan blue flame), clean energy and natural gas projects (Orchid energy, natural gas).
- Supporting small energy-saving innovation businesses, adding credit loan to Yunnan coal, new furnace industry, Dole coal and other small businesses.

Responsibility Value:

Shanxi is the country's energy and heavy chemical production base, is also a high energy consumption and high pollution industries concentrated area, Shanghai Pudong Development Bank energy supported the energy-saving innovation small businesses by supporting key projects in the province, so as to optimize the local environment, adjust the economic structure, and played an important role in the financial leverage

Responsibility Topic:

Jinan Branch IFC Energy Efficiency Loans

Responsibility Measurement:

Ji'nan branch offered 70 million Yuan of IFC loans to Shandong Weijiao Group Co., Ltd on the project of dry quenching transformation project.

Responsibility Value:

After the implementation of the project, 23,700 tons of standard coal energy has been saved the annual recovery of energy generation comparing with the power grid purchase, supply section of steam equivalent to 22,900 tons of standard coal, the total saving 46,600 tons of standard coal and reduce greenhouse gas emissions by 123,000 tons.

2.Green Service Innovation

Green innovation and service was worked deeper in 2010. First, the financing of innovation introduced energy management contract and the successful implementation of more than a single project; Second, innovative emissions (carbon rights) trading financial services. I have completed the first document in the line of chemical oxygen demand (COD) and sulfur dioxide emission right mortgage loan; the formation of domestic carbon trading market of financial services program; be FOB Tianjin Emissions Exchange CER co-hosted the only line. Third, the industry leader was to participate in national development by preparing by NDRC Energy "Energy Efficiency and Renewable Energy Financing guide." Fourth, innovating "the development of Shanghai Pudong Development Bank plans green financial year." Follow-up results of the negotiations by the Copenhagen and special low-carbon economic development potential of the draft, "Copenhagen Climate Change Conference "low-carbon economy in China after row of green financial prospects and the development of my ideas. "

Green financial items in 2010 continued to advance. First, the Department of Law to open the second phase of green among the

official gate opening credits. Shanghai Pudong Development Bank reserve project has reached 8, Two-lending amount of 40 million euros 1:1 supporting our bank credit funds of RMB, the total size is expected to reach 8 billion Yuan, the first batch of 12 million euros have been withdrawal. Second, the IFC project loans for energy efficiency projects 11 pen, 10 projects have been completed technical certification. 9, 2010, has completed energy efficiency projects alone, the total amount of loans to 1 million Yuan of RMB 600 million to add 240 million Yuan loan portfolio. After the implementation, the estimated annual saving 191,060 tons of standard coal, 504,320 tons of carbon dioxide emissions. Third, financial adviser is to complete the first three single-country CDM (non-lending cases), the current implementation of the CDM financial advisor 2. Fourth, green finance for the media, political cooperation through the Bank, cluster-style development of client resources, committed to service more customers. Fifth, strengthen the propaganda of customer energy efficiency projects to better play the role of financial institutions, financial intermediation, improve the corporate finance environment, promote economic and social improvement.

Responsibility Topic:

The first single-IFC cooperation in energy efficiency financing project success

Responsibility Measurement:

Xi'an branch of the Po to the implementation of energy Baoji social cement 22 million yuan loan, IFC provided a 50% credit risk-sharing ratio is in Shaanxi Province IFC's first implementation of energy saving projects.

Responsibility Value:

- Supported by financial innovation important means of energy saving Section, the implementation of the project annual savings of standard coal 8225 Tons, 21,700 tons of carbon dioxide emissions, economic and social advantages.
- Technical assistance provided by IFC and loss sharing mechanism, it better played the role of financial institutions, financial intermediation, improve the environment for corporate finance, especially For SMEs to implement energy saving resources, protecting the Environmental projects such as providing credit support to achieve sustainable win-win situation of circular economy.

Responsibility Topic:

Successful bid for a Cooperative Bank Asian Development Bank China energy efficiency projects

Responsibility Measurement:

In April 2010, Shanghai branch successfully bided and became the for the only cooperative banks of Asian Development Bank (ADB) energy efficiency projects in China, to jointly promote and support from Johnson Controls in China's Energy Efficiency Finance Program.

Responsibility Value:

Green financial priorities identified target customers, provide professional, efficient financial services to support green business development.

Responsibility on Environment Friendliness

By advocating sustainable development, through optimizing some unfriendly and inefficient consumption and manufacturing activities, the Green responsibility has been actively promoted by actual practice so that the comprehensive society strength is to be led, motivated and connected, and finally to make low-carbon become a new kind value standard responsibility.

Establishing E-bank to enlarge green channel. SPD Bank strongly promoted E-bank financial service and constructed green channels through exerting its financial resource advantaged by self-service bank, INTERNET bank, phone-bank, call center, e-billing etc., which led more than 16 million personal and corporate customers altogether join into environmental protecting activities. As a result, the paper consumption has been efficiently reduced, carbon dioxide emissions during the business procedures have been decreasing, social resource occupation has been lessened. All these have encouraged the rapid construction of a friendly society.

Setting excellent example by practice and stimulating by active leading. SPD Bank has actively carried out its CSR, at the same time sufficiently examined its own resource advantages and played a financial media role actively to give a good lead. In 2010, Taiyuan Branch hold "Development Forum of Middle & Small Size Enterprises and Low Carbon Economy" and invited Youth Volunteer Association of Shangxi Province, Kewei Technology Investment Entrepreneurship Management

Co., Ltd and more than 40 other technology environmental protecting enterprises to participate. Through communicating and sharing with Hi-tech & Low-consumption enterprises and analyzing the influences of low carbon policies toward middle & small size enterprises, the low carbon economic knowledge was provided at one hand, at the other, the enterprises were guided to step into the green development road, which produced good economic and social benefits. In 2010, as the only one financial organization, Tianjin Branch took part in "Tianjin Development Zones Strategy Cooperation Alliance on Energy Saving Service", providing energy-saving funding service, and probing with ZET Energy, Tianjin Binhai Energy and the government into the development path on energy-saving and emission-reducing apt for Tianjin Binhai New District by taking the contract energy management as the breakthrough point. As a result, green financial service has not only been provided, but also its contribution to others on the construction of a friendly society has been offered by standing on spreading green concepts and the sustainable development on society, economy and environment.



The Sign Ceremony of Participating the "Strategy Cooperation Alliance on Energy Saving Service" for Tianjin Branch as the Only Financial Organization

Responsibility Topic:

E-service Channel Innovation, Foreign Currency Exchange Self-service Provided to Expo

Responsibility Measurement:

To strengthen the Expo financial service security and provide excellent and rapid foreign currency exchange services, SPD Bank set up about 30 Foreign Currency Self-service Exchange Machines (short as "XDM Equipment") at Shanghai airports, high-class hotels, ferry terminals etc., places where foreigners had a tendency to go.

Responsibility Value:

- With the outstanding appearance, the stable performance of the "XDM Equipment" and their rapid and secure business management capability have earned a good reputation.
- Electronic financial service channel innovation assisted the construction of environmentally friendly society.

Responsibility Topic:

E-Channel Welfare Lottery Innovation

Responsibility Measurement:

The phone bank and INTERNET bank welfare lottery business were launched out by cooperation between SPD Bank and Shanghai Welfare Lottery.

Responsibility Value:

- The degree of customers' recognition and participation on welfare lottery has been enhanced by the Bank's warmhearted financing assistance.
- New ways of green channel like phone bank and INTERNET bank welfare lottery business have been pioneered.

Summary on Electronic Channel Construction

Items	Customer Quantity (Unit: Ten Thousand)		Volume (Unit: Ten Thousand)		Transaction Amount (Unit: Ten Thousand)		E-bank Business Replacement Rate(%)	
	2009	2010	2009	2010	2009	2010	2009	2010
INTERNET Bank for Companies	10.9719	14.3294	7469.84	10283.87	313800244.13	495289061.92	31.94	38.51
Individual INTERNET Bank	243	326	11186	16766	348438300	570243400	30.84	34.92
Self-service Bank	All	All	7217	8647	9648391	12101439	22.20	21.63
Phone Bank	All	All	1584	1669	1451900	2278900	5.09	4.52
Mobile Bank	10	25	12	34	246983	603488	0.28	0.46

Outlook, Index and Feedback

Index of SPD Bank's Social Responsibility Work 2011

1. Strategic Plan Guide: The company is supposed to strengthen the basic system construction of CSR management, guiding by the main strategic plan concepts of SPD Bank, and formulate CSR sub-plans and sort the CSR management into the overall development strategy by making relevant aims, conduct codes, implementation methods and indicators systems.

2. Level Management Enhancement: On the foundation of the present management structure, the company is to clarify the SCR implementing level, management level and decision-making level (Three-level Linkage Management Mechanism). The Headquarter Office is the implementing unit on the implementation level, the Headquarter Brand Leading Team is the management unit on the management level, and the decision-making level strengthened the duty of CSR and the approval on the formulation, activities, plans and budget of the Board of Director on CSR management.

3. Management on Both Sides: To the inside, the company is to strengthen the connection between the CSR and Corporate culture, braiding SPD Bank-characteristic responsibility culture. To the outside, the CSR propaganda is supposed to reinforce in order to gradually build the company's responsibility competition into a responsibility brand.

4. Responsibility Implementation Capability Elevation: The company is to reinforce the efficient combination of responsibility concepts and operation management, pay closely attention to people's livelihood, support medium and small size enterprises, develop village banks, innovate financial service and promote low-carbon bank building, in order to increase the recognition of interested parties to the company's CSR and keep the leading advantage in the Bank Sector.

5. Customer-orientation: The Company is to comply with the customer-oriented operation concepts and try hard to guide customers' financial concepts, innovate its financial service and optimize the financial experience, to continually enhance the customers' satisfactory degree and approval degree.

6. Corporate Value Enhancement: The company is to actively establish itself into a value-kind bank and create value to all kinds interested parties such as customers, investors, employees, government, society.

GRI Indicators Index

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3.3	Period of the Report	P1
3.4	Contact details of questions on Report contents	P1
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3.6	Report line(such as countries, departments, branches, leasing equipments, joint enterprises, and dealers)	P1
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3.9	Date measure skill and calculating standard	P1
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4.3	Towards organizations having single Board of Director form, quantity of independent members and/or non-executive members in highest governance organization is supposed to be pointed out.	
4.4	System for shareholders and employee to propose suggestions or business direction to highest governance office	
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Feedback

In order to strengthen the surveillance and instruction of the social responsibilities, improve the company's ability to fulfill its corporate social responsibilities, we sincerely welcome you to give us your comments and suggestions.

1. Your overall assessment on this SPD Bank Social Responsibility Report:

Excellent Good Common

2. Your assessment on the economic responsibility of SPDB:

Excellent Good Common

3. Your assessment on SPD Bank's social responsibility:

Excellent Good Common

4. Your assessment on SPD Bank's environmental responsibility:

Excellent Good Common

5. Do you think whether this Report can reflect the impact of SPD Bank's responsibility practice on economy, society and environment?

Excellent Good Common

6. How do you think the accuracy, clearance and completeness of the information, data disclosed in this Report?

Excellent Good Common

7. Do you think the Report's content arrangement and layout design are easy to read?

Excellent Good Common

8. Your opinions and suggestions on SPD Bank's social responsibility work and this Report will be much appreciated:

Thank you very much!

You can also feedback your opinion at: www.spdb.com.cn



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