



廈門國際銀行
XIAMEN INTERNATIONAL BANK

2016

Annual Social Responsibility Report 二零一六年度社会责任报告

廈門國際銀行股份有限公司

Xiamen International Bank Co., Ltd

2016

	.....	.....	2
	.....	.....	2
	.....	.....	3
	.....	.....	4
2016	.....	.....	5
	.....	.....	5
	.....	.....	7
	.....	.....	7
	.....	.....	8
	.....	.....	9
	.....	.....	10
	.....	.....	12
	.....	.....	12
	.....	.....	13
	.....	.....	14
	.....	.....	15
	.....	.....	16
	.....	.....	16
	.....	.....	17
	.....	.....	18
	.....	.....	21
	.....	.....	22
	.....	.....	26
	.....	.....	26
	.....	.....	27
	.....	.....	29
	.....	.....	30
1.	X	.....	30
2.		.....	32
1. "		.....	33
		.....	34

.....	.....	45
.....	.....	45
.....	.....	45
.....	.....	50
.....	.....	53
.....	.....	53
.....	.....	54
.....	.....	57



1.

2.

2016 1 1 2016 12 31

3.

4.

XIB

5.

[2007]28

GRI

3.1

(ISO)

(ISO26000)

6.

2016

7.

www.xib.com.cn

8.

8-10

361001

+86 592 2078888

+86 592 2988788

:fayanbu@xib.com.cn



2016

5600

40

2141

53.33%

2016

41%

6.9%

HCE

Apple Pay

2016

876.89

x

2016

2016

2017

198 8 31

2013

31

2016

1000

215 ,

39

242

114

13

60

2016

		2016	2015	2014
		5635.27	4592.05	3489.41
		2140.81	1535.91	1113.74
	%	0.70	0.56	0.46
	%	15.55	11.55	10.60
		42.26	33.18	22.27
		9.96	6.68	5.00
	%	0.83	0.82	0.73
	%	12.25	16.26	16.87
		175.05	164.88	74.58
		450.64	322.69	171.31
		502.38	355.45	197.64
	%	90.35	94.00	94.03
		24.16	19.16	14.31
		3144	2634	2016
	%	36.42	37.51	36.77
	%	31.91	34.67	36.33
		12.24	11.12	7.21
	%	6.90	7.68	7.90
		876.89	481.10	505.42
	()	729.87	682.73	481.40

*

2016 ,

2016		2016	1 19
x	MBA		4 23
2016		2016	5 20

		2016	7 8
2016	IDC	IDC 2016	7 22
		2016	7 29
2016 3000		2016 2016	9 24
x 2016		23	10 23
2016 2016 200		2016	11 6
		20152016	12 9
10		2016 2016	12 13
x 2016		2016	2017 1 9
2016 2016	30	2016	2017 1 10

2016
2016-2020

1.

1

2.

3.

4.

2016

2016 2	X		3144
2016 3			3144
2016 5			13
2016 5 -8			3144
2016 8 10			3144

3144

		AA+ AAA

2016

2016

0.70%

1.

2016

/

1

/

8-9

10

9

2016



2

2016



2.

2016

3.

2016

2016

21

2016

1.

2016

			2016
		50.75%	2015
689	2016	53.33%	3.33
		41.36%	11.36

2.

2016

2016

3.

2016

4.

2016

2016

2016

500

1.

2016

2.

2016

3.

2016

60

633

RMA

2016

480

1.

2.

2016

3.

2016

2016 12

2016 10

1.
2016

99.48%

1

700

2.

400

128 2016 130 2

100%

2016

1.

2016 261

ATM

2.



HCE	APPLEPAY	Huawei Pay		Apple
Pay		Huawei Pay		

3.

3

1

1.

2016

9



2.

2016

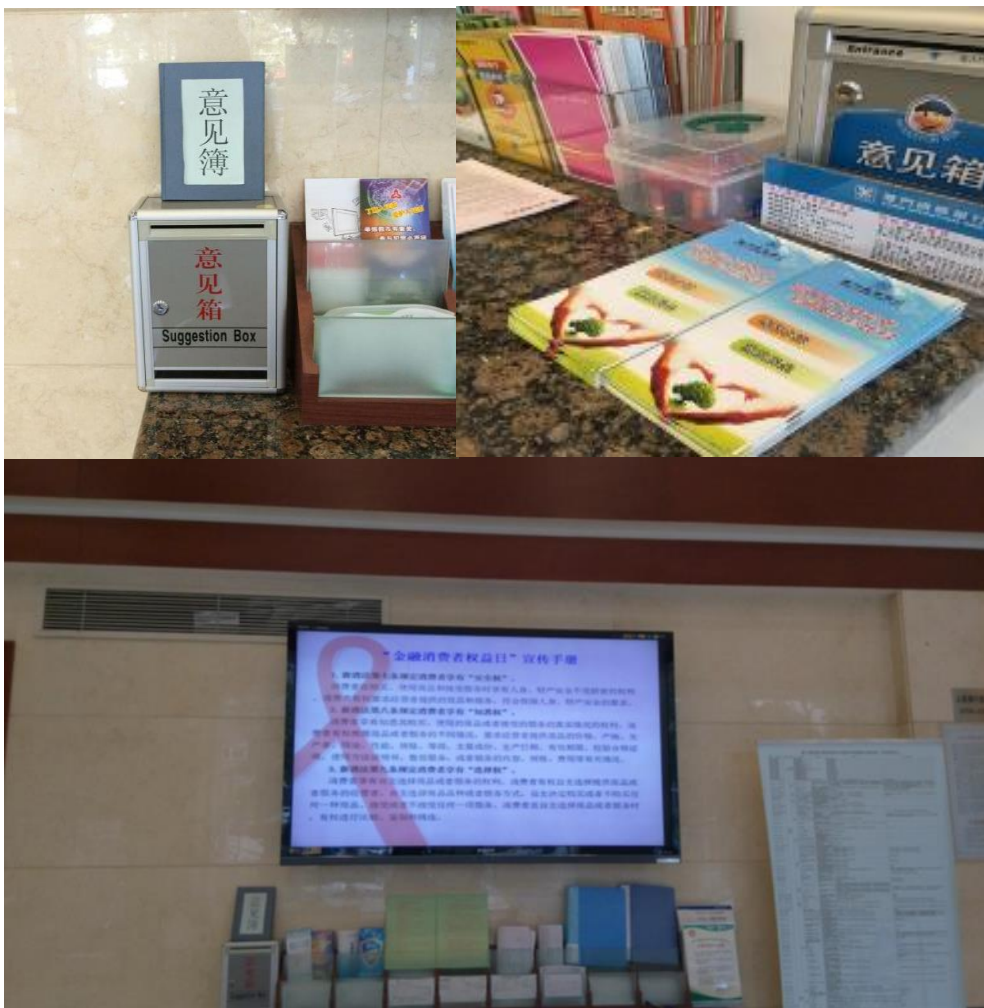
POS

HCE

Apple Pay

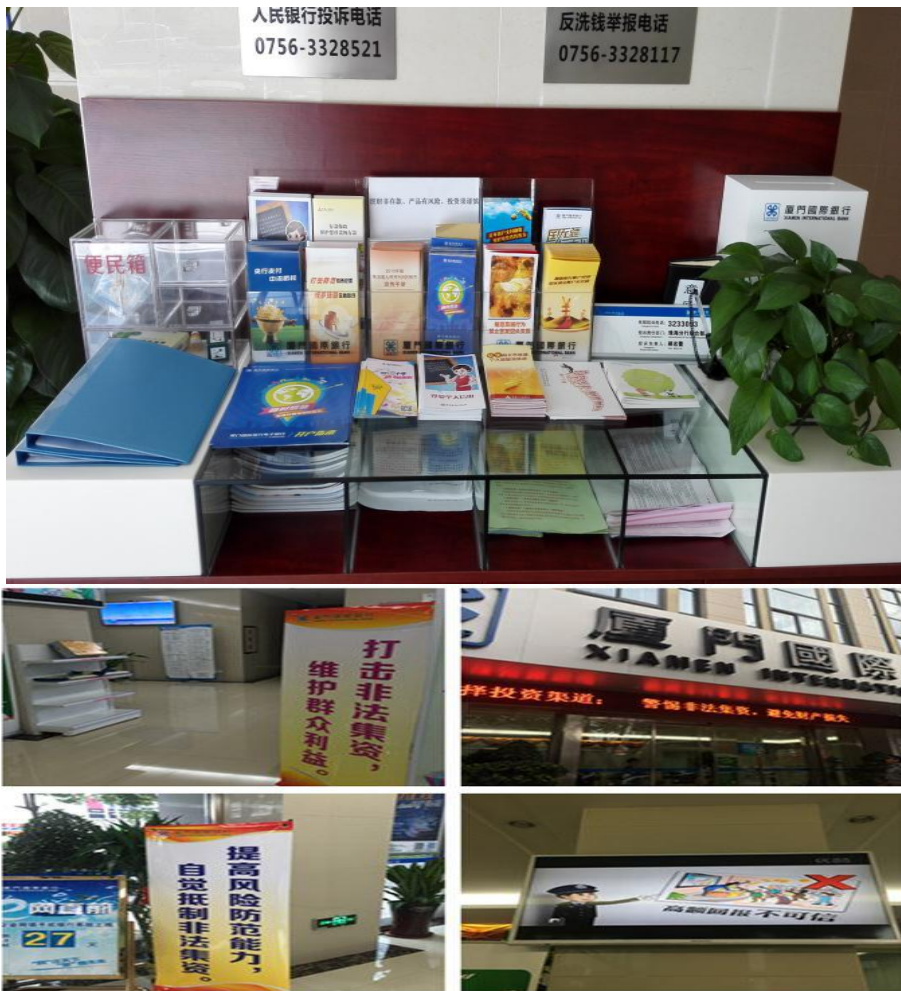
3.

2016



1.

LED



2.

3.15

2016

200

40000



1.
2016



2.



3.

1

2016

			1131		
	438	371	,	84.70%	
168	163			97.02%	525 509
			96.95%	2016	105
	9773			7228	



