



中国建设银行  
China Construction Bank

# 2007年 企业社会责任报告

Corporate Social Responsibility Report 2007



使命

为客户提供更好服务

为股东创造更大价值

为员工搭建广阔的发展平台

为社会承担全面的企业公民责任



# 目录

## 关于本报告

本报告介绍2007年中国建设银行股份有限公司立足中国国情，积极承担经济、社会和环境责任方面的活动及表现，主要涉及建设银行总部及其在中国境内的分支机构。时间范围为2007年1月1日至2007年12月31日，特别注明的除外。

本报告中的财务数据来源于经审计的、依据《国际财务报告准则》编制的中国建设银行2007年度财务报表，其中包含海外分支机构及附属公司的数据。

本报告中所涉及货币金额以人民币作为计量币种，特别注明的除外。

本报告以中英文两种文字出版，若两种版本间有差异之处，请按中文版解读。

本报告以印刷品和PDF电子文件两种形式向读者发布，其中PDF电子文件可在建设银行网站(<http://www.ccb.com>)下载阅读。

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## 董事长致辞



郭树清  
董事长  
中国建设银行股份有限公司



2007年，是建设银行改革与发展的丰收之年。我行认真学习实践科学发展观，坚决贯彻国家宏观调控政策，积极推进改革创新，公司治理结构不断完善，业务发展取得骄人成绩，员工队伍建设有了新的进步，履行社会责任取得丰硕成果。

建设银行继续深化内部改革，大力推进战略转型，各项业务发展良好；完善“以客户为中心”的经营理念 and 运行机制，加快业务流程再造，推进零售网点转型，客户满意度明显提高；强化全面风险管理，完善内部控制和审计体系，风险收益平衡能力明显增强；成功回归A股市场，搭建新的资本运作平台，与境内外投资者共享我行的发展成果。

走在中国经济建设和金融改革前列的建设银行，适时研究制定新的发展战略纲要，把承担企业社会责任作为一项重要职责，确立了“为客户提供更好服务，为股东创造更大价值，为员工搭建广阔的发展平台，为社会承担全面的企业公民责任”的使命，并进行了积极的探索和实践。

在改革发展过程中，建设银行更加自觉地尊重各利益相关方的关切。2007年，我行实现税前利润1,008.16亿元，平均资产回报率达1.15%，平均股东权益回报率达19.50%，为股东为国家创造了稳定的高额回报；在实施细分客户，专业化、差异化管理的同时，始终坚持充分发挥金融服务基础设施的作用，为大众客户提供尽可能周到便利的金融服务，长期存在的客户排队问题得到有效缓解；遵循“以人为本”的理念，切实保障员工权益，关心员工职业生涯发展，努力救助困难员工，“和谐企业”建设取得新进展。

建设银行注重将业务拓展与改善民生有机结合，从社会关切中发掘新的商机，努力为城乡居民特别是中低收入群体在住房、就业、创业、教育、医疗、养老等方面的金融服务需求提供支持，积极为中小企业发展和改善“三农”创新金融服务产品。我行还积极配合国家产业发展政策，着力调整信贷结构，积极倡导“绿色信贷”，严格限制产能过剩和高污染高能耗行业贷款，大力促进节约型社会建设。

积极投身各项公益事业，支持教育事业、关心弱势群体，是建设银行履行社会责任的又一战略目标。2007年，捐赠200万美元，为世界夏季特殊奥运会提供赞助和金融服务；捐赠1.2亿元，开展“资助贫困高中生成长计划”；捐赠5,000万元，启动“中国贫困英模母亲资助计划”。2008年春节前夕，向遭受冰雪灾害的南方10个省份捐款1,200万元，并及时安排信贷投放全力支持灾区重建工作。

建设银行在履行社会责任方面做出的努力得到了社会各界的广泛认可和鼓励，2007年先后获得“最具责任感企业”、“中华社会责任奖”等九个相关奖项，是国内同业中获社会责任奖项最多的银行之一。

在此，本人谨代表董事会，衷心感谢广大股东、客户和社会各界对建设银行的支持，也衷心感谢全体员工卓有成效的工作。我行将继续全面履行企业公民责任，努力为建设和谐社会做出更大贡献。

# 行长报告



张建国  
行长  
中国建设银行股份有限公司





2007年，建设银行学习和实践科学发展观，紧紧抓住市场机遇，不仅业务发展取得了骄人成果，在履行社会责任方面也取得了令人满意的成绩。

### 一、通过自身改革提高可持续发展能力，为国家和社会做出贡献

作为国家控股的大型商业银行，建设银行在支持国民经济发展和服务大众生活上发挥着重要作用。2007年9月，我行成功回归A股，使得国内广大投资者也能够分享到改革发展成果。随着改革的不断推进，我行盈利能力和经营业绩持续提高，股价稳中有升。由于我行是国家绝对控股，国有资产得到了快速增值，国有股增值远远超过境外战略投资者的获利。大体上说，我行每赚10元钱，国家得到的收益是8.5元。按照2007年12月31日我行H股收盘价格计算，国有股市值约为10,967亿港元，较年初增值约2,754亿港元。可以说，建设银行的利益与国家利益和人民利益是高度一致的。

### 二、坚决贯彻国家宏观调控政策，推动信贷结构调整和优化

2007年，建设银行主动配合人民银行和监管机构的监控，严格执行窗口指导政策，将人民币贷款全年新增从3,700亿元压缩到3,500亿元之内，圆满完成了贷款新增控制计划。与此同时，我行坚持有保有压、扶优限劣的信贷政策，着力调整和优化信贷结构，严格控制房地产和制造业的贷款，压缩产能过剩和潜在过剩行业贷款，严格限制向“高耗能、高污染”行业贷款；同时又对符合国家产业发展政策、有利于国民经济健康发展的行业和项目积极给予信贷支持。对于促进环境保护、有利于改善生态环境的项目，虽然经济收益不高，但社会效益和生态效益显著，我行也始终给予大力支持。截至2007年12月31日，我行境内基础设施贷款余额占比26.67%，比年初增加1.3个百分点；房地产开发贷款（含土地储备贷款）余额占比9.58%，比年初下降0.59个百分点；高污染和高能耗行业贷款余额占比仅为0.60%，且比年初下降0.01个百分点。

### 三、重视大众客户利益，提供良好的基本银行服务

建设银行认真践行“以客户为中心”的经营理念，始终坚持充分发挥金融服务基础设施的作用。目前我行提供的许多基本银行服务都是免费的，有的只是象征性地收取一些费用。截至2007年底，我行已实现转型的网点达5,266个，转型网点的工作效率提高30%-40%，客户等候时间下降29%，有效缓解了长期存在的大众客户排队问题。我行积极推进金融创新，大力发展自助银行、网上银行、电话银行和手机银行等业务，努力为客户提供更为方便、安全、快捷的金融服务。我行认真执行“客户之声”调查制度，将客户的评价和意见作为改进服务和业务流程的依据，通过95533电话及网站留言等方式全天候实时受理客户投诉，2007年共受理客户投诉21,081件，均做出妥善处理。

### 四、将业务拓展与社会关切紧密结合，大力促进民生改善

我行是国内首家开办住房公积金业务、最早推出个人住房贷款业务的银行，近20年来支持上千万户家庭改善了住房条件。在2007年全年贷款新增压缩的情况下，仍优先保障个人住房贷款发展，当年新增1,277亿元，并积极研究完善中低收入居民住房保障体系，探索住房融资新模式。我行开展了“八一工程”、“211高校”、“三甲医院”等一系列重要项目工程，继续支持国家的科技、文教、卫生、体育、国防等各项事业的发展。以服务军队武警为例，自2006年9月正式启动“八一工程”以来，我行市场占比从2006年初的5.68%上升到2007年12月底的11.99%。此外，我行还积极探索，在风险可控的基础上，努力为小企业发展、个人创业、新农村建设等提供优质金融产品和服务。

### 五、坚持以人为本，尊重和保护员工基本权益

2007年11月，建设银行召开了第一届职工代表大会第三次会议，向职工代表报告改革发展情况，听取职工代表关于企业发展和员工切身利益的意见和建议。并通过实施行务公开制度、职代会联席会议制度、职工监事制度等，从制度建设上保证员工参与民主管理的权利。我行继续加大员工培训力度，2007年共举办各类培训班7,400期，培训员工43.19万人次。同时，继续通过“职工互助基金”帮助包括下岗分流的特困员工解决生活困难，2007年共救助困难员工约9,000人次，发放救助款1,600多万元。

### 六、依法合规经营，积极推动诚信社会建设

建设银行作为一家大型金融机构，在依法合规经营的同时，还发挥银行的信用中介职能和金融服务职能，积极支持打造良好的社会信用和法制环境。2007年，我行配合政府有关部门建立完善企业和个人征信体系，运用经济杠杆引导企业、个人恪守信用。为维护经济、金融安全，我行严格执行反洗钱工作制度，配备了专门的机构和人员，按照有关规定及时向中国反洗钱监测分析中心报送大额交易和可疑交易报告。此外，在国际收支申报、账户管理信息系统建设、进出口核销、跨境资金流动监管等方面，我行均承担了基础性的责任和试点、协助工作。

### 七、关心和谐社会建设，积极支持公益事业发展

2007年，建设银行进一步加大对公益事业的投入，并将支持教育事业、关心青少年成长、保护民族传统文化等作为履行社会责任的一项战略目标。全年共实施14个公益项目，投入项目总金额约2.26亿元，实际捐赠支出1.97亿元。其中，“赞助2007世界夏季特殊奥林匹克运动会计划”、“建设未来—中国建设银行资助贫困高中生成长计划”、“中国贫困英模母亲建设银行资助计划”等一系列重大公益项目的实施，赢得了社会的广泛赞誉。对外树立起积极履行社会责任的国家控股大型商业银行的企业形象，对内增强了全行上下的企业社会责任意识，起到了教育员工、提升企业文化内涵、增强队伍凝聚力的积极作用。

### 八、危难时刻挺身而出，竭尽全力支援抢险救灾

面对各种自然灾害的挑战，建设银行始终以国家和人民的利益为重，努力为各项抢险救灾工作提供最大的支持。2007年7月，我行向遭受水灾的安徽、重庆地区捐款200万元，用于帮助灾区重建；2008年春节前夕，针对我国南方地区出现的罕见冰雪灾情，我行及时作出响应，以最快速度向受灾严重的湖南、湖北、安徽、贵州等10个省份捐款1,200万元，帮助灾区群众抢险救灾。我行广大员工也自发向灾区捐款捐物，其中北京市分行向中国红十字会捐款65万余元，湖南省分行捐款约11.3万元，衣物2,500多件。在灾情最严重的湖南、贵州等省份，我行各分支机构采取非常措施，克服各种困难，确保网点安全和正常营业，并及时启动信贷“绿色通道”，加快额度授信、贷款审批和发放速度，全力支持抗雪救灾和灾后重建工作。

2008年是充满机遇与挑战的一年。建设银行将进一步深入学习贯彻党的十七大精神，认真落实科学发展观，在保持又好又快发展的同时，积极建设和谐社会，全面履行企业公民责任，朝着“始终走在中国经济现代化的最前列，成为世界一流银行”的愿景奋力前行。





## 监事长



谢渡扬  
监事长  
中国建设银行股份有限公司

# 战略与管理

## 发展战略

### 战略愿景

始终走在中国经济现代化的最前列，成为世界一流银行。

### 阶段发展目标

#### 2008年：基本建立专业化和差别化的营销服务体系

客户营销服务从以传统的支行为主转变为以大公司服务团队、产品直销团队、小企业经营中心、财富中心、理财中心、个人贷款中心等专业化的营销服务机构为主。

#### 2010年：基本完成业务结构转型

在全行经营收入结构中，形成公司银行业务、个人银行业务、金融市场与投资银行业务三大板块业务结构鼎立的雏形。

#### 2015年：接近世界一流银行水准

具备接近世界一流银行的员工队伍、经营业绩、管理水平、产品服务和市场声誉。

#### 2020年：成为世界一流银行

具备世界一流的客户服务能力和金融创新能力，在某些业务领域具备世界领先的核心竞争力。

## 公司治理

建设银行一直致力维持高水平的企业管治，严格遵守营业所在地的法律法规以及香港各监管机构的规定和指引，积极遵循国际和国内有关企业管治最佳惯例的要求，建立了由股东大会、董事会、监事会和高级管理层组织的治理架构，形成了决策机构、监督机构和管理层之间的相互协调和相互制衡机制。

### 股东大会

股东大会是建设银行的权力机构。2007年内，召开了2006年度股东大会和2007年第一次临时股东大会，主要审议了委任董事、委任监事、2006年度董事和监事薪酬分配清算方案、2006年度决算、2006年度利润分配方案、2007年度中期股息授权方案、发行A股上市、修订公司章程、股东大会议事规则、董事会议事规则和监事会议事规则、聘任2007年会计师事务所等议案。

### 董事会

董事会是股东大会的执行机构，向股东大会负责。

董事会共有董事17名，其中执行董事4名，非执行董事7名，独立非执行董事6名。独立非执行董事人数超过全体董事人数的三分之一。郭树清先生担任董事长。



董事会下设战略发展委员会、审计委员会、风险管理委员会、提名与薪酬委员会、关联交易控制委员会等五个专门委员会。其中，审计委员会、提名与薪酬委员会、关联交易控制委员会的主席均由独立非执行董事担任，且独立非执行董事超过半数。

董事会定期召开会议，定期会议每年至少4次，必要时安排召开临时会议。

2007年，董事会共召开会议11次，审议议案64个；召集股东大会会议2次；召开专门委员会会议23次，审核或预审议题56个。议题涉及建设银行改革发展中的各类重大事项。

## 监事会

监事会是建设银行的监督机构，向股东大会负责。

监事会共有监事8名，其中股东代表监事3名，职工代表监事3名，外部监事2名。谢渡扬先生担任监事长。

监事会下设履职尽责监督委员会、财务与内部控制监督委员会。

监事会定期召开会议，定期会议每年至少4次，必要时安排召开临时会议。

2007年，监事会共召开5次会议，对董事会、高管层及其成员年度履职尽责情况提出监督意见，对财务预算、利润分配方案、定期财务报告等进行了审阅。

## 高级管理层

由行长等高级管理人员组成的高级管理层负责组织建设银行的经营管理活动。行长主要依据法律、法规、规章和公司章程规定以及股东大会、董事会的授权行使职权，其行为受《中国建设银行股份有限公司行长工作细则》约束。

建设银行的高级管理层由15名高级管理人员组成，包括行长1名，副行长5名，首席财务官、首席风险官、首席审计官各1名，总监3名，董事会秘书、公司秘书各1名，合资格会计师1名。张建国先生担任行长。

## 沟通与协调

2007年，建设银行董事会、监事会与管理层之间的沟通机制和信息传递渠道不断完善，经营管理层在董事会授权范围内行使经营管理权的自主性进一步增强。董事会与监事会共同开展了7项战略专题调研。每次董事会会议都邀请部分高管人员和分行行长列席，提高了公司治理信息在全行的传递效率；董事、监事经常列席行长办公会等重要会议，确保决策和监督职责的有效履行。专职董事和独立董事列席各类管理层会议116次。公司治理各机构之间实现了既平衡制约又相互支持。

此外，员工的参与和监督、公众和媒体的监督已成为建行公司治理的重要组成部分。

## 价值观和行为引导

文化是“软实力”，是企业的灵魂。中国建设银行一直在积极培育与现代商业银行要求相适应的具有建设银行特色的核心价值观，以企业文化来规范和引导员工行为。

### 统一文化要素

2007年7月，中国建设银行正式推出《中国建设银行股份有限公司文化要素及表述语（试行）》，明确了建设银行整体的战略定位、文化理念和价值取向。

愿 景	始终走在中国经济现代化的最前列，成为世界一流银行。
使 命	为客户提供更好服务，为股东创造更大价值，为员工搭建广阔的发展平台，为社会承担全面的企业公民责任。
核 心 价 值 观	诚实 公正 稳健 创造
理 念	经营理念：以市场为导向 以客户为中心 服务理念：客户至上 注重细节 风险理念：了解客户 理解市场 全员参与 抓住关键 人才理念：注重综合素质 突出业绩实效
作 风	勤奋严谨 求真务实
宣 传 用 语	中国建设银行 建设现代生活 与客户同发展 与社会共繁荣 不断创新 追求卓越 善建者行

### 规范员工职业行为

为引导员工践行企业的核心价值观和理念，防范道德风险和操作风险，建设银行在推出文化要素之后，又先后出台了《中国建设银行股份有限公司员工行为规范（试行）》、《中国建设银行员工职业操守》、《中国建设银行股份有限公司员工合规手册（试行）》等一系列行为准则和指引，从职业道德、工作纪律、履职要求、仪表形象、社会责任、商业礼仪、合规管理、合规操作等方面进行了统一规范。建设银行各级机构深入开展了相关的宣传和教育活动，引导员工规范职业行为，提升职业素养，展示职业形象。

#### 员工行为规范

（试行）

职业道德：	客户至上	服务为本	爱行敬业	诚信守约			
工作纪律：	依法合规	遵章守纪	廉洁从业	服从大局			
履职要求：	勤勉尽责	精通业务	团队协作	认真执行	控制风险	务实创新	
仪表形象：	精神饱满	待人友善	仪表大方	语言规范	爱护环境		
社会责任：	关心公益	维护安定	回报社会				

## 全面风险管理

2007年，建设银行在深入推进全面风险管理体系建设上取得新的进展，风险管理能力有了新的提升，保障了全行各项业务的健康发展。

### 风险管理体系

2007年，全行38家一级分行风险总监、各二级分行风险主管、县级支行风险经理派出工作全部完成，进一步完善了海外分行和主要业务条线的风险管理组织架构，积极探索了城市行风险集中管理模式，建立了全行集中、垂直的风险管理组织架构。全面实施了大中型公司类客户平行作业机制，优化了平行作业流程。通过深入推进风险管理体制改革，初步搭建了涵盖信用风险、市场风险和操作风险的全面风险管理体系。

### 风险管理机制

完善风险经理和客户经理平行作业制度，实现风险管理有机融入业务流程，前移风险管理关口，提升了风险管控效率和对市场的响应速度。理顺市场风险管理机制，进一步厘清了市场风险管理的目标、内容、职责分工和管理流程，调整优化了交易性市场风险限额管理体系。通过扩大操作风险自评估试点，开展业务连续性计划(BCM)、关键风险指标体系(KRI)建设、关键风险点监控、不相容岗位梳理及案件治理等工作，强化了操作风险管理。

### 风险管理技术

2007年，建设银行继续大力推进巴塞尔新资本协议实施工作，加快风险计量工具和系统建设，对公敞口信用评级项目、零售敞口评分卡开发项目、小企业信用评级项目、信贷资产十二级分类项目、授信风险监测项目已取得阶段性进展。在风险组合管理工具创新方面，建设银行对经济资本的计量实现了由初级的“系数法”向国际上比较先进的“资产波动法”的转变，并在国内同业中率先推出了行业风险限额管理，从而建立了经济资本、风险限额两个维度上对资产总量及行业结构进行约束和调整的基本框架。

### 建设银行实施新资本协议的进程计划

**第一阶段：** 在2010年底成为国内第一批实施新资本协议的银行；风险识别、计量、监控和报告流程通畅；风险管理体系涵盖信用风险、市场风险、操作风险、银行账户利率风险和流动性风险等建设银行所面临的重大风险。

**第二阶段：** 到2013年底，信用风险、市场风险和操作风险达到高级的计量法标准；有效计量银行账户利率风险，提高流动性风险管理水平；具有风险计量技术的自主研发能力；力争达到国际先进银行的风险管理水平；具备跨经济周期持续稳健经营的能力。



## 利益相关者参与

建设银行高度重视并尊重各利益相关方的关切，通过多种形式和渠道沟通了解各方期望，并致力于给予积极回应，兼顾各方利益，实现和谐共赢。

相关方名称	沟通方式	对建设银行期望	具体要求举例	相关指标
政府	法律法规、政策指示发布，国家和各部委、央行会议，专题汇报，报表等。	不断稳定的成长，税收，就业机会，带动社会繁荣。	创造效益，建设和谐社会、节约型社会，合规要求。	税收总额，贷款投放量，创造就业机会数。
监管机构	法律法规，部门规章、规范性文件，现场检查，非现场监管，监管通报，监管评级，风险通知，约见会谈等。	合法，稳健运行，公平竞争，提高竞争力。	完善公司治理结构，依法合规经营，加大金融创新力度，调整业务结构，建立科学的激励约束机制，提升经营绩效，改善资产质量，提高抗风险能力，及时披露信息。	总资产净回报率，股本净回报率，成本收入比，不良贷款率，资本充足率，大额风险集中度，不良贷款拨备覆盖率。
股东	临时报告，定期报告，股东大会，投资者热线，业绩发布会，路演等。	不断提高公司价值和市值，降低企业风险，保证企业可持续发展，不断提高盈利能力与核心竞争力，确保国有资产保值、增值。	公开披露公司的重要信息，平等参与的机会，对股东利益的保护。	利润，资本回报率，国有资产保值、增值率，资产负债率，所有者权益市值，少数股东权益。
客户	网点及电子渠道服务，95533服务热线，客户接待日，网上意见反馈，客户经理上门访谈，座谈，联谊等。	提供优质的产品和服务，并不断改进。	响应速度，对客户个性化、专业化服务，服务质量，安全稳健运营。	客户满意度。
员工	职工代表大会，合理化建议，行长信箱，座谈会，征求意见等。	不断提高公司的盈利能力和可持续发展能力，为员工提供更多福利和成长机会。	职业前途，发展机会，待遇、和谐的工作环境。	员工满意度，员工流失率，员工培训的投入。
社区	社区金融网点服务，金融知识普及与咨询，文明共建，社区公益活动等。	促进社区的繁荣与和谐。	为建设和谐社区投入资源，为当地中小企业和个人客户提供个性化金融服务。	小企业贷款余额，个人消费贷款余额，个人助业贷款余额。
公众和媒体	新闻发布会，积极的新闻报道和宣传，定期发布报告，依法披露信息等。	追求全面协调可持续发展，积极承担企业社会责任。	诚信，健康，职业化，国际化。	知名度，美誉度，获奖情况。



《道德經》第五十四章

善建者不拔，善抱者不弛，子孫以

祭祀不輟，修之于身，其德乃真；

修之于家，其德乃餘；修之于鄉，

其德乃長；修之于邦，其德乃豐；

善建者行

# 社会责任业绩

## 提升经营水平

作为国家控股的大型商业银行，建设银行一直致力于企业的可持续发展，实现国有资产有效增值，为股东创造更大价值。

2007年，建设银行全面完成了股东大会和董事会确定的经营目标，经营业绩优异，业务发展迅速，顺利完成回归A股市场融资计划，经营管理水平和综合竞争力获得全面提升。

### 资产负债规模稳健增长

全行总资产历史性地突破了6万亿元大关，达到65,981.77亿元，较上年增长21.10%；总负债达到61,758.96亿元，较上年增长20.66%。

### 成本费用开支继续得到有效控制

成本对收入比为41.83%，较上年下降2.14个百分点。

### 资产质量持续改善

不良贷款率为2.60%，较上年末下降0.69个百分点。减值准备对不良贷款比率104.41%，较上年末提升22.17个百分点，资产质量持续改善，拨备水平充分。

### 经营效益稳步提高

实现税前利润1,008.16亿元，比上年增长53.41%；实现净利润691.42亿元，比上年增长49.27%。

### 主要财务指标表现优异

平均资产回报率和平均股东回报率分别达到1.15%和19.50%，较上年分别提高0.23个百分点和4.50个百分点；净利息收益率为3.18%，比上年拓宽0.39个百分点。

### 公司主要经营业绩指标

	2007	2006	2005
经营收入(人民币百万元)	220,717	151,593	128,714
净利润(人民币百万元)	69,142	46,319	47,096
总资产(人民币百万元)	6,598,177	5,448,511	4,585,742
平均资产回报率(%)	1.15	0.92	1.11
平均股东权益回报率(%)	19.50	15.00	21.59
资本充足率(%)	12.58	12.11	13.59
不良贷款率(%)	2.60	3.29	3.84
税费(企业所得税+营业税及附加, 人民币百万元)	44,011	28,375	15,669
于资产负债表日后每股拟派末期现金股息 <sup>1</sup> (人民币元)	0.065	0.092	0.015

1 建设银行截至2007年12月31日止六个月的现金股息每股0.065元，此外已派发中期现金股息每股0.067元，特别现金股息每股0.072716元。



## 支持环境保护

建设银行深知，保护自然环境，实现可持续发展，是地球公民的共同愿望，也是义不容辞的责任。建设银行一方面按照国家宏观调控要求，积极调整信贷结构，通过推动绿色信贷、利用金融杠杆来实现环保目标；同时，着手开展赤道原则的相关研究。另一方面，在企业日常运转中倡导资源节约，教育员工增强环保意识，积极参与社区环保行动。

### 绿色信贷

#### 实行环保一票否决制

建设银行坚持有保有压、扶优限劣的信贷政策，在信贷评审中实行环保一票否决制。

将环保达标作为客户准入的基本原则之一，将客户和建设项目要符合国家节能减排要求作为信贷投放的先决条件。对新开工的高耗能、高污染的客户或项目实行一票否决。对于环保限批区域内，或列入环保督办企业名单内的客户或项目，环保整顿验收不合格不予信贷支持。

#### 严格“双高”和“产能过剩”行业的信贷管理

建设银行细化并完善了行业信贷准入退出标准，从客户标准和项目标准两个维度从严控制对高耗能、高污染行业的信贷投放。对于相关行业的贷款投放采取名单制管理：已发布信贷准入名单的行业，对于名单外企业，原则上不得新发放贷款；尚未发布信贷准入名单的行业，对于不符合标准的企业，原则上不得新发放贷款。贷款发放后，对贷款项目进行防治污染的跟踪监督；对已发放的不符合环保规定的贷款予以收回。

将准入权限集中到总行及一级分行，设置专门的核准环节，加大执行国家产业政策的力度，有效压缩了高耗能、高污染行业的存量贷款。截至2007年底，建设银行高污染和高能耗行业贷款余额占比仅为0.60%，且比年初下降0.01个百分点。

#### 加大对节能减排的信贷支持力度

建设银行加大了对有利于环境保护、生态环境改善的风力发电、城市污水处理等项目的信贷支持，给予中国节能投资公司清洁能源建设授信48.1亿元，给予南水北调中线干线工程项目，武汉、长春等城市污水处理及城市基础建设项目综合授信43.4682亿元，给予河北博德玉龙、黑龙江依兰龙源等多家风电企业以积极的信贷支持。

#### 制定详尽的信贷审批指引

建设银行针对造纸、化工、发电、金属冶炼等环保重点监控行业制定了详尽的审批指引，并组织人员专门对风力发电、污水处理等环境友好行业进行了审批指引的研究和制定，为促进绿色信贷的发展提供决策参考。

### 开展赤道原则的相关研究

建设银行积极借鉴国际活跃银行开展环保的实践经验，认同赤道原则作为行业标准和国际惯例在指引金融机构安排项目融资中所具有的重要作用。2007年，建设银行组建了专门的工作团队，着手开展实施赤道原则的可行性研究，完成了《中国建设银行赤道原则研究报告》。

### 环保行动

近年来，建设银行积极推进数字化办公系统建设，坚持实施节水节电节能措施，教育和引导员工从节约每一滴水、每一度电、每一张纸开始，尽量减少污染和浪费，减轻对能源和环境的压力。同时，组织员工积极参与地方政府和社区组织的义务植树、美化环境等环保行动。

#### 绿化兰州北山

建设银行甘肃省分行于1989年9月承包了兰州市北山100亩荒山，成立北山林场进行造林绿化。近20年来，分行先后向林场投入资金700多万元，组织员工发扬“愚公移山”精神，移土填沟10万多立方米，开垦梯田20多亩，完成水系配套管道2,880米，修建蓄水池4个，架设喷头25个，修水平台30多座，铺设了自来水管、架设了电缆和电话线，修建了公路，使林场实现了水、电、路三通。目前，林场种有枣树、梨树、苹果树等树木花卉39万余株，利用山坡地和沟边地种植苜蓿、沙打旺、柠条等各类植被30亩。2007年，林场超额完成了林业主管部门下达的绿化任务，2008年计划再栽种树木2,000棵，扩大绿化面积5亩，努力建设“春有鲜花夏有荫，秋有果实冬有青”的绿色基地。



建设银行河南省分行员工参加义务植树活动。



昔日北山林场荒山秃岭、寸草不生，图为建设银行甘肃省分行员工当年义务植树劳动场面。



绿树环抱的北山林场一角。



## 促进民生改善

建设银行致力于围绕文教卫生、国防建设、百姓住房、个人助学助业、小企业发展、新农村建设等社会关切拓展业务，为促进民生改善提供有力的金融支持。

### 住房金融服务

建设银行是国内首家开办住房公积金业务、最早推出个人住房贷款业务的银行。在见证并参与中国住房制度改革和发展的过程中，建设银行以优质服务赢得了政府和百姓的认同。“要买房，到建行”，已经家喻户晓、广为流传。

#### 优先保障个人住房贷款

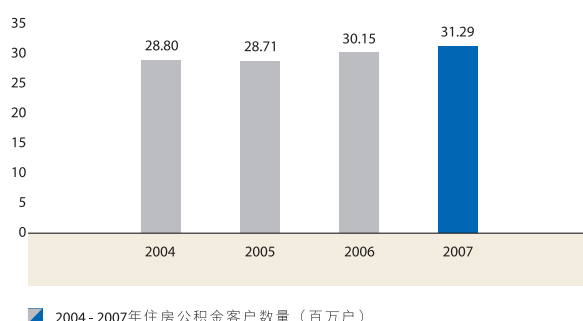
2007年，建设银行在全年贷款新增从3,700亿元压缩到3,500亿元的情况下，优先保障个人住房贷款发放，当年新增998.49亿元，增幅23.33%，个人住房贷款余额为5,278.88亿元。

#### 优化住房公积金金融服务

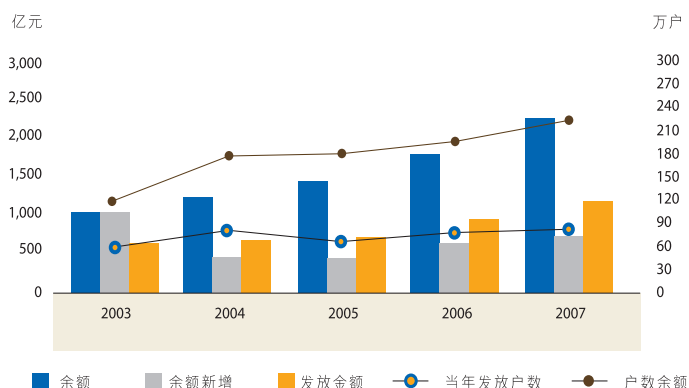
住房公积金制度关系中国百姓的切身利益，承办住房公积金业务是建设银行支持房改的使命所趋。目前，建设银行与全国600多家住房公积金中心（或分中心）、1,800多家管理部建立了密切的合作关系，拥有100多万个住房公积金归集单位账户，为全国3,000多万职工个人客户提供住房公积金金融服务。

2007年，建设银行累计向65.54万户职工个人发放公积金贷款1,096.19亿元，继续为住房公积金制度发展和百姓安居提供强有力的金融支持。

住房公积金客户数量2004-2007年增长变化图



建设银行公积金个人住房贷款基本情况



积极尝试扩大住房公积金制度覆盖面，增强住房公积金对中低收入家庭的住房保障作用。如在民营经济较为发达、非公有制企业参加公积金制度保障体系比例较低的地区，开展了非公企业公积金扩面工作；开辟了个体工商户和自由职业者公积金自愿缴存业务等。

全方位打造“存”、“取”、“查”公积金的便利服务。在国内率先推广公积金龙卡联名卡，推行公积金委托提取还贷和公积金电子渠道服务，加强住房公积金业务与龙卡业务、电子银行产品的服务整合。截至2007年底，建设银行已与62家公积金中心签订公积金龙卡合作协议，并在北京、天津、长沙、郑州等全国12个主要城市发卡超过200万张。

加快研究试点公积金跨行支付的新产品和服务。通过人民银行小额支付系统，在青岛、浙江、江苏等地区率先试点办理住房公积金跨行支付结算业务，避免了公积金缴存单位跨行排队和送缴，节省在不同银行办理的时间和成本。

大力拓展住房维修基金业务。截至2007年底，建设银行已在全国130多个设区城市拓展了住房维修基金业务，打造房地产开发、个人购房、住房资金、物业管理、社区居民服务等业务的一条龙服务。



委托建行提取公积金  
**自动转账 轻松还房贷**

## 支持科教文卫、国防事业发展

近年来，建设银行积极开展了“八一工程”、“211高校”、“三甲医院”等一系列重要项目工程，为发展科教文卫、国防等事业提供有力的金融支持。

### 服务文化教育、医疗卫生事业

2007年，建设银行先后为清华大学、复旦大学、南京大学、厦门大学、北京协和医院、中国医学科学院阜外心血管病医院、上海市第一人民医院、四川华西医院等多家知名教育卫生机构提供了个性化金融服务，在传统结算服务、新型缴费模式、长期信贷支持等方面与客户建立了合作关系，同时为教师、学生、医生、患者等个人群体提供优质金融服务。

### 服务国防现代化建设

2006年11月，建设银行正式启动面向军队武警客户的“八一工程”，2007年继续深入推进，组织了以“建设现代生活，服务现代国防”为主题的营销服务活动，构建了和谐的军银、警银关系。建设银行服务军队武警业务的市场占比由2006年初的5.68%上升到2007年底的11.99%。

创新组织架构。建立了适应军队垂直管理模式的新型、快速反应的区域性营销服务团队。

服务军队住房制度改革。针对军队武警对公及个人资产业务主体的特殊性，优化军队武警经济适用房贷款授信审批等业务流程，建立个性化的个人住房贷款业务的审批办法和风险控制手段。

创新“八一龙卡”金融产品。为武警部队官兵量身定制的理财联名卡和个人金融服务平台属国内首创。



建设银行与中国人民武装警察部队举行“八一武警龙卡”发卡仪式



武警官兵接受“八一武警龙卡”

帮助军队武警系统提高资金集约度和财务信息化管理水平。如开发了“第四军医大学数字化校园暨校园一卡通系统”，帮助其推进以管理信息化为核心的数字化校园和数字化医院建设；为武警总部等搭建“专线专网、专门保障”的资金结算网络，支持部队资金集中支付改革。

## 支持小企业成长

小企业是拉动我国经济增长和社会发展的力量，是吸纳社会就业的重要载体。建设银行将支持小企业发展作为全行战略转型和业务发展的重点，创新小企业业务制度和产品，建立起专业化、标准化的小企业业务经营模式，在改善小企业融资难方面进行了有益探索。2007年新拓展小企业客户10,841户，小企业贷款余额达到2,244.77亿元。

紧密结合国家产业政策，支持小企业走“专、精、特、新”的道路，鼓励支持在国际、国内具有明显竞争优势的集群化产业，具有高成长性、科技含量高的成长型和成熟型的特色小企业，增强小企业创新发展能力。

为小企业成长打造“速贷通”和“成长之路”信贷服务品牌。开办“速贷通”和“成长之路”业务两年来，共发放贷款785.4亿元，不良率仅为0.35%，解决了13,416个小企业融资需求。

创新订单融资、动产融资等供应链融资产品，一揽子解决供应链上小企业客户融资需求问题。

在国内同业中创新推出了网络银行电子商务“e贷通”系列产品，有效节约了小企业融资成本及时间。该系列产品首先在浙江地区（宁波除外）进行试点，自2007年10月至2008年3月半年运行中已累计发放1.75亿元网络贷款。



建设银行辽宁省锦州市分行为小企业客户举行的小企业信贷品牌融资会



建设银行与阿里巴巴网络公司举行开展e贷通业务的签约仪式



## 助学、助业、下岗失业小额担保贷款

### 个人助学贷款

建设银行于1999年开办助学贷款业务，截至2007年底为近25万大学生提供了助学贷款；所辖38个一级分行全部开展过此项业务，一万多个网点可以提供还款、支付等服务。截至2007年底，建设银行助学贷款余额为141,786万元。

### 个人助业贷款

针对微小企业、个体工商户、个人创业和再就业的融资需求，建设银行自2004年开办了个人助业贷款业务。截至2007年底，共签订了8万份中小企业借款人贷款合同，贷款总金额达300多亿元。

### 2005-2007年建设银行助业贷款余额比较

单位：万元人民币

年度	余额	比年初新增
2005	204,765	204,765
2006	2,141,027	1,936,262
2007	3,323,116	1,182,089

### 下岗失业人员小额担保贷款

建设银行各级分支机构从2003年开展下岗失业人员小额担保贷款业务以来，以高度的社会责任感推进这项政策性强、工作难度大、服务要求高但事关下岗失业人员切身利益和社会稳定的工作，努力为下岗失业人员提供他们所急需的金融服务。



建设银行北京市分行走入校园为学生发放助学贷款



建设银行河北省邯郸分行柜面员工参加技能竞赛



建设银行河北省沧州分行客户经理为客户介绍个人助业贷款

## 支持新农村建设

建设银行尽管在为“三农”服务方面不具备传统优势，却积极探索，在风险可控的基础上，以推进现代农业加快发展为重点，大力扶持集约型农业生产、农产品流通及农副产品深加工企业，满足农村多层次的金融需求。建设银行还直接向农民发放个人消费贷款。截至2007年底，建设银行农林牧渔业贷款余额154.57亿元；农户贷款余额达50.21亿元，其中，直接向农民发放个人消费贷款39.33亿元；农村企业及各类组织贷款3,229.44亿元。

### 服务新疆生产建设兵团建设

为满足兵团多元化的服务需求，建设银行设计开发了应收账款买方信贷产品，重点支持节水滴灌、农副产品深加工等优势企业。2007年，建设银行向兵团发放贷款63.83亿元，6年来累计发放贷款258亿元。同时为兵团农户投放小额贷款，6年来累计达13亿元，无一笔不良贷款。

### 服务黑龙江大型农垦基地集约化现代化建设

为垦区企业提供基本建设、原料收购、贸易周转等资金支持，提供进口大型农机具代理、信用证、海外代付等多种国际业务。为黑龙江大型农副产品加工型企业提供基本建设、原料收购贷款累计44亿余元；为黑龙江大型农贸企业提供周转资金贷款累计15亿元；为支持北大荒集团集约化经营授信40.67亿元，并为其上市提供独家服务等。

## 优化产品服务

建设银行践行“以客户为中心”的经营理念，不断拓展金融服务领域，改进服务手段和方式，开发多样化金融产品，满足多层次金融需求，为客户持续提供优质、高效的金融服务。

## 实施零售网点转型

2007年，在全行范围推广与美国银行合作的零售网点转型项目，规范网点服务营销模式，以实现服务的标准化和客户体验的一致性。

### 网点整体布局和内部功能区分合理化

新建及改造的网点，在总体布局上，网点覆盖有效客户的能力提高；在内部结构上，设置了自助服务区、销售理财区、现金区、客户等候区、客户引导区等基本功能区，客户服务区合理扩大，网点使用效率得到大幅提升。2007年，建设银行共实施网点整体装修项目2,865个。

### 服务效率明显提升

转型网点通过配备大堂经理、优化业务流程、设置新的岗位、智能排队、分柜办理、弹性排班等措施，有效缩短了业务办理时间，客户平均等候时间整体下降，网点服务水平、客户满意度、员工满意度、网点销售量明显提升。截至2007年底，实现功能转型的零售网点为5,266家，占零售网点总数的39.16%。工作效率提高30-40%，客户等候时间下降29%。

## 执行产品创新计划

2007年，建设银行第一次下达了专门的产品创新计划。截至2007年底，全行共完成创新464项，其中总行完成113项，分行完成351项。目前，在理财产品、中小企业贷款、贸易融资、基金代销、信贷资产证券化、财务顾问、网上银行、组合产品等方面的创新产品已产生了显著的效益。

### 电子商务信贷业务“e贷通”系列产品

2007年，建设银行与阿里巴巴网络公司合作，引入网络信用概念，突破传统业务模式，为电子商务客户量身定制了电子商务信贷业务“e贷通”系列产品，具体包括“网络联贷联保”、“网络速贷通”、“网络大买家订单融资”三大产品，为解决中小企业电子商务客户因缺乏银行认可的抵质押担保要求而面临的融资困难提供了有效途径。该系列产品首先在浙江地区（宁波除外）进行试点，受到了众多中小企业的积极关注与参与。

### 理财产品

2007年，建设银行相继推出新股申购类、开放式基金类、封闭式基金类、私募股权投资类、股票精选类等理财产品，在市场上形成了“利得盈”、“财富”、“乾图理财”三大理财品牌。

#### “乾图”理财产品

针对大型优质客户日益旺盛的资金集约化经营和理财的需求，建设银行推出了专门服务于公司（机构）客户的“乾图”理财产品，该产品对客户资金实行专户管理、专业理财，在考虑客户风险承受能力前提下，实现客户资金流动性和收益性的最佳组合，以提高资金的投资效率和投资收益。

#### “财富”系列产品

服务于高端客户人群对稳健高回报投资项目的需求，建设银行2007年推出的“财富”系列理财产品均为创新产品，包括境内新股申购类信托理财产品、基金类信托理财产品、私募股权类信托理财产品、精选投资类信托理财产品、开放式新股申购类人民币信托理财产品。该系列理财产品投资风险低、收益回报高。其中，“财富二号”一期和“财富三号”一期在中国信托业协会研究发展部与西南财经大学信托与理财研究所联合发布的“优秀信托产品排行榜”中获选为“创新信托产品”。

#### “利得盈”信托理财产品

2007年3月，建设银行改进原有的基于信贷资产的理财产品，推出了分期限组合存量模式“利得盈”信托理财产品，首次在一期产品中分别发售了46天、87天、160天三个不同到期日、不同到期收益率组合的理财产品，满足了投资者对理财产品流动性和收益性多样化的需求，产品发售后仅半个工作日就全部销售完毕。

#### 常规化理财产品

3个月债券型产品的常规化发行，真正做到了周周有产品，日日有发行，以满足客户随时购买和提前终止理财产品的需要。

### 信贷资产证券化第二单

2007年12月14日，建设银行在全国银行间债券市场成功发行“建元2007-1个人住房抵押贷款支持证券”，与2005年首单个人住房抵押贷款证券化产品相比较，第二单产品基础资产配置增加了关注类贷款等新元素，其发行进一步巩固了建设银行在中国住房抵押贷款证券化市场中的领先地位。



建行财富·中国建设银行财富管理品牌

# 知足者富

“知足者富，强行者有志”——《道德经》





## 拓展新的服务渠道

建设银行大力推动自助银行、网上银行、电话银行和手机银行等新型服务渠道的建设。截至2007年底，建设银行自助银行达到2,729家，可处理现金的自助设备(ATM、存款机、一体机等)达23,857多台，自助银行可实现的交易种类达100余种。

2007年，全行电子银行客户数累计达到7,069.75万户，较上年增长63.32%；交易量为18.99亿笔，较上年增长134.16%；交易额达到119.94万亿元，较上年增长290.81%。

2007年5月，建设银行率先把借记卡单日取款限额调整到2万元，获得媒体和公众的一致好评。

## 与客户建立战略合作关系

多年来，建设银行凭借优质的金融服务，与国内众多大型企业集团及中国经济战略性行业的主导企业建立了长期、稳定的战略合作关系。2007年，建设银行与中国华电集团公司、中国水利水电建设集团、中国铝业公司等多家行业龙头企业签订了银企战略合作协议，进一步确立了深层次、宽领域、可持续的战略合作关系。

## 倾听客户之声

### 客户投诉及处理

建设银行建立“客户之声”调查制度，根据客户的评价和意见改进服务和业务流程，并通过95533电话及网站留言等方式全天候实时受理全行客户投诉。2007年，本行95533客户服务中心共受理客户投诉21,081件，其中电话受理2,281件，网站受理18,800件，均做出妥善处理。

建设银行采取多项措施提高客户投诉处理水平，包括在行内信息网站定期发布95533受理的典型客户投诉，为改进服务管理提供思路；建立全行客户服务质量按月通报制度，加强服务督促；推广2006年与美国银行合作的CALL-CENTRE改进项目成果，提高95533的服务效率和质量；规范客户投诉的处理流程等。



建设银行江苏省镇江分行转型网点“旗舰店”员工向客户介绍产品和服务



建设银行广东省分行个人贷款中心员工接待客户



### 95533客户投诉的处理流程

第一步：95533客户服务中心客服代表受理客户投诉。受理客户投诉时，客服代表会对客户耐心解释，尽量在线解决问题；

第二步：如不能在线解决，由客服代表记录《中国建设银行客户投诉联系书》，并转交有关负责人。对本部门内能够解决的问题，会在1个工作日内解决并回复客户；

第三步：如需转交业务主管部门和分支机构协调处理的，业务主管部门和分支机构会在3个工作日内回复客户，并将处理结果书面反馈95533客户服务中心；

第四步：涉及跨行投诉的，由受理客户投诉分行95533客户服务中心协调处理，并在5个工作日内处理完成；

第五步：超过协调时限未果的，由受理客户投诉分行95533客户服务中心将投诉事项转交上级行，由上级行负责协调处理，并在3个工作日内将处理结果书面反馈受理行95533客户服务中心，再由受理分行95533客户服务中心回复客户。

### 推行“客户接待日”制度

建设银行于2007年12月29日正式出台“客户接待日”制度，规定将每月第二周的第一个工作日作为“客户接待日”，由总行及各一级分行、二级分行行领导面对面接待客户，聆听客户需求，解答疑难问题，听取客户的意见和建议。该项制度于2008年1月开始在全行实施，客户反映良好。

### 客户满意度调查

建设银行自2006年开始实施全行客户之声项目1代，从客户细分、产品、区域、渠道等维度对客户满意度进行分析和研究，旨在建立全行“个人业务客户满意度晴雨表”，并初步分析对公业务的客户满意度状态，为改进客户服务、业务管理及相关流程等提供决策依据。目前，建设银行已建成并开始运行全行性客户满意度晴雨表调查监测体系，开展了网点转型、呼叫中心、个贷中心、小企业金融服务模式、网上银行等多个流程优化专项客户之声工作。建设银行正在致力于成为持续倾听客户心声的“倾听的银行”，不断改进客户服务水平的“行动的银行”。



建设银行河北省分行与军队官兵举行双拥共建联谊会



建设银行北京分行员工为客户提供上门服务

## 关注员工成长

建设银行将员工视为企业最宝贵的财富，尊重员工、关爱员工、发展员工，致力于为员工搭建广阔的发展平台，帮助员工与企业共同成长。

### 员工雇佣

#### 员工基本构成

全行用工总量298,868人，男女比例为1.08:1，少数民族占4.6%。

	2007	2006	2005
就业员工(单位：人)	298,868	297,506	300,288
男性员工占比	51.8%	52.3%	52.5%
女性员工占比	48.2%	47.7%	47.5%

#### 员工福利

建设银行员工福利主要包括两部分：一是按照国家相关规定建立的社会保险和住房公积金，二是企业福利。

**社会保险和住房公积金：**根据国家社会保险制度和住房公积金制度相关规定，建设银行为劳动合同制员工缴纳了基本养老保险、基本医疗保险、失业保险、工伤保险、生育保险和住房公积金。

**企业福利：**全行建立了企业年金、补充医疗保险和住房补贴三项员工福利制度，完善了员工养老、医疗、住房保障。适应员工多元化需求，探索实施了弹性福利计划。各分支机构结合自身情况和地方政府的政策，还建立了诸如独生子女补贴、托儿补贴、带薪休假等员工福利。

#### 困难员工救助

建设银行于2005年成立了“职工互助基金”。2007年对全行困难员工(包括离退休和分流人员、家属)约9,000人次实施了生活帮扶、子女上学、医疗救助和受灾补助等多项救助，发放救助款1,600多万元。

### 员工参与

建设银行于2005年11月在全国金融系统率先建立了职工代表大会制度，凡是关系到全行发展战略的重大问题和涉及员工切身利益的大事，都要提交职工代表大会审议或讨论。2007年，建设银行召开了第一届职工代表大会第三次会议，全行三级职代会共计召开1,864次会议，征集提案和合理化建议12,525件。各级管理层认真研究并落实员工的合理化建议。

近年来，建设银行不断加强工会管理，逐步健全和完善职工代表大会制度，并通过建立职工监事制度、推行行务公开等措施，保证员工行使民主管理和监督的权利。在业务发展中重视和吸收员工的合理化建议，一些全行性的工作会议也邀请一线员工代表参加。企业在经营管理、绩效考核、薪酬制度、选人用人等方面的透明度进一步增强，员工参与企业民主管理的能力不断提高。

## 培训与激励

### 培训情况

2007年，建设银行不断加大培训资源的投入，拓宽培训渠道，创新培训模式，配合业务快速发展的需要，加强对一线员工的培训，组织基层机构负责人轮训，推进境外培训，逐步加大优秀基层员工赴香港培训的力度，鼓励员工自主参加学历教育，培训的覆盖面、质量大幅度提高。

2007年建设银行员工培训一览表

统计项目	2007年	2006年	增长率
培训期数(单位：期)	7,400	7,071	4.65%
培训人次(单位：万人次)	43.19	40.22	7.38%

### 核心人才的培育与管理

2007年，建设银行进一步明确了加强核心人才工作的思路，逐步建立覆盖各层级、各关键岗位的核心人才队伍，制定核心人才的培养发展计划，加大对核心人才的培训和奖励力度。通过与境内外著名高校和战略投资者合作，加强对关键岗位核心人才的国际化和专业化培养。选派优秀员工参加金融理财师、金融风险管理师等国际认证；选派优秀业务骨干到海外分行工作，培养国际化复合人才。

### 突出贡献奖

“中国建设银行突出贡献奖”是建设银行作为员工设立的最高级别的荣誉称号，重点表彰奖励有突出贡献的高层次、高技能的核心人才和为本行创造巨大价值的优秀员工。2007年，建设银行对在经营管理、基层营销服务等方面做出突出贡献的16名员工授予了“中国建设银行突出贡献奖”，受表彰的员工获得了10-20万元人民币不等的奖金。



谢渡扬监事长会见第六届中国建设银行十大杰出青年



### 员工持股激励计划

为吸引、激励和留住优秀人才，增强员工队伍的凝聚力、向心力和归属感，持续促进价值创造，建设银行于2007年实施了首期员工持股计划。

### “员工之声”和“领导力开发”项目

与美国银行合作，在全行范围内实施员工之声项目，建立企业与员工之间畅通的沟通平台；运用六西格玛项目管理方法，探索标准化的领导力开发方法和工具，建立了“高级管理人员领导力素质模型”，开发了客户经理、资金交易员、项目经理等关键岗位“成功要素表”，并在总行本部及相关分行试点实施“新入职协助计划”。



2007年建设银行总行本部职工运动会开幕式



建设银行湖北省分行员工在联欢会上演出《节日欢歌》



2008年建设银行厦门市分行举行迎春长跑活动

## 职业安全与健康

### 身体健康检查

建设银行总行自上个世纪八十年代中期开始，与北京市体检中心、北京协和医院等著名医疗或保健机构合作，组织员工每年进行一次全面的身体健康检查。各级分支机构结合本地和本单位实际，组织员工定期进行身体健康检查。

### 丰富员工业余生活

建设银行各级机构基本上都成立了文艺、体育等文化娱乐协会或俱乐部，组织员工开展丰富多彩的文化体育活动，活跃单位气氛，丰富员工的文化生活，满足员工精神需求，创造和谐的企业环境。2007年建设银行各级文体协会共组织活动约15,000次，参加员工约80万人次。

### 突发事件的应对

规范突发事件应急处置预案和应急体系建设。建设银行针对金融刑事案件的协查、安全事故的预防和处置、火灾等突发事件的处置，制定了应急管理方法和预案。自2005年以来，还制定了《中国建设银行突发事件应急预案》和《中国建设银行自然灾害应急处置预案》，成立了应急处置领导小组，加强了全行的应急组织体系建设。

### 开展应急演练

建设银行每年都针对火灾等安全事故，诈骗、抢劫、盗窃、群体性事件等社会安全事件组织预案演练。2007年，组织总行员工开展了消防演练。协助公安部和银监会编写了《银行业安全保卫工作实务》中的“银行突发事件应急处置”等内容。

## 推动诚信建设

建设银行在依法合规经营的同时，发挥银行的信用中介职能和金融服务职能，积极推动诚信体系建设，为打造良好的社会信用和法制环境而努力。

## 反腐倡廉

### 严格制度规定

建设银行从经营管理、人事管理、公共财物使用管理、工程招标和物品采购管理、经商办企业、组织纪律乃至出差时的公务接待、迎来送往等方面，对全行各级领导人员廉洁合规从业、预防腐败作出了严格规定，并对其在履行岗位职责过程中违反廉洁从业规定、用人失察失误、违背诚信原则、违反勤勉义务等方面存在的重大问题进行问责。

### 反腐倡廉相关规定

- 《中国建设银行领导人员廉洁从业若干规定》(2002年)
- 《中国建设银行工作人员违规行为处理办法》(2004年)
- 《中国建设银行党委廉洁自律六项要求》(2005年)
- 《中国建设银行领导人员问责办法》(2006年)
- 《关于进一步节约从简做好内部接待工作的通知》(2006年)
- 《中国建设银行领导人员廉洁合规从业八项要求》(2007年)

### 中国建设银行党委廉洁自律六项要求

- 一、上级机构到下级机构从事公务活动要轻车简从。下级机构领导不到机场、车站、码头迎送。食宿从简，内部实行工作餐制度。
- 二、上下级机构及工作人员之间不得接收或赠送礼金、礼品、土特产品。
- 三、行内部门之间不得使用公款相互宴请和赠送礼品。行内会议不得赠送纪念品。
- 四、严格区分公事与私事。不得在公务活动中参杂私人感情和利益因素。非分管领导不得干预集中采购事项。
- 五、公务和经营活动中，实行亲友回避制度，不能回避的，个人要声明，所在单位要登记。
- 六、严格保守本行秘密，不得将内部信息用于为个人谋取私利。

### 开展专题教育

建设银行坚持实行廉洁从业专题学习制度和“遵法守规教育每月一课”制度，把反腐倡廉教育纳入各类人员学习和培训的重要内容，利用培训、考察、演讲、报告会、参观监狱等教育形式和内部刊物、视频、网页等宣传载体开展教育宣传，营造廉洁合规从业文化氛围。

以各级领导班子、领导人员和经营管理重要业务岗位人员为重点教育对象，重点开展了权力观、遵守党规党纪、金融政策法规、经营管理规章制度、廉洁合规从业规范、金融从业道德等方面的专题教育，提高领导人员的务实、清廉、合规、守纪意识。

2007年建设银行各级机构共举办先进典型报告会1,700多场次，受教育员工超过30万人次；举办各种形式的反面典型现身说法1,200多场次，受教育员工近26万人次。编写了《代价——中国建设银行警示教育案例》，下发全行员工人手一册。

### 治理商业贿赂

建设银行按照中央和银监会关于开展治理商业贿赂专项工作的统一部署，深入抓好商业贿赂专项治理，认真整改和纠正经营管理中违反商业道德和市场规则的不正当交易行为，着力推进诚信体系建设，构建治理商业贿赂的长效机制。

## 反洗钱

### 完善相关制度

根据国家《反洗钱法》和人民银行相关制度，及时调整、修订、颁发了反洗钱相关内控制度。

### 配备专门机构和人员

在合规部专门设立了反洗钱处负责反洗钱工作，协助有关机关开展多起反洗钱专项调查和核查。

### 认真履行职责

开发了反洗钱“黑名单”检索系统、反洗钱可疑交易监测系统，完善了反洗钱大额交易报告系统。按照相关规定及时向中国反洗钱监测分析中心报告大额交易和可疑交易报告。在加强跨境资金流动监管等方面主动协助政府有关部门承担了试点及配合工作。

## 参与社会征信体系建设

### 维护征信信息数据库

及时更新信息，建设、完善企业信用信息基础数据库和个人信用信息基础数据库。负责维护数据，按照T+1和每月的频度定时向人民银行报送信用数据，纠正错误数据和处理客户异议。

### 运用经济杠杆引导企业、个人恪守信用

对于有不良信用记录的客户，拒绝发放贷款；对于信用度良好的企业或个人，则简化贷款手续，实行优惠利率。

### 帮助企业建立健全现代企业制度

帮助规范和完善企业财务规章制度，提升企业资信等级，参与企业股份制改革和上市。



## 投身公益事业

多年来，建设银行始终积极投身各项公益事业，并将支持教育事业、关心青少年成长、保护民族文化、抢险救灾、扶贫济困等作为履行企业社会责任的一项战略目标。

### 2007年建设银行开展的主要公益活动

2007年，建设银行进一步加大对社会公益事业的支持力度，全年共实施了14个公益项目，投入项目总金额约2.26亿元；该年度实际捐赠支出总额为1.97亿元。

#### 启动“中国贫困英模母亲建设银行资助计划”

向中国妇女发展基金会捐赠5,000万元，专项资助因公牺牲、伤残以及在一线表现突出但家庭经济困难的军人、武警、公安干警的妻子和母亲。该计划连续实施10年，每年资助1,800名贫困母亲每人2,500-5,000元，共计资助1.8万人次。



“中国贫困英模母亲建设银行资助计划”启动仪式

#### 启动“建设未来—中国建设银行资助贫困高中生成长计划”

向中国教育发展基金会捐款1.2亿元，专项资助全国特别是中西部地区普通高中家庭经济困难学生。该计划连续实施6年，每年资助13,000多名贫困高中生每人1,500元，总计资助贫困学生近8万人次。2007年12月中旬已完成第一批资助款项的发放工作。



“建设未来—中国建设银行资助贫困高中生成长计划”启动仪式

#### 支持“中国延安精神研究会”的相关研究工作

向中国延安精神研究会捐款200万元，专项资助“一史两志”（即党中央在延安十三年的历史和延安1935—1948年的地方志，陕甘宁边区1935—1948年的地方志）资料库建设和相关课题研究。

#### 赞助2007世界夏季特殊奥运会

以运动会合作伙伴赞助商的身份，开展了“用行动关爱社会”系列公益活动，发动建行员工在近3,000个网点为特奥会进行宣传和募捐，与智障儿童特殊学校开展共建活动，支持智障人士体育事业的发展。

### 设立“中国建设银行清华讲席教授基金”

向清华大学经济管理学院捐款300万美元设立专项基金，用于聘请国际知名学者作为清华大学讲席教授，支持清华大学提高教育水平。

### 设立“情系西藏—中国建设银行与中国建投奖(助)学金”

向中国扶贫基金会捐款350万元，用于资助西藏地区贫困大学生和高中生完成学业。

### 捐建希望小学

向中国青少年发展基金会捐款53万元，用于建设希望小学、为希望小学配备体育器材和图书室，资助开展教师培训等。

### 捐赠“蓝飘带基金”

向中国红十字基金会捐赠100万元作为“蓝飘带基金”的首笔捐款和启动资金，用于对“海军总医院重症儿童研究治疗中心”收治的贫困重症儿童提供医疗费用资助。

### 支持香港青年就业网络建设

向香港公益金捐赠720,880港元，用于支持香港青年就业网络建设，为当地青年就业提供帮助。

### 水灾救助

向安徽、重庆水灾地区各捐款100万元，总计200万元，用于帮助灾区重建。

### 支持“中国村落工程”扶贫行动

向中国扶贫开发协会捐赠电脑334台，用于支持“中国村落工程”扶贫行动。

### 赞助第十届北京国际音乐节

以首席赞助商的身份与北京国际音乐节艺术基金会合作，出资200万元协助其举办第十届北京国际音乐节，促进北京文化事业的发展和与世界文化的交流。





#### 支持北京凯恩克劳斯经济研究基金会研究工作

向北京凯恩克劳斯经济研究基金会捐款200万元，用于支持开展与中国经济发展相关的经济政策和公共政策问题的继续教育、高级培训和合作研究项目。

#### 支持上海世界博览会中国馆建设

向中国2010年上海世界博览会组织委员会捐款200万元，用于世博会中国馆的建设。

### 建设银行分支机构支持公益情况

据不完全统计，2007年建设银行分支机构开展了400多个公益活动或项目，涉及支持教育、环保、扶贫、新农村建设、抢险救灾、资助困难群体等内容，捐赠资金2,600多万元。

### 员工志愿者

为引导员工积极承担社会责任，建设银行在《员工行为规范》中明确要求员工“支持公益事业，关心弱势群体，主动奉献爱心”。2007年，建设银行的员工踊跃捐款、捐物，以帮助困难群体、支持灾区重建，其中，为资助贫困高中生捐款总额达1,586万元。同时，不少员工还作为志愿者积极参与各类公益活动，比如无偿献血，支持特奥，与受资助学生进行结对帮扶等等，展示了建设银行员工的良好风貌，为社会公益做出了贡献。

#### 服务特奥的建行志愿者

2007年10月，第12届世界夏季特殊奥林匹克运动会在上海举行。作为本次特奥会唯一的金融合作伙伴，建设银行向运动会提供了各项金融服务，并组织了12个城市近3000个网点的千余名员工志愿者参与相关宣传活动，呼吁全社会共同关爱和理解智障人士。在特奥会举办地上海，来自建设银行上海市分行的200多名志愿者积极参与了“向特奥指定服务宾馆提供上门金融服务”、“青年志愿者走进社区奉献关爱”、“为特奥运动员送祝福”、“志愿者迎特奥火炬跑”、“特奥彩虹嘉年华大型路演”等多项活动。他们全情投入、全心奉献，用行动向社会展示了建行全力支持特奥会、为特奥提供一流服务、承担企业社会责任的良好形象。

#### 无偿献血的英雄沈晓理

沈晓理是建设银行广东湛江市分行员工，他自1998年开始无偿献血，至今已坚持十年，总共无偿献血15,000毫升，累计75次。目前，沈晓理不仅是“情暖湛江”志愿者服务队成员，也是湛江市红十字无偿献血志愿工作者服务队成员及献血志愿者招募分队队长。他利用业余时间到企业和公共场所举办讲座，派发献血知识宣传单，进行无偿献血宣传，动员了上千人去献血，十年内参加无偿献血志愿活动时间累计近2,000小时。



图为沈晓理（右一）在献血



# 实践案例展示

案例之一：实施“建设未来—中国建设银行资助贫困高中生成长计划”

## 资助贫困学生 就是资助未来

2007年9月21日，中国建设银行与中国教育发展基金会在北京签署协议，由建设银行捐赠1.2亿元人民币设立专项基金，共同启动了“建设未来—中国建设银行资助贫困高中生成长计划”（以下简称“成长计划”）。

“成长计划”的主要内容是：建设银行出资1.2亿元，资助全国特别是中西部地区的普通高中成绩优良、家庭经济困难的学生，帮助他们顺利完成高中学业，成长成才。该计划连续实施6年，每年资助13,300多名贫困高中生每人1,500元，总计资助近8万人次。据公开披露的信息，这是迄今为止国内银行业支持教育等公益事业金额最大的一次单笔捐款。

建设银行之所以选择资助贫困高中生，是因为目前该群体在接受社会资助方面基本上还是空白。有调查数据表明，截至2006年，我国中西部82.3%的贫困高中生家庭是因“高中致贫”，有20%的贫困高中生面临辍学。建设银行希望通过自己的捐助之举，唤起社会各界共同关注这些暂时处于困难中的莘莘学子，帮助他们顺利成长为社会的有用之才。建设银行的善举得到了教育主管部门、受资助学校教师、学生、家长以及社会各界的好评。

为了早日将资助款项送达受资助学生的手中，建设银行各级分支机构迅速行动，在短短1个月时间内，会同当地教育部门共同选定了545所受资助学校，并督促学校迅速开展资助学生申报工作。中国教育发展基金会严格审定了每一份申报材料，于11月下旬与建设银行共同确定了全国13,300多名受资助贫困高中生的名单。建设银行北京市分行为“成长计划”的实施提供专项账户服务，克服了时间紧、任务重的困难，于2007年12月中旬完成了第一批资助款项的发放工作。

建设银行将“成长计划”不仅看作是一项资助困难学生的计划，还以之为载体，教育引导员工奉献爱心、培育社会责任意识。本次捐赠的1.2亿元中，有1,200万元来自建设银行员工的自愿捐款。在建设银行团委、工会等群众组织的倡议下，全行30多万员工踊跃捐献，总计捐款达1,586万元，超出计划386万元。在“成长计划”实施的六年中，建设银行将每年开展一次“成长先锋”评选活动，评选并奖励受资助学生中的出类拔萃者。建设银行各级机构还将组织员工志愿者，与受资助学校和受资助学生开展结对活动，在交流互动中实现共同成长。





## 案例之二：实施“中国贫困英模母亲中国建设银行资助计划”

# 情系贫困英模母亲 支持国防公安建设

为了继承中华民族崇尚英模、英烈的优良传统，增强全社会关爱英模、英烈遗属的意识，帮助英模、英烈遗属减轻家庭经济负担、改善生活条件，中国建设银行向中国妇女发展基金会捐资5,000万元，实施“中国贫困英模母亲建设银行资助计划”，专项资助因公牺牲、因公致残或工作表现突出且生活困难的现役军人、武警、公安干警的妻子或母亲。从2007年至2016年，资助计划每年拨出500万元资金，资助1,600个因公致残或在一线工作表现突出且生活困难的英模妻子或母亲生活补贴2500元/人，资助200个因公牺牲的英烈遗属生活补贴5,000元/人，每年资助约1,800人，10年总计资助约1.8万人次。

2007年11月22日，建设银行与中国妇女发展基金会在人民大会堂签署捐赠协议，启动“中国贫困英模母亲建设银行资助计划”。来自公安部、中国人民解放军总政治部、武警部队政治部、全国妇联和建设银行等有关方面的领导共同出席了签约和启动仪式。仪式上，全国人大常委会副委员长、全国妇联主席顾秀莲发表了重要讲话，高度肯定了建设银行改革发展取得的突出成绩以及此次慷慨捐赠的善举。她说，“中国贫困英模母亲建设银行资助计划”为社会各界关注英烈、英模搭建了一个非常好的爱心平台，希望英烈、英模的家属们借助这个平台从困难中走出来、站起来，自强不息，用自己的力量改善自己的生活。与会领导向第一批英模母亲代表发放了资助金。被追授为全国公安系统一级英雄模范的原黑龙江省嫩江县伊拉哈派出所所长靳鹏里的妻子葛红在发言中说，建设银行和社会各界的关心和关爱，让她真切感受到为人民公安事业所作出的付出和奉献是值得的，身为英模的妻子，倍感欣慰和自豪。

截至目前，资助计划第一批资助金已经发放。建设银行山西省分行、甘肃省分行及新疆自治区分行是第一批启动此项资助计划的分支机构。分行有关领导和员工志愿者积极行动起来，看望、慰问当地的英模母亲或妻子，与英模家庭结成“一对一”帮扶关系，为他们提供理财咨询及农业生产技术上的援助。甘肃省分行还将英模烈士子女纳入建设银行资助贫困高中生的“成长计划”，以帮助他们顺利完成学业，成长为社会有用之才。



### 案例之三：雪灾救助

## 危难时刻挺身而出 竭尽全力支援抢险救灾

2008年春节前夕，我国南方大部分地区出现了罕见的冰雪灾害天气，给交通、通信、电力、能源供应和人民群众生产生活造成严重影响。建设银行党委高度重视，及时做出响应，向受灾严重的湖南、湖北、安徽、贵州等10个省份捐款1,200万元，支援灾区群众抢险救灾。建行广大员工也自发向灾区捐款捐物，其中，北京市分行向中国红十字会捐款65万余元；湖南分行员工捐款约11.3万元，衣物2,500多件。

在受灾省份，建设银行各分支机构采取非常措施，克服各种困难，确保网点安全和正常营业。在交通瘫痪的情况下，有的员工不顾途中滑倒跌伤，徒步近6公里坚持去网点上班。在电力中断的情况下，员工们用蜡烛照明、采取手工记账等方式保证网点基本营业。在灾情最严重的湖南和贵州，建设银行了解到电力系统急需抢险救灾资金，及时启动了信贷“绿色通道”，紧急抽调贷款规模，连夜进行项目评估，加快额度授信、贷款审批和发放速度，在依法合规的前提下，发放了15.4亿元专项抗灾贷款，用于电力公司抢修电网、采购电煤。

建设银行提出“急客户之所急，把服务送到一线”的口号，走访慰问受灾客户，现场了解服务需求，为灾区客户和群众排忧解难。例如，广东肇庆分行接到铁路部门需要15万元零钞办理旅客退票的求援后，紧急动员所属所有网点收集清点库存零钞，很多员工把自己过年用的新零钞也拿了出来。1个小时内凑齐15万元应急零钞，协助铁路部门为2,000多名滞留旅客顺利办理了退票手续。





#### 案例之四：举办“建行杯—中国家庭理财教育”活动

## 心系百姓理财 构建和谐家庭



随着资本市场持续活跃，个人理财逐渐成为社会热点，吸引越来越多家庭的关注。为了帮助普通百姓树立健康的理财观念，掌握科学的理财知识，建设银行联合全国妇联于2006年启动了“建行杯—中国家庭理财教育”活动，向广大家庭普及理财知识，帮助构建更加稳定、向上、和谐、富裕的小康家庭。

2007年，“建行杯—中国家庭理财教育”活动进入第二阶段，活动范围覆盖了北京、河南、陕西、河北、江苏、大连、湖北、湖南、福建、广东、浙江、黑龙江、深圳、云南、四川等省市。建设银行先后举办了70场“家庭理财教育”流动课堂，参与总人数达7,000人次。

为保证科学理财知识和观念在客户中充分传播，建设银行与妇联合作，发放了100万册通俗易懂、图文并茂的《“建行杯—中国家庭理财教育”知识宣传册》，受到客户和大众的欢迎。



## 案例之五：支持内蒙古民族音乐的研究与发展

# 给美妙的歌声插上飞翔的翅膀



少数民族音乐是我国民族艺术宝库的瑰宝，不仅饱含了少数民族同胞们对大自然的深厚感情，也充分展现了我国少数民族独特的艺术魅力。但是，在流行音乐的冲击下，少数民族音乐因为缺少支持，其发展越来越缓慢。从事民族音乐研究的艺术团普遍面临着资金困难。2006年9月12日，建设银行与内蒙古广播电视艺术团在呼和浩特签署合作协议，由建设银行作为首席赞助商支持内蒙古广播电视艺术团进行蒙古民族音乐的研究和创新。

内蒙古广播电视艺术团拥有全国一流的蒙古民族音乐创作研究集体，该团成立二十多年来，创作了许多优秀的音乐作品。该团表演的呼麦和长调是蒙古民族音乐独特的演唱方式。与建设银行合作之后，艺术团先后应邀到山东、天津、辽宁、宁夏、安徽、江苏等地演出，在为建设银行的客户和员工带去美妙的艺术享受的同时，也大大拓展了内蒙古民族音乐传播的舞台，让更多的人认识和领略到了内蒙古民族音乐的独特魅力。

2007年5月，在建设银行的鼎力支持下，内蒙古广播电视艺术团一行44人作为中国大陆唯一的一支参赛团队，参加了欧洲五大合唱艺术节之一的图尔国际合唱节，他们用心灵和生命的吟唱赢得了听众和评委的青睐，在参赛的23支代表队中夺得混声合唱银奖（金奖空缺）、自由式演唱银奖以及合唱节首次设立的传统音乐大奖。在挪威王国举行的第二届中国文化节上，艺术团尽情展现蒙古民族音乐的魅力，让世界倾听到了来自中国草原的美妙歌声。建设银行资助民族艺术发展所展示出来的文化品位和责任感也赢得了国内外的一致好评。

# 社会认可与反馈

## 荣誉奖项

2007年，建设银行各项业务继续快速健康发展，得到监管机构、境内外媒体及相关机构的高度认可。建设银行在英国《银行家》杂志公布的世界银行1000强中列第14位；被美国《福布斯》杂志评为全球上市公司2000强第69位；被英国《金融时报》杂志评为“全球500强”第35位。据不完全统计，建设银行于2007年共获得五十余家媒体和机构颁发的各类奖项(含排名)82项。

### 建设银行所获主要奖项及排名、评级情况一览

#### 品牌形象类



2008年2月，荣获《财资》杂志“中国最佳托管人奖”。



2007年12月，荣获《环球金融》杂志“最佳贸易融资提供商奖”、“最佳抵押贷款银行奖”及“最佳个人银行奖”。



2007年12月，荣获《21世纪经济报道》“最佳投资回报奖”和“2007年度银行家大奖”。



2007年11月，荣获《财资》杂志“2007年度最佳银行”大奖，这已是建行连续三年获得此奖项。



2007年11月，荣获《亚洲风险》杂志颁发的“中国最佳金融风险管理奖”。



2007年9月，荣获《银行家》(内地)杂志“最佳盈利能力奖”和“2006中国商业银行竞争力(财务评价)”第三名。



2007年6月，荣获《亚洲金融》“亚洲最佳公司2007—中国最佳投资者关系奖”。



2007年5月，荣获《资本》杂志“第二届资本中国杰出企业成就奖—资本中国杰出银行”奖。



2007年4月，在《财资》杂志“2007年度最佳公司治理企业”评选中获得“2007年度财资最佳公司治理企业”称号。



2007年3月，荣获《环球金融》杂志“2007年度亚洲最佳新兴市场银行奖—中国最佳银行奖”。

#### 产品和服务类



2008年1月，在《欧洲货币》杂志2008年度个人银行与财富管理调查中荣获“中国最佳房地产投资奖”。



2007年9月，荣获《亚洲银行与金融》杂志颁发的“最佳零售银行”奖。



2007年7月，荣获美国专业媒体联盟(LACP)颁发的“LACP年报奖金奖”。



2007年6月，荣获新加坡《亚洲银行家》杂志颁发的“中国房屋按揭贷款成就奖”。



2007年3月，在中国银监会下发的《中国银监会关于表彰2006年全国银行业金融机构小企业贷款工作先进单位和先进个人的决定》中，被评为“2006年全国银行业金融机构小企业贷款工作先进单位”。



2007年1月，万事达卡国际组织授予建行信用卡为“年度最佳产品设计奖”，“年度最佳联名卡”及“年度最佳商务卡”。



## 社会责任类



2008年1月，在《中国新闻周刊》和中国红十字基金会联合主办的第三届“中国企业社会责任国际论坛”上，荣获“2007最具责任感企业”奖，这是建行连续两年获得此奖项。



2008年1月，被中国扶贫基金会授予“2007中国扶贫公益家(单位)”荣誉称号。



2007年12月，荣获香港上市公司公会和浸会大学工商管理学院颁发的“企业社会责任奖”，是在港上市的中外公司中唯一获此殊荣的企业。



2007年12月，荣获中共中央党校学习时报社等机构联合颁发的“2007年度中华社会责任奖”。



2007年12月，荣获中国扶贫基金会、国家广播电影电视总局电影频道节目中心“光影星播客温暖基金”2007年度爱心合作单位称号。



2007年11月，荣获全国妇联和中国妇女发展基金会颁发的“中国妇女慈善企业”称号。



2007年9月，荣获新华网颁发的“企业社会责任贡献奖”。



2007年6月，荣获香港公益金颁发的“公益钻石奖”。



2007年2月，荣获中国儿童少年基金会“最佳热爱儿童爱心单位”荣誉称号，建设银行个人金融部15位员工被授予“最佳爱心大使之星”荣誉称号。

## 排名情况



2007年11月，在《亚洲金融》杂志公布的依据2004至2006年累计利润编制的“FA100”排名中列第5位。



2007年7月，在《财富》“财富全球500强”中名列第230位。



2007年7月，在《亚洲周刊》“亚洲银行300排行”中名列第4位、“亚洲资产回报率最高的银行”第16位、“亚洲客户贷款最大的银行”第5位。



2007年6月，在英国《银行家》杂志公布的“中国银行100强”一级资本排名中名列第3位，在“世界银行1000强”一级资本排名中名列第14位。



2007年6月，在英国《金融时报》“2007金融时报全球500强”中名列第35位。



2007年3月，在《福布斯》公布的“2007年全球上市公司2000强”排行榜中名列第69位。

## 评级情况



2007年12月，标准普尔最新评级结果：外币长期交易对手评级为A-，外币短期交易对手评级A-2，长期交易对手评级展望为稳定。



2007年11月，惠誉国际评级最新评级结果：长期发行人违约评级为A，短期发行人违约评级为F1，支持底线评级为A，评级前景为稳定。



2007年8月，穆迪投资服务公司最新评级结果：长期信用评级为A1，短期信用评级为P-1，财务实力评级D-，评级展望为正面。



## 各方评价

“中国建设银行作为国内著名的大型银行，在企业的成长壮大中不断地完善自身的建设，目前股票市值已位居世界十大银行的第二位，并且始终保持稳健发展，经营成果显著，成为亚洲最赚钱的银行，这是中国改革开放的成果，我为此感到非常的高兴和欣慰。希望建设银行继续深化改革，发展得越来越好，为国家积累更多的财富，为社会公益事业做出更多的贡献。”

——全国人大常委会副委员长、全国妇联主席 顾秀莲



“以这样的捐赠力度来资助家庭贫困学生，从中国教育发展基金会来看，在全国还是首例，在金融界也是首例。我多次讲，这里固然涉及到钱的问题，但重要的还不在于钱。这关系到我们企业领导对教育的认识，关系到一个企业家的眼界和胸怀，也关系到一个成熟的企业家如何对待和处理好企业与社会、经济发展与社会、企业发展和社会和谐的关系问题。我认为建行很好地处理了这些关系，他们以实际行动证明了他们对中央提出树立科学发展观、构建和谐社会这个战略思想真领会、真学习、真贯彻。”

—中国教育发展基金会理事长、原教育部副部长、党组副书记 张保庆

“中国建设银行在企业社会责任方面做出了世人有目共睹的卓越贡献，而对我学院的支持，更是对我学院师生的莫大鼓舞，为学子的人生播下了真善美的种子，树立了做人做事，立身处世的典范。”

—清华大学经济管理学院院长 钱颖一

“在湖北全省上下奋力抗击54年以来特大雨雪低温冰冻灾害的关键时期，贵行向我灾区捐款150万元救灾资金，帮助我省灾区困难群众度过难关。大雪无情人有情。作为50多年来一直热心公益事业的建设银行，在此次雪灾面前更是以捐资助困这一实际行动履行着自己的社会责任。”

—湖北省人民政府感谢信

“近一个时期，我省遭遇了五十年一遇的雨雪冰冻灾害。贵行积极响应党中央、国务院号召，捐款80万元支持我省抗灾救灾，体现了金融企业强烈的社会责任感。”

—江苏省人民政府金融工作办公室感谢信

“民族文化的发展离不开社会的支持。以“善建者行”为企业最高追求的中国建设银行始终将自身腾飞与民族复兴的使命紧紧结合，忠实履行企业的公民责任。贵行的支持凸显了企业强烈的社会责任感和不俗的文化品位，使我们得以在更大更广的范围展示了内蒙古民族艺术的独特魅力。”

—内蒙古自治区广播电影电视局感谢信

“深深地感谢中国建设银行的叔叔、阿姨们，你们的爱心，点燃了我们未来的希望，坚定了我们寻梦的决心。这份善举不仅给我们以物质帮助，更给予我们一种精神的支撑。这雪中送炭般的帮助，令我们感谢不尽。中国建设银行把爱心聚集，又把爱心传递，你们把希望撒在穷乡僻壤，把爱心献给贫困学子，叔叔阿姨们就是爱心的使者。”

—甘肃省榆中县第一中学受助学生 彭宏



# 独立鉴证报告

我们接受中国建设银行股份有限公司(以下简称“建设银行”)的委托,审阅建设银行2007年企业社会责任报告(以下简称“该报告”)。建设银行董事会对该报告,包括重要事项的识别,承担责任。我们的责任是就该报告中所载信息出具一份鉴证报告。根据本项目的相关服务条款,本鉴证报告是为建设银行管理层编制的。

## 范围

本项目旨在就该报告所载信息是否得以公允的表述提供有限的保证。该报告涉及建设银行总行活动的信息,建设银行分支机构活动的信息不包括在本项目的范围内。

我们为了获取有限保证而实施的程序旨在确定信息的可信性,该程序的范围小于为获取合理保证所实施的程序的范围。若需取得对建设银行财务结果和财务状况的深入理解,请参阅建设银行截至2007年12月31日止年度经审计的财务报表。

## 报告标准

在报告可持续发展的表现方面,尚无公认的准则。本年度,建设银行根据其内部的报告标准进行报告,详见该报告第1页。

## 鉴证准则

我们按照国际审计与鉴证准则理事会发布的国际鉴证业务准则第3000号(ISA 3000):一历史财务信息审计或审阅以外的鉴证业务执行本项目。该准则要求鉴证业务小组成员具有理解和审阅该报告信息所需的相关知识、技能和专业能力,且小组成员需遵守IFAC(国际会计师联合会)专业会计师职业操守的要求以保证其独立性。

## 实施的工作

我们的审阅工作包括以下内容:

- 审阅用于信息管理、内部控制和该报告中定性和定量信息处理的公司层面的系统和流程;
- 与建设银行20多个部门的相关人员讨论报告中的信息;
- 收集并审阅内部和外部文件以确定该报告中定性和定量的信息是否有充分的证据作为支持;
- 通过进行媒体分析和互联网搜索以获取报告期间有关建设银行可持续发展事项的信息。



在执行鉴证业务的过程中，我们与建设银行就该报告草稿不同版本之间的变动进行讨论，并审阅了该报告的最终版本以确定其已反映我们的发现。

## 结论

基于以上工作，除上文所述未包括在本项目范围内的信息以外，我们没有注意到该报告中的信息存在不公允的表述。

## 观察发现

在不影响上述结论的情况下，我们提请报告阅读者注意以下事项：

- 基于该报告第12页所述之建设银行对其利益相关者的需求和关注的理解，该报告突出了建设银行在中国的社会和社区活动。我们建议建设银行扩展其履行企业社会责任的方式，使其涵盖作为一家全球性金融机构所应具有的内容。我们亦建议建设银行建立中长期的企业社会责任战略，该战略应考虑所有利益相关群体在企业社会责任方面的关注点并包括一个更长期的协助其实施的路线图。
- 该报告所载的信息源于建设银行内部和财务报告系统。我们建议建设银行在其企业社会责任战略的基础上制定更明确的企业社会责任的报告标准，并在今后的报告中采用全球报告倡议组织的报告指引的框架和原则。
- 我们认同建设银行已经针对特定行业和高能耗高污染行业以及推动清洁能源技术方面制定了专门的信贷政策。我们建议建设银行在信贷审批流程中进一步推进采用与社会责任有关的标准，同时考虑在项目融资领域采用赤道原则。



二零零八年五月十四日

# 中国建设银行股份有限公司

中国建设银行股份有限公司(以下简称“建设银行”)总部设在北京,拥有50余年在中国经营的历史。建设银行于2005年10月在香港联合交易所上市交易(股票代码939),为内地四大商业银行中首家实现海外公开上市的银行;2007年9月成功回归A股市场,在上海证券交易所挂牌上市(股票代码601939)。截至2007年底,建设银行市值达2,025亿美元,居全球上市银行第二位。

建设银行主要经营领域包括公司银行业务、个人银行业务和资金业务,多种产品和服务(如基本建设贷款、住房按揭贷款和银行卡业务等)在中国银行业居于市场领先地位。建设银行拥有广泛的客户基础,并与众多大型企业集团及中国经济战略性行业的主导企业保持银行业务联系。

建设银行营销网络覆盖全国的主要地区。截至2007年底,在中国内地设有分支机构13,448个,在香港、新加坡、法兰克福、约翰内斯堡、东京及首尔设有分行,在伦敦、纽约和悉尼设有代表处,拥有员工298,868人。建设银行的子公司包括中国建设银行(亚洲)股份有限公司、建银国际(控股)有限公司、中德住房储蓄银行有限责任公司、建信基金管理有限责任公司和建信金融租赁股份有限公司。





# China Construction Bank Corporation

Headquartered in Beijing, China Construction Bank Corporation (“CCB”) has more than 50 years’ history of operation in China. CCB was listed on the Stock Exchange of Hong Kong Limited (Stock Code: 939) in October 2005, and became the first bank listed overseas among the big four Chinese commercial banks. In September 2007, CCB successfully returned to the A share market and was listed on the Shanghai Stock Exchange (Stock Code: 601939). As at the end of 2007, with a market capitalization of USD202.5 billion, CCB ranked as the 2nd largest listed bank in the world.

The business of CCB consists of corporate banking, personal banking and treasury operations, and various products and services such as infrastructure loans, residential mortgage loans and bank card business, enjoying leading market positions in the China Banking Industry. CCB has a broad client base and has developed bank-industry cooperation with many major enterprises and leading strategic enterprises in Chinese economy.

The operation network of CCB covers major regions nationwide. As at the end of 2007, CCB had a network of 13,448 branches and sub-branches in Mainland China, and maintained overseas branches in Hong Kong, Singapore, Frankfurt, Johannesburg, Tokyo, and Seoul, as well as representative offices in London, New York and Sydney, with a total of 298,868 employees. The subsidiaries of CCB include China Construction Bank (Asia) Corporation Limited, CCB International (Holdings) Limited, Sino-German Bausparkasse Co. Ltd, CCB Principal Asset Management Co., Ltd. and CCB Financial Leasing Corporation Limited.



## Vision

*Provide better service to our customers*

*Create higher value to our shareholders*

*Build up broader career path for our associates*

*Assume full responsibilities as a corporate citizen*





# Contents

## About this Report

This report covers the commitments and performance of China Construction Bank Corporation in the fulfillment of its economic, social and environmental obligations based on an understanding of PRC conditions and is primarily related to the headquarters of CCB and its branches and sub-branches in China from January 1st 2007 to December 31st 2007 unless otherwise specified.

Financial data in this report are from the audited 2007 financial statements of the Bank in accordance with the International Financial Reporting Standards ("IFRS"). Data from overseas branches, sub-branches and subsidiaries are included and all financial data are reported in Renminbi unless otherwise specified.

This report is published both in English and Chinese. If there is any discrepancy, interpretations should be made according to the Chinese version.

This report is published both in the printed form and as a PDF electronic document. All PDF electronic files could be downloaded for reading from the CCB website at <http://www.ccb.com>.

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# Chairman's Statement

2007 was a fruitful year for CCB in terms of reform and development. CCB fully implemented its scientific development strategy and followed the State's macro-economic control policy, advanced its reform and innovation efforts, further enhanced its corporate governance structure, and achieved remarkable success in its business. It also improved its employee development and yielded a rich harvest in the undertaking of its corporate social responsibilities.

CCB continued to reinforce its internal reforms and to move its strategic transformation forward. All of its business segments gained momentum in their development. CCB's "customer-centric" corporate culture and operations were strengthened. The Bank sped up the re-engineering of its business processes, and pushed ahead the transformation of its retail branches, thereby significantly enhanced customer satisfaction. CCB also strengthened its comprehensive risk management, internal control and audit systems, and substantially enhanced its ability to balance risks and returns. The successful return of CCB shares to the A-share market created a new platform for capital operations, enabling CCB to share returns with both domestic and overseas investors.

As a pioneer in the economic development and financial reform of China, CCB formulated a new development strategy framework appropriately and regarded a commitment to social responsibility as one of its important roles. CCB reviewed and fulfilled its social responsibilities by defining a mission statement: "Provide better service to our customers, create higher value to our shareholders, build up broader career path for our associates and assume full responsibility as a corporate citizen".

During its reform and development process, CCB has been consciously placing high respect to the concern for the common interest of all of its stakeholders. In 2007, the Bank's profit before tax amounted to RMB100.816 billion. The return on average assets reached 1.15% and return on average equity hit 19.50%, providing high value in returns for shareholders and for the State. By differentiating its clients and specializing its management, the Bank persisted in bringing its financial services infrastructure into full play to offer considerate and convenient financial services to the general public and to effectively relieve the problem of queuing. CCB adhered to its "people-oriented" philosophy by protecting its employees' rights, caring for the career development of its employees, and offering assistance to employees in need. New progress was made towards constructing a "harmonious corporation".

CCB emphasized the organic combination of its own business development with the promotion of livelihood improvements for the people around us. The Bank actively sought business opportunities that addressed the concerns of society, and provided support to citizens, in particular to those with medium-to-low income, in housing, employment, business assistance, education, healthcare and retirement. It also fully supported the business development of small and medium sized enterprises and the innovation of its financial products offered to the agriculture, rural areas and peasantry. CCB also adhered to the State industry development policy in adjusting its credit structure and promoting its "Green Credit" policy. The Bank's effort to strictly control loans to industries with excessive production capacity and high-energy consumption facilitated the construction of a conservation-conscious society.



Dedication to various causes supporting the public welfare, including support for educational causes and social vulnerable groups, is another strategic goal for CCB in fulfilling its social responsibilities. In 2007, CCB donated USD2 million to sponsor and provide financial services to the “2007 Special Olympics World Summer Games”. RMB120 million was donated to the “Build for the Future – CCB Sponsorship Programme for Impoverished High School Students”. A donation of RMB50 million was allocated to the launch of the financing programme for “Impoverished Mothers of Heroes & Exemplary Workers in China”. Right before the 2008 Spring Festival, CCB donated RMB12 million to help relief efforts in 10 Southern China provinces struck by extreme snow storms, and expedited loan issuing in a bid to support post-disaster rebuilding efforts.

CCB’s efforts in fulfilling our social responsibilities have won recognition and encouragement from all quarters of the society. In 2007, we received a total of 9 social responsibility awards, including the “Most Responsible Enterprise” award and the “China Social Responsibility” award. It is one of the banks to receive the largest number of awards for corporate social responsibility among any of its domestic peers.

On behalf of the Board of Directors, I would like to express my deepest gratitude to all our shareholders, to our clients and to the public for their concern towards and support of CCB. My sincere appreciation also goes to our staff for their highly effective work. We will continue to fulfil our corporate social responsibilities in order to contribute towards the building of a harmonious society.

**Guo Shuqing**

*Chairman*

China Construction Bank Corporation

# President's Report

In 2007, by studying and practicing a scientific development strategy and by taking full advantage of market opportunities, CCB achieved not only enviable milestones in developing its business, but also gratifying results in corporate social responsibility.

## **1. Enhanced sustainable development capabilities through internal reform, thereby contributing to the country and society**

As a major state-owned commercial bank, CCB plays an important role in supporting the development of the national economy and in providing services for the public. Our successful return to the A-share market in September 2007 means that multitude of domestic investors can now also share the successes of our reforms and development. As our reforms advance, our profitability and operating results continue to rise, while the price of our stock increases steadily. Increases in the value of state-owned shares far exceed the profits gained by overseas strategic investors. Generally speaking, for every RMB10 earned by CCB, the State earns RMB8.5. Using the closing price of our H-shares on December 31st 2007, the market value of state-owned shares is HKD1,096.7 billion, up HKD275.4 billion from the beginning of the year. In other words, the interests of CCB and those of the country are closely aligned.

## **2. Firm implementation of national macro-economic control policies through adjusting and improving credit structure**

In 2007, CCB actively collaborated with the monitoring of the People's Bank of China and various regulatory bodies in strictly executing the "window guidance" policy. Subsequently, a plan to contain the amount of new loans was successfully achieved by reducing the annual increase in Renminbi new loans from RMB370 billion to RMB350 billion. We focused on adjusting and optimizing our credit structure by stringently controlling loans for real estate and manufacturing enterprises, by restricting loans to industries with excessive or potentially excessive capacities, and by rigorously limiting loans to high energy consumption and high pollution industries. Conversely, we provided credit support to industries and projects which were in line with the government's industrial development policy and which were beneficial to the healthy development of the national economy. We insisted on providing strong support to projects beneficial to environmental protection and ecological improvement due to their significant social and ecological benefits rather than relatively low economic benefits. As at December 31st 2007, infrastructure loans accounted for 26.67% of loan balance, up 1.3 percentage points from the beginning of the year; real estate development loans (inclusive of land reserve loans) was 9.58%, down 0.59 percentage points from the beginning of the year; whilst our loans to high pollution and high energy consumption industries was a mere 0.60%, showing a drop of 0.01 percentage point from the beginning of the year.

## **3. Prioritize the interests of our customers and provide quality basic banking services**

CCB has been conscientious in practicing a "customer-centric" operating philosophy and insistent in making full use of its financial service infrastructures. Currently, most of our basic banking services are provided free of charge, while only a nominal fee is charged for others. As at the end of 2007, 5,266 of our branches were transformed which lead to a 30%-40% increase in operational efficiency in these branches and the customer waiting time was shortened by 29%. We effectively succeeded in alleviating the long-term queuing problem of our retail customers. To provide our customers with more convenient, more secure and swift financial services, we zealously drove for financial innovations and devoted substantial effort in developing self-service banking, e-banking, phone banking as well as mobile phone banking. We have now adopted the "Voice of Customers" system and feedback as a basis for improving our services and business processes. Through our 95533 hotline and website messages, we have been receiving customer feedback around the clock. In 2007, we received 21,081 cases of customer complaints, all of which had already been handled appropriately.





#### **4. Coupling business development with community issues and improving the livelihoods of the people around us**

CCB was the first mainland bank to establish a housing provident fund operation, a personal residential mortgage loan business. We have helped millions of families improving their housing conditions for nearly 20 years. Under a full year of constriction of new loans in 2007, top priority was still given guarantee the extension of personal residential mortgage loans. In addition to adding RMB127.7 billion in new mortgage loans over the year, we improved the system of guaranteeing housing for middle-to-low income residents and in exploring a new model of mortgage financing. Continuing our support of the development of China's industries in science and technology, culture and education, public health, sports and national defence, we launched a series of important projects including the "August 1 Project", the "211 Project University" project and the "3A Hospital" project. Take an example: since the official launch of our "August 1 Project" in September 2006, our market share had increased from 5.68% at the beginning of 2006 to 11.99% by the end of December 2007. Furthermore, under controllable risk conditions, we are now exploring ways to provide quality financial products and services for the development of small enterprises, for small business start-ups and for new rural construction.

#### **5. Uphold a people-orientated policy; respect and protect basic employee rights**

In November 2007, CCB convened a third meeting of the first session of the CCB Staff Representative Assembly. In the meeting, CCB management reported on the progress of its reforms and development and listened to the ideas and suggestions of staff representatives on corporate development and issues directly affecting employee interests. Besides this, staff participation and the right to democratic management were guaranteed through the adoption of systems of bank operation disclosure, staff representative assembly joint meetings and a staff supervisory system. We also continued increasing our efforts in staff training. In 2007, 7,400 training courses of various types involving 431,900 person-times of staff were conducted. Also, we continued to help redundant staff facing difficulties through our Staff Mutual Fund. In 2007, relief funds amounting to more than RMB16 million were issued to about 9,000 person-times of needy staff members.

#### **6. Operate lawfully and in compliance that promotes the construction of an honest society**

As a major financial institution operating lawfully and in compliance with regulations, CCB supports the creation of a sound legal and social credit environment by exploiting the credit agency function and financial service function of a bank. In 2007, we collaborated with government bodies in establishing and improving the enterprise and personal credit systems to guide enterprises and individuals into maintaining their trustworthiness using economic levers. To maintain economic and financial security, we implemented a strict anti-money laundering system supported by dedicated department and staff whose job is to identify large and/or suspicious transactions and to promptly report these to the China Anti-Money Laundering Monitoring & Analysis Centre with regards to relevant regulations. In addition, we also undertook basic responsibilities to pilot and assist in areas of reporting international balance of payments, forming an account management information system, import-export verification and cancellation, monitoring of cross-border flow of funds, etc.

### **7. Enthusiasm in building a harmonious society and active support of public welfare causes**

In 2007, CCB further increased its support of public welfare causes and made it a strategic target in undertaking social responsibility including educational programmes, caring for the development of the young and protecting traditional ethnic cultures. During the year, 14 public welfare projects were implemented, involving a total input of about RMB226 million and donation of RMB197 million. In particular, major projects such as the “2007 Special Olympics World Summer Games Sponsoring Project”, the “Build for the Future—CCB Sponsorship Programme for Impoverished High School Students” and the “Financing Programme for Impoverished Mothers of Heroes and Exemplary Workers in China”, won CCB much acclaim. Externally, such work contributed to establishing a corporate image of CCB as a major state-owned commercial bank with a keen undertaking for social responsibility. Internally, it raised awareness of corporate social responsibility amongst staff as well as enhancing the meaning of corporate culture and strengthening cohesion among staff members.

### **8. Step forward in times of danger and difficulty and spare no efforts in backing up disaster rescue and relief work**

In the face of various natural disasters, CCB has always put the interests of the nation and its people first and provided maximum support to the rescue and relief work. In July 2007, we donated RMB2 million to help rebuild flood-stricken areas in Anhui and Chongqing. Right before the 2008 Spring Festival, we immediately donated RMB12 million to help relief efforts in 10 provinces stricken by freak snow storms including Hunan, Hubei, Anhui and Guizhou. Great numbers of our staff also spontaneously contributed money and materials to the disaster-hit areas. In particular, CCB Beijing Branch alone donated more than RMB650,000 to Red Cross Society of China and Hunan Branch alone contributed about RMB113,000 and more than 2,500 items of clothing. In the hardest hit provinces of Hunan and Guizhou, our branches and sub-branches took extraordinary measures and overcame numerous difficulties to ensure safe and normal business operations. Moreover, the “Express Credit Channel” was started up in time to expedite credit extensions, loan approvals and loan issuing in a bid to support snow combating, disaster relief and rebuilding efforts.

2008 will be a year of opportunities and challenges. CCB will further study and enforce in depth the essence of the 17th CPC National Congress, fully implement its scientific development strategy. While striving towards sound and rapid development and going ahead with the goal of “Pioneer always at the forefront of China’s economic modernization, and strive to be a world class bank”, the Bank will conscientiously implement the corporate social responsibility and contribute more towards building a harmonious society.

**Zhang Jianguo**

*President*

China Construction Bank Corporation



# Strategy and Management

## Development Strategy

### Strategic Vision

Pioneer always at the forefront of China's economic modernization, strive to be a world-class bank.

### Stage-by-stage Development Goals

#### **2008: Establish Professional and Distinguished Sales Services System**

Customer sales services will shift the business focus from traditional branches to a professional sales services system, including a large enterprise services team, products direct sales teams, small enterprise operations centres, wealth management centres, personal finance centres and personal loan centres.

#### **2010: Completion of Business Structure Transformation**

Corporate banking, personal banking, financial markets and investment banking will be the three main business sectors accounting for our operating income.

#### **2015: Meeting the Standards of Top-class Banks Worldwide**

Staff, operational performance, management levels, products and services and market reputation will all meet the standards of the world's top tier banks.

#### **2020: Becoming a Top-class International Bank**

Possessing top-tier competences in client servicing and financial innovation, with industry-leading competitiveness in certain business areas.

## Corporate Governance

CCB is committed to maintaining a high level of corporate governance, strictly complying with the laws and regulations of the jurisdictions in which it operates as well as the stipulations and guidance from Hong Kong regulators, and actively striving to international and domestic corporate governance best practices. At their general meeting, shareholders, the Board of Directors, the Board of Supervisors and the senior management set out a governance structure. This structure helped facilitate a cooperative relationship while at the same time incorporating checks and balances into the decision making process, among the decision-making body itself, its supervisory body, and the management.

### General Meeting of Shareholders

The general meeting of shareholders is an authoritative body of CCB. During the year, the first 2006 annual general meeting and the first 2007 extraordinary general meeting were held to discuss issues on the appointment of directors and supervisors, remuneration determination of directors and supervisors in 2006, final accounting and profit distribution for 2006, declaration of interim dividend for the financial year 2007, A-share listing, revision of the Articles of Association, the rules of procedure for the shareholders' general meeting, the Board of Directors and Board of Supervisors, as well as the appointment of the auditor in 2007.

### Board of Directors

Our Board of Directors (the "Board"), being the executive body of CCB, is accountable to the general meeting of shareholders.

The Board consists of 17 directors, including 4 executive directors, 7 non-executive directors and 6 independent non-executive directors. The number of independent non-executive directors is more than one-third of all directors in the Board. Mr. Guo Shuqing is the chairman of the Board.

## Strategy and Management

There are 5 committees established under the Board: the Strategy Development Committee, the Audit Committee, the Risk Management Committee, the Nomination and Compensation Committee and the Related Party Transactions Committee. Among these committees, the Audit Committee, the Nomination and Compensation Committee and the Related Party Transactions Committee are chaired by independent non-executive directors, while more than half of such committee members are independent non-executive directors.

The Board meets regularly and there are a minimum of 4 regular meetings each year. Extraordinary meetings are held when required.

In 2007, the Board of Directors held 11 board meetings and discussed 64 proposals; 2 general meetings of shareholders and 23 meetings of committees under the Board were convened, a total of 56 proposals were reviewed or pre-reviewed, including proposals related to substantial reform and development issues for CCB.

### Board of Supervisors

Our Board of Supervisors, being the supervisory authority of CCB, is accountable to the general meeting of shareholders.

There are 8 supervisors in the Board of Supervisors: 3 shareholder representative supervisors, 3 staff representative supervisors and 2 external supervisors. Mr. Xie Duyang is the chairman of the Board of Supervisors.

Two committees, namely the Performance and Due Diligence Supervision Committee and the Finance and Internal Control Supervision Committee, are set up under the Board of Supervisors.

The Board of Supervisors meets regularly and there are a minimum of 4 regular meetings each year. Extraordinary meetings are held if and when required.

In 2007, 5 meetings of the Board of Supervisors were convened, providing supervising comments on the performance of the Board of Directors, senior management and their members during the year and auditing the budget plan, profit distribution proposal and regular financial reports.

### Senior Management

Composed of the president and other senior managers, the senior management is responsible for the operational and management activities of CCB. In principle the president exercises the authority of his office in accordance with laws, regulations, rules and CCB articles of association as well as the authority conferred to him by the general meeting of shareholders and the Board of Directors. The actions of the president have to comply with the "Detailed Rules for the President of China Construction Bank Corporation".

The CCB senior management consists of 15 senior management personnel including 1 president, 5 vice presidents, 1 chief financial officer, 1 chief risk officer, 1 chief auditor, 3 controllers, 1 secretary to the Board of Directors, 1 company secretary and 1 qualified accountant. Mr. Zhang Jianguo is the president of CCB.

### Communication and Co-ordination

In 2007, the communication system and channels between the Board of Directors, Board of Supervisors and senior management saw continuous improvement and the autonomy in operational management within the authorized scope of the Board of Directors was further enhanced, with 7 special researches on strategic topics worked together by the Board of Directors and the Board of Supervisors. In order to further enhance the efficiency of communicating the concepts of corporate governance within the Bank, the Board of Directors invited a number of senior management members and presidents of local branches to attend the meetings of the Board of Directors while directors and supervisors also frequently attended important meetings including meetings of the president's office, ensuring the effective fulfilment of their decision-making and supervisory duties. Full-time directors and independent directors were present in 116 various senior management meetings. Corporate governance systems successfully achieved checks and balances between different departments.

Furthermore, the involvement and monitoring by employees, and the monitoring by the public and the media have become a key part of the Bank's corporate governance.



## Corporate Values and Ethical Guidelines

Corporate culture is known as the “soft competence”, the innermost core of a corporation. CCB has been actively fostering its core values in line with the requirements of a modern commercial bank. Our corporate culture provides a code of behaviour for our staff.

### Consolidating Elements of Corporate Culture

In July 2007, CCB introduced the “Corporate Culture Elements and Terms for China Construction Bank Corporation (Trial)” to precisely define CCB’s overall strategic position, cultural concepts and value orientation.

<b>Vision</b>	Pioneer always at the forefront of China’s economic modernization, strive to be a world-class bank.
<b>Mission</b>	Provide better service to our customers, create higher value to our shareholders, build up broader career path for our associates and assume full responsibilities as a corporate citizen.
<b>Core Values</b>	Integrity, Impartiality, Prudence, Creation
<b>Concepts</b>	Business concept: Market-oriented, customer-centric Service concept: Customer first, detail-focused Risk concept: Knowing the customer, understanding the market, involving all associates, focusing on top priorities Talent concept: Emphasis on comprehensive talent, focus on business performance
<b>Style of Work</b>	Diligent and disciplined, seeking truth and reality
<b>Slogan</b>	China Construction Bank, Constructing Modern Life Progress with Our Customers, Prosper with the Society Continuous Innovation in Pursuit of Excellence Excellence Pursuer, Prevail Forever

### Standardization of Staff Professional Conduct

In order to provide guidelines for staff to put CCB core values and philosophy into practice and to guard against ethical and operational risks, CCB successively issued the “Code of Conduct for Staff of China Construction Bank Corporation (Trial)”, “Professional Ethics for China Construction Bank Staff” and “Compliance Manual for Staff of China Construction Bank Corporation (Trial)”. These publications serve to standardize behaviour with respect to professional ethics, work discipline, duty requirements, appearance and grooming, social responsibility, business etiquette, management compliance and operational compliance. Meanwhile, CCB departments and branches at all levels committed themselves to the launch of publicity and educational campaigns to raise staff awareness of professional conduct, professional achievements and presenting a good corporate image to the public.

#### Code of Conduct for Staff (Trial)

Professional ethics:	Customer focused; service-oriented; dedicated; honest; and trustworthy.
Work discipline:	Law abiding; regulation-complying, scrupulous in carrying out duties; subordinate to overall interest.
Job performance:	Diligent; thorough; proficient; team-work; conscientious; vigorous in risk control; practical; creative.
Appearance and grooming:	Energetic; friendly; well-poised; courteous in utterances; environmentally conscious.
Social responsibility:	Concerned with public welfare; involvement in maintaining stability; reciprocate society.

### Comprehensive Risk Management

In 2007, CCB's risk management capability was boosted by continued progress in the implementation of its comprehensive risk management system, which guarantees sound development of all of the bank's business lines.

#### Risk Management System

In 2007, CCB completed the posting of risk supervisors to all of its 38 tier-one branches, risk heads to tier-two branches and risk managers to county-level branches. The organizational structures for risk management in overseas branches were further improved along with our main lines of business. In addition, we have been actively experimenting with a centralized model for risk management in our urban branches and have now succeeded in establishing a centralized, vertical, bank-wide risk management organization structure. A parallel operational structure has also been implemented for large and medium sized corporate customers and the processes for parallel operations have also been optimized. Through extensive reform, our comprehensive risk management system now covers credit risk, market risk and operational risk.

#### Risk Management Mechanism

CCB's optimized parallel operational structure involving risk managers and client managers to facilitate the merging of risk management into various business processes, moving the check point for risk control forward, enhancing risk control efficiency and speeding up the response to market changes. It has also rationalized the mechanism for market risk control, adjusted and improved on the system for managing transactional market risk quotas and clarified the objectives, contents, job descriptions and management processes for managing market risk. Operational risk management has been strengthened through the expansion of the self-assessment of operational risk pilot project, the launching of a business continuity management (BCM) programme, the creation of key risk indicators (KRI), monitoring of critical risk points, rectification of incompatible posts and handling of misconduct cases.

#### Risk Management Technology

Throughout the year, CCB continued the implementation of the New Basel Capital Accord. In addition, milestone achievements were obtained in projects including the development of risk measurement tools and systems, credit ratings of corporate exposures, development of a scorecard for retail exposures, credit ratings for small enterprises, a 12-grade classification of credit assets, and risk monitoring of credit extension. Innovations were seen in our tools for portfolio risk management where we now use the more internationally advanced "Asset Volatility Method" to replace the elementary "Coefficient Method" in the measurement of economic capital. In addition, CCB has become one of the first Chinese banks to adopt an industry risk quota management scheme which uses a framework based on economic capital and risk quota for the restriction and adjustment of total asset and industrial structure.

#### Implementation Plan for the New Capital Accord

- |          |  |
|----------|--|
| Phase 1: | CCB aims to become one of the first Chinese banks to implement the New Capital Accord by the end of 2010: bug-free processes for the identification, measurement, monitoring and reporting of risks; a risk management system to be in place to cover all of CCB's major risk exposures such as credit risk, market risk, operational risk, bank account interest rate risk and liquidity risks, etc.  |
| Phase 2: | By the end of 2013, CCB's credit risk, market risk and operational risk will have met advanced quantification standards with the effective measurement of bank account interest rate risk and enhancements in standards for liquidity risk control, the capability to conduct research and development in risk measurement technology, the ability to meet advanced international banking standards on risk management, and the ability to operate steadily over multiple economic cycles. |

## Stakeholder Participation

CCB attached high importance to and respected the concerns of all of its stakeholders. By communicating and understanding the expectations of each party through a variety of channels, endeavouring to provide sufficient responses in order to balance the returns of each party, the Bank and its stakeholders sought a win-win situation.

Stakeholders	Means of Communication	Expectation on CCB	Examples of Specific Requirements	Indicators
<b>Government</b>	Announcements of laws, regulations, policies and guidelines; meetings with the State Council, ministries and commissions, the central bank meetings; reports, etc.	Continuous steady growth; tax payments; employment opportunities; driving prosperity	Creating value, building harmonious and conservationist society; compliance	Total tax payment; loan volume; number of jobs created
<b>Regulatory Bodies</b>	Laws and regulations; departmental rules and regulations; guidelines; on-site inspections; off-site monitoring; regulatory circulars; regulatory ratings; risk notices; discussion and meetings	Law abiding; prudent operations; fair competition; increased competitiveness	Improving corporate governance; operating lawfully and in compliance; increasing efforts in financial innovation; adjusted business structure; establishing scientific motivation and restraining mechanisms; elevated operating performance; improved asset quality; enhancing risk mitigation capability; timely disclosure of information	Net return on total assets; net return on equity; cost-to-income ratio; non-performing loan ratio; capital adequacy ratio; large-amount risk concentration; coverage for non-performing loans
<b>Shareholders</b>	Extraordinary reports; regular reports; general meetings of shareholders; investor hotline; result announcement conference; road shows, etc.	Continuous enhancement of corporate value and market value; minimized enterprise risk; guaranteed sustainable development of the enterprise; continuously raising profitability and core competencies; ensure value maintenance and appreciation of state-owned assets	Open disclosure of important corporate information; equal opportunity for participation; protection of shareholder interests	Profit; return on capital; rate of maintenance and appreciation of state-owned assets; asset liability ratio; market value of owners' equity; minority interest
<b>Customers</b>	Branch and electronic channels, 95533 customer service hotline; CCB Customer days; online feedback; client manager visits and interviews; forum; social gatherings, etc.	Provide and continuously improve quality of products and services	Responsive; provide customized and professional services; quality service; safe and stable operation	Customer Satisfaction
<b>Employees</b>	Staff representative assembly; President's mailbox; forums; opinion solicitations, etc.	Continuous enhancement of profitability and sustainable development capabilities; provide more benefits and growth opportunities to employees	Career prospects; development opportunities; remuneration; harmonious working environment	Employee satisfaction; employee turnover; inputs for staff training
<b>Communities</b>	Social financial branches; consultation and promotion of financial knowledge; civilization building; social welfare activities, etc.	Promote prosperity and harmony of communities	Resource inputs for building harmonious communities, providing customized SMEs and personal financial services	Loan balance for small businesses; personal consumer loan balance, personal business assistance loan balance
<b>Public and the Media</b>	Press conferences; advertorials and publicity; regular announcements; compliance disclosures, etc.	Pursuing sound development; undertaking social responsibility	Integrity; healthy; professional; international	Name awareness; reputation; awards

# Social Responsibility Performance

## Lifting Operating Standards

As a major state-owned commercial bank, CCB is committed to achieving sustainable growth, effective value increase of state-owned assets, and the creation of more value for its shareholders.

In 2007, CCB achieved the operating goals set by the Annual General Meeting and the Board of Directors. The Bank achieved an excellent performance and its various business sectors developed rapidly. The successful return of CCB shares to the A-share market highlighted the Bank's overall improvements in standards of operational management and integrated competitiveness.

## Stable Growth in the Balance Sheet

Total assets of the Bank broke through the RMB6,000 billion mark and reached RMB6,598.177 billion, an increase of 21.10% from the previous year. Total liabilities were RMB6,175.896 billion, an increase of 20.66% from last year.

## Continuous Effective Control over Costs and Expenses

Cost-to-income ratio was 41.83%, down 2.14 percentage points from the previous year.

## Continuous Improvement in Asset Quality

The non-performing loan ratio dropped by 0.69 percentage points from last year to 2.60%. The ratio of allowances for impairment losses to non-performing loans was 104.41%, with an increase of 22.17 percentage points compared to the end of last year, reflecting the continuous improvement in asset quality and with sufficient provision level.

## Steady Increase in Operational Performance

Profit before tax for the Bank was RMB100.816 billion, a growth of 53.41% from the previous year. Net income was RMB69.142 billion, an increase of 49.27% over last year.

## Key Financial Indicators Outperformed the Industry

The return on average assets and return on average equity were 1.15% and 19.50% respectively, an increase of 0.23 and 4.50 percentage points over the previous year. The net interest margin was 3.18%, increasing 0.39 percentage points over last year.

## CCB's Key Operating Performance Indicators

	2007	2006	2005
Operating income (in millions of RMB)	220,717	151,593	128,714
Net profit (in millions of RMB)	69,142	46,319	47,096
Total assets (in millions of RMB)	6,598,177	5,448,511	4,585,742
Return on average assets (%)	1.15	0.92	1.11
Return on average equity (%)	19.50	15.00	21.59
Capital adequacy ratio (%)	12.58	12.11	13.59
Non-performing loan ratio (%)	2.60	3.29	3.84
Tax (corporate tax plus operating tax and additional business in millions of RMB)	44,011	28,375	15,669
Cash final dividend to be declared in the balance sheet <sup>1</sup> (RMB)	0.065	0.092	0.015

1 The cash dividend distributed by CCB for the six months ended December 31st 2007 amounted to RMB0.065 per share. In addition, the interim cash dividend and the special cash dividend amounted to RMB0.067 per share and RMB0.072716 per share respectively.





## Support for Environmental Protection

CCB is fully aware that environmental protection and sustainable development is the shared conviction of all global citizens and a compelling responsibility. In accordance with the State's macro-economic policy, CCB conscientiously adjusts its credit structure and employs financial leverages to the goals of environmental protection through promoting a green credit policy. At the same time, researches on the Equator Principles are already underway. CCB also promotes the conservation of resources through its daily operations, instills in its staff a stronger sense of environmental protection and takes an active part in environmental causes in communities.

### Green Credit Policy

#### **"Single-vote veto system" in environmental protection**

CCB maintains a credit policy of "granting some loans while restricting others, supporting the superior while limiting the inferior" and adopts a "single-vote veto system" in credit assessment.

Meeting environmental protection standards is adopted as one of the basic principles for the admission of clients. Hence, a client or a construction project complying with State policy on energy conservation and emission reductions is a prerequisite for CCB credit support. For new clients or projects with high energy consumption or high pollution, a single-vote veto system would be adopted. For clients and projects belonging to the "restrictive category" for environmental reasons, or those listed as an enterprise under environmental supervision, no credit support will be extended to them if they fail to pass an acceptance inspection after carrying out the required remedial measures.

#### **Stringent credit control for "double high" industries and those with excessive production capacities**

CCB has elaborated and improved the standards for credit admission and withdrawal for businesses. Credit support for high energy consumption and high pollution enterprises is strictly controlled by standards set for clients as well as for projects. The placement of loans of related industries is managed by a listing system. In principle, no new loans would be issued to enterprises not in the industries that have released the list of credit admission, while all new loans should be stopped for unqualified enterprises in industries that have not released the list. After the issuance of a loan, the project would be put under pollution prevention and control surveillance. Loans would be drawn back from those failing to comply with environmental requirements.

Credit approval authorization is confined to Headquarters and first-tier branches with special approval procedures to reinforce the State's industrial policy with greater effect. Existing loans to high energy consumption and high pollution industries are effectively reduced.

As at the end of 2007, the balance of loans to high energy consumption and high pollution industries was just 0.60%, down 0.01 percentage point from the beginning of the year.

#### **Increased credit support for energy conservation and emissions reduction**

CCB has increased credit supports for projects conducive to environmental protection and ecological enhancement such as wind power generation and municipal waste water treatment. Credit amounting to RMB4.81 billion has been granted to China Energy Conservation Investment Corporation for construction related to clean energy generation in the central Line and main Line of the "South-to-North Water Transfer Project". Likewise, in cities such as Wuhan and Changchun, a total of RMB4.34682 billion was granted to support projects on municipal waste water treatment and urban infrastructure construction. Strong credit support was also extended to wind power projects by Bode Yulong of Hebei province and Yilan Longyuen of Heilongjiang province.

#### **Establishing detailed guidelines for credit assessment and approval**

CCB has established detailed guidelines targeted at industries under intensive environmental monitoring such as paper-making, chemical industry, power generation and metal smelting. Task forces have been formed to study and compile assessment guidelines for environmental-friendly industries such as wind power generation and sewage treatment, providing reference for the promotion of green credit decision-making.

### Embarking on relevant research on the Equator Principles

Learning valuable experience from international banks active in promoting environmental protection, CCB has identified the Equator Principles as a corporate standard and an international practice which is important guidelines to financial institutions in handling project financing. In 2007, a special task force was set up within CCB to embark on feasible research on the Equator Principles with the intention to finish the "Research Report of China Construction Bank Equator Principles".

### Conservation in Action

In recent years, CCB has been committed to the establishment of a digitalized office system. Measures for the conservation of water, electricity and energy have been reinforced and the staff have been educated and guided to start off by saving every drop of water, every unit of electricity and every piece of paper so that pollution and wastage could be minimized, thereby alleviating the pressures on energy and the environment. Meanwhile, employees are called to participate in environmental actions, such as voluntary tree-planting and greening projects organized by local governments or community organizations.

### Greening of Lanzhou North Hill

In September 1989, CCB Gansu Branch contracted out 100 mu of a barren hill in North Hill, Lanzhou and set up a tree farm to support forestation and greening projects. For nearly twenty years, funds amounting to more than RMB7 million had been injected and employees mobilized to emulate the legendary "Yu Gong", whose perseverance and unquenchable spirit could move mountains. Over this time more than 100,000 cubic metres of gullies have been filled, more than 20 mu of terraced fields have been reclaimed, more than 2,880 metres of irrigation pipes have been laid, 4 water storage pools have been built, 25 sprinkler nozzles installed, more than 30 water platforms have been built, water pipes and telephone lines have been laid and expressways built to support the farm. Such infrastructure made the tree farm well connected by way of water, electricity and roads. Currently, more than 390,000 trees have been planted including jujube trees, pear trees, apple trees, etc. Slopes and ditches covering an area of 30 mu are covered with green vegetation. By 2007, the tree farm had exceeded the greening target set by the forestry department. In 2008, plans have been made to plant another 2,000 trees and extend the greening area for another 5 mu. With such efforts we hope to see the emergence of a green base which adorns the earth with flowers in spring, provides shade in summer; brings fruits in autumn and colours the winter with green.

## Contributing to Livelihood Improvement

CCB is committed to developing its business around social issues including culture and education, public health, national defence, residential housing, personal education or business assistance, small enterprise development, the construction of modern villages etc. By so doing it is providing strong financial support for improving the livelihood of the people.

### Residential Financial Services

CCB was the first bank in China to set up the housing provident fund business in launching a personal residential mortgage loans business. In the course of witnessing and participating in China's housing reform and development, it has won the recognition of both the Government and the public for its quality services. In fact, "For your own housing, go CCB hunting" has long been a household phrase.

### Top Priority for Personal Residential Mortgage Loans

Annual increase of new loans down from RMB370 billion to RMB350 billion in 2007, residential mortgage loans were still given top priority by CCB, with new loans for the year amounting to RMB99.849 billion, an increase of 23.33%. The balance for personal residential mortgage loans was RMB527.888 billion.

## Optimizing Housing Provident Fund Financial Services

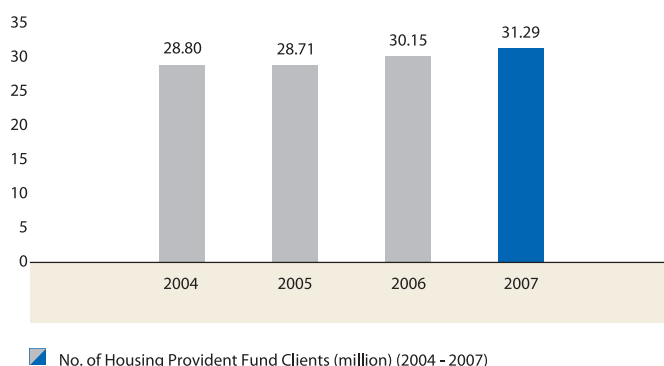
Whilst the housing provident fund system is of immediate interest to the Chinese people, undertaking housing provident fund business is a mission for CCB in its support for housing reform. Currently, CCB has forged close ties with over 600 housing provident fund centres (or branches) all over China and more than 1,800 management departments. With over 1 million housing provident fund accumulative unit accounts, CCB is providing provident fund financial services to more than 30 million of customers under employment.

In 2007, CCB continued to give staunch financial support to the development of the housing provident fund system and the housing for the people. Housing provident fund loans amounting to RMB109.619 billion were issued to an accumulated 655,400 individual households.

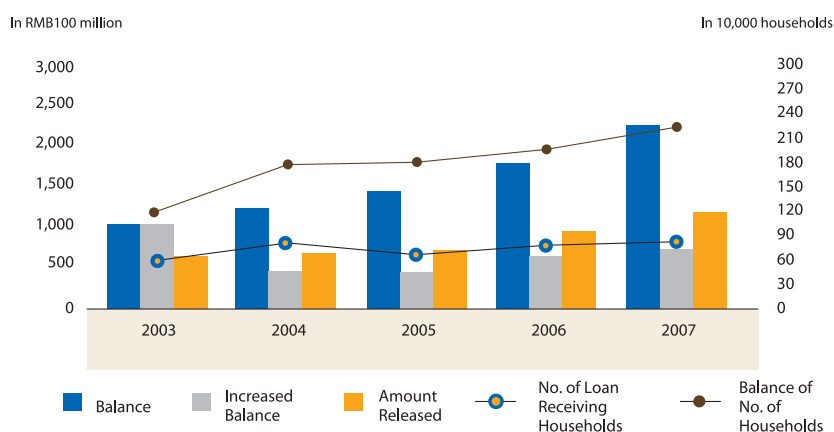
Expanding the coverage of the housing provident fund system and reinforce the function of the housing provident fund in guaranteeing housing for middle to low income families. For example, in areas where the private sector economy is relatively strong and participation of non-public owned enterprises in the housing provident fund system is relatively low, CCB has carried out work in expanding non-public enterprise provident funds and has developed a voluntary provident fund business for individual industrial and commercial households and freelancers.

Providing services for making deposits, withdrawals and balance enquiries with housing provident fund accounts. CCB was the first bank in China to promote a housing provident fund “Long co-brand card”. It has also introduced proxy loan repayment and electronic provident fund channel services and reinforced the integration of its housing provident fund services with those of its Long credit card and e-banking businesses. By the end of 2007, CCB had already entered into housing provident fund Long card co-branding agreements with 62 provident fund centres and has issued more than 2 million cards in 12 major cities such as Beijing, Tianjin, Changsha and Zhengzhou.

Growth in the Number of Housing Provident Fund Clients during (2004-2007)



Information of CCB Housing Provident Fund Residential Mortgage Loans



Speeding up pilot projects in introducing new products and new services related to cross bank payments of housing provident funds. Pilot projects in cross bank payments and settlements of housing provident funds were first carried out in Qingdao, Zhejiang and Jiangsu, amongst other cities, by making use of the small-sum payment system of the People's Bank of China. Such an arrangement makes it unnecessary for individuals responsible for depositing housing provident funds to queue up and make payments in different banks and save them a lot of administration time and cost.

Active promotion of the housing maintenance fund business. As at the end of 2007, CCB had already introduced housing maintenance fund businesses in more than 130 multi-district municipalities all over the country. With the launch of this business, CCB is in a position to offer one-stop shop services covering real estate development, private house purchasing, housing funding, property management and community resident services.

### Supporting the Development of Science & Technology, Education, Culture, Public Health & National Defence

In recent years, CCB has been active in launching a series of major projects including the "August 1 Project", the "211 Project University" project and the "3A Hospital" projects to provide financial support in the development of China's science and technology, culture, education, public health and national defence.

#### Providing Services to the Cultural, Education, and Public Health Sectors

In 2007, customized financial services were offered to a number of renowned education and medical institutions such as Tsinghua University, Fudan University, Nanjing University, Xiamen University, Peking Union Medical College Hospital, Chinese Academy of Medical Sciences Fuwai Cardiovascular Hospital, Shanghai First People's Hospital and Sichuan Huaxi Hospital. In addition to cooperating with these institutions in areas such as traditional settlement, modern payment methods and long-term credit support, CCB also offered quality financial services to individual teachers, students, doctors and patients.

#### Supporting the Modernization of National Defence

In November 2006, CCB officially launched the "August 1 Project" to target potential clients in the army and the armed police. In 2007, the project was reinforced with a marketing campaign under the theme of "Building Modern Life, Supporting Modern National Defence" with the aim of developing a harmonious relationship with the armed forces. The market share in banking services for the army and the armed police is rising from 5.68% in early 2006 to 11.99% at the end of 2007.

Creating a new organization structure: Adapting to the vertical management structure of the clients, CCB has established a new quick-response regional marketing services team.

Supporting army housing reform: In view of the special features of public and personal assets, CCB has optimized its affordable house credit extension and approval processes for them and developed customized personal housing loan approval procedures and risk control measures appropriate to armed forces.

Designing of "August 1 Long Card" financial products: The co-brand wealth management card and the personal service portal custom-designed for soldiers are the first of their kind in China.

Help raise capital intensity and the standard of information-based financial management: This is illustrated by the development of the "Digitalized Campus and All-in-one Card System for the Fourth Military Medical University", which advances the development of the digitalized campus and hospital relying on information based management.



## Supporting Development of Small Enterprises

Small enterprises are major forces in driving economic growth and social development in China as well as an important vehicle in providing employment. Supporting the development of small enterprises is a major focus of CCB's strategic transformation and business development. CCB has made in-roads in solving the financing difficulties of small enterprises by designing business systems and products and establishing professional, standardized business operation models. In 2007, CCB acquired an additional 10,841 small enterprise clients. Loans to the small business sector have reached RMB224.477 billion.

In close alignment with national industrial sector policies, CCB has been supporting small sized enterprises in becoming more professional, more skilful, more specialized and more creative by supporting international and domestic centralized industries with apparent competitive edges and small sized enterprises that are growing or are mature, with high growth potential and high technology; and by boosting their development and innovation capabilities.

The "Quick Finance" and "Road of Growth" credit service brand names were created for small enterprises. After two years of launching "Quick Finance" and "Road of Growth", CCB has provided loans amounting to RMB78.54 billion to meet the financing needs of 13,416 small enterprises. The non-performing loan ratio of these loans is a mere 0.35%.

The Bank designed a number of new supply chain financing products such as Purchase Order financing and Movable Asset financing to provide packaged solutions to financing problems of small enterprises along supply chains.

CCB was also a pioneer among all domestic banks to develop a series of "e-Loan" services for carrying out electronic commerce over the internet. This effectively reduced the time and cost of providing financing to small enterprises. A trial service was first conducted in Zhejiang region (except Ningbo) in the half year between October 2007 and March 2008. Since the launch of this service, RMB175 million in internet loans have been extended.

## Education Loans, Business Assistance Loans and Unemployment Petty Secured Loans

### Personal Education Loans

CCB's education loan business was started in 1999. Up to the end of 2007, the Bank has provided education loans to nearly 250,000 university students. So far 38 tier-one branches are involved in this business while loan repayments and loan dispensing are handled by more than 10,000 CCB branches. By the end of 2007, CCB's personal education loans balance amounted to RMB1.41786 billion.

### Personal Business Assistance Loans

In response to the financing needs of micro enterprises, individual industrial and commercial households, and business assistance or re-employment by individuals, CCB has been offering personal business assistance loans since 2004. As at the end of 2007, the financing contracts of 80,000 small and medium sized enterprises have been signed, equivalent to a total loan amount of more than RMB30 billion.

### CCB's Business Assistance Loans Balance During 2005-2007

Unit: RMB10,000

Year	Loan Balance	Increase from Beginning of Year
2005	204,765	204,765
2006	2,141,027	1,936,262
2007	3,323,116	1,182,089

### Unemployment Petty Secured Loans

The unemployment petty secured loan business is developed highly out of CSR consideration, which is difficult to handle and has high service requirements. It affects the immediate interests of redundant workers and the stability of society. Since this business was launched in 2003, CCB branches at all levels have all committed to promoting it to ensure that unemployed people also enjoy quality financial services in CCB.

### Supporting New Rural Construction

CCB focuses on efforts to help expedite agricultural modernization by providing assistance to enterprises engaged in intensive agricultural production, the distribution of agricultural products and fine processing agricultural side-line products. Although CCB does not possess strong service capacity for agriculture, rural area and farmers, it is actively exploring, building on risk control, developments in these areas to provide satisfactory services for the diversified financial needs in rural areas. CCB also provides direct personal consumption loans to farmers. As at the end of 2007, balance of loans to agricultural, forestry, animal husbandry and fish-farming enterprises amounted to RMB15.457 billion, balance of loans to farmers amounted to RMB5.021 billion of which RMB3.933 billion was loaned to farmers directly. Balance of loans to rural area enterprises and other corporations amounted to RMB322.944 billion.

### Provide Services to the Xinjiang Production and Construction Corps

To meet the diversified needs of the Xinjiang Production and Construction Corps (XPCC), CCB developed the Buyer's Credit Refinancing, focused on supporting priority areas, such as water saving drip irrigation and fine processing agricultural side-line products enterprises. In 2007, RMB6.383 billion of loans to the XPCC were issued, and for the past 6 years, the aggregated amount of loans to the XPCC amounted to RMB25.8 billion. The accumulated amount of small loans to XPCC farmers for the past 6 years amounted to RMB1.3 billion, with zero NPL.

### Provide Services to Intensive Farming and Modernized Large Scale Farm Cultivation Base in Heilongjiang

CCB provides loans to support infrastructure construction, the purchase of raw materials and working capital to cultivation businesses. We also provide various international services, which include agents for the import of heavyweight farming machines, letters of credit and international settlement. The outstanding CCB loans to Heilongjiang fine processing agricultural side-line products enterprises for infrastructure construction and the purchase of raw materials amounted to over RMB4.4 billion. The accumulated working capital loans to Heilongjiang major agriculture trading enterprises amounted to RMB1.5 billion. The credit lines for Beidahuang Corporation for its engagement in intensive production amounted to RMB4.067 billion, and provided exclusive services for the launch of their IPO.

## Optimization of Products and Services

CCB has always operated on a “customer-centric” approach. We continue to expand our range of financial services, improve the operational processes and methodology, develop diversified financial products, and meet the financial needs of multiple levels. We strive to provide our customers with quality and efficient financial services.

### Transformation of Retail Branches

In 2007, CCB has been working with the Bank of America in driving the transformation of its retail branches and standardizing the service and sales modes of the branches to achieve a standardized service and consistency of customer experience.

#### Rationalized Retail Branch Layout and Internal Functional Areas

The construction of new branches and the transformation of existing branches have improved network coverage. Inside the branches, customer service areas have been expanded. Basic function areas such as self-service areas, wealth management areas, cash areas, waiting areas and guidance areas have been put in place. These changes have significantly improved branch efficiency. In 2007, we completed 2,865 renovation projects in CCB retail branches.

#### Significant Improvement in Service Efficiency

Lobby managers and new roles placement, the optimization of business processes, smart queuing systems, specialized counter services and flexible scheduling for tellers are all parts of the branch transformation scheme which have effectively shortened transaction times. As a result, the average customer waiting time has been reduced alongside significant increases in branch services, customer and associate satisfaction levels and branch sales figures. As at the end of 2007, 5,266 branches, accounting for 39.16% of all of its retail branches, had undergone the branch functional transformation scheme, and operational efficiency rose by 30%-40%. Customer waiting times at these branches was decreased by 29%.

### Product Innovation Scheme

In 2007, CCB launched its first product innovation scheme. By the end of 2007, 464 innovations had been completed, of which 113 were implemented by Headquarters, and 351 were implemented by our local branches. At present, innovation products in such areas like wealth management, SME loans, trade financing, commissioned sales of mutual fund, credit-asset securitization, financial advisory, e-banking and combination products have already shown notable benefits.

#### “e-Loans” Product Series for e-Commerce Customers

In 2007, CCB cooperated with Alibaba, an e-commerce company, in introducing the concept of internet credit ratings. A series of products, “e-Loans”, were launched, tailored to e-commerce customers, which were a breakthrough of traditional business modes. Three products, namely “Network Joint e-Loan and Joint Guarantee”, “Online Quick Finance” and “Online Financing for Major Customers” provided an effective solution for small and medium sized e-commerce businesses with financing problems due to a lack of sufficient collateral or guarantees recognized by the banks. The products were first launched in the Zhejiang region (excluding Ningbo) for trial and drew the interest and participation of many small and medium sized enterprises.

#### Financial Products

In 2007, CCB successively launched various financial products such as IPO share-linked, open-end and closed-end fund products, private equity investment products, as well as investment in select equities. So far, the Bank has established three flagship brands, namely “Profit from Interest”, “Wealth” and “Qiantu Financial Products”, in the wealth management market of China.

## Social Responsibility Performance

### ***“Qiantu” Financial Products***

CCB launched Qiantu Financial Products which target quality corporate clients and help them fulfil their needs for capital intensive operational and wealth management services by providing professional and special financial and wealth management services. Considering the risk tolerance of the clients, the products are the best combination of higher capital liquidity and higher yields to enhance higher investment efficiency and return.

### ***“Wealth” Product Series***

In order to satisfy the needs of VIP customers for stable and high-return investments, CCB launched a series of innovative “Wealth” financial products which included IPO share-linked trust products, trust fund products, private equity investment trust, selective investment trust as well as open-end IPO share-linked trust products in 2007. These products are at low-risk and generate high return. Phase I of “CCB Wealth II” and phase I of “CCB Wealth III” were named “Innovative Trust Products” in the “Outstanding Trust Products” jointly announced by the Research and Development Department of the China Trustee Association and the Trust and Wealth Research Centre of the Southwest University of Finance and Economics.

### ***Trust Wealth Management Product – “Profit from Interest”***

The Bank improved its original trust asset products by launching “Profit from Interest” in a multi-maturity portfolio control model in March 2007. It was the first time the Bank had launched products package with three expiry periods including 46 days, 87 days and 160 days, and different yields, fulfilling the investor’s needs for flexible and profitable financing products. All of the products were soon sold out.

### ***Normalizing Financial Products***

3-month bond products were launched normally, offering customers the flexibility to purchase and terminate their financing products earlier any time, as the products are launched weekly or daily.

### **Second Launch of MBS Products**

CCB successfully launched “Jianyuan 2007—1 Personal Housing Mortgage Backed Securities (MBS)” on December 14th 2007 to the domestic bond market, which was the second issue basic configuration product, following the initial issue of its personal housing MBS product in 2005. Special mention loan elements were injected in this issue and further strengthened the leading role of the Bank in China MBS market.

### **Developing New Service Channels**

Major efforts have also been made to promote new service channels like self-service banking, e-banking, phone banking and mobile phone banking. As at the end of 2007, there were 2,729 CCB self-service banks, with 23,857 self-service equipments capable of handling cash transactions (including ATMs, cash deposit machines and all-in-one machines). Over 100 different types of transaction can now be performed by self-service banking.

In 2007, CCB had accumulated 70.6975 million e-banking users, with a 63.32% increase compared with the previous year. A total of 1.899 billion transactions were made, up 134.16% from the previous year. Volume of transaction reached RMB119.94 trillion, a 290.81% increase compared to the previous year.

In May 2007, CCB received unanimous recognition from the media and general public for taking the lead in increasing the daily cash withdrawal limit of debit card to RMB20,000.

## Building Strategic Cooperation with Our Customers

Over the years, CCB has established long-term and stable strategic cooperative relationships with many major domestic enterprises and leading strategic enterprises in the Chinese economy. In 2007, the Bank signed strategic cooperation agreements with leading companies including China Huadian Corporation, Sinohydro Corporation, and Aluminum Corporation of China Limited, further enhancing a deeper, boarder and more sustainable level of strategic cooperation.

## Listening to Voice of Customers

### Handling Customer Complaints

CCB has established a “Voice of Customers” survey system to improve services and processes according to customer’s views and comments. Customer complaints are handled round the clock through channels such as the hotline 95533 and our website in a real time manner. CCB’s Customer Service Centre 95533 handled a total of 21,081 customer complaints in 2007, of which 2,281 cases were lodged through phone and 18,800 cases were lodged through the CCB website. All these cases were handled appropriately.

Many measures have been adopted by CCB to raise the standards in handling customer complaints. These measures include regular posting of typical complaints received by 95533 on our internal website to provide ideas for better management; establishing a monthly customer service quality notification mechanism to strengthen supervision; raising the service quality and efficiency of 95533 following the success of CALL-CENTRE transformation collaborative project with the Bank of America in 2006; and standardizing the customer complaint handling procedure.

#### 95533 Customer Complaint Handling Procedure

Step 1: Customer complaint is received by Customer Service Centre 95533 staff. The CCB customer service representative shall explain the problem patiently with the customer and try to solve the problem immediately online.

Step 2: If the problem cannot be solved immediately, representative shall record the case into the “CCB Customer Complaint Record” and pass the case to the appropriate person responsible. If the problem can be handled at 95533, the case shall be responded within 1 working day.

Step 3: If the case requires transfer to a specific department or branch for settlement, the relevant department or branch will respond to the customer within 3 working days and provide the written feedback to 95533.

Step 4: Cross-bank complaints shall be co-ordinated and handled by the specific 95533 customer service centre receiving the complaints and be settled within 5 working days.

Step 5: In the event the case cannot be solved within the stipulated period, the 95533 centre receiving the complaints shall escalate the case to the upper level branch. The case is then handled by the upper level branch and the written solution shall be sent back to the 95533 centre receiving the complaints within 3 working days. The 95533 centre shall then respond to the customer.

### Implementation of “CCB Customer Day”

CCB officially launched the scheme of “CCB Customer Day” on December 29th 2007. The first business day of the second week of each month has been designated as “CCB Customer Day”. The heads of CCB headquarters as well as those from tier-one and tier-two branches will meet with customers face to face, listen to the customers, understand their needs, answer their questions, and gather their opinions and suggestions. This scheme was implemented across the bank in January 2008 and was well received by our customers.



### Customer Satisfaction Survey

The “Voice of Customers” programme has been underway across all CCB branches since 2006. By studying and analyzing the customer satisfaction in the dimensions of customer segmentation, products, regions, and channels for customer feedback, CCB has developed a Customer Satisfaction Barometer Survey and Monitoring System to help the initial analysis of customer satisfaction with the corporate banking business and to provide a ground for decision-making in client services improvement, operations management and relevant procedures.

Currently, CCB has developed and started running the Customer Satisfaction Barometer Survey and Monitoring System, and implemented several process improvement in Voice of Customers efforts such as retail branch transformation, call centre, personal loan centre, small enterprises financial service model and e-banking. CCB aims to become a “listening bank” who continuously listen to voice of the customers and a “bank of action” who constantly improve its customer service quality.

### Staff Development

Our staff is our most precious corporate asset whom we respect, care for and nurture. CCB is committed to offering its staff the best development platform for career advancement enabling its staff to grow with the Bank.

#### Staff Employment

##### Staff Composition

CCB has 298,868 staff. The male to female ratio is 1.08:1. Ethnic minority groups comprise 4.6% of our workforce.

	2007	2006	2005
Total No. of Staff (Unit: person)	298,868	297,506	300,288
Proportion of Male Staff	51.8%	52.3%	52.5%
Proportion of Female Staff	48.2%	47.7%	47.5%

##### Staff Welfare

CCB staff welfare programme comprises two main elements: the obligatory social insurance and housing fund in compliance with relevant national regulations, supplemented by our own corporate welfare plans.

Social insurance and housing fund: according to the national social insurance and housing fund policies, CCB contributes to the obligatory insurance and fund plans of our contract-based staff. These plans include basic endowment insurance, basic medical insurance, unemployment insurance, employment injury insurance, maternity insurance and housing fund.

Corporate welfare plans: CCB provides corporate annuity pension, supplementary medical insurance and a housing subsidy to our staff to enhance their retirement, medical and housing guarantees. The Bank also explored in implementing a flexible welfare scheme to cater the diversified needs of our staff. According to individual situations and regional government policies, other benefits are also adopted by different branches, such as single-child subsidy, child care subsidy and paid leave.

##### Helping Staff in Need

A Staff Mutual Fund was set up by CCB in 2005. In 2007, the CCB Staff Mutual Fund handed out over RMB16 million to about 9,000 staff in need (including retired and redundant staff and their families). The fund helped support their livelihood, child schooling, medical needs and in the events of mishaps.

## Staff Participation

CCB became the first bank in China to have established the Staff Representative Assembly system in November 2005. All major issues in CCB's development strategy and staff benefits are submitted to the Staff Representative Assembly for consideration and discussion. In 2007, CCB held the third meeting of the first session of the CCB Staff Representative Assembly. 1,864 3-different-tier staff representative assembly meetings were convened and 12,525 suggestions and recommendations were collected. Our management teams of different-tier branches have been considering these proposals seriously with reasonable recommendations being implemented as a result.

In recent years, CCB has gradually strengthened and improved the operations of the staff representative assembly system. A staff supervisor system and a bank operations disclosure system have been put in place in order to ensure the rights of the employees to exercise the democratic management and supervision. The Bank is open to and value for reasonable suggestions from the staff about its business development. Front-line staff was invited to attend the working meetings of the Bank. This has resulted in continuous improvements in the transparency of our operational management and performance appraisal, remuneration and talent selection as well as the ability of our staff to participate in the democratic management of the business.

## Training and Incentives

### Staff Training

In 2007, CCB increased its investment in staff training resources by broadening its staff training options and creating new training methods. In coordination with the need for the Bank's rapid development, we have strengthened the training of front-line staff, arranged a rotating training system for the Bank's junior level managers, gradually increased the number of staff receiving training in Hong Kong and promoted overseas training sessions, and encouraged its staff to pursue further study. As a result, the coverage and quality of the staff trainings improved substantially.

### CCB Staff Training in 2007

Item	2007	2006	Growth Rate
Training Session	7,400	7,071	4.65%
Training Person-time (in 10,000 person-times)	43.19	40.22	7.38%

### Core Staff Development and Management

In 2007, CCB clearly identified and improved the career paths of our core staff, and gradually built up a network of core staff among all levels and at key job functions. Development schemes for its core staff team were set up, training and incentive on its core staff was also strengthened. Through cooperation with renowned domestic and overseas colleges and strategic investors, staff in core positions became more internationalized and professional. CCB assigned outstanding staff to apply for international certifications such as financial wealth management and financial risk management, and assigned outstanding core staff to work at its overseas branches to train professionals with an international vision.

### Outstanding Contribution Award

The "CCB Outstanding Contribution Award" is the highest honour granted to our staff. The award was created to applaud our core staff with high quality and high skills and also exceptional staff who have contributed greatly to the Bank. 16 staff with sound contribution in operational management and sales services were awarded in 2007, each receiving an incentive bonus of between RMB100,000 and RMB200,000.

### **Staff Share Option Scheme**

In order to attract, encourage and retain our best staff, as well as building a stronger team with a sense of loyalty and ownership in the continuous development of the Bank, CCB launched the first phase of its Staff Share Option Scheme in 2007.

### **“Voice of Staff” and “Leadership-building” Programmes**

CCB joined hands with the Bank of America in the implementation of the “Voice of Staff” programme throughout the Bank, constructing a smooth communication platform between the corporation and its staff. The Bank adopted the Six Sigma project management system, explored standardized leadership-building methods and tools, established a “senior management leadership quality model”, and developed the “elements of success” tables for client managers, capital traders, and project managers. In addition, an on-boarding plan for our staff was launched in the headquarters and related branches of CCB.

## **Occupational Health and Safety**

### **Medical Check-up**

Since the mid-1980s, the headquarters of CCB has been working with Beijing Health Examination Centre, Peking Union Medical College Hospital and other renowned medical organizations, to provide CCB staff with an annual full medical check-up. Working with local health care providers, CCB’s branch and sub-branch offices also provide regular medical check-ups to employees.

### **Diversified Leisure Life of Our Staff**

Across CCB, many cultural associations and sports clubs have been established. Various cultural and sports activities were organized for the staff to facilitate interactions among our staff, enrich their cultural lives, fulfil their spiritual needs and aid in building a harmonious corporate environment. Around 15,000 cultural and sporting events were held in 2007, with an accumulated participation of around 800,000 person-times.

### **Respond to Emergency**

A contingency plan and system were set up and standardized. CCB implemented standardized procedures to prevent and handle emergencies, including financial criminal cases, accidents, fires and natural disasters. Since 2005, CCB set up the “CCB Contingency Measures for Emergencies” and the “CCB Handling Process for Natural Disasters” and a trained contingency team in the event of a real world emergency, to strengthen the Bank’s contingency reaction mechanisms.

### **Emergency Drills**

Every year, CCB organized drills that simulate potential accidents like fire, fraud, robbery, theft and other crisis situations. In 2007, fire drills were practiced across its headquarters. Meanwhile, we assisted the Ministry of Public Security and China Banking Regulatory Commission in compiling the “Contingency Plan for Emergency in Banks” section of the “The Working Practices of Security in Banking Industry” manual.

## **Promote Integrity as a Social Virtue**

CCB operates in compliance with the law, while working hard to capitalize on our intermediary role in credit services and function in financial services to promote integrity as a social virtue, with the goal in building a fine social credit system and legal environment.

## Anti-Corruption

### Stringent Regulatory System

From operations management, personnel management, usage of public property, project tender and purchasing management, business trading, organizational discipline and the reception and hospitality of business trips, CCB demands proper conduct in accordance with the law from our senior executives at all levels. As such, stringent internal control measures have been implemented across the entire organization to prevent corruption. Employees who have violated the regulation on anti-corruption, neglected their supervisory duty, and violated the principle of integrity and responsibility will be held accountable and face disciplinary action.

#### Anti-Corruption regulations:

"CCB Regulations for Senior Executives on Business Conduct Honesty" (2002)

"CCB Handling Process for Misconduct" (2004)

"CCB Six Principles Set by CCP on Committee Honesty and Self-discipline" (2005)

"CCB Accountability System on Senior Executives" (2006)

"Notice on Simplification of Business Entertainment" (2006)

"CCB Eight Principles for Senior Executives on Business Conduct Honesty" (2007)

#### CCB Six Principles Set by CCP on Committee Honesty and Self-discipline

1. When executives from a higher level unit visit a lower level unit on business, they should do so in simple styles. They will not be received by the leaders of the lower level unit at airports, railway stations or piers; arrangement for their rooms and board will not be luxurious; dining among colleagues will be restricted to working meals.
2. Among higher level and lower level units or their staffs, there should not be any presenting or receiving of gifts in cash, in kind, or in the form of local specialty products.
3. Within CCB, the use of corporate funds to treat each other with meals and gifts is forbidden. For internal meetings, no distribution of souvenirs is allowed.
4. There should be a strict separation of corporate and personal affairs. Personal emotions and interests should be set aside in conducting corporate affairs. Leaders who are not directly responsible should not interfere with corporate purchasing.
5. In conducting administration affairs or corporate business, when there is a potential conflict of interests because family members and friends are involved, a practice of reclusing oneself is to be implemented. Where reclusing is not practical, there should be a declaration of interests which should be recorded by the work unit involved.
6. Corporate secrets should be kept strictly confidential and internal information should not be used for the personal gains of any CCB staff.

### Topical Education

CCB runs a topical education system which features a "Monthly Class on Law Abiding Practices" to promote a work environment that fosters honesty and proper conduct. The anti-corruption education is the key curriculum, which includes formats of trainings, studies, lectures, seminars, jail visits, as well as promotions through internal publications, multimedia and websites. As a result, an honest and law abiding working environment is formed.

## Social Responsibility Performance

Our management, senior executives and key business personnel are our main education targets. In order to raise their awareness on the practical, honesty, disciplinary, law abiding and disciplinary issues, we focus on the following topical education: concept of power and authority, CCP rules and regulations, financial policies and regulations, banking operation system and regulations, honesty and proper conduct, business ethics in financial industry.

In 2007, over 300,000 staff participated in more than 1,700 role model reports held by different departments of CCB and nearly 260,000 staff participated in over 1,200 real case flawed model reports in various forms. CCB compiled a book called “The Price — CCB Educational Case Studies” and distributed a copy to every staff.

### **Prevention of Commercial Bribery**

In accordance with Central Government and China Banking Regulatory Commission, CCB made special effort on prevention of bribery. In order to promote integrity and to build a long-term mechanism to prevent commercial bribery, CCB is committed to straighten and rectify any instances that violates business ethics and market rules.

### **Anti-Money Laundering System Improvement**

In accordance with the national “Anti-Money Laundering Law” and the relative systems of the People’s Bank of China, CCB has adjusted, amended and issued a timely internal control system on anti-money laundering.

### **Set up of Specialized Department and Team**

CCB has set up a specialized unit under the Compliance Department in dealing with anti-money laundering, supporting the relative departments in the investigation and audit.

### **Carry out full responsibility**

CCB has developed a “black-list” search system and a monitoring system on suspicious transactions and improved the reporting system on large transactions. Timely report of large transaction and suspicious transaction is made to the China Anti-Money Laundering Monitoring & Analysis Centre with regards to relevant regulations. CCB has actively taken up the coordination role in assisting the governmental departments to monitor cross-border fund circulation.

### **Participate in Building of a Social Credit System**

#### **Maintain a Loan Information Database**

CCB has set up comprehensive databases of corporate and personal credit information and ensured a timely update of information. The system is responsible for data maintenance, regularly reporting credit data to the People’s Bank of China according to T+1 and monthly frequency, correcting data errors, and handling customer disputes.

### **Encourage Good Credit Practices through the Application of Economic Levers**

CCB rejects loan applications from customers with poor credit records, but offers simplified application procedures and favourable interest rates to enterprises or individuals with sound histories.

### **Assist Enterprises in the Establishment of Comprehensive Modern Management System**

CCB has been helping enterprises upgrade their credit ratings by standardizing and improving their financial rules and regulations, participating in the reform of their shareholding system and the launch of IPOs.



## Public Welfare Causes

Over the past years, CCB has been devoted whole-heartedly to public welfare causes. As part of our strategic goal to fulfil our social responsibility, CCB supports various charity causes such as education, caring for the growth of youth, protecting national traditional folk culture, emergency and disaster relief, and relieving the poor and the distressed.

### CCB's Contributions to Public Welfare Services in 2007

In 2007, CCB strengthened its support towards public welfare services by carrying out 14 charity projects that resulted in approximately RMB226 million in donations. The actual donation in the year amounted to RMB197 million.

#### **Establishment of Financing Programme for “Impoverished Mothers of Heroes & Exemplary Workers in China”**

CCB donated RMB50 million to the China Women Development Foundation to help alleviate living difficulties of impoverished mothers or wives of PLA, Armed Police or Public Security personnel who were killed or crippled while on duty, or who have demonstrated exemplary performance. Every year, subsidies will be granted to 1,800 impoverished women with each receive RMB2,500 to RMB5,000, and this programme will be continued for 10 years to subsidize a total of 18,000 women.

#### **Launch of “Build for the Futures — CCB Sponsorship Programme for Impoverished High School Students”**

CCB donated RMB120 million to China Education Development Foundation, to aid high school students with financial difficulties in the Central and Western China. The scheme has been running for 6 years, sponsoring over 13,000 students with RMB1,500 each annually, nearly 80,000 students were sponsored by the scheme. The first batch of subsidy was granted in mid-December 2007.

#### **Supporting the Related Research Work of “China Yan'an Spirit Research Society”**

CCB donated RMB2 million to the China Yan'an Spirit Research Society to sponsor the project of compiling the ‘One History & Two Chronicles’ databases and the research of relevant topics. The local chronicles refer to the 13-year history of the Central Committee of CPC in Yan'an, the local chronicles of Yan'an from 1935 to 1948, and the local chronicles of the Shaanxi-Gansu-Ningxia Border Region during 1935-1948.

#### **Sponsorship of the 2007 Special Olympics World Summer Games**

As one of the sponsorship partners to the 2007 Special Olympics World Summer Games, CCB launched a series of “Care for Society through Action” activities in support of the Special Olympics. CCB organized fund-raising and promotional activities at nearly 3,000 branches, organized various events with special education schools and supported sporting events for individuals with intellectual disabilities.

#### **Establishment of “CCB — Tsinghua Chair Professorship Fund”**

CCB donated USD3 million endowment to Tsinghua University School of Economics and Management for the establishment of a special fund. The fund is used for inviting internationally famous scholars to teach in Tsinghua to raise its academic standards.

#### **Setting up of CCB “Tibet-in-our-heart” Scholarship**

CCB donated RMB3.5 million to China Foundation for Poverty Alleviation to help impoverished high school students and college students in Tibet finish their schooling.

### **Building of CCB Hope Primary School**

CCB donated RMB530,000 to China Youth Development Foundation for the construction of CCB Hope Primary School, or the provision of sports equipment and libraries and for conducting teacher training in these schools.

### **Donation to “Blue Ribbon Fund”**

CCB donated RMB1 million as the start-up fund for the China Red Cross Foundation’s “Blue Ribbon Fund”. It is a special charity fund for providing treatment assistance to children from needy families suffering from severe diseases at the Naval General Hospital.

### **Supporting the “Youth Employment Network”**

CCB donated HKD720,880 to the Community Chest of Hong Kong for supporting the “Youth Employment Network”, which assists local youth to find employment.

### **Flood Relief**

CCB donated a total of RMB1 million to each of the major flood stricken regions in Anhui and Chongqing for rebuilding their homes, which totalled RMB2 million.

### **Supporting the “Chinese Village Project”**

CCB donated 334 PCs to the China Association of Poverty Alleviation and Development in support of the “Chinese Village Project”, a poverty alleviation action.

### **Sponsorship of the 10th Beijing International Music Festival**

This year CCB is again the lead sponsor of the Beijing International Music Festival. In cooperation with the Beijing International Music Festival Arts Foundation, CCB contributed RMB2 million to the organization of the 10th Beijing Music Festival, in order to promote the development of cultural activities in the capital and cultural exchange with the world.

### **Support the Research of Beijing Cairncross Economics Research Foundation**

CCB donated RMB2 million to the Beijing Cairncross Economics Research Foundation, for developing education programmes for further training and research projects on government policies and public affairs related to China economic development.

### **China Pavilion — World Expo 2010 Shanghai**

CCB has donated RMB2 million to the World Expo 2010 Shanghai organizing committee to be used in the construction of the China Pavilion.

### **Situation of Public Welfare Activities at CCB Branches and Sub-branches**

According to incomplete figures, our branches participated in more than 400 public welfare activities in 2007, including activities in education, environmental protection, poverty alleviation, construction of new farming village, emergency and disaster relief, and subsidizing the needy community. Total donations amounted to over RMB26 million was made.



## Staff Volunteer

To motivate our staff to undertake social responsibility activities, CCB specified, in its “Code of Conduct”, staff participation in welfare activities, concern for the underprivileged and self-motivated acts of kindness. CCB staff members are encouraged to actively involve themselves in volunteer services and other charitable activities. In 2007, our employees have not only donated money and resources, but also participated in helping people in need, and supported the rebuilding of disaster stricken areas. Among these activities, donation to impoverished high school students reached RMB15.86 million. Meanwhile, many of our staff actively took part in a wide range of public welfare activities, such as volunteer blood donation, support of the Special Olympics, assistance to subsidized students, etc., and more. These acts demonstrated the caring and benevolent character of CCB’s staff and their contribution to the well-being of the society.

### CCB’s Special Olympics Volunteers

In October 2007, the 12th Special Olympics World Summer Games was held in Shanghai. Being the exclusive financial sponsorship partner, CCB provided various financial services to the Games. The Bank also gathered more than a thousand volunteers from nearly 3,000 branches in 12 cities to participate in related promotion campaigns, spreading the message of care and understanding to people with mental disabilities among the entire community.

In Shanghai, the organizing city of the Special Olympic Games, over 200 volunteers from the CCB Shanghai branch took part in various activities, including the “on-site financial services offered to official sponsoring hotels”, the “dedication of love and care to the community” activities by the youth volunteers, “blessing messages to the Special Olympic Games athletes, “Special Olympic Torch Run”, “Special Olympics roadshow”, etc. Their full devotion and dedication were indications of CCB in fully supporting and providing the best services to the Special Olympics, and established a positive image of the Bank in undertaking corporate social responsibilities.

# Case Presentation

## *Case 1: Implementation of the “Build for the Future — CCB Sponsorship Programme for Impoverished High School Students”*

### Financing Impoverished Students is Financing the Future

On September 21st 2007, an agreement was signed between CCB and China Education Development Foundation in Beijing whereby CCB donated RMB120 million to set up a special fund to start the “Build for the Future – CCB Sponsorship Programme for Impoverished High School Students” (the “Programme”).

Essentially, CCB contributed RMB120 million in this Programme, aiming to assist needy high school students of good academic achievement, in particular those from central and western China, to complete their high school education and develop into good citizens contributing to the society. The Programme will be implemented for six consecutive years and every year, over 13,300 needy high school students will be granted a subsidy of RMB1,500 each. In total, about 80,000 subsidies will be granted throughout the period. According to public information, this is the largest single-sum donation ever made by a domestic bank for supporting public welfare causes such as education.

The reason the impoverished high schools students are chosen as subsidy recipients is because, currently, support to this group by society is virtually a blank. Some survey data indicate that, as of 2006, 82.3% of impoverished high-school student families in central and western China became poor because they had to support a high school student; and 20% of the impoverished high school students were facing the fate of having to stop schooling. It is the hope of CCB that its own donation would draw the collective attention of various sectors of society to the plight of these fine students who are undergoing temporary hardships and would inspire them into helping these students to become useful citizens one day. This philanthropic act on the part of CCB has elicited favourable comments from educational departments, from teachers of subsidized schools, from students and parents, and from all circles of the society.

In order for the subsidies to reach the needy students at the earliest time possible, CCB branches at different tiers took speedy actions and worked with local education bodies to choose 545 recipient schools in a month's time and urged these schools to start asking needy students to submit declarations. Each of the declarations was then reviewed critically by China Education Development Foundation. In late November, a list of over 13,300 needy high school recipients all over the whole country was finalized together with CCB. CCB's Beijing Branch was responsible for providing the Programme with specific services and, after overcoming problems of a tight schedule and the enormous amount of work, it was able to issue the first batch of subsidies by mid December 2007.

To CCB, the Programme is not only for providing assistance to needy students, but also a means by which its staff is guided to contribute caring love and through which awareness on social responsibility is developed. In the current donation of RMB120 million, RMB12 million comes from voluntary donations by CCB employees. Under the call of the CCB Committee of the Communist Youth League and CCB labour union, nearly all 300,000 CCB employees have been enthusiastic in making donations, that the total donation has now reached RMB15.86 million, exceeding the target by RMB3.86 million. In each of the six years in which the Programme is to be implemented, CCB will organize a “Development Pioneer” assessment to identify and award the most distinguished subsidy recipients. CCB will also organize a group of volunteers from its branches to participate in a pairing up programme with the subsidy recipients in a bid to achieve concerted development through exchanges and interactions.



## *Case 2: Implementation of the “Financing Programme for Impoverished Mothers of Heroes & Exemplary Workers in China”*

# Concern the Plights of Mothers of Heroes & Exemplary Workers

## Support the Building of National Defence & Public Security

CCB has donated RMB50 million to China Women Development Foundation to launch the Financing Programme for Impoverished Mothers of Heroes and Exemplary Workers in China. This is a way to carry on the fine Chinese tradition of revering heroes, exemplary workers and deceased heroes; to pique social awareness in caring for them or their surviving relatives; and to alleviate their economic difficulties and improve their livelihood. In this programme, subsidies will be targeted specifically for impoverished mothers or wives of PLA, Armed Police or Public Security personnel who have been killed or crippled while on duty, or who have demonstrated exemplary performance. From 2007 to 2016, the programme will set aside a sum of RMB5 million every year to provide welfare subsidies to 1,600 mothers, each receiving a subsidy of RMB2,500 per person, and 200 surviving relatives will each receive a subsidy of RMB5,000 per person. In total, 1,800 persons will be subsidized every year and a total of about 18,000 recipients will be subsidized over 10 years.

On November 22nd 2007, a donation agreement between CCB and China Women Development Foundation was signed in the Great Hall of the People, marking the kick off of the programme. Attending the signing and kick-off ceremony were officials from the Ministry of Public Security, the General Political Department of the People's Liberation Army, the Political Department of the Armed Police Force, the All-China Women's Federation and CCB. At the ceremony, Gu Xiulian, Vice Chairman of the Standing Committee of the National People's Congress and Chairman of the All-China Women's Federation, expressed her genuine appreciation for CCB's achievements in its reform and development and its generous donation. She pointed out that the subsidy programme would serve as a sound platform on which the public could demonstrate their care for heroes, exemplary workers or deceased heroes. At the same time, the relatives of these heroes and exemplary workers could get a helping hand for a fresh start in their lives and would eventually be able to improve their livelihood through their own efforts. The participating guests then proceeded to present subsidy funds to the representatives of the first batch of recipients. Ge Hong, wife of posthumously honoured First Grade Hero Jin Pengli, former head of the Yilaha police substation in Nenjiang County, Heilongjiang, then gave a speech in which she thanked CCB and all quarters of society for their care and concern, which made her realize that it was worthwhile sacrificing for the cause of peoples' public security. As the wife of a hero, she felt gratified and proud.

By now, the first batch of subsidies for this programme has already been given out. CCB Shanxi Branch, Gansu Branch and Xinjiang Autonomous Region Branch were the first branches to participate in the programme. The management and voluntary staff members from these branches have all been enthusiastic in visiting and conveying their greetings to the mothers or wives of heroes and exemplary workers in their respective areas. Furthermore, they have formed a one-to-one match with these families in order to advise them on financial matters or assist them in agricultural production techniques. Gansu Branch has also included the offspring of the heroes and exemplary workers in the CCB Sponsorship Programme for Impoverished High School Students by helping them to finish their schooling and develop into citizens contributing to society one day.



### *Case 3: Snow Disaster Relief Work*

## Step Forward in Times of Danger and Difficulties Spare No Efforts in Backing Up Disaster Rescue & Relief Work

Before the 2008 Spring Festival, most regions in southern China was struck with an extraordinary snow and ice storm, causing serious disruptions in transportation, communications, power and energy supply, production as well as the daily lives of the people. The CCB Party Committee was gravely concerned about the situation and responded immediately by donating RMB12 million to 10 disaster stricken provinces, including Hunan, Hubei, Anhui and Guizhou, to support rescue and relief work by the public. The majority of CCB staff also spontaneously donated money and materials to the disaster areas. In particular, the CCB Beijing Branch donated more than RMB650,000 through the Red Cross Society of China, while CCB Hunan Branch donated about RMB113,000 and more than 2,500 pieces of clothing.

In the afflicted provinces, extraordinary measures to overcome various difficulties were taken by CCB branches to ensure the safe and normal functioning of their respective banks. At a time when transportation was paralyzed, some employees were so determined to go back to their branches on foot that they braved the slippery roads and walked as far as six kilometres. Because of power interruptions, these staff had to resort to using candles for lighting and manually making accounting entries to allow basic functioning of the branches. In the hardest hit provinces of Hunan and Guizhou, learning that funds were urgently needed to fix power generation systems, CCB immediately started up its “Express Credit Channel”, readjusted credit scales, made overnight assessment of loan projects, quickened the pace of the credit limit extension, loans approval and extension, and, under lawful and compliant preconditions, released disaster combat loans amounting to RMB1.54 billion to power companies for repairing their power transmission networks and for the procurement of electricity and coal.

Adopting the slogan of “Take Customers’ Urgent Needs as Our Urgent Task and Bring Our Service to Their Doorstep”, CCB employees went to their disaster stricken clients to gain an understanding of their needs, help solve their difficulties and lift their worries. For example, upon learning that the local railway company was in need of RMB150,000 small change to refund passengers for return tickets, Zhaoqing Branch in Guangdong urgently mobilized all branches to collect all the small change they could locate. Many staff members even gave up new small change they had previously set aside for their own New Year distribution. Consequently, they were able to come up with RMB150,000 in small change within an hour, making it possible for the railway company to handle refunds for more than 2,000 passengers.



## *Case 4: Conducting the “CCB Cup — Chinese Family Financial Management Education” Activity*

# Helping the Public Manage Financial Affairs Building Harmonious Families

As the capital market becomes more and more active, personal investment becomes a popular topic among many people and is drawing the attention of more and more families. To help citizens establish sound financial management concepts and to grasp scientific financial management knowledge, CCB joined hands with All-China Women's Federation in 2006 to launch the “CCB Cup Chinese Family Financial Management Education” programme, which aimed to popularize financial management knowledge and help build moderately affluent families which are happier, more stable, upwardly mobile and harmonious.

The activity began its second phase in 2007, covering provinces and cities such as Beijing, Henan, Shaanxi, Hebei, Jiangsu, Dalian, Hubei, Hunan, Fujian, Guangdong, Zhejiang, Heilongjiang, Shenzhen, Yunnan and Sichuan. In all, CCB has conducted 70 mobile classes in family financial management, involving a total participation of more than 7,000 person times.

To ensure that knowledge and concepts in scientific financial management can be fully disseminated, CCB has cooperated with All-China Women's Federation in distributing 1 million copies of an easy-to-understand illustrated pamphlet on family financial management, which is popular among clients and the general public.

## *Case 5: Supporting the Research & Development of Ethnic Inner Mongolia Music*

# Enable Enchanting Music to Take Flight

Ethnic music of the minorities is a gem in our national arts treasury. Such music not only encompasses the profound feelings of our minority compatriots towards nature, but also fully demonstrates the unique artistic charm of our ethnic culture. However, under the impact of popular music, development of ethnic music has been slowed down due to a lack of support. Arts troupes involved in studying ethnic music are generally facing funding problems. On September 12th 2006, CCB signed a cooperation agreement with Inner Mongolia Broadcast & Television Art Troupe in Huhhot, under which CCB would be a chief sponsor to support research and the creation of Inner Mongolia music.

Inner Mongolia Broadcast & Television Art Troupe is renowned for being a first-rate group of professionals specializing in the study and creation of Mongolian ethnic music and has produced numerous masterpieces in over 20 years since its establishment. The troupe's performance of "Khoomei" and "Urtin Duu" are uniquely ethnic Mongolian singing styles. Since cooperating with CCB, the troupe has performed in Shandong, Tianjin, Liaoning, Ningxia, Anhui and Jiangsu. While offering clients and employees of CCB a chance to enjoy exquisite music, they also extended the arena for the dissemination of ethnic Inner Mongolian music, allowing more people to come to know and appreciate its unique charm.

In May 2007, under CCB's support, a 44-member team from Inner Mongolia Broadcast & Television Art Troupe entered as the only team from the Mainland China in Tours Festival, one of the five major choir festivals in Europe. Having captivated the audience and the judging panel by pouring out their souls and life forces into their songs, they won a silver award for mixed choir (there was no gold award recipient), a silver award for free style singing and the only grand award for traditional music ever granted by the festival among the 23 participating teams. In the second Chinese cultural festival held in Norway, the troupe gave an all-out exhibition of the charm of ethnic Mongolian music, providing the world with a chance to listen to the heavenly voices coming from the Chinese prairie. The cultural taste and responsibility displayed by CCB's sponsorship of ethnic arts, meanwhile, has also won high acclaims domestically and internationally.



# Social Recognition and Feedback

## Awards & Recognition

In 2007, CCB continued its rapid and robust development in different business segments, and was recognized by regulatory institutions, domestic and international media, as well as relevant organizations. CCB was ranked 14th in the “World Bank 1000” announced by The Banker magazine; 69th in the “2000 largest listed companies” announced by Forbes; 35th in the Financial Times “Global 500”. According to comprehensive statistics, CCB received 82 awards (inclusive of rankings) presented by over 50 media and institutions in 2007.

## Overview of Major Awards, Rankings and Ratings of China Construction Bank

### Brand Image



February 2008 — We were awarded “Best Subcustodian Bank, China” by The Asset magazine



December 2007 — We won the “Best Trade Finance Provider Award”, “Best Bank in Mortgage Loans Award” and “Best Consumer Bank Award” by Global Finance magazine



December 2007 — We won the “Best Return of Investment Award” and “The Banker’s Award 2007” by 21st Century Business Herald



November 2007 — We were awarded the “Triple A Awards — Best Domestic Bank, China” by The Asset Magazine, the third consecutive year for CCB to obtain this award



November 2007 — We won the “AsiaRisk Awards 2007 — House of the Year, China” by AsiaRisk magazine



September 2007 — We won the “Top Profitability Award” and ranked 3rd in “The China Commercial Bank Competitiveness Award (Financial Evaluation)” by The Chinese Banker magazine



June 2007 — We were awarded “The Asia’s Best Companies 2007 – Best Investor Relations in China” by Finance Asia magazine



May 2007 — We won “The 2nd CAPITAL Outstanding China Enterprise Awards — Outstanding Banking Corporation” by Capital magazine



April 2007 — We won an accolade of “The Asset Corporate Governance Ranking 2007” by The Asset magazine in “The Asset Best Corporate Governance Awards 2007”



March 2007 — We were awarded the “Best Emerging Market Banks in Asia 2007 — Best Bank in China” by Global Finance magazine

### Products and Services



January 2008 — We won the “Best Real Estate Investment, CHINA” in the Euromoney Private Banking and Wealth Management Survey 2008 by Euromoney magazine



September 2007 — We were awarded the “Best Retail Banking” by The Asian Banking & Finance magazine

## Social Recognition and Feedback



July 2007 — We won the Gold Award from the League of American Communications Professionals (LACP) Vision Awards — Annual Report Competition Commercial Banks



June 2007 — We were awarded the “Excellence in Mortgage Business in China” by The Asian Banker of Singapore



March 2007 — We were named as “Advanced Unit in National Banks and Financial Institutions in Loan Business for Small Enterprises 2006” in the “Decisions of China Bank Regulatory Commission for Praising Advanced Unit and Individual in National Banks and Financial Institutions in Loan Business for Small Enterprises in 2006” published by the China Banking Regulatory Commission



January 2007 — CCB's credit cards were awarded the “Best Annual Product Designed Card”, “Best Annual Jointly Signed Card”, and the “Best Annual Business Card” by the MasterCard International

### Corporate Social Responsibility



January 2008 — We were awarded “The Most Responsible Enterprise Award 2007” in “The 3rd International Forum of Corporate Social Responsibility China” jointly hosted by China News Weekly and the Chinese Red Cross Foundation (CRCF), the 2nd consecutive year for CCB to be awarded



January 2008 — We were awarded “2007 Interaction for Poverty Alleviation: Individual and Organizational Charitarian” by China Foundation for Poverty Alleviation (CFPA)



December 2007 — We were awarded the “CHKLC and CPA Australia Corporate Social Responsibility Award” by The Chamber of Hong Kong Listed Companies jointly with Hong Kong Baptist University and CCB is the only listed company in Hong Kong to earn this honour.



December 2007 — We were awarded “China Social Responsibility Award 2007” by The Study Times of Party School of the Central Committee C.P.C. and other institutions



December 2007 — We were named “Unit with Greatest Passion” during the events “Warmth of Television and Movie Star Bloggers Fund” organized by China Foundation for Poverty Alleviation and the State Administration of Radio, Film and Television.



November 2007 — We were named “Enterprise for all Chinese Women's Charity” by All-China Women's Federation and China Women Development Foundation

September 2007 — We were awarded “Corporate Social Responsibility” by Xinhua Net



June 2007 — We were given the “Diamond Award” by the Community Chest of Hong Kong



February 2007 — We were named as “The Unit with Greatest Passion for Children” by China Children and Teenagers' Fund (CCTF) and 15 employees from China Construction Bank's Personal Finance Department were named as “Best Ambassador of Love”



## Rankings



November 2007 — We were ranked the 5th on the list of “FA100” by Finance Asia magazine in terms of the accumulative profit during the period from 2004 to 2006



July 2007 — We were ranked No. 230 on the “FORTUNE GLOBAL 500” by Fortune



July 2007 — We were ranked 4th on the annual ranking of the “Asian Bank 300”, 16th on the list of “The Highest Return of Assets of Asia Banks” and 5th largest bank in terms of amount of loans by Yazhou Zhouban



June 2007 — ranked 3rd on the “Top 100 Banks in China” and 14th on the “Top 1000 Banks in the world”, both compiled based on tier-one capital by The Banker



June 2007 — We were ranked 35th on the annual ranking of the “FT Global 500 2007” by the Financial Times



March 2007 — We were ranked 69th in the “World’s 2000 Largest Public Companies 2007” by Forbes

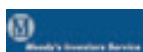
## Ratings



December 2007 — Standard & Poor’s assigned China Construction Bank Corporation long-term foreign currency counter party rating as A- and short-term foreign currency counter party rating as A-2 and long-term counter party rating outlook as stable.



November 2007 — Fitch Ratings assigned China Construction Bank Corporation Long-term Issuer Default rating as A; Short-term Issuer Default rating as F1, Support Rating Floor as A; Outlook as stable.



August 2007 — Moody’s Investors Service assigned China Construction Bank’s long-term credit-rating as A1, its short-term credit-rating as P-1 and financial strength rating as D-. It also assigned a positive outlook on the Bank.



## Recognition from the Society

"As one of the most reputable large-scale banks in China, CCB has been growing while improving its own system continuously. Its market capitalization has reached second place among the top 10 banks around the world. With its steady development and remarkable achievement, CCB has become the most profitable bank in Asia. This is one of the fruitful results of China's economic reform, and I am extremely pleased with its performance. I sincerely wish that CCB will continue with its reform and improvement, help our country to accumulate more wealth, and contribute even more towards our social public welfare."

— Gu Xiulian  
Vice-Chairman of the NPCC  
President of the All-China Women's Federation

“From the China Education Development Foundation’s point of view, the level of contributions made by CCB towards students from impoverished families is unprecedented, not only in the financial industry, but also in China. I have said many times, while money is important, this is really about how much our leaders of the enterprises understand education; what kind of insight and aspiration our entrepreneurs have; how mature entrepreneurs deal with the relationship problems between their enterprises and society, economic development and society, enterprises’ development and social harmony. I believe CCB has dealt with these relationships really well, taking active steps, proving to the Central Government that they truly understand, study and implement the concepts of scientific development and the building of a harmonious society.”

— Zhang Baoqing  
President of China Education Development Foundation,  
Former Vice Minister and CCP Deputy Secretary of Education Department

“On corporate social responsibility, CCB has made extraordinary contributions to society. Your support to our school is wonderful encouragement to our staff and students. You have sowed the seeds of the true, the good and the beautiful for the future, and set an excellent example for our students”.

— Qian Yingyi  
Dean of Tsinghua University School of Economics and Management

“While the whole of Hubei province was fighting against the heaviest rain, snow, ice storm disaster in 54 years, CCB’s RMB1.5 million donation came just in time to help our people to manage through this difficult period. Snow storm is cold, yet people’s hearts are warm. CCB has been devoted to public welfare services for over 50 years and they have fulfilled their social responsibility once again in helping us through our difficulties with their generous donations.”

— Thank You letter from  
The People’s Government of Hubei Province

“Earlier, our province suffered from the heaviest rain, snow, ice storm disaster in the last 50 years. CCB responded to the appeal by the Central Government and State Council, and donated RMB800,000 to our province during this difficult period. This donation clearly reflected their strong sense of social responsibility as a financial enterprise.”

— Thank You letter from  
Finance Office of The People’s Government of Jiangsu Province

“The development of ethnic culture relies heavily on the support from society. CCB has met its philosophy of “Excellence Pursuer, Prevail Forever”, by linking its mission in achieving the best for the bank with our national renaissance. CCB’s support towards our work has shown its strong sense of corporate responsibility and excellent taste of culture, giving us the opportunity to demonstrate the uniqueness of our Inner Mongolian ethnic art to a broader audience.”

— Thank You letter from  
Inner Mongolia Broadcast, Film and Television Bureau

“Thank you very much, dear uncles and aunties of the CCB, your love and care have lightened up our hope for the future and confirmed our determination in search of our dreams. Your kindness not only provided us with our material needs, but also delivered spiritual support. Your timely assistance shall be remembered by us all forever. CCB has gathered and delivered its love and care, scattered these seeds of hope into our impoverished region and our needy students. You are our angels of love.”

— Pang Hong  
Sponsored Student from Gansu Yuzhong County First High School

# Independent Assurance Report

We have been engaged by China Construction Bank (further referred to as “CCB”) to review the CCB Corporate Social Responsibility Report 2007 (further referred to as “the Report”). The Report, including the identification of material issues, is the responsibility of the Board of Directors of CCB. Our responsibility is to issue an assurance report on the information in the Report. This report is made to the management of CCB in accordance with the terms of our engagement.

## Scope

Our engagement was designed to provide limited assurance on whether the information in the Report is fairly stated. Information in the Report includes activities related to CCB head office. Information related to branches was excluded from the scope of our engagement.

Procedures performed to obtain a limited level of assurance are aimed at determining the plausibility of information and are less extensive than those for a reasonable level of assurance. For a thorough understanding of the financial results and financial position of CCB please consult the CCB audited financial statements for the year ended 31 December 2007.

## Reporting criteria

There are no generally accepted standards for reporting sustainability performance. CCB has reported this year according to its own internal reporting criteria as detailed on page 55 of the Report.

## Assurance Standard

We conducted our engagement in accordance with the International Standard for Assurance Engagements (ISAE 3000): *Assurance Engagements other than Audits or Reviews of Historical Financial Information* issued by the International Auditing and Assurance Standards Board. This Standard requires, amongst others, that the assurance team possesses the specific knowledge, skills and professional competencies needed to understand and review the information in the Report, and that they comply with the requirements of the IFAC (International Federation of Accountants) Code of Ethics for Professional Accountants to ensure their independence.



## Work undertaken

Our review included the following activities:

- a review of the corporate level systems and processes for information management, internal control and processing of the qualitative and quantitative information in the Report;
- discussing the reported information with the relevant staff across more than 20 of CCB's departments;
- collecting and reviewing internal and external documentation to determine whether the qualitative and quantitative information in the Report is supported by sufficient evidence;
- a media analysis and internet search to obtain information on relevant sustainability issues for CCB in the reporting period.

During the assurance process we discussed changes to the various drafts of the Report with CCB and reviewed the final version of the Report to ensure that it reflected our findings.

## Conclusion

Based on the above work, with the exception of the information excluded from the scope of our engagement as detailed above, we conclude that the information in the Report does not appear to be unfairly stated.

## Observations

Without affecting the conclusions presented above, we would like to draw readers' attention to the following:

- Based on CCB's understanding of the needs and concerns of their stakeholders as shown on page 65, the 2007 CSR Report highlights the social and community activities of CCB in China. We recommend CCB to extend their CSR approach to encompass the wider context for a global financial institution and to develop a medium-to long-term CSR strategy which considers the CSR concerns of all relevant stakeholder groups and includes a longer term road map to aid its implementation.



## Independent Auditor's Report

- The information in the Report is derived from CCB's internal and financial reporting systems. We recommend CCB to develop more specific CSR reporting criteria based on its CSR strategy and to adopt the framework and principles of the Global Reporting Initiative Reporting Guidelines for future reporting.
- We recognise that CCB has already developed credit policies for specific sectors and for high energy-high polluting industries and to promote clean technology. We recommend CCB to further develop the social criteria within the credit approval process and also consider adopting the Equator Principles for project financing.

This is translation of the Chinese language version of the Independent Assurance Report. If there is any conflict in meaning between the Chinese and English versions, the Chinese version will prevail.



Beijing 14 May, 2008



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CCB Customer Service Centre: 95533



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