



2009 社会责任报告

CORPORATE SOCIAL RESPONSIBILITY REPORT



报告编制说明

报告范围：中国建设银行股份有限公司(以下简称我行)总部及境内、外分支机构在履行社会责任方面的活动及表现。

时间范围：2009年1月1日至2009年12月31日(特别注明的除外)，报告周期为年度报告。本报告涉及的附属机构数据统计的时间范围与本报告时间范围一致。我行上一份社会责任报告的时间范围是2008年1月1日至2008年12月31日，发布时间为2009年3月。

数据：财务数据来源于经审计的我行2009年度A股财务报告。数据的获取和计算方法与以往年度报告相比没有重大改变。除特别注明外，本报告中所涉及金额以人民币作为计量币种。

参照指引：本报告根据上海证券交易所发布的《关于加强上市公司社会责任承担工作暨发布<上海证券交易所上市公司环境信息披露指引>的通知》、《上海证券交易所上市公司环境信息披露指引》，及上市公司2009年年度报告工作备忘录第一号附件二《〈公司履行社会责任的报告〉编制指引》(统称为“上交所指引”)的披露要求，和全球报告倡议组织(Global Reporting Initiative，简称为“GRI”)发布的可持续发展报告指南(G3)编写。GRI内容索引列示于本报告附录部分。

报告编制及审议批准：本报告由我行社会责任管理团队组织编制，由高级管理层审核，经我行董事会、监事会审议批准。毕马威华振会计师事务所对本行根据上交所指引的披露要求和GRI发布的可持续发展报告指南(G3)所编制的本报告进行了独立鉴证。我行董事会及全体董事保证本报告内容不存在任何虚假记载、误导性陈述或重大遗漏，并对其内容的真实性、准确性承担个别及连带责任。

获取途径：本报告以印刷品和PDF电子文件两种形式向公众发布，其中印刷品报告备置地点为我行公共关系与企业文化部，PDF电子文件可在我行网站(<http://www.ccb.com>)下载阅读。报告以中文编写，英文版由中文版翻译而成，若两种文本间有差异之处，请以中文版为准。

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郭树清

董事长

中国建设银行股份有限公司

董事长致辞

2009年，是充满了挑战的一年。面对国际金融危机的严重冲击，我行沉着应对、稳健经营，认真贯彻落实国家各项法律和政策，将社会责任理念更深入地融入企业经营管理活动之中，各项业务获得良好发展。

全年实现净利润1,068.36亿元，比上年增长15.32%，年度派发股息每股0.202元，平均资产回报率为1.24%，加权平均净资产收益率为20.87%，主要财务指标稳步增长，为广大股东创造了稳定的投资回报。

积极配合国家拉动经济的有关政策，合理把握发展速度，大力调整信贷结构。加大对中小企业、“三农”、个人住房按揭的信贷投入，加大对医疗、教育、文化等民生领域的金融服务支持力度。同时积极推行绿色信贷，严格限制对高污染、高能耗行业和产能过剩行业贷款，为国民经济调整结构、提高发展水平提供了有力的金融支持。

继续贯彻“以客户为中心”的经营理念，进一步完善业务流程和管理机制，通过满意度调查、客户接待日、95533客户服务中心以及客户体验中心等渠道，及时倾听并响应客户诉求，创新产品、改进服务。2009年，全行研发推出了313项新产品，有12,968个网点按照新服务流程上线运行，加大对自助设备和电子银行建设的投入，努力为客户提供更加高效、优质、便捷的服务。

进一步完善具有中国特色的现代公司治理结构，充分发挥职工代表大会和工会组织的作用，以人为本，推进民主管理。健全交流与沟通机制，根据员工的建议改进、优化业务流程；实施了大规模的员工培训，努力拓宽员工职业发展通道，鼓励员工积极开展金融产品和服务创新；广泛开展关爱员工活动，以切实解决员工关心的实际问题，帮助他们加强学习，做好职业生涯规划，以更积极的心态和更饱满的精神做好本职工作。

将支持公益事业作为履行社会责任、推进企业文化和员工教育的一个重要途径。2009年累计向公益项目投入捐款约7,274万元。在继续实施“建设未来——中国建设银行资助贫困高中生长计划”、“中国贫困英模母亲建设银行资助计划”等公益项目的同时，捐款6,000万元，开展了“中国建设银行少数民族地区大学生成才计划”，向品学兼优、家庭困难的少数民族地区大学生提供奖(助)学金，帮助他们顺利完成学业，5年内预计资助2万人次左右；向台湾遭受台风灾害的地区捐款500万元，支援台湾同胞进行灾后重建。

建设银行在承担社会责任方面的持续努力，得到了社会各界的广泛认可和高度评价。在亚洲可持续发展评级(Asian Sustainability Rating)机构公布的2009年度排名中，我行名列中资银行之首。获得中国红十字基金会颁发的“改革开放三十年最具责任感企业”，中国扶贫基金会颁发的“二十年特别贡献奖”，中国企业改革与发展研究会颁发的“建国六十周年企业社会责任功勋企业”等一系列奖项。在此，我谨代表董事会，向支持与关注建行的投资者、客户和社会各界，向付出卓越努力的全体员工表示最衷心的感谢！

展望2010年，国内外经济金融形势喜忧参半，机遇与挑战并存。国际经济逐步复苏，但风险隐患不容忽视；国内经济发展方式加快转变，产业结构调整升级的压力和动力强劲；货币流动性重现过剩，金融服务业竞争和风险增强，金融监管日趋严格。我行将把支持国民经济增长与自身业务发展紧密结合起来，积极转变发展方式，继续提高资产质量。继续大力推进结构调整，加大对中小企业、“三农”和民生领域，以及低碳经济、环保产业的支持力度。支持国内产业升级，扩大居民消费；关注客户需求变化，加快产品创新，提升客户服务水平；持续关心员工发展，努力为员工创造更广阔的发展空间；继续支持公益事业，为促进社会的平衡协调发展做出更大贡献。

郭树清

董事长

中国建设银行股份有限公司

董事长致辞

行长报告

社会责任管理

社会责任业绩

分行案例展示

社会认可与反馈

公司基本信息

独立鉴证报告

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张建国

行长

中国建设银行股份有限公司

行长报告

2009年，建设银行面对复杂多变的宏观经济形势，坚持积极审慎的经营方针，在支持国民经济发展的同时，实现了自身业务的长足进步，取得了良好的经营业绩；同时，自觉履行企业公民责任，得到了社会各界的赞誉和认可。

一、坚持稳健经营，促进经济发展

我行认真贯彻执行国家宏观经济政策，将投放重点放在基础设施、国家4万亿投资项目以及国家振兴产业等领域，加大对“三农”、中小企业领域的支持力度，同时抓住机遇，在巩固中长期信贷、个人住房金融服务等传统优势业务的基础上，积极拓展投资银行、理财服务等新兴业务，并强化全面风险管理，努力建立数量、速度、结构、质量和效益相统一的发展模式，实现又好又快的发展。截至2009年末，资产总额达96,233.55亿元，同比增长27.37%；实现净利润1,068.36亿元，超额完成年度计划。不良贷款率为1.50%，较上年末下降0.71个百分点。

二、关注民生改善，推进结构调整

我行积极推进信贷结构调整，进一步加大对“三农”、中小企业等金融服务薄弱领域的信贷支持。探索推出农户联保贷款、小企业小额无抵押贷款等新业务。截至2009年末，涉农贷款余额5,537.47亿元，增长了38.39%，其中农户贷款余额达到179.8亿元，比上一年度增长了近一倍；中小企业贷款实现快速增长，增速达到19.86%，推出了“诚贷通”、“e贷通”、“乾元——中小企业信托贷款集合型理财产品”等服务中小企业客户的新型产品，建立了约140家小企业“信贷工厂”。

我行将产品和服务的创新与促进民生改善紧密结合，推出了涵盖教育、医疗、社会保障、环境保护等领域的“民本通达”系列综合化金融服务方案，以满足广大客户不同层次的金融服务需求。

三、重视环境保护，推行绿色信贷

我行积极推行“绿色信贷”，为客户提供包括清洁能源贷款、工业环保减排贷款、农林生态产业贷款等多种特色的绿色金融服务，大力支持环境建设和生态建设。截至2009年末，我行绿色信贷项目余额1,810.97亿元。

为加强绿色信贷审批，我行根据国家节能减排、保护环境的有关政策要求，制定了53个基本涵盖产能过剩行业的审批指引；严控对钢铁、水泥等高耗能、高污染行业的信贷投放；对不符合绿色信贷要求的客户进行退出，2009年退出不合要求的高耗能、高污染及其它行业贷款的累计金额达到767.24亿元。

四、以客户为中心，持续改进服务

我行积极推进网点转型，力求为客户提供便捷、优质的标准化服务。截至2009年末，全行共有12,968家网点按照新的服务流程上线运行。转型后网点客户等候时间明显缩短，等候时间低于10分钟的占比达到71%。2009年，我行新增设了4,125台ATM机和4,533个自助银行，电子银行服务渠道也更加完善，为广大客户提供了更多便利。

我行力求以最快的速度处理客户问题与投诉。2009年，我行客户接待日共接待客户18,000多位，收到的客户问题与建议有80%已得到解决；95533客户服务中心受理客户投诉1,400多笔，与上一年度相比下降了53%，均得到妥善处理。

为更好地针对客户需求改进产品和服务，我行设立了国内银行业第一个专门致力于产品创新的研发机构——产品创新实验室，收集来自市场、客户、员工的产品创意，为产品创新决策及其后续研发提供依据。

五、保障员工权益，关怀员工成长

我行不断完善民主管理，充分尊重和保障员工权益。2009年召开了第二届职工代表大会第二次会议，360多名职工代表和部分列席代表参加会议，听取了我行经营情况工作报告，并表彰了39名获得“建设银行突出贡献奖”的员工。

我行重视员工职业生涯发展，努力培养员工敬业、诚信、廉洁的职业操守，倡导积极、健康的生活方式。2009年，我行实施了大规模员工教育培训，投入经费约4.5亿元，举办培训项目24,486次。各级机构探索开展员工关爱活动，通过压力管理、职业心理健康培训、心理咨询、团队塑造等方式，帮助员工培养阳光心态，积极应对竞争压力，促进身心健康发展。对于已经与我行解除劳动关系的员工，在依法合规的前提下，积极探索帮助他们解决社会保障问题，并对生活特别困难的人员给予救助。

六、开展公益活动，努力回报社会

2009年，为回报社会，促进地区间的和谐发展，我行实施了13个与社会公益相关的项目。其中，“中国建设银行少数民族地区大学生成才计划”于2009年启动，2010年将在内蒙古、新疆、西藏、广西、宁夏等16个少数民族相对集中聚居的省、自治区全面展开。我行持续实施的长期公益项目中，“建设未来——中国建设银行资助贫困高中生长成计划”已累计资助40,043人次；“中国贫困英模母亲建设银行资助计划”已累计资助3,607人次；累计援建和维护建行希望小学35所；累计向中国扶贫开发协会开展的“绿色电脑扶贫行动”捐赠旧电脑设备1,512台。连续四年首席赞助北京国际音乐节，为促进中国与世界的文化交流付出努力。赞助了“2009年全球智库峰会”、“构建二十一世纪金融体系”中美研讨会、国际金融研究会2009年春季会员会，积极支持在全球金融危机的大背景下推动与经济复苏有关的学术研究和交流活动。

2010年，面对新的机遇和挑战，我行将继续深入学习实践科学发展观，不断探索和完善经营管理模式，在保持业务平稳较快发展的同时，积极履行金融企业的社会责任，努力为建设和谐社会做出新的贡献。

张建国

行长

中国建设银行股份有限公司

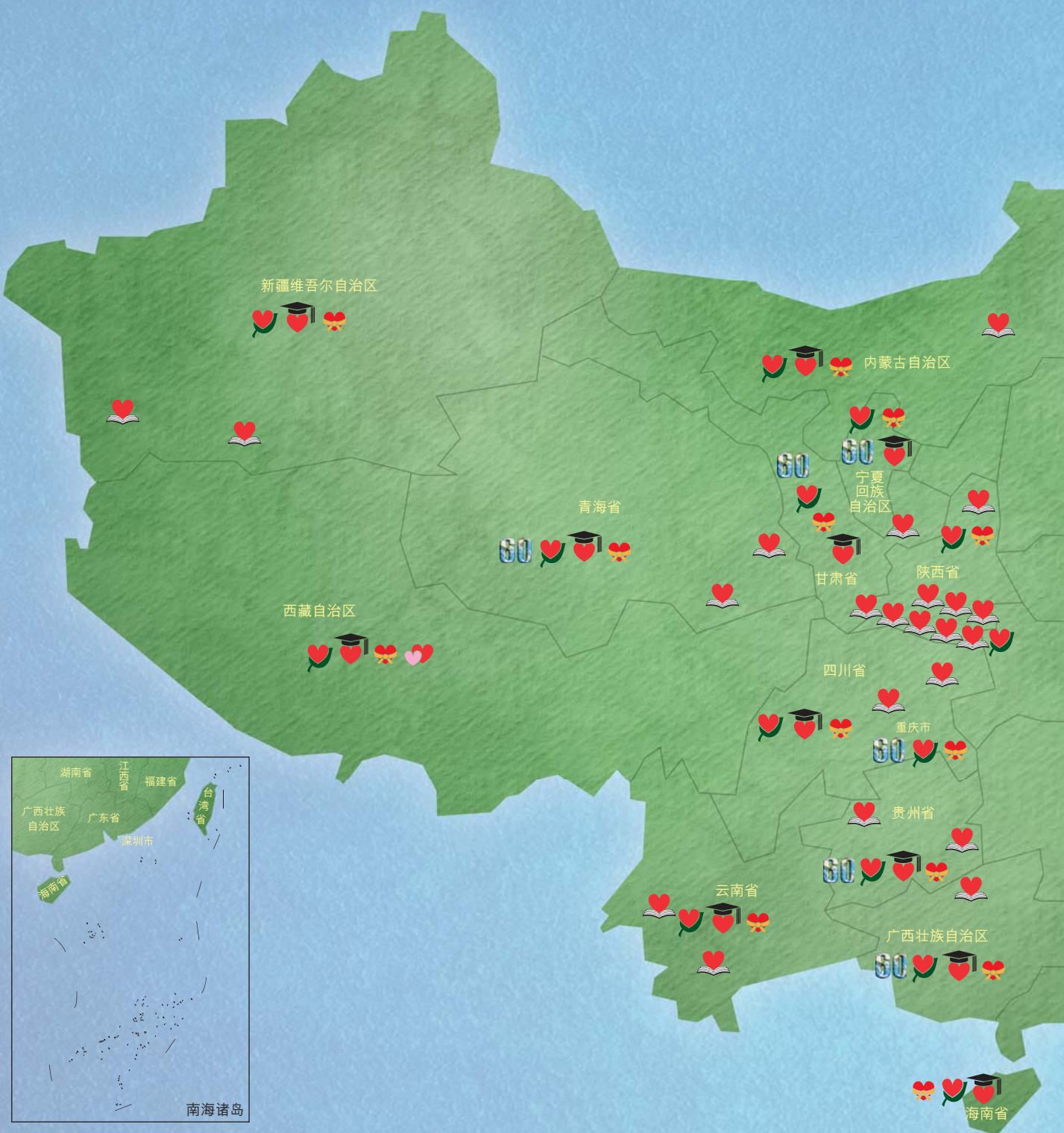


谢渡扬

监事长

中国建设银行股份有限公司

建设银行公益项目分布示意图





1996-2009年建行援建的希望小学



参加2010年“地球一小时”全球环保节能宣传活动的省、市、自治区分行



实施中国建设银行资助贫困高中生成长计划的省、市、自治区分行



实施中国建设银行少数民族地区大学生成才计划的省、自治区分行



实施中国贫困英模母亲建设银行资助计划的省、市、自治区分行



实施情系西藏——中国建设银行与中国建投奖（助）学基金项目的自治区分行

社会责任管理

社会责任理念

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

公司治理

我行的公司治理结构由股东大会、董事会、监事会和高级管理层组成，其中权力机构、决策机构、执行机构和监督机构之间形成了相互协调和有效制衡的机制。

我行致力于维持高水平的公司治理，严格按照《公司法》、《中华人民共和国商业银行法》等法律、法规及上市地交易所的规定，结合我行公司治理实践，优化公司治理结构，完善公司治理制度。

股东大会

股东大会是我行的权力机构。

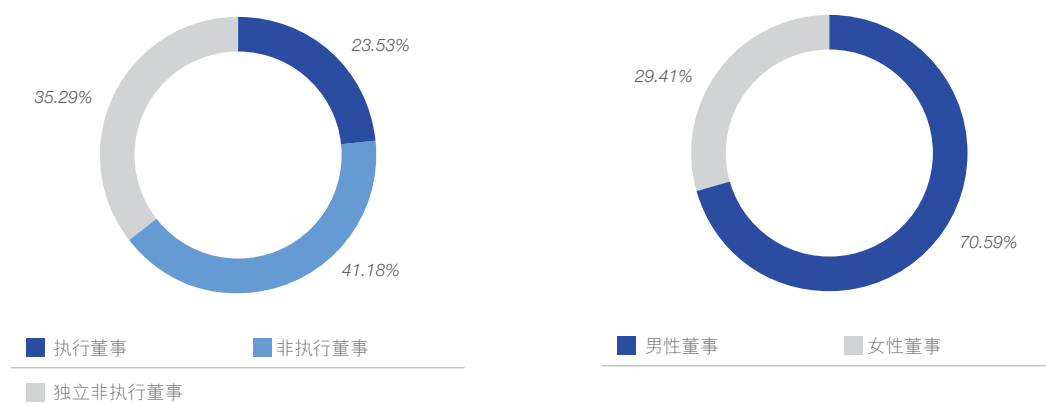
2009年3月26日，我行召开了2009年第一次临时股东大会，审议了发行次级债券和通过公司网站向H股股东提供公司通讯的议案；6月11日召开了2008年度股东大会，主要审议通过了我行2008年度董事会报告、2008年度监事会报告、2008年度财务决算方案、2009年固定资产投资预算、2008年下半年利润分配方案、2008年度董事、监事薪酬清算方案、聘任2009年度会计师事务所、委任陈佐夫先生担任中国建设银行股份有限公司执行董事等议案。

董事会

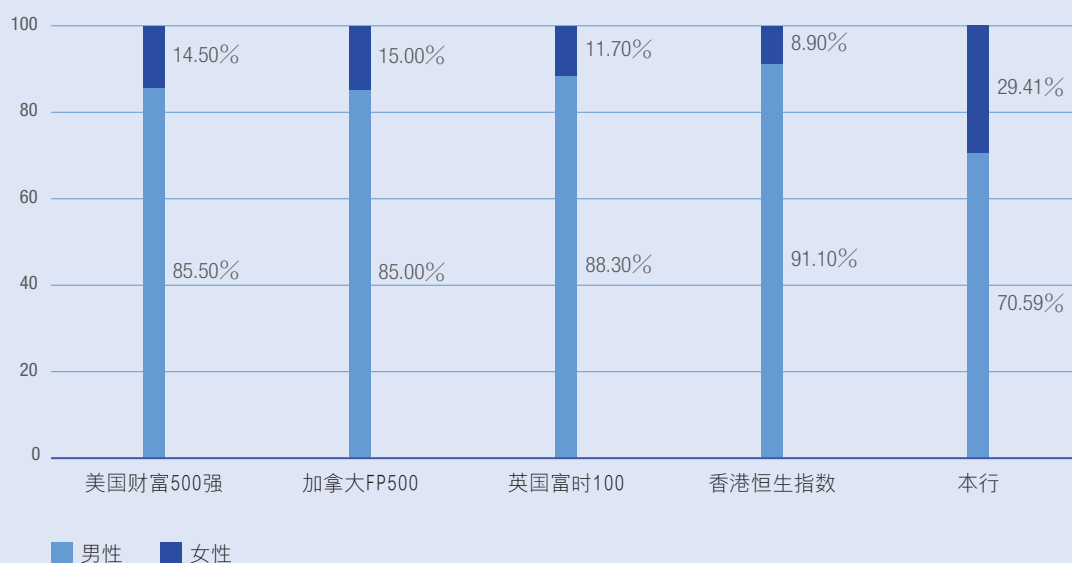
董事会是股东大会的执行机构，向股东大会负责。

截至2009年末，我行董事会共有董事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，郭树清先生担任董事长。

2009年，我行董事会共召开会议9次，其中，召开现场会议7次，以书面议案方式召开会议2次。主要审议通过了我行经营计划、固定资产投资预算、年度报告、利润分配、委任董事、聘任副行长、资助少数民族贫困大学生公益项目等议案，并依据有关法律法规、上市地上市规则的规定进行了信息披露。



2009年11月，Community Business 机构和英国Cranfield大学联合发表了一份关于香港恒生指数企业中女性董事的独立研究报告，其中我行是恒生指数企业中拥有最多女性董事的公司，在恒生指数上市公司中居于行业典范地位。截至2009年末，我行董事会男性董事12名，女性董事5名，女性成员占比为29.41%，且承担重要职责。此项数据体现了我行在为女性高级管理人才提供公平的任职机会和良好发展平台的同时，公司治理也不断走向成熟并符合国际趋势。

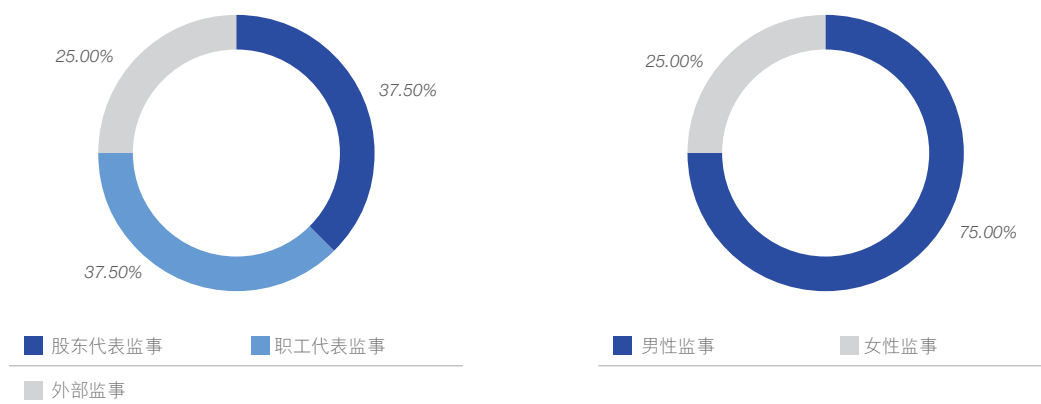


监事会

监事会是我行的监督机构，向股东大会负责。

截至2009年末，我行监事会共有监事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。

2009年，我行监事会共召开6次会议，其中召开现场会议5次，以书面议案方式召开会议1次，主要审议通过了监事会报告、本行年度报告、利润分配、监事会监督工作方案、监事会工作总结、计划等议案。



高级管理层

我行高级管理层共有12名成员，其中行长1名，副行长6名，首席财务官和首席风险官分别由1名副行长兼任，首席审计官1名，董事会秘书1名，批发业务总监1名，零售业务总监1名，投资理财总监1名。我行董事长与行长分设，张建国先生担任行长。

我行高级管理层依据法律、法规、公司章程以及股东大会、董事会的授权行使职权，组织开展经营管理活动。

职工代表大会

职工代表大会是我行实行民主管理的基本形式，是职工行使民主管理权力的机构。我行各级分支行均建立了职工代表大会制度。各级工会委员会是职工代表大会的工作机构，负责职工代表大会的日常工作。

职工代表大会每年召开一次，每次会议必须有三分之二以上的职工代表出席。职工代表大会进行的选举和作出的决议，必须经出席会议的全体职工代表半数以上通过。职工代表大会的召开遵循《中国建设银行职工代表议事规则》。

2009年，我行召开了第二届职工代表大会第二次会议。

注：公司治理结构图见第59页。

利益相关方

我行根据利益相关方本身对可持续发展的风险大小以及对我行的影响程度，对利益相关方进行识别和选择。

此外，我行在考虑利益相关方对我行的期望及其关注点的基础上，识别出对利益相关方而言的重要事项，并在本报告中予以披露。对于规模较小，社会责任贡献和影响力较小的海外分支机构，本报告仅就其主营业务和公司治理基本情况进行叙述，而未对其社会责任绩效表现进行详细阐述。

表1：主要利益相关方

相关方名称	沟通方式	对我行期望	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	持续健康发展，税收稳定增长，增加就业机会，促进社会繁荣	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	依法合规，稳健运行，公平竞争，提高经营管理水平	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	年度报告，股东大会，股东书面通知	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，持续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，负债总额，资产负债率，所有者权益市值，上市公司报酬率，少数股东权益，上市公司个数
客户	客户接待日制度，征求意见，销售代表日常联络	提供优质的产品和服务，并不断改进	响应速度，对客户提供个性化、专业化服务，服务质量	客户满意度，服务质量投诉事件数
供应商与合作伙伴	合同，协议，沟通与交流	公平采购，诚信履约，互惠合作，实现双赢	采购信息公开透明，价格公允，长期稳定的战略合作	合同份数及标的，合作期限，履约诚信度
员工	职工代表大会，合理化建议，行长信箱，座谈会，征求意见，交流	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，体面和给人自信的工作环境	员工满意度，员工忠诚度，员工流失率，员工培训的投入
社区	签订文明共建协议，共同开发项目，定期开会沟通，各种庆祝日的联欢	安全运营，促进社区繁荣与和谐，提供安全、健康的环境	不会造成安全事故，为建设和谐社区投入资源	社区建设投入，银行网络设备故障率
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	追求健康发展的卓越企业，承担社会责任，成为实现可持续发展的表率	诚信，健康，职业化，国际化	知名度，美誉度，获奖情况

政府及监管机构

以依法合规经营为己任

我行按照《中华人民共和国商业银行法》、上市地交易所上市规则等法律法规和相关规定，开展各项经营活动。

不断完善公司治理机制

我行股东大会、董事会、监事会和高级管理层各司其职，各负其责。各方独立运作，灵活沟通，积极主动地开展相关工作，较好地发挥了各自的职能作用。

2009年，我行独立董事制度得到进一步完善，来自不同国家和地区的独立董事积极参与董事会决策过程。各级职代会已成为员工有效参与企业民主管理的制度保障。我行还以开放的态度将媒体和公众监督作为公司治理的重要组成部分，不断提高公司透明度。

2009年，我行获《亚洲公司治理》杂志评选的“亚洲企业管治年度大奖”，显示我行长期以来在公司治理及投资者关系方面所做出的努力得到了社会的认可。

内部控制制度健全执行有效

本行内部控制的目标是：合理保证经营管理合法合规、资产安全、财务报告及相关信息真实完整，提高经营效率和效果，促进全行实现发展战略。

建立和实施内部控制时，本行遵循了全面性、重要性、制衡性、适应性和成本效益原则，充分考虑了《企业内部控制基本规范》、《商业银行内部控制指引》和《上海证券交易所上市公司内部控制指引》等方面的规定，包括以下要素：内部控制环境、风险识别与评估、内部控制措施、信息交流与反馈、监督评价与纠正。

本行董事会、监事会、高管层高度重视内部控制工作。2009年，在董事会审计委员会主导下，借鉴以往年度的工作经验，继续开展全行内部控制自我评估工作。结合年初以来银监会等外部监管机构的新要求以及本行业务发展和内部控制建设的新情况，对内部控制评估工作实施方案和配套评估工具进行了调整、补充和更新。在此基础上，采用业务部门及条线自我评估与内部审计复核验证相结合的方式，对本行内部控制体系的健全性与有效性，开展了评估工作。

评估结果表明，本行内部控制制度健全、执行有效，未发现内部控制在设计和执行方面有重大缺陷；一些有待改善的事项对整体经营管理不构成实质性影响。我行高度重视这些事项，将进一步采取措施持续改进。

积极推进反腐败体系建设

2009年，根据《中国建设银行建立健全惩治和预防腐败体系建设2008-2012年工作实施意见》，我行从制度、教育、监督、改革、纠风、案件查处等六个方面推进惩治和预防腐败体系建设。截至2009年末，大部分一级分行结合实际情况，制定了推进惩治和预防腐败体系建设的具体实施方案，确保工作任务得到落实。



关注各方利益
追求共同发展



认真落实反洗钱法规和制度

2009年，我行按要求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；积极完成反洗钱非现场监管和反洗钱协查等工作；持续监控恐怖融资活动，保持与境外金融机构的反洗钱合作；开展了相关培训和宣传活动，以提高员工反洗钱工作意识和技能。

进一步提高信息披露透明度

我行信息披露遵守中国证监会、上海证券交易所、香港证券交易所等监管机构的规定及本公司章程，努力为广大投资者和公众提供更多真实、有用的信息，重视保护所有股东、尤其是少数股东的权利和权益。

我行定期报告披露力求达到真实、准确、完整、及时。2009年，在上海证券交易所和北京证监局对各上市公司定期报告进行的事后审核中，我行均获顺利通过；香港交易所对我行定期报告披露也没有提出过异议。在2009年美国ARC国际年报大赛中，我行获得整体年报优秀奖；在香港管理协会最佳年报评比中，我行获得公司治理披露奖，该奖项特别提到我行2008年年报在“遵循会计准则、上市规则、公司条例披露要求以及提供更多自愿披露的内容方面表现了很高的水准”。

2007年，我行率先在国内大型商业银行中主动披露2006年度的社会责任报告；2008年，首次聘请独立第三方对2007年度的社会责任报告进行鉴证；2009年，按照上海证券交易所相关指引编制和披露了2008年度的社会责任报告。截至2009年末，我行已连续三年发布了社会责任年度报告，报告内容的完整性、准确性和透明度不断得到提高。在2009年润灵公益事业咨询机构开展的A股上市公司社会责任报告评选中，我行荣获最佳社会责任报告奖，并在金融行业中排名第一。

逐步完善海外机构管理

我行在香港、新加坡、法兰克福、约翰内斯堡、东京、首尔及纽约设有分行，在伦敦设有子银行，在悉尼设有代表处。我行海外机构依据我行公司章程及相关管理制度开展经营活动。

2009年，各海外机构遵守当地政府及相关监管部门的规定，按时报备监管资料、支付监管费用；积极配合各地监管机构对分行、代表处的现场检查；及时了解各地法律法规的变化情况，更新机构内部相关的规章制度；定期对员工进行反洗钱、遵守银行法的培训；按照各监管部门核准的营业范围、限额等要求开拓业务。截至2009年末，各海外机构未发生重大违法、违规行为，以及被当地政府和监管机构处罚的情况。

2009年，为加强对境外机构的管理，我行在国际部下设海外机构管理部，由人力、财务、风险、信息技术等部门派驻专业团队，专职负责海外机构管理。制定下发了《关于进一步加强海外机构风险管理工作的通知》，明确了海外机构风险管理体制和架构，要求各海外机构合理设置组织架构及职责体系。

持续提升风险管理能力

采取多项措施推进信贷结构调整

我行制定下发了《2009年信贷政策与结构调整若干意见》，选取制造、批发和零售、交通运输等重点行业，制定了细化的信贷结构调整政策；出台了公司及机构类客户选择指导意见，以及理财业务、国内金融机构客户授信业务、票据业务以及衍生交易产品等风险政策底线；对钢铁等六个产能过剩和重复建设行业，努力按照名单制管理要求，加强授信风险管控。

制定固定资产贷款及项目融资风险控制标准

我行已建立一套固定资产贷款及项目融资风险管理制度，实行“实贷实付”，将贷款管理各环节的责任落实到具体部门和岗位，并建立各岗位的考核和问责机制。2009年，制定下发了《中国建设银行固定资产贷款管理暂行办法》，以严格贯彻监管机构关于固定资产贷款和项目融资管理的新规定。

2009年，我行重点加强了对二级公路贷款、并购贷款、重组贷款、非生产性项目搭桥贷款、固定资产投资资本金管理、房地产开发企业以及理财产品等领域的风险管理。同时，密切关注新型业务发展带来的风险变化，加强表外业务风险管理，审慎控制表外业务风险敞口，完善表外业务风险底线和限额管理；加强人民币债务管理的风险控制，认真梳理、排查发行体和交易对手风险，充分揭示、提前应对潜在风险。

推进巴塞尔新资本协议实施工作

积极开展实施新资本协议的各项准备工作。2009年，我行启动验证与申请项目，并通过建立项目群管理机制，以加强新资本协议实施工作的质量控制。同时，还开展了资本定量测试工作；完成了海外机构实施新资本协议方案；完成了专业贷款、集团客户、银行类金融机构、房地产、零售资产池等模型的开发验证工作；积极开展新协议专题培训，帮助各级机构应用风险管理工具，全面提升管理效率。

投资者

截至报告期末，本行股东总数1,150,524户，其中H股股东53,531户，A股股东1,096,993户。

表2 前10名股东情况信息表

股东名称	股东性质	持股比例(%)	持股总数
中央汇金投资有限责任公司	国家	57.03	133,262,144,534 (H股)
	国家	0.06	144,747,455 (A股)
香港中央结算(代理人)有限公司 ¹	境外法人	19.12	44,677,346,751 (H股)
美国银行公司 ²	境外法人	10.95	25,580,153,370 (H股)
富登金融控股私人有限公司 ¹	境外法人	5.65	13,207,316,750 (H股)
宝钢集团有限公司	国有法人	1.28	3,000,000,000 (H股)
	国有法人	0.13	298,000,465 (A股)
国家电网公司 ¹	国有法人	1.16	2,706,339,000 (H股)
中国长江电力股份有限公司 ¹	国有法人	0.43	1,000,000,000 (H股)
益嘉投资有限责任公司	境外法人	0.34	800,000,000 (H股)
诺安股票证券投资基金	境内非国有法人	0.08	182,543,936 (A股)
中信证券股份有限公司	境内非国有法人	0.06	141,483,335 (A股)

注： 1. 富登金融、国家电网、长江电力于2009年12月31日分别持有本行H股13,207,316,750股、2,706,339,000股、1,000,000,000股，代理于香港中央结算(代理人)有限公司名下。除去富登金融、国家电网、长江电力持有的股份，代理于香港中央结算(代理人)有限公司名下的其余H股为44,677,346,751股。

2. 2009年1月和5月，美国银行分别出售本行H股5,623,655,000股和H股13,509,319,346股。出售股份后，美国银行持有本行H股为25,580,153,370股，于2011年8月29日之前未经本行书面同意不得转让。

3. 2009年7月，中国建银投资有限公司将其持有的本行20,692,250,000股H股无偿划转给中央汇金投资有限责任公司。

我行一直十分重视股东利益，特别是小股东的利益和诉求，力求平等对待所有股东，加强与资本市场双向沟通。我行注重与股东建立有效的沟通机制，持续改进投资者关系的日常管理，针对不同的投资者进行多种形式的差异化交流与沟通，建设了多渠道交流平台，积极应对重大事件，及时对外解释说明市场热点问题。2009年，我行获得和讯网评选的“最佳投资者关系上市公司”和《证券时报》评选的“中国最受投资者欢迎上市公司网站”等奖项。

客户

我行致力于为客户提供更好的服务，力求在经营管理中最大限度地体现客户需求。客户可以通过满意度调查、专项客户之声调查、“客户接待日”制度、95533客户服务中心和客户体验中心等多种渠道与我行进行沟通交流。

客户满意度调查

我行通过持续监测客户满意度晴雨表，为改进服务提供决策依据。我行个人客户满意度连续三年稳步提升，2009年达到63.9%，高于银行同业平均水平3.5个百分点；对公客户满意度达到88.5%，连续三年保持相对稳定。

客户之声专项调查

2009年，我行实施了个人助业贷款、商户联盟卡、代理保险、中小企业集群融资、信用卡特惠商户、个人网上银行开通及登陆流程和在京中央国家机关单位客户等7个专项客户之声调研项目；有16个分行实施完成了30个专项客户之声调查项目，有效地支持了客户服务水平的提升。

客户接待日

我行持续实施“客户接待日”制度，实施范围包括总行、各一级分行和二级分行。2009年，各级行领导共接待客户约18,100位（其中个人客户近15,700位，对公客户等近2,400位），客户提出的各类问题、咨询、建议约10,100个。通过当场处理和事后处理，客户问题解决率近80%。

95533客户服务中心

2009年，95533客服中心电话受理客户投诉数量1,436笔，均已妥善处理。客户投诉比上年减少761笔，下降了53%。

客户服务质量调查

2009年，我行每半年组织实施一次全行性的营业网点服务质量调查。依据2009年下半年调查结果，全行网点服务质量基本评价得分为93.5分，分别高于2009年上半年和2008年下半年全行同口径调查4.1分和2.1分。

客户体验中心

我行北京、上海、厦门、广州、成都客户体验中心开展了多项客户体验活动，收集客户对我行产品、业务流程和服务的意见和建议。2009年，我行随机抽取了2,000多名客户参与网点开放式柜台业务流程的体验活动，通过焦点小组会议、深度访谈、问卷调查、现场跟随访谈、流程模拟等形式，了解客户需求和意愿，有针对性地满足客户不同需求，更好地为客户提供服务。

供应商

我行秉承“相互支持、密切合作、平等互利、共同发展”的原则，努力与供应商建立合作共赢的伙伴关系。我行规定通过公开征集、行内推荐、供应商自荐等方式获取供应商信息，将经营资格合法、行业资质齐全、财务状况正常、商业信誉良好、依法合规纳税、遵守劳动保障法规、能够提供我行所需商品的供应商纳入供应商信息库，成为我行的潜在合作对象。对出现财务危机或业务经营存在严重问题、商业信誉或商品质量存在严重问题、严重违法违规、存在商业贿赂或商业欺诈行为的供应商，在供应商引入阶段不予准入，在业务合作中发现供应商存在上述问题时，列入禁用退出名单，解除合作关系。

2009年，在统一全行集中采购制度的基础上，我行完善了采购项目评审、举报投诉处理等方面的制度建设，对采购过程进行严格监督，确保我行采购工作在“公平、公开、公正”的方式下运行。

员工

我行努力为员工提供广阔的发展平台，充分尊重和保障员工权益。员工可以通过职工代表大会、行长信箱、座谈会、工会组织、阅读行内报刊等多种渠道了解行内重大事项和企业发展的有关情况，与管理层进行沟通，参与企业的经营管理活动。

我行员工通过职工代表大会制度，享有以下权利：

- 听取并讨论高级管理层工作报告及行务公开内容执行情况；
- 参与讨论经营方面的重大问题和重要规章草案并提出建议；
- 参与讨论职工工资福利分配原则、制度和规章；
- 参与讨论集体合同草案等权利。

2009年，我行采取多种方式广泛听取员工之声，针对员工需求开展了“搭建沟通立交桥”、“快乐工作我参与”、“向家庭传递关爱”、“塑造阳光身心”等关爱员工的活动。

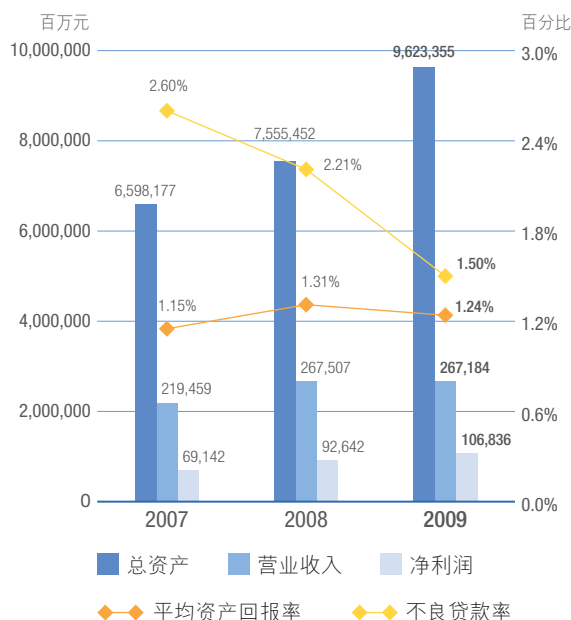
媒体、公众和社区

我行一贯重视与境内外媒体的沟通交流，通过召开新闻发布会、新闻发言人接受采访、向媒体发布新闻稿等方式，与境内外媒体保持密切联系。2009年，我行总部共安排各类媒体采访40余次，组织媒体走入分支机构开展采访活动4次，总部及分支机构主动向社会公众发布新闻稿65,134篇。2009年，我行新闻发言人被人民网、中国发言网评为“中国企业十大新闻发言人(团队奖)”，被2009中国企业发言人与传媒价值年会授予“2009中国企业年度最佳发言人制度创新(促进)奖”。

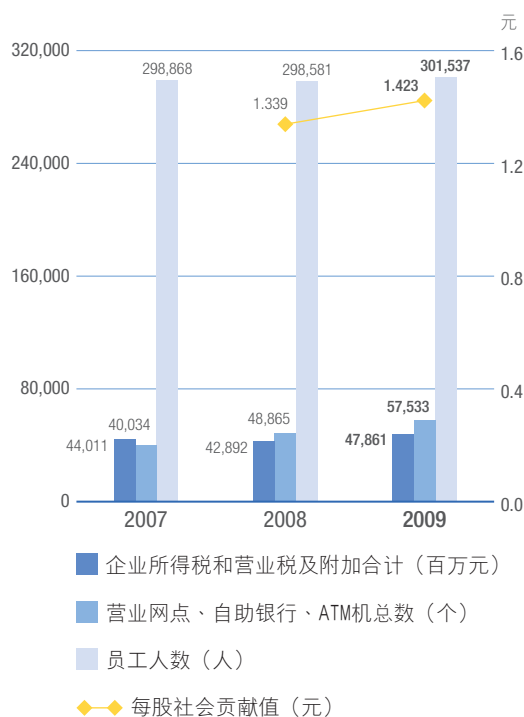
我行非常关注社区发展。2009年通过送金融知识下乡、开展理财教育等志愿者行动，为城乡社区的和谐发展提供支持。

社会责任业绩

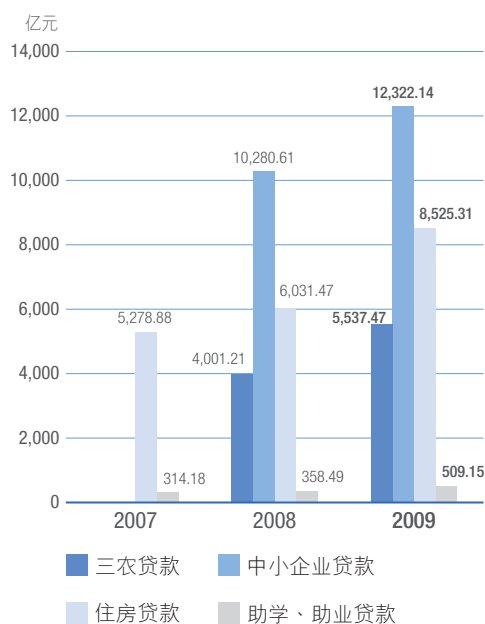
经营业绩



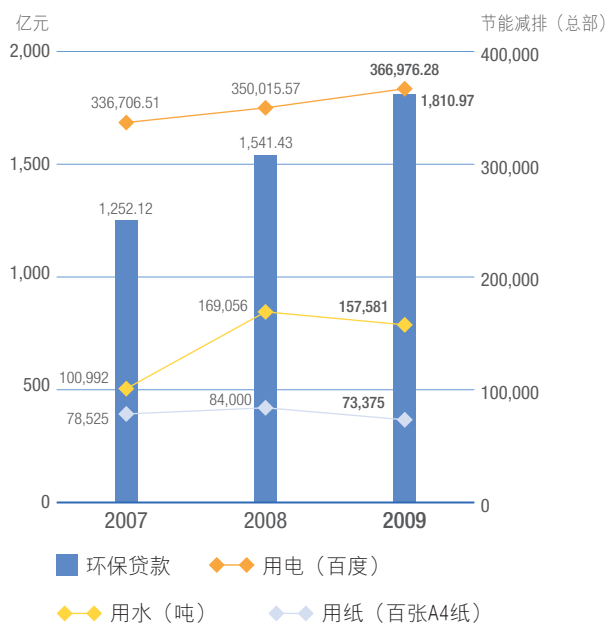
社会经济发展贡献



民生金融服务



环境保护



稳健经营 业绩稳步提升

2009年，我行稳健经营，各项业务协调持续发展，取得了良好的经营业绩，截至2009年末，我行实现营业收入2,671.84亿元，实现净利润1,068.36亿元，较上年增长15.32%；平均资产回报率和加权平均净资产收益率分别达到1.24%和20.87%；不良贷款率为1.50%，较上年降低0.71个百分点。

为股东创造稳定的价值回报

根据2009年6月11日举行的2008年度股东大会决议，本行已向2009年6月23日在册的全体股东派发2008年末期现金股息每股人民币0.0837元(含税)，合计约195.60亿元。本次派发的现金股息与已派发的2008年中期现金股息(人民币258.23亿元)合计为人民币453.83亿元，占2008年本行净利润的比例为49.01%。

董事会建议向全体股东派发现金股息，每股0.202元(含税)，提请2009年度股东大会审议。

表3 2006年至2008年分红派息情况

(人民币百万元)	2008年	2007年	2006年
现金分红 ¹	45,383	46,583	20,671
占净利润的比例 ²	49.01%	67.46%	44.62%

注： 1. 包含当年中期现金股息、特别现金股息、末期现金股息。

2. 净利润为合并报表归属于本行股东的净利润，现金分红详情载列于当年年报“财务报表”附注“利润分配”。

为国家缴纳更多税收

截至2009年末，我行向国家缴纳的所得税、营业税及附加等总计478.61亿元，较上年增长11.58%。

提升每股社会贡献值

2009年，我行每股社会贡献值为1.4234元，较上年增长0.0844元。

注：

计算公式：每股社会贡献值=每股收益+每股增值额

每股增值额=(年内上缴税收+支付员工工资+向债权人给付的借款利息+公司对外捐赠额-因环境污染等造成的其他社会成本)÷股份

其中：每股收益0.45元，为扣除非经常性损益后的基本和稀释每股收益；

年内上缴税收486.72亿元，为应缴税收，包括按照权责发生制统计的所得税、营业税及附加、车船使用税、印花税和房产税等；

支付员工工资511.38亿元，参见年度业绩报告员工成本；

向债权人给付的借款利息1,275.78亿元，参见年度业绩报告利息支出；

公司对外捐赠额0.78亿元；

因我行2009年未发生重大环境污染事件，“因环境污染等造成的其他社会成本”指标为零。

表4 2009年经营业绩及社会经济贡献

经营业绩	2009	2008	2007
总资产(百万元)	9,623,355	7,555,452	6,598,177
营业收入(百万元)	267,184	267,507	219,459
税前利润(百万元)	138,725	119,741	100,816
净利润(百万元)	106,836	92,642	69,142
平均资产回报率(%)	1.24	1.31	1.15
资本充足率(%)	11.70	12.16	12.58
不良贷款率(%)	1.50	2.21	2.60
社会经济发展贡献	2009	2008	2007
企业所得税(百万元)	31,889	27,099	31,674
营业税及附加(百万元)	15,972	15,793	12,337
于资产负债表日后每股拟派末期现金股息(元)	0.202	0.0837	0.065
已派发中期现金股息(元)	—	0.1105	0.067
已派发特别现金股息(元)	—	—	0.072716
慈善及其它捐款(百万元)	78	85	197
员工成本支出(百万元)	51,138	46,657	49,907

表5 客户贷款及垫款基本情况表

(人民币百万元， 百分比除外)	于2009年12月31日		于2008年12月31日	
	金额	占总额百分比(%)	金额	占总额百分比(%)
公司类贷款	3,351,315	69.53	2,689,784	70.90
短期贷款	915,674	19.00	855,397	22.55
中长期贷款	2,435,641	50.53	1,834,387	48.35
个人贷款	1,088,459	22.58	821,531	21.65
个人住房贷款	852,531	17.69	603,147	15.90
个人消费贷款	78,651	1.63	74,964	1.98
其它贷款 ¹	157,277	3.26	143,420	3.77
票据贴现	228,361	4.74	163,161	4.30
海外业务	151,638	3.15	119,467	3.15
客户贷款和垫款总额	4,819,773	100.00	3,793,943	100.00

1. 包括个人商业用房抵押贷款、个人助业贷款、个人住房最高额抵押贷款、信用卡贷款、个人助学贷款等。

表6 按地区分布统计的客户贷款和垫款、客户存款的基本情况表

(人民币百万元，百分比除外)	于2009年12月31日		于2008年12月31日	
	金额	占总额百分比(%)	金额	占总额百分比(%)
长江三角洲	1,136,447	23.58	922,104	24.30
珠江三角洲	728,639	15.12	544,999	14.36
环渤海地区	859,885	17.84	691,638	18.23
中部地区	782,763	16.24	607,335	16.01
西部地区	819,337	17.00	635,905	16.76
东北地区	299,385	6.21	233,468	6.15
总行	41,679	0.86	39,027	1.03
海外	151,638	3.15	119,467	3.16
客户贷款和垫款总额	4,819,773	100.00	3,793,943	100.00
长江三角洲	1,655,361	20.69	1,330,657	20.86
珠江三角洲	1,256,578	15.71	974,942	15.29
环渤海地区	1,486,628	18.58	1,208,697	18.96
中部地区	1,402,718	17.53	1,101,653	17.28
西部地区	1,420,149	17.75	1,101,507	17.28
东北地区	600,838	7.51	483,733	7.59
总行	65,963	0.82	103,604	1.62
海外	113,088	1.41	71,122	1.12
客户存款总额	8,001,323	100.00	6,375,915	100.00

表7 资产、分支机构和员工的地区分布情况表

	于2009年12月31日					
	资产规模		机构数量 ¹		员工数量 ¹	
	(人民币百万元)	占比(%)	(个)	占比(%)	(人)	占比(%)
长江三角洲	1,890,649	19.65	2,223	16.60	43,860	14.55
珠江三角洲	1,462,959	15.20	1,673	12.49	35,950	11.92
环渤海地区	1,675,219	17.41	2,183	16.30	51,918	17.22
中部地区	1,500,338	15.59	3,243	24.22	66,825	22.16
西部地区	1,508,896	15.68	2,693	20.11	62,230	20.64
东北地区	642,640	6.68	1,366	10.20	34,602	11.48
总行	4,418,463	45.91	3	0.02	5,697	1.88
海外	234,460	2.44	8	0.06	455	0.15
抵销	(3,721,059)	(38.67)	—	—	—	—
递延所得税资产	10,790	0.11	—	—	—	—
合计	9,623,355	100.00	13,392	100.00	301,537	100.00

1. 为本行统计数据。

董事长致辞

行长报告

社会责任管理

社会责任业绩

分行案例展示

社会认可与反馈

公司基本信息

独立鉴证报告

附录



建设银行参与支持国家四万亿投资项目**446**个。投入四万亿投资项目的贷款余额共**2,278**亿元，支持国家“十大产业振兴规划”，十大振兴产业贷款余额合计**8,357.95**亿元，新增**1,450.96**亿元。

云南省分行信贷支持的云南小湾水电站项目，于2009年11月并网发电。

调整结构 促进经济发展

振兴经济，支持国家重点产业项目

2009年，为贯彻国家“保增长、扩内需”政策要求，我行进一步优化信贷结构，将投放重点放在基础设施、国家4万亿投资项目以及国家振兴产业等领域，为实体经济发展提供了有力的支持和保障。

加大对国家四万亿投资项目的支持力度。截至2009年末，我行共参与支持国家四万亿投资项目446个，其中，国家级政府投资项目156个，省级政府投资项目290个。投入四万亿投资项目的贷款余额共2,278亿元，其中，国家级项目余额877亿元，省级项目余额1,401亿元，主要集中在交通、能源和城市基础设施等领域，为促进国民经济的恢复和增长做出贡献。

加大对国家“十大产业振兴规划”相关行业的支持力度。根据国家陆续出台的钢铁、汽车、船舶、石化等十大重点产业调整和振兴规划，我行认真研究、细化政策，有效指导了全行制造业的信贷投放。截至2009年末，对十大振兴产业贷款余额合计8,357.95亿元，新增1,450.96亿元。

加大对基础建设项目的支持力度。截至2009年末，我行基础建设领域¹贷款余额15,352.18亿元，占全行对公非贴现贷款总量的46.01%；比年初新增3,489.82亿元。

1 基础建设领域对应于电力、燃气及水的生产和供应业，交通运输、仓储和邮政业，水利、环境和公共设施管理业等3个国标行业门类以及石油和天然气开采业，电信和其他信息传输服务业，商务服务业等3个国标行业大类。



建设银行参与的四万亿投资贷款项目主要集中在交通、能源和基础设施建设等领域。

表8 贫困地区的信贷支持表

项目类别	截止 2009年12月31日 贷款余额(万元)	截止 2008年12月31日 贷款余额(万元)
基础设施建设	25,168,641.88	18,118,945.80
种植饲养	787,663.35	543,702.08
引水工程	123,116.55	137,499.69
基础教育	135,335.37	73,602.56
其他	23,315,925.13	20,648,606.30
合计	49,530,682.28	39,522,356.43

注：贫困地区指陕西、贵州、云南、四川、甘肃、宁夏、青海、新疆、西藏等省、自治区。种植饲养类贷款对应国标行业门类农、林、牧、渔业，引水工程类贷款对应国标行业大类水利管理业，基础教育类贷款对应国标行业中类学前教育、初等教育、中等教育。

积极服务“三农”，截至2009年末，农户贷款余额179.76亿元，增长99.69%；农村企业各类组织贷款余额5,292.86亿元，增长36.37%；农林牧渔业贷款余额64.85亿元，增长117.06%。



服务“三农”，提供全面的农村金融服务

发展农村金融业务

2009年，我行制定了《中国建设银行“三农”行业信贷营销指引》，对支持“三农”发展的重点区域、重点行业、重点产品进行了明确。把涉农信贷列为加大信贷投入的行业领域，加强与水利、农业等部门的信息沟通交流，及时掌握农田水利等农村基本建设的项目储备和安排，加强信贷投入。

截至2009年末，我行涉农贷款余额5,537.47亿元，比年初增长了38.39%。其中，农户贷款179.76亿元，比年初增长了99.69%；农村企业各类组织贷款5,292.86亿元，比年初增长了36.37%；农林牧渔业贷款64.85亿元，比年初增长了117.06%。

开展农户贷款

2009年，我行积极响应国家支持“三农”政策，以农户为中心，以市场为导向，加大贷款投放力度，在新疆区分行、黑龙江省分行和吉林省分行试点开展小额农户贷款业务。同时加强规范管理，突出特色，在寻求拓展新的利润增长点的同时，加大了对农业发展的支持力度，实现了社会效益和经营效益的良好统一。



辽宁省分行为农户发放汽车贷款，支持农民走上致富道路。



江苏省分行客户经理深入乡村，为返乡农民工创业提供金融支持。

成立村镇银行

截至2009年末，我行发起设立了湖南桃江建信村镇银行和浙江苍南建信村镇银行。两家村镇银行深入当地市场，依托当地经济特色，根据客户需求特点，积极开展了农村金融产品和服务方式的创新工作。2009年，精心打造了“三农之友”农户贷款、“创业之星”中小企业贷款等新产品，切实缓解了农户贷款和中小企业贷款担保难的问题。

截至2009年末，湖南桃江建信村镇银行全口径存款2.23亿元，贷款余额为1.22亿元；浙江苍南建信村镇银行于2009年5月26日开业，截至2009年末，存款余额1.09亿元，贷款余额1.46亿元，为“三农”发展提供了有力的金融服务支持。

为向更广泛的农村地区提供金融服务，我行计划在2010年成立更多村镇银行。截止2009年末，已经有六家获得银监会的批准。

表9 涉农贷款情况表

项目	2009年12月31日		2008年12月31日	
	贷款余额(万元)	年增长率(%)	贷款余额(万元)	年增长率(%)
贷款合计	55,374,743.90	38.39	40,012,144.84	—
农户贷款	1,797,587.67	99.69	900,176.01	—
农村企业各类组织贷款	52,928,644.23	36.37	38,813,204.00	—
农林牧渔业信贷	648,511.99	117.06	298,764.84	—

注 1： 农林牧渔业信贷是指对城市企业各类组织发放的农林牧渔业贷款。

2： 2009年、2008年涉农贷款数据不含票据融资，与本行2008年社会责任报告中涉农贷款数据没有可比性。



张建国行长在广东与中小企业客户座谈，探讨加强为中小企业提供金融服务。

创新中小企业金融服务产品

“诚贷通”——是一种无需抵押担保的小企业小额无抵押贷款产品，目前已在全国大部分地区推广。

“e贷通”——2009年，在浙江省首先推出的“e贷通”网络贷款产品，服务区域已经扩大到北京、上海、广州等8个地区。



江苏分行客户服务人员深入中小企业了解客户需求，为客户新产品开发提供金融服务。

四川省分行为当地重点骨干企业、中小企业提供多种金融服务。

“乾元——中小企业信托贷款集合型理财产品”——是我行创新推出的中小企业信托贷款集合型理财产品。首期“乾元——中小企业信托贷款集合型理财产品”由安徽省分行发行，总额为1亿元。该产品通过协调和汇集政府、信托公司、担保公司、中介机构、社会资金等各方面力量，形成综合效应，有力地支持了中小企业发展、促进了社会经济增长，获得中小企业的称赞和社会各界的好评。2010年，我行将在上海、潍坊、马鞍山、苏州等多个区域积极推广该项产品。

中小企业常年财务顾问集中签约——是我行为帮助中小企业应对金融危机，解决资金链条紧张而创新推出的一种业务模式。通过集中签约，我行为200余家中小企业提供财务诊断分析、金融产品推荐、融资安排、企业改制重组、海外创业板IPO、境内中小板IPO、股权投资、资产证券化、资本结构优化、信贷支持等长期、全面的金融服务，为中小企业的发展和崛起提供了有益的帮助。

完善布局，拓展海外市场

我行积极推进国际化经营战略，逐步完善海外机构网络布局，致力于为客户提供全球一体化的优质金融服务。2009年，我行海外市场拓展取得重大突破。纽约分行和伦敦子银行已正式开业；在越南胡志明市设立分行的申请也已经获得越南国家银行批准。

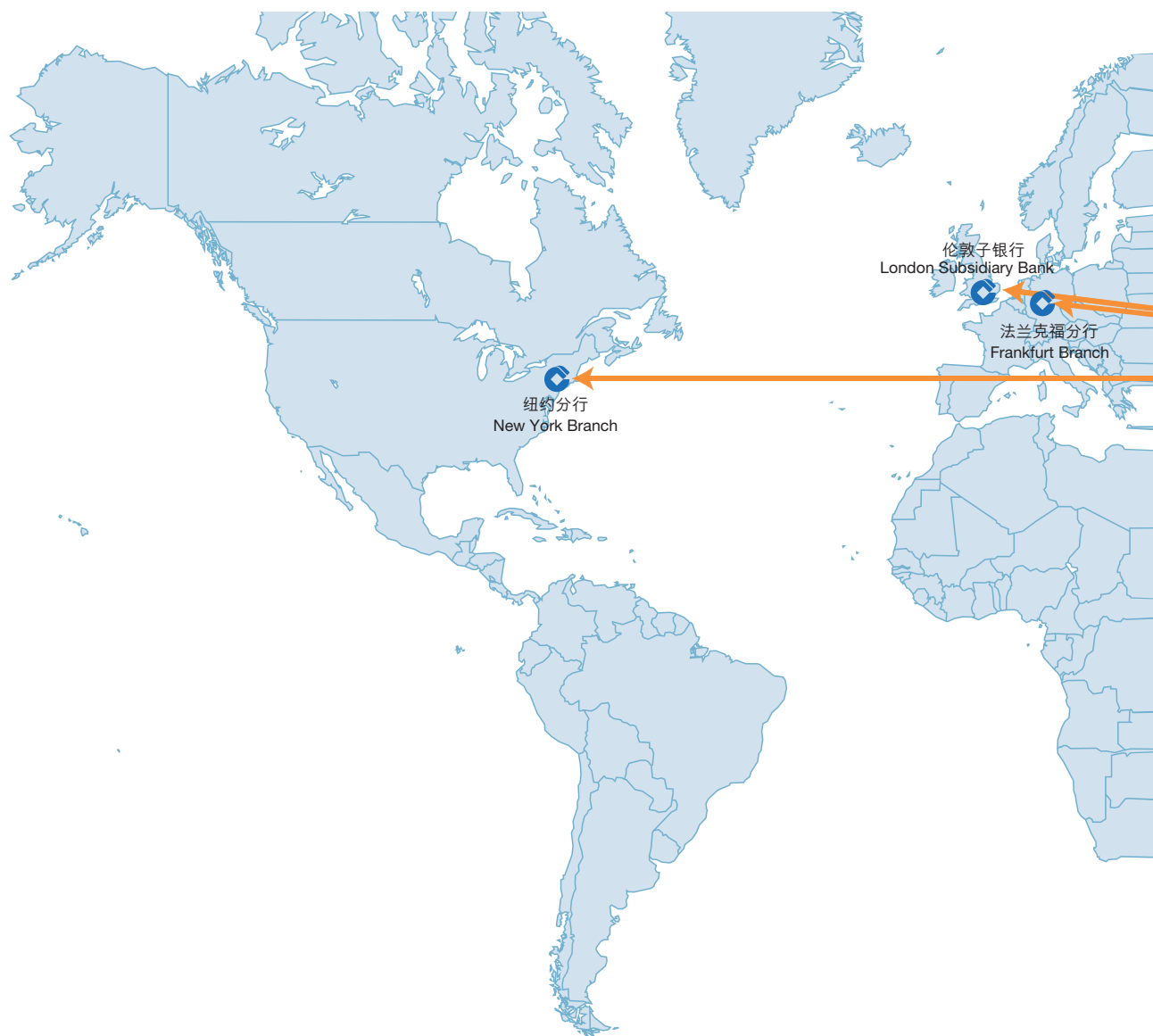


表11 境外分支机构基本情况表

分行名称	所在国家	主营业务范围
香港分行	中国香港特别行政区	银团贷款、结构性融资业务、国际结算及贸易融资、汇款及清算业务及资金业务等业务。
新加坡分行	新加坡	贸易融资和投资银行业务。
法兰克福分行	德国	欧元清算、汇款、存款、贷款、国际结算、贸易融资、外汇买卖等业务。
约翰内斯堡分行	南非	公司融资、贸易融资、银团贷款、项目融资等业务。
东京分行	日本	信贷业务、债券投资、贸易融资、资金清算、项目融资等业务。
首尔分行	韩国	贸易融资、银团贷款、债券投资、资金交易、汇款等业务。
纽约分行	美国	商业存款、贷款、贸易融资、外汇买卖以及其他商业银行业务。
伦敦子银行	英国	经营全面银行业务，包括存款、贷款、贸易融资、外汇买卖、衍生品交易以及其他银行业务。
胡志明市分行 (尚未开业)	越南	吸收存款、发放贷款、国内外结算、资金交易、贸易融资以及其他银行业务。



2009年6月5日，中国建设银行纽约分行举行开业典礼。中国驻纽约总领事彭克玉先生、纽约州银行管理局局长 Richard H. Neiman 先生、我行郭树清董事长等为其揭牌。

支持环保 推行绿色信贷

绿色信贷

绿色审批

我行根据国家节能减排、绿色环保方面的政策，在制定信贷审批指引中充分考虑不同行业的节能环保标准，将环保节能作为贷款审批、发放的硬性条件。截至2009年末，制定了基本涵盖钢铁、水泥等高耗能、高污染和产能过剩行业的53个审批指引，有效加强了绿色审批力度。

我行于2006年就出台了《大中型客户授信审批五项基本原则》，要求全行把环保达标作为对大中型客户授信准入和审批的重要依据，实施环保一票否决，并在大中型客户授信合同和担保合同中增加节能环保的相关内容。

对于列入国家《建设项目环境影响评价分类管理名录》的项目，我行要求必须按照国家有关规定报环保部门进行环境影响评价，对于不能获得批复同意的项目一律不予批准；对国家明令禁止、不符合环境保护规定的项目和企业，不予发放贷款；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，要求环保整顿验收合格后才能给予信贷支持。

绿色信贷

我行支持的“绿色信贷”项目主要包括：

- 清洁能源贷款，具体包含水电、核电、风力发电、太阳能发电、生物发电及洁净煤发电等项目；
- 工业环保减排贷款，具体包含与减排技改相关的电厂脱硫、除尘、废水废气回收等项目，以及具有循环经济特点的余热余气发电、矿渣利用等项目；
- 农、林生态产业贷款，包含有利于改善环境的农业、林业及农业基础设施项目；
- 城镇环保和减排贷款，包含污水处理、垃圾处理（含垃圾发电）、河道治理、环境治理等直接环保项目，以及具有减排替代作用的地铁、公交等项目；



建设银行“绿色信贷”支持的城镇环保和减排项目。

- 节能减排相关的贷款，包含低排放、少排放的信息技术服务等第三产业项目。

我行各分行积极推出与环境保护相关的金融产品和服务，如广西区分行为支持当地大力发展绿色生态产业，推出了食糖质押贷款业务，为促进当地制糖工业逐步转变为资源综合利用的循环经济产业提供支持；浙江省分行在国家有关政策基础上，为当地公司开展的脱硫项目发放脱硫服务应收账款质押贷款；深圳市分行为江苏开发区污水处理项目发放了以污水处理费收费权质押为担保的固定资产贷款等。截止2009年末，我行绿色信贷项目余额1,810.97亿元，比去年增长17.49%。

2009年，我行对钢铁、水泥、平板玻璃和煤化工等高耗能、高污染行业进一步加强信贷调控力度，严格控制对新增产能项目的支持。对相关行业设定了年度行业贷款限额，并对钢铁、焦炭、水泥等11个行业实行客户名单制管理。对不符合绿色信贷要求的客户进行退出，2009年共退出高耗能、高污染及其它行业不合要求的贷款累计金额767.24亿元。

“环保益民”金融服务方案

2009年，我行推出了“民本通达—环保益民”综合服务方案，通过服务创新，致力于为环保客户提供覆盖面广、适用性强、核心价值高、切实可行的金融服务产品，从环境建设项目、污水处理、重点流域治理等方面入手，分别针对环境建设融资、环境市场管理、公益投入等服务需求，提供个性化金融方案。

继续推进实施赤道原则的准备工作

2009年，我行根据银监会新发布的《商业银行银行账户信用风险暴露分类指引》、《固定资产贷款管理暂行办法》和《项目融资业务指引》，借鉴国际同业经验，草拟了赤道原则的操作规程和便于外部客户实施的客户流程指引。

表12 绿色信贷项目统计表

类别	2009年12月31日		2008年12月31日		2007年12月31日	
	贷款余额 (亿元)	占贷款 总额比重 (%)	贷款余额 (亿元)	占贷款 总额比重 (%)	贷款余额 (亿元)	占贷款 总额比重 (%)
可再生能源贷款	1,777.42	3.82	1,525.19	4.15	1,236.49	3.90
环境保护贷款	33.55	0.07	16.24	0.04	15.63	0.05

注： 可再生能源贷款包含国标行业小类水污染治理、危险废物治理、其他环境治理、生物化学农药及微生物农药制造、环境污染处理专用药剂材料制造、轮胎翻新加工、再生橡胶制造、金属废料和碎屑的加工处理、非金属废料和碎屑的加工处理、污水处理及其再生利用、其他水的处理、利用与分配、再生物资回收与批发、水力发电、核力发电、其他能源发电。

环境保护贷款包含国标行业小类环境监测、自然保护区管理、野生动植物保护、其他自然保护、城市绿化管理、环境污染防治专用设备制造、环境监测专用仪器仪表制造。

表13 “两高”行业贷款占比统计表

两高所属行业	截至 2009年12月31日 贷款占比	截至 2008年12月31日 贷款占比	截至 2007年12月31日 贷款占比
钢铁	0.50%	0.75%	0.87%
铁合金	0.00%	0.00%	0.00%
水泥	0.60%	0.59%	0.65%
焦炭	0.16%	0.17%	0.18%
火力发电	4.90%	6.28%	6.00%

注： 该表数据不含票据贴现，与本行2008年度社会责任报告相关数据不具可比性。铁合金行业按照四舍五入原则数据为0.00%。

环保行动

我行倡导全体员工积极参与节能环保活动，通过节约一张纸、节约一度电、节约一滴水、减少一分钟通话、减少一次无谓的用车出勤、减少一粒粮食浪费、拒绝香烟诱惑、培养节能环保的生活方式等多种途径，将节能减排工作落到实处。

2009年，为减少能源消耗，我行尽量减少人员出差，以视频会议的方式取代集中会议。2009年总行召开视频会议732次；召开集中会议39次，与上一年度相比减少了2次。我行还在总行办公楼严格实施夏季室内空调温度设置不低于26摄氏度，冬季室内空调温度设置不高于20摄氏度的标准，以降低电能消耗。

我行充分利用办公信息网络功能资源，减少纸质文件的制发和控制文件印制数量，并采取复印纸两面使用等措施，节约办公用纸。截至2009年末，总行年度用纸734万张，比上一年度减少了106万张；用水15.76万吨，比上一年度减少了1.15万吨。

2009年，我行总部及上海市分行参与了2009“地球一小时”全球环保公益活动。3月28日晚八时三十分至九时三十分，我行总部及上海分行的办公大楼关闭照明一小时。同时，通过邮件方式向全行员工宣传“地球一小时”活动，鼓励员工及家属共同参与，并在部分营业网点播放“地球一小时”宣传片，向客户传递“地球一小时”活动理念。

分行写真

2009年5月，青海省分行向该省西宁南北山绿化指挥部申请承包西宁北山荒山1,700亩土地，作为分行绿化区，开展植树造林活动。青海省分行为此成立了绿化委员会及办公室，选派人员负责荒山绿化与治理等工作，为保护青海地区的生态环境做出贡献。

截至2009年末，绿化治理工作取得初步成果，已经开挖简易道路8.5公里，铺设绿化灌溉水利网6.4公里，新修灌溉水利网检查井43个，新修200吨灌溉用蓄水池一座，完成绿化面积约80亩，栽种有园柏、油松、云杉、红柳等树种，培育苗圃3亩，完成178亩的整地工作。



青海省分行员工积极参与西宁北山的植树造林活动。

关注民生 创新产品服务

“民本通达”综合金融服务方案

2009年，我行为全力支持民生领域建设，将金融产品和服务的创新与国计民生紧密相连，推出了“民本通达”民生领域系列综合化金融服务方案，针对客户的现实需求和潜在需求，提供“教育慧民”、“医疗健民”、“社保安民”和“环保益民”等四个系列的服务方案。



孕育未来希望，
建行助力教育机构成就明日之才。
建行民本通达 — 教育慧民服务方案

包含“办学省心”、“授业无忧”、“校园e通”、“教/学舒心”、“前途友助”五个子方案，针对各类学校、教职员工、在校生、毕业生等不同客户需求提出金融解决方案。

关注卫生事业，
建行助力医疗机构护佑民众健康。
建行民本通达 — 医疗健民服务方案

包括“名院发展”、“数字医院”、“固本强基”、“助力民营”、“新型医购”、“医护理财”六个子方案，针对知名医院发展、医院数字化和信息化建设、基层医疗机构建设、民营医院发展、医院采购、医护人员个人理财等领域提供一揽子金融服务。

撑起一片蓝天，

建行携手社保机构为百姓提供全面保障。

建行民本通达 — 社保安民服务方案

包括“安全无忧”、“增值有道”、“实全实美”、“和乐随心”、“神州畅转”、“颐养天年”六个子方案，针对社保基金安全监管、社保基金保值增值、养老保险个人账户做实、为参保人提供多层次、便利的社会保险服务、养老保险关系转移接续以及企业年金等服务需求，提出解决方案。

构建绿色家园，

建行合力环保机构建设美好生态环境。

建行民本通达 — 环保益民服务方案

包括“绿色融资”、“绿色管家”、“绿色生活”、“绿色能效”、“绿色公益”五个子方案，从环境建设项目、污水处理、重点流域治理等方面入手，分别针对环境建设融资、环境市场管理、公益投入等服务需求，提供个性化金融方案。

个人住房贷款

我行不断提升服务能力，积极支持居民购买普通住房，以满足广大百姓的购房信贷需求。截至2009年末，我行个人住房贷款余额达到8,525.31亿元。

积极推进房改金融业务，支持保障性住房建设

我行积极响应国家建设住房保障体系的号召，主动推进与各级政府住房保障部门的合作，配合国家调整住房公积金运用方向的新政策，加大公积金贷款受托发放力度，并为中低收入居民量身设计金融产品和服务，使他们充分享受公积金低息优惠信贷政策。

2009年，我行继续与公积金中心合作，联合推出保障房公积金贷款，并在部分分行开展公积金异地贷款及公积金、商业按揭接力贷款与置换贷款等产品组合业务，为中低收入居民的住房融资需求提供了良好的解决方案。2009年，我行受托归集住房公积金超过3,000亿元，发放公积金贷款超过2,000亿元，为住房公积金制度发展完善和百姓安居提供了有力的金融支持。

创新推广住房金融产品

2009年，我行加大住房金融产品创新力度，为客户提供了多样化的产品组合，积极打造个人“住房 — 消费 — 经营”产品链条，以满足客户的多种融资需求。

我行为单个还款账户余额不足的客户，提供“合力还”服务，增加配偶或共同还款人的账户作为委托扣款账户；探索差异化定价策略，扩充固定利率产品功能；为客户提供网上银行、手机银行等服务，使客户轻松进行贷款查询、额度查询、自助还款，帮助客户保持良好的信用记录。

我行对二手房贷款业务模式进行创新，建立具有特色的二手房贷款中心，推进二手房信息平台建设，强化专业化销售能力，为客户提供一揽子的金融信息服务，提升响应客户需求的能力。

我行通过推广公积金龙卡、公积金委托提取还贷、公积金电子渠道服务、公积金与商业按揭产品组合等产品和渠道，为客户提供更为便利公积金“存”、“取”、“查”的服务。

表14 个人住房贷款统计表

贷款	2009年12月31日 贷款余额(亿元)	2008年12月31日 贷款余额(亿元)	2007年12月31日 贷款余额(亿元)
个人住房贷款	8,525.31	6,031.47	5,278.88

分行写真

2009年，四川省分行认真落实对灾区的金融倾斜和优惠政策，采取给予受灾客户还款宽限、支持购房信贷需求、核销及重组部分客户贷款三项措施，有力支持了灾区住房重建。2009年，共对25,018名客户、23.91亿元个人贷款提供了宽限期还款服务；向重灾区客户发放个人贷款4,980笔、金额9亿元。其中，对德阳东汽重建住房项目“东汽馨园”、绵阳九洲电器重建住房项目“九洲家园”给予了最低首付10%、利率最低下浮40%的灾区优惠政策，共发放个人住房贷款1049笔、金额1.64亿元；豁免了抗震救灾英雄丘光华及其子丘锋个人住房贷款剩余的全部应还本息31.9万元，对293笔、5,144万元贷款进行了分期还款额的调整，为灾区群众重建家园提供了有力的支持。



四川省分行信贷支持的灾区住宅重建项目。

助学、助业、下岗失业小额担保贷款

2009年，我行继续对与国计民生相关的就业和教育信贷给予支持，截至2009年末，我行国家助学贷款余额9.15亿元，发放个人助业贷款近500亿元。对于下岗人员等特殊群体，我行提供小额的资金支持，支持其寻找再就业之路，为降低失业率做出努力。



山西省分行员工走入农村开展理财教育活动。

社区理财教育

2009年，我行各分行积极融入各地城乡社区，开展理财教育和普及金融知识等公益活动。

- 青海省分行组织业务骨干前往青海省互助县巴扎乡，举办了金融知识讲座，用生动活泼、通俗易懂的方式，围绕农村经济特点分别介绍了如何理财、如何识别假钞、怎样办理银行卡，以及如何应对当前金融危机等方面的知识，赢得了农牧民朋友的好评。
- 广东省分行与当地青年志愿者协会共同举办志愿者为您服务集市活动，摆摊设点为市民提供金融知识咨询服务，进行反假币知识宣传。
- 重庆市分行开展“青年志愿者进社区”活动，以“建行感恩，与您同行”为主题，通过有奖知识问答、“理财知识挑战赛”等方式向小区居民介绍与市民生活息息相关的金融知识。
- 山东省分行“六一”儿童节来临之际，与当地媒体联合开展“少儿理财沙龙”体验活动。近50名儿童参观了分行营业厅，在自助设备区域体验了银行卡的使用，在财富中心了解如何认识金钱、使用金钱等基本知识，帮助孩子们从小树立正确的理财观念，养成良好的消费习惯，得到了客户的高度评价。



江苏省分行员工将金融知识送入课堂。

服务大众 优化业务流程

零售网点转型

为给大众客户提供更好的服务，我行持续推进网点转型。截至2009年末，我行共有12,968家网点按照新的服务流程上线运行，客户的排队问题得到缓解，有71%的客户等候时间低于10分钟。转型后网点的标准化服务能力得到提升，服务水平进一步改善。



黑龙江省分行员工走入社区为客户提供金融服务。

业务流程优化

2009年，我行积极推进流程优化项目计划，缩短业务处理时间，减少业务处理差错，成效显著。

我行对现有的证券客户交易结算资金存管系统(“鑫存管”系统)进行了系列改造和流程优化，推出了POS机签约、预约开户登记、B股客户交易结算资金的第三方存管、典当融资交易账户监管等业务，提供柜台、网上银行、电话银行、手机银行等多样化的业务办理渠道，交易处理及时、准确，为近2,000万名证券投资者提供了更安全、更便捷、更专业的金融服务。

产品创新

2009年，我行在北京建立了产品创新实验室，这是国内银行业第一个专门致力于银行产品创新研发的机构。实验室通过收集、筛选来自市场、客户、员工的产品创意，进行加工集成，为产品创新决策及其后续开发提供依据。

我行在全行范围内推广应用产品创新流程，建立了以客户需求驱动产品创新的机制，推出了一批具有广泛市场影响的新产品。2009年，我行计划开展产品创新103项，实际完成产品创新313项，计划完成率达到304%。

2009年，我行下发了《中国建设银行产品创新流程管理规程》，在全行范围内推广应用。产品创新流程实现了对产品创新的创意评估、任务确定、需求分析、方案设计、构建测试和产品面市工作以及整体实施推广工作的管控。目前38家一级分行均已按照流程规范建立了产品创新决策组织，制定了流程应用的实施细则。全行150个产品创新项目不同程度地应用了产品创新流程的理念和方法。

表15 服务渠道建设情况
(截止2009年12月31日)

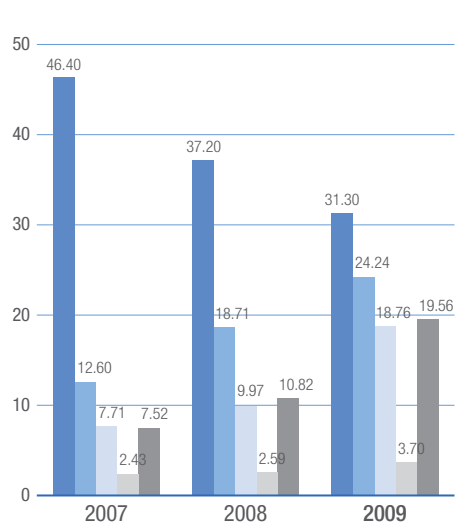
项目	累计数量(个)	新增数量(个)	占比(%)
营业网点	13,384	10	23.26
自助银行	8,128	4,533	14.13
ATM机	36,021	4,125	62.61
合计	57,533	8,668	100



建设银行的“龙卡”受到广大农民工的欢迎。

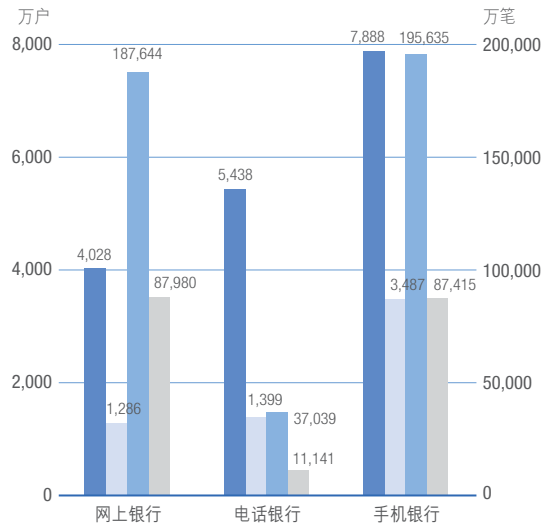
江苏省分行员工在营业网点为客户提供咨询服务。

为大众客户提供基础金融服务情况



- 金融创新产品数量 (十个)
- 银行贷记卡累计发卡量 (百万张)
- 网上银行业务量 (亿笔)
- 电话银行业务量 (亿笔)
- 手机银行业务量 (亿笔)

服务渠道建设情况



- 累计客户数量
- 新增客户数量
- 累计交易量
- 新增交易量

以人为本 关怀员工成长

表16 员工情况概览

(截止2009年12月31日)

就业员工	数量	占比
总人数	301,537	100%
男性员工	154,568	51.3%
女性员工	146,969	48.7%
少数民族员工	14,172	4.7%
正式签署合同的员工	299,889	99.5%
派遣制员工	47,889	—
离退休员工	34,386	—

员工权益

薪酬和用工制度

我行认真贯彻落实《劳动合同法》，实行劳动合同制，依法与员工订立劳动合同。员工依法享有平等就业和选择职业的权利、取得劳动报酬的权利、休息休假的权利、获得劳动安全卫生保护的权利、接受职业技能培训的权利、享受社会保险和福利的权利、提请劳动争议处理的权利以及法律规定的其他劳动权利。

员工聘用。根据《劳动法》、《劳动合同法》相关规定，我行现有劳动合同制和劳务派遣制两种用工形式。根据我行规定，用人单位均依法与所有在岗劳动合同员工签订劳动合同、依法与劳务派遣单位签订劳务协议。我行所有员工均达到法定劳动年龄。

加班。在用工管理上，我行依法制定了《劳动合同管理办法》、《员工休息休假办法》等制度及相关实施细则。我行规定实行标准工时工作制的员工，每天工作时间不超过8小时，每周工作时间不超过40小时；实行综合计算工时工作制的员工，以月为周期综合计算工作时间，平均日和平均周工作时间不超过法定标准工作时间；实行不定时工作制的员工，采用弹性工作时间，确保其休息、休假权利和工作任务的完成。

休假。根据国务院《职工带薪年休假条例》及其他法律法规，以及我行《员工休息休假管理办法》规定，我行员工休假包括带薪年假、探亲假、婚假、丧假、产假、哺乳假、病假、工伤假、事假和公假等。

工会与职工代表大会

我行工会依照法律和工会章程开展工作，维护员工合法权益，维护平等协商和集体合同制度，发挥民主决策、管理、监督的作用。工会以职工代表大会为基本形式开展民主管理，职工代表大会依法组织职工行使民主管理权利。工会通过举办各种竞赛、评先创优、提出合理化建议等方式开展工作。

2009年11月，在我行召开的第二届职工代表大会第二次会议上，有360多名职工代表和部分列席代表参加会议，听取了我行经营情况工作报告、职工互助基金收支及救助情况、企业年金管理工作情况等报告。

2009年，我行各级工会组织了乒乓球、羽毛球、书画摄影、歌咏比赛等多种形式的文化体育和客户联谊活动。

员工福利

企业福利

包括建立企业年金、补充医疗保险、住房补贴三项员工福利制度，以完善员工的养老、医疗和住房保障。各分支机构结合自身情况和地方政府的政策，还建立了独子补贴、托儿补贴等福利。

医疗福利

我行各级机构根据国家相关规定为员工缴纳基本医疗保险，并且在全行建立了补充医疗保险，用以补贴员工个人负担的医疗保险费用。为保证孕、产女员工的相关待遇，各级机构根据所在地政府的规定，为员工缴纳生育保险。各机构也可根据实际情况，对在生育保险报销金额和生育津贴之外，给予员工适当补贴。

帮扶特困员工

我行设立员工互助基金，对因重大疾病造成生活困难的员工，给与适当补助。2009年总行职工互助基金累计救助特困员工和协解人员108人次，救助金额660万元。

职业安全与健康

维护员工职业安全

2009年，我行通过提供安全警示、开展安全巡查、安全技术防范、严格岗位安全操作等方式，提高了对营业场所、自助银行和自助机具、电子银行网络等交易渠道和办公区域的安全防护水平，加强了对外部侵害案件的安全防范。截至2009年末，成功堵截外部侵害刑事案件60起，避免经济损失金额17,642.1万元。

截至2009年末，我行有11个一级分行的远程监控报警联网建成并运行；全行建成远程监控报警中心230个，加强了对营业场所、金库、自助设备等要害部位的安全管理，保护员工、客户和财产安全。我行还加强了特种设备、公务车辆、危险物品、食品、药品、饮用水的安全生产监督管理，降低了各类安全事故的发生概率。



四川分行组织员工进行实战防抢劫演练。

关注员工身心健康

2009年，我行开展了员工关爱活动，通过压力管理、职业心理健康培训、个体心理咨询、危机事件心理干预、团队心理拓展训练和沟通训练等多种形式，帮助员工建立积极心态，处理好工作和家庭生活的关系，以实现快乐工作、健康生活。

此项活动以多种方式在各分行开展：

- 北京市分行对遭遇银行抢劫的员工实施心理干预，帮助他们及时消除心理阴影，恢复健康心态。
- 重庆市分行编制了《员工压力自我管理手册》。通过开展“搭建沟通立交桥”活动，进一步畅通了管理者与员工的沟通渠道。
- 宁波市分行建立了内部员工之声信息的每周动态采集、分析和跟踪制度。

- 深圳市分行通过“快乐工作我参与”活动，舒缓了工作压力，增强了合规意识，提高了工作效率。
- 内蒙、辽宁、大连等10多家分行在“快乐工作 我来支招”金点子征集活动中，征集到很多好思路和好做法，并积极实践和推广。
- 辽宁、山西等分行开展了塑造“阳光心态”专题巡回演讲，提升了大家的快乐意识和情绪调节能力。
- 云南省分行开展了“向家庭传递关爱”活动，组织了员工“和谐家庭”评选活动，帮助员工提升了处理工作和家庭关系的能力。

员工培训与发展

2009年，我行按照员工职业发展和岗位能力素质要求，不断扩大培训供给能力，实施了大规模员工教育培训，不仅为员工提供了更多的培训机会，培训质量也大幅度提高。全年共举办各类培训项目24,486个，培训经费支出约4.5亿元。

为帮助员工与客户实现良好的沟通，提高效率和服务水平，我行建立了能够与网点进行资源共享的知识库系统，为员工服务客户提供支持和帮助。2009年，5个体验中心组织所在城市30个网点的30名网点经理、30名客户经理和52名个人业务顾问等一线员工对该系统进行了体验，并根据他们的意见和建议对系统进行了改进和完善。

反腐倡廉教育

2009年，我行开展了多种形式的反腐倡廉学习、宣传和教育活动。

政策学习

通过党委中心组专题学习、召开座谈会、开办讲座等形式，学习《国有企业领导人员廉洁从业若干规定》、中央关于禁止领导干部利用职务上的便利谋取不正当利益的规定、以及总行党委关于廉洁自律的有关要求，提高领导人员的廉洁自律意识。

内控制度教育

各级机构组织开展了《中国建设银行员工职业操守》、《中国建设银行员工行为规范》的教育；认真学习《中国建设银行工作人员违规失职行为处理办法》、《中国建设银行工作人员违规失职行为处理操作规程》、《中国建设银行工作人员轻微违规行为积分管理办法》、《中国建设银行员工合规手册》，促使全行员工依法合规、遵章守纪，进一步规范职业行为。

反腐倡廉教育

各级机构通过组织反腐倡廉专题报告会、“引以为戒、防患未然”主题教育现场观摩会、开辟“廉政每月一课”视频课堂和利用网页、报纸等形式，营造反腐倡廉、合规经营的氛围；组织员工参观典型案例图片展、开展自我教育，促进反腐倡廉意识的提高。



贵州省分行举行员工辩论赛，增强团队精神，创造良好的企业文化氛围。

回报社会 支持公益事业

开展公益慈善活动

2009年，我行共实施了13个公益捐赠和商业赞助项目，投入总额约7,274万元人民币。

捐资助学

中国建设银行少数民族地区贫困大学生成才计划



中央政治局委员，国务院副总理回良玉出席“成才计划”启动仪式，并与郭树清董事长共同为“成才计划”揭牌。

为促进地区之间平衡发展，创造不同人群平等的就业和成长机会，支持少数民族地区的教育事业，我行设立“中国建设银行少数民族地区大学生成才计划奖(助)学金”(简称成才计划)，在内蒙古、新疆、西藏、广西、宁夏、贵州、云南、青海、辽宁、吉林、黑龙江、湖北、湖南、海南、四川、甘肃等16个少数民族相对集中聚居的省、自治区内，向品学兼优、家庭贫困的少数民族大学生提供奖(助)学金，奖(助)学金发放金额为每人每学年3,000元，每年资助约4,000人次。资助计划将持续五年，总计资助20,000人次左右。



10名优秀少数民族大学生获得了第一批奖学金。

截至2009年末，16个相关分行已经与当地省、区的地方政府或公益机构签署了捐赠协议，总计6,000万元的捐款全部支付完毕。

建设未来 — 中国建设银行资助贫困高中生成长计划

我行从2007年开始实施“建设未来 — 中国建设银行资助贫困高中生成长计划”(简称“成长计划”)。截至2009年末,已经延续了3年,全行共有30个一级分行参加了该项目的实施工作。

2008-2009学年,“成长计划”已经资助了543所学校的13,061名学生,资助总金额为1,959.15万元,评选和奖励优秀贫困高中生“成长先锋”59名,4,058名学生顺利考入大学。在“成长计划”实施期间,各分行与相关学校开展了形式多样的“爱心助学”活动和文体联谊活动。如,有的分行组织高考学生心理辅导讲座,有的分行党支部、团组织等与受助学生结成帮扶对子,有的分行开展了金融讲堂进校园活动等,使受“成长计划”资助的学生与我行员工在交流与沟通中实现共同成长。

截至2009年末,“成长计划”已经累计资助贫困高中生40,043人次,发放助学金6,006.45万元;累计评选奖励优秀高中生“成长先锋”161名,发放奖学金91.6万元;累计有6,411名学生顺利考入大学。



情系西藏 — 中国建设银行与中国建投奖(助)学基金

该基金是于2007年设立的永久存续的公益性助学基金。已经连续在西藏大学、拉萨中学实施了3年。2009年,基金发放奖、助学金11万元,资助和奖励了110名贫困学生。截至2009年末,累计发放奖、助学金46万元,资助和奖励了206名贫困学生。

分行写真

伴你再次起航 — 各分行资助家庭贫困的大学新生迈向大学校园

在我行实施成长计划期间,各分结合计划的实施,开展了多种形式的爱心助学活动。

在云南省,成长计划资助的250名应届考生在2009年高考中取得了优异的成绩,上线考生共248人,上线率达到99.2%。其中,云南省临沧市第二中学“建行成长计划班”40名学生在今年高考中全部上线;在云南迪庆州维西县第一中学,“成长计划”资助的纳西族姑娘和莹芬,以603分的成绩摘取迪庆州理科状元桂冠。但是对于家庭特别贫困的部分学生来说,路费和大学学费仍然是沉重的经济负担。为给贫困考生踏入人生新起点再添一份力量,云南省分行组织开展了“助你起航”资助成长计划学生迈向大学校园的活动。分行向全体员工发出了“浓浓爱意,相伴成长” — 为建行“成长计划”贫困高考生圆梦大学捐款的倡议书,共募集到捐款39.19万元,全部用于资助省内14个州市及昆明三个郊县的155名品学兼优、家境贫寒的学生,每位学生获得了2,000-5,000元不等的资助金,使他们可以轻松走入大学校园,迈上人生的新起点。

在深圳市,深圳市分行连续多年对口资助广东省大埔县的贫困学生。2009年,深圳市分行与大埔县教育局合作,由行内员工自愿捐款36.5万元,为104名贫困学生每人提供了2,000-5,000元不等的助学金。沉甸甸的爱心,又一次照亮了莘莘学子的求学之路。



建行希望小学

2009年，我行继续开展援建“建行希望小学”活动，捐资25万元，在新疆维吾尔自治区乌鲁木齐县援建了萨尔达坂乡建行希望小学；向中国青少年发展基金会捐款人民币28万元，为建行希望小学配备体育器材和图书室，资助建行希望小学教师接受培训。

截至2009年末，我行已累计援建了35所建行希望小学，资助了30名建行希望小学教师接受培训，为建行希望小学配备了20个体育园地和24个图书室。

扶贫济困

“中国村落工程”绿色电脑扶贫行动

我行已经连续三年支持中国扶贫开发协会开展的“中国村落工程”绿色电脑扶贫行动。该行动是将废旧电脑设备进行修理重装，为贫困地区的教育和信息建设提供支持，同时也为废旧设备的回收再利用提供了良好的途径。2009年我行向中国扶贫开发协会捐赠总行本部报废的旧电脑设备595台。截止2009年末，累计向中国扶贫开发协会捐赠废旧电脑1,512台。



河南省分行员工和部队领导慰问贫困英模母亲。

中国贫困英模母亲建设银行资助计划

我行从2007年开始实施“中国贫困英模母亲建设银行资助计划”（简称“英模母亲计划”），已经连续开展了3年，共有37家一级分行承担了具体工作。

2009年，“英模母亲计划”共资助了贫困英模母亲1,818人次，发放资助款506.25万元。我行各分行在实施资助计划的同时，还开展了与军队和英模母亲的双拥共建活动，派出志愿者看望、慰问英模家庭，为他们提供理财咨询及农业生产技术上的帮助。截至2009年末，“英模母亲计划”累计资助贫困英模母亲3,607人次，发放资助款1,005.5万元。

灾害响应

捐赠台湾灾区

2009年8月，我国台湾省中南部遭受“莫拉克”台风灾害，造成了重大损失。我行通过海峡两岸关系协会，第一时间向灾区捐款500万元人民币，支援他们战胜灾害，重建家园。各分行也纷纷向灾区伸出援手，分别通过红十字会等公益机构向灾区捐款77万余元。其中，苏州分行员工捐款18万元，浙江省分行员工捐款50万元。

右图为建设银行捐款支援5.12汶川地震灾区小学重建的开工典礼。



分行写真

让孩子们朗朗书声在黑颈鹤的翩翩舞姿中飘扬

— 建设银行天津北辰支行营业部员工助学募捐纪实

云南省昭通市昭阳区大山包乡是黑颈鹤国家级自然保护区，是全国最大的黑颈鹤越冬栖息地，因黑颈鹤啄食粮食作物而收成甚微，当地农民子弟因为贫困而失学的现象普遍存在。

分行营业部的20名员工听到这样的事情后，与云南省昭通市昭阳区大山包乡车路小学建立了联系。自2008年3月17日开始，大家每月自发捐款，截止2009年已累计捐款4,973元汇往山包乡车路小学，资助贫困学生上学。

2009年，天津北辰支行营业部收到了来自车路小学学生李文鹏的感谢信，他这样写道：“敬爱的叔叔阿姨，你们好！我是云南省一个偏远、贫困山区大山包的儿童，我叫李文鹏，家住大山包乡车路村10社，这里贫穷落后，环境恶劣，生活条件艰苦，爸爸妈妈都是农民，每年收入十分微薄，我现在就读大山包乡车路村完小四年级。哥哥姐姐因为贫困而放弃上学的机会，现在只有我一个人，有机会坐在教室里读书，尽管如此，家里还是十分艰苦。今天，得知叔叔阿姨为我资助学业，心里无比高兴，感谢你们对贫困山区儿童的关心和帮助。在此，我代表所有贫困地区的儿童向叔叔阿姨表示感谢。我一定会好好学习，不会让你们失望……”

北辰支行营业部员工们希望孩子们的朗朗读书声永远能在黑颈鹤那美丽的翩翩舞姿中飘扬。爱心，仍在传递着……

向乌鲁木齐“7.5”事件遇难者亲属和受伤群众捐款

2009年，我国新疆维吾尔自治区乌鲁木齐市发生了“7.5”事件，造成180多人死亡，1,000多人受伤。为维护民族团结，为受害者提供人道主义的关怀和援助，新疆区分行全体员工1,148人，自愿为无辜遇难者亲属及受伤群众捐款35.31万元，帮助他们渡过难关，恢复安宁稳定的生活。

向河南省遭受旱灾地区捐款

2009年春季，河南省发生了大面积旱灾，河南省分行向上蔡县人民政府捐赠80万元，用于“上蔡县岗岭地区井灌项目”，为上蔡县邵店乡的上岗村、芦岗尚堂村打深井8眼，支援受灾农民抗旱保收。



促进文化发展与交流

赞助“第十二届北京国际音乐节”

北京国际音乐节是一个以古典音乐的传播和普及、促进国际音乐文化交流为宗旨的社会文化活动。为支持和促进社会文化事业的繁荣发展，我行从2006年开始连续四年首席赞助北京国际音乐节。



四年间我行支持了“中国现代作曲家室内乐作品音乐会”、“BBC英国广播交响乐团音乐会”、“贝多芬作品专场”、“吉尔·沙汉姆、水蓝与新加坡交响乐团音乐会”、英国古乐学会古歌剧“亨利·珀塞尔《狄朵与埃涅阿斯》”、歌剧《麦克白》和“乐声絮语”室内音乐会的演出，其中很多是国际一流的音乐家和剧目在国内的首次演出。

2009年，我行连续第四年首席赞助北京国际音乐节，期间与北京国际音乐节及众多赞助商共同合作，推出了低票价政策，让更多的观众能够走入音乐剧场，欣赏国际著名音乐家、音乐团体的精彩演出，使音乐节真正成为音乐爱好者的节日。

善建者行 爱乐者美

中国建设银行首席赞助第十二届北京国际音乐节





我行赞助了中国爱乐乐团及上海歌剧院合唱团联袂在梵蒂冈保罗六世音乐大厅的演出，这是中国乐团首次在梵蒂冈举办专场演出。演出获得了巨大成功。这是一次历史性的文化交流活动，为促进中国与世界的文化交流与沟通做出了贡献。

赞助“2009年全球智库峰会”

2009年，中国国际交流中心举办了以“共享人类智慧、共谋全球发展”为主题的全球智库峰会。世界著名智库的政要、学者、企业家参与峰会，共同讨论全球金融危机复苏的趋势，研究应对之策。作为中国智库和全球智库峰会的支持者，我行出资50万元赞助了此次会议，以期通过我们的努力，为促进国内外智库开展交流，促进中国同外国各级政府部门和企业以及国际组织的经济合作做出贡献。



建设银行董事长郭树清先生主持全球智库峰会分论坛。

捐赠北京凯恩克劳斯经济研究基金会

我行向北京凯恩克劳斯经济研究基金会捐赠资金400万元，支持其开展“中国经济所面临的机遇和挑战”等课题研究，以及该基金会开展的资助少数民族、少数民族地区及欠发达地区成绩优异的贫困学生进修培训。

组织志愿者队伍

我行青年志愿者活动由各级团委负责。2009年，各级团委积极行动，开展了无偿献血、“一对一”结对扶困、植树造林、环保宣传、送金融知识下乡等多种多样的志愿者活动。

2009年，我行荣获了“2009中国您好志愿服务成果特殊贡献奖”单位奖项，是金融业唯一获得此项殊荣的银行；我行员工沈晓理获“2009年中国您好个人志愿服务特别贡献奖”，是金融业唯一获得此项殊荣的青年志愿者。



重庆市分行组建的青年志愿者服务队。

山东省分行志愿者开展社区服务活动。

分行写真

上海市分行成立“建行红十字会赈灾款物金融服务”志愿队

2009年2月，上海市分行团委在青年员工中开展志愿者招募工作，成立“建行红十字会赈灾款物金融服务”志愿队。

志愿者招募得到了广大青年员工的积极响应。第一批“建行红十字会赈灾款物金融服务”志愿队由20名优秀青年员工组成，根据“红十字会”的要求，参加了第一期志愿者培训。培训包括“红十字”理念、金融志愿服务概要、捐赠流程、急救培训等四大项内容。通过培训，青年志愿者们不仅对如何做好赈灾款物的金融服务工作、突发事件捐赠流程及应急救助相关技能等方面有了了解，还对市民日常急救、包扎救护等安全急救知识有了初步的掌握。所有志愿者均通过了现场考核，获得了上海“红十字会”颁发的志愿者证书。上海市分行团委将开展第二批、第三批志愿者的招募、培训工作。

广西区分行营业部青年志愿者购买“爱心香蕉”助蕉农

2009年11月，广西蕉农遭遇了香蕉连续七年畅销后的大跌价与严重滞销。广西区分行营业部青年志愿者主动购买“爱心香蕉”15吨、1,450箱，在89个营业网点摆放，免费请客户品尝，以唤起更多的人关注遭遇困境的蕉农。志愿者的行动唤起了客户的爱心，部分客户打电话到网点咨询订购香蕉事宜，纷纷表示希望参与到购买“爱心香蕉”的活动中。



分行案例展示

为青年创业搭建金融服务平台

— 北京市分行开展青年创业服务

支持青年创业，具有维护社会和谐、稳定与发展的重要意义。建设银行作为一家具有社会责任感的金融企业，一直积极探索如何在为青年就业、创业提供金融服务的同时，获得自身业务的发展。

2009年，为支持青年创业，北京市分行与中国青年创业国际计划(Youth Business China，简称YBC)机构合作，试点实施“教育慧民之前途友助”综合金融服务方案。中国青年创业国际计划是一个旨在帮助青年创业的教育性公益项目，北京市分行通过与该机构开展合作，为创业青年提供专业的金融资源支持与服务。

为更好地了解创业青年的需求，北京市分行与北京市团委、中国青年创业国际计划北京办公室等机构联合召开“YBC北京青年创业建行金融服务座谈会”，与创业青年代表进行了充分交流。在获悉创业青年迫切需要了解和掌握金融专业知识的情况后，北京市分行派出业务骨干作为青年创业导师，参与创业项目筛选，对创业青年进行全程分析指导以及金融领域知识的培训。

针对青年创业者面临严重资金短缺而又无法提供有效担保的问题，北京市分行经过对青年创业项目的筛选，将相对成熟的项目列入微小企业贷款以及大学生创业、助业贷款的目标客户名单，明确经办支行，进行重点跟踪，一旦符合有关标准就立即跟进。其中，北京东四支行已经开始为青年创业者设计融资方案，并按照审批流程办理信贷支持的相关手续。

在此基础上，北京市分行还与中国青年创业国际计划合作，尝试开发多种服务模式，如直接融资给创业青年，以解决青年创业者的燃眉之需，同时做好小企业资金清算以及创业者个人金融服务；举办青年创业大讲堂，为创业青年提供小企业银行开户、业务流程办理等银行金融知识，利用建行的金融工具为青年创业做好服务；举办以“创业”为主题的多种专题活动，包括创业论坛、创业座谈会、创业故事会等，邀请自主创业成功的企业家与青年进行交流对话，将创业精神传递给所有的创业青年。

北京市分行通过创新服务方式，不仅为青年创业者提供了资金支持和金融服务，帮助他们提升创业意识，树立创业精神，也逐步培育出具有特色的创业金融服务品牌。

助力小企业健康发展

— 苏州分行创新推出小企业小额无抵押贷款

2009年，苏州分行整合了小企业金融服务产品线，推出了小企业金融服务新产品——小企业小额无抵押贷款。

小企业小额无抵押贷款，是指苏州市分行为小企业客户发放的，由企业主或企业实际控制人提供个人连带责任保证，无需抵(质)押物的人民币循环额度贷款。

推出此项新产品，标志着苏州分行的小企业融资业务，从只提供单一的贷款、承兑等融资服务，发展到可以提供小额无抵押贷款、法人账户透支等创新产品服务，为小企业提供服务的内涵有了质的突破。

江苏吴江吉利纺织有限公司(以下简称吉利纺织)成立于2002年1月21日，企业注册资金800万元人民币，拥有职工80余人，公司主要加工和销售纺织品，年销售5,000万元左右。2009年以前，该公司对苏州分行的产品需求主要集中在承兑汇票。此项产品功能比较单一，缺乏灵活性。

2009年，企业对信贷产品的使用成本及结构提出了新的要求。苏州分行通过深入分析和调研，在综合考虑满足客户需求、降低客户成本、提高产品收益等多种因素后，在产品结构上做了较大的调整。

苏州分行还突破了原有的以借款企业提供抵押物或专业担保公司提供担保的贷款方式，为企业尝试办理了首笔小企业小额无抵押贷款，并以出色的服务赢得了吉利纺织的认可和信赖，该公司在分行办理的业务，从销售领域回款结算向企业生产经营的各领域延伸，使苏州分行成为其全程金融服务银行。

截至2009年末，该公司的经营发展顺畅，经济效益明显提升。苏州分行在为该企业提供更好的金融服务与支持的同时，也拓展了自身的业务范围，增加了在结算业务、票据业务、中间业务等多方面的业务收入，银企双方均达到双赢的良好效果。

服务民生 为政府分忧

— 湖北襄樊分行实施“社保安民”金融服务方案

湖北省襄樊市每年有18万灵活就业人员缴纳社保费用，资金总量达20多亿元。由于社保缴费非常不便，引起了群众的不满，市委、市政府对此高度重视。2009年，湖北襄樊分行以服务社会为己任，主动提出为政府分忧，接手代理襄樊市社保业务。

为做好相关服务工作，襄樊分行与社保业务相关部门进行沟通，及时掌握信息。遇到客户提出新要求，积极想办法予以解决。在充分了解客户的基础上，襄樊分行以“民本通达—社保安民”综合服务方案为蓝本，为客户量身定做了一整套方案。如在代收社保费方面，提出开放城区全部网点办理代收业务，并且可以采取转账缴存、批扣代缴、自助缴费、网银缴费等方式，缓解百姓缴费难的问题，得到了客户的充分认可。

在接手代理社保业务后，襄樊分行还及时派出科技人员，上门沟通了解开发“代收灵活就业人员社保费”、“企业单位代缴社保费”等系统的业务需求，不断改进服务。

截至2009年末，湖北襄樊分行在代理代收社保费的业务上取得了良好成果。不仅为当地的社会稳定做出了贡献，还较好地带动了我行信用卡发行、网上银行、电子银行等相关业务的发展，在积极为促进民生改善提供金融服务的同时，获得了更广阔的业务发展空间。

拓展服务 支持“三农”发展

— 新疆区分行大力发展小额农户贷款

2009年，随着国家“三农”政策的深入实施，新疆自治区加大了对农业生产建设的投入。为给当地农业发展提供更好的金融服务，新疆区分行坚持以农户为中心，不断创新产品服务、优化业务流程、完善合作机制，在开展个人涉农贷款业务方面取得了良好的成绩。

新疆区分行从2002年开始开办小额农户贷款业务。2009年，分行借鉴以往的成功经验，大胆创新，推出地方性支农个人贷款。先期在乌鲁木齐地区进行试点，然后在昌吉、伊犁、巴州、阿克苏等地区进行逐步推广。

到2009年底，小额农户贷款产品的投向已从单一的棉花种植，逐步扩展到蔬果粮食种植、种苗培育、农业生产基础设施建设、农资流通供给、农机设备购买、果品采摘贮藏、标准化基地养殖、牛羊育肥、兵团小城镇住房建设等领域；贷款投放时间也从年初春耕的集中发放延伸到现在全年循环投放；业务领域从单一的棉花种植逐步覆盖农、林、牧、渔及加工五个大类，产、供、销、贮、农资、用工、机具等多个环节。同时，新疆区分行还积极为新疆生产建设兵团推广节水灌溉技术提供资金支持，为促进当地农业经济可持续发展做出了努力。

截至2009年末，新疆区分行小额农户贷款当年投放12.25亿元，占个贷投放总量的29%；余额10.61亿元，较年初新增2.54亿元。小额农户贷款作为一个特色金融产品，已经在当地形成一个颇具影响力的品牌，不仅带动了农户、农工的收入有所提高，帮助他们逐步走上致富之路，也为新疆区分行带来高质量的业务增长。截至2009年末，新疆区分行小额农户贷款继续保持不良贷款为“零”的记录。

新疆区分行实施的服务“三农”系列举措，有效推动了当地农业生产的发展，促进了分行与当地农户、农工的民族团结，取得良好的经济效益与社会效益。

社会认可与反馈

类别	评奖机构名称	奖项名称	
社会责任类	亚洲可持续发展排名	2009年亚洲可持续发展排名 中资银行第一名	
	中国儿童少年基金会	2008年最佳热爱儿童爱心单位	
	中国新闻周刊	改革开放三十年最具责任感企业	
	中国红十字基金会		
	中国扶贫基金会	中国扶贫基金会20年特别贡献奖	
	中国社工协会企业 公民委员会	第五届中国优秀企业公民、 2009中国最具社会责任企业家	
	银行家	最佳履行社会责任银行	
	首席财务官	最佳社会责任奖	
	中国扶贫开发协会	2009年度“绿色电脑扶贫行动” 特殊贡献奖	
	中国企业改革与发展 研究会	建国六十周年企业社会责任 功勋企业奖	中国企业改革与发展研究会
	润灵公益事业咨询机构	A股上市公司社会责任报告评 选，荣获最佳社会责任报告 奖，在金融行业中排名第一	
品牌形象类	欧洲货币	中国最佳银行	
	亚洲货币	中国最佳银行	
	资本	中国杰出零售银行	
	世界金融 读者文摘亚洲版	中国及香港地区最佳银行 读者文摘信誉品牌——中国大陆 地区银行类金奖	 读者文摘

类别	评奖机构名称	奖项名称	
产品服务类	环球金融	最佳公司贷款银行 最佳按揭贷款银行	 
	亚洲银行家	中国风险管理成就奖	
	财资	2009年最具潜力中国企业前三名 (银行及金融组别)	 ISSSP
	国际六西格玛专家委员会(ISSSP)	亚太六西格玛领导力大奖	  
	Corporate Governance Asia	亚洲企业管治年度大奖	
	第一财经日报	年度金融机构	 中国经营报 人民网
	理财周报	中国最受尊敬银行	 ARC
	经济观察报	中国最佳风险管理银行奖 (2008年度)	
	中国经营报	卓越竞争力国有商业银行	 VISA
	人民网中国发言网	中国企业十大新闻发言人 (团队奖)	
	美国专业媒体联盟LACP	2008年年报银奖	
	美国ARC年报大赛	整体年报优秀奖 财务报告优秀奖	
	香港管理专业协会	公司治理披露奖	
	财资	中国最佳托管银行	
产品服务类	VISA	信用卡业务成就奖 奥运白金卡卓越奥运支持奖	
	MasterCard	最佳产品设计奖 最佳市场营销奖	

董事长致辞

行长报告

社会责任管理

社会
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类别	评奖机构名称	奖项名称
	21世纪经济报道	亚洲最佳顾客满意度银行 年度优秀理财银行 年度优秀私人银行团队
	经济观察报	中国最佳电子银行奖
	证券时报	中国最佳基金代销银行 (2008年度)
	上海证券报	中国上市公司最佳信息披露网站 最佳理财品牌 十佳理财中心
	首席财务官	最佳资产托管奖 最佳中小企业服务奖 最佳投资银行奖
	和讯网	最佳网上银行(个人网银业务) 最佳手机银行
	金融界	网上银行最佳安全奖 手机银行最佳风险管理奖
	理财周报	最佳风控私人银行 最佳银行理财产品
	搜狐网	最具成长性信用卡品牌 最受欢迎信用卡品牌
	新浪网	年度最佳信用卡品牌(2009年度)
	中国电子商务协会	中国最佳网上银行(2008年度)



2009年度我行主要排名情况

排名情况	变动情况
世界银行1000强第12位	较上年度上升1位
金融品牌500强第9位	
全球企业500强第125位	较上年度上升46位
金融时报全球500强第13位	较上年度上升7位
2009年度全球上市公司 2000强排名中列第23位	较上年度上升39位
亚洲银行300强第3位	
中国最赚钱的银行之一	
中国企业500强排名第7位	较上年度上升1位
新兴市场银行200强排名第2位	
亚洲银行竞争力第3位	

TheBanker

财富

金融时报

福布斯
Forbes

亚洲週刊
YAZHOU ZHOUKAN

中国企业联合会

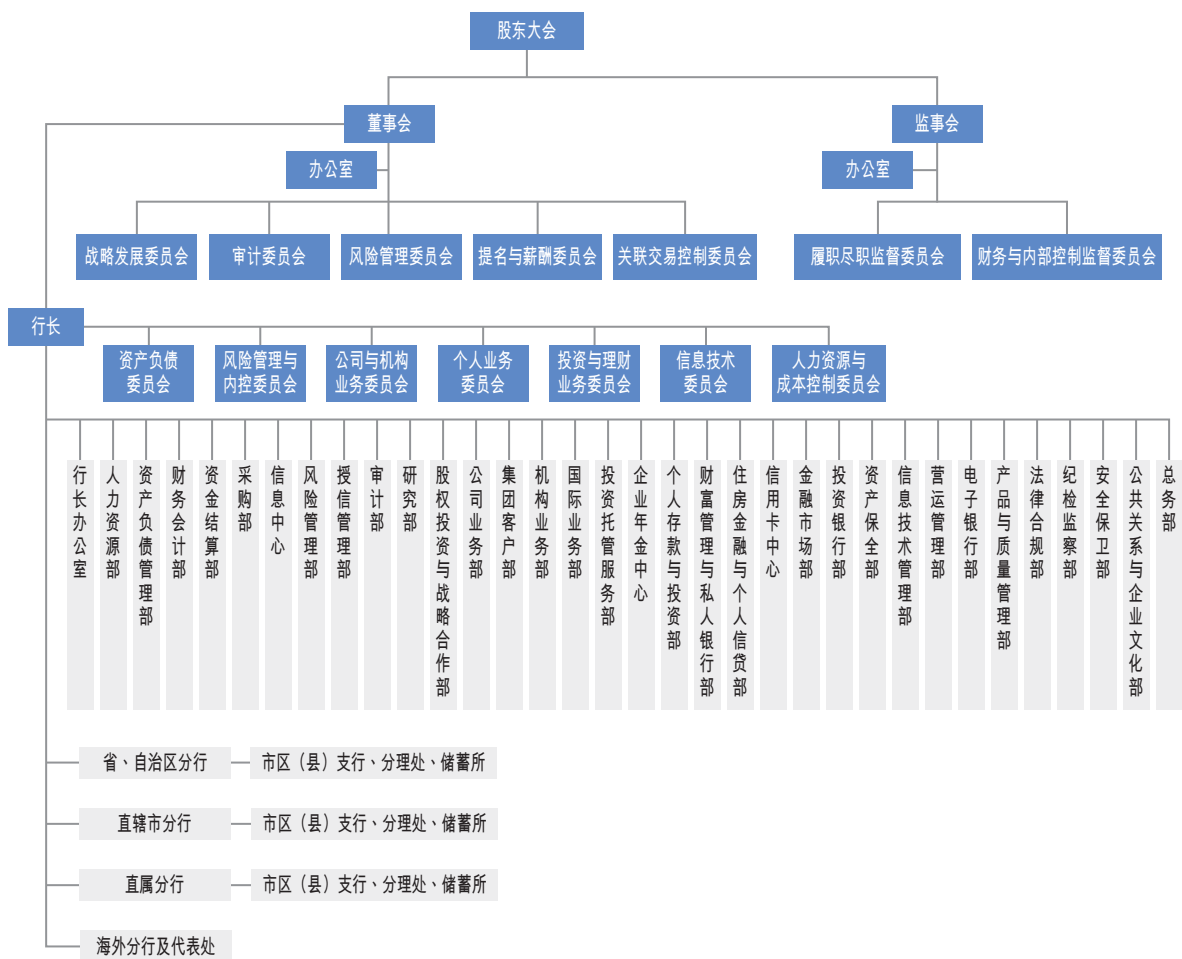
GLOBAL
FINANCE

21世纪经济报道

公司基本信息

中文注册名称：	中国建设银行股份有限公司
英文名称：	China Construction Bank Corporation
香港联合交易所上市交易股份代号：	939
上海证券交易所上市交易股票代码：	601939
注册地址：	中国北京西城区金融大街25号
邮政编码：	100033
法定代表人：	郭树清
公司总部所在地：	北京
营业范围：	公司银行业务：向公司客户、政府机构客户和金融机构客户提供包括公司类贷款、贸易融资、存款、代理服务，以及顾问与咨询、现金管理、汇款及结算、托管及担保等多种金融产品和服务； 个人银行业务：向个人客户提供包括个人贷款、存款、银行卡、个人理财，以及汇款和证券代理等金融产品和服务； 金融市场业务：货币市场业务，包括银行间同业拆借交易及回购交易；投资组合，包括持有证券以作买卖及投资用途；进行自营式的代客交易，包括外汇及衍生工具交易。
加入的组织机构：	我行是中国银行业协会、中国红十字总会、海峡两岸关系协会的理事单位。
国际互联网网址：	www.ccb.com
无线网址：	wap.ccb.com
客户服务热线：	95533

组织架构



说明：本报告期内，我行股权结构有所变化，请见本报告表2及注释。除此之外我行在机构规模、管理架构方面没有重大改变。

独立鉴证报告



独立有限鉴证报告

中国建设银行股份有限公司董事会：

我们接受中国建设银行股份有限公司(“建设银行”)董事会的委托，对建设银行截至2009年12月31日止的2009年社会责任报告(“社会责任报告”)进行了有限鉴证。

董事会的责任

建设银行董事会对建设银行根据全球报告倡议组织(简称为“GRI”)发布的可持续发展报告指南(G3)以及上海证券交易所发布的有关指引的披露建议所编制的2009年社会责任报告的编写和表述负全部责任，包括报告所载的信息和认定。上述上海证券交易所发布的有关指引即：

《关于加强上市公司社会责任承担工作暨发布<上海证券交易所上市公司环境信息披露指引>的通知》

《上海证券交易所上市公司环境信息披露指引》

《上市公司2009年年度报告工作备忘录第一号内控报告和社会责任报告的编制和审议的通知》的附件二《〈公司履行社会责任的报告〉编制指引》

(统称为“上交所指引”)

建设银行董事会负责确定社会责任绩效表现和报告的目标，包括识别利益相关者以及确定利益相关者所关注的重大问题，负责建立和维护适当的社会责任绩效表现管理系统和用于生成社会责任报告中披露的绩效表现信息的内部控制系统，以及负责保留足够的记录。

我们的责任

我们的责任是实施有限鉴证工作，并基于我们的工作发表有限鉴证结论。我们按照国际鉴证业务准则第3000号：历史财务信息审计或审阅以外的鉴证业务(International Standard on Assurance Engagements 3000)执行工作。

该准则要求我们遵守职业道德规范，包括国际会计师联合会(International Federation of Accountants)专业会计师职业操守的独立性要求，计划和开展独立鉴证工作，并在考虑社会责任报告中所载信息与我们在建设银行总行所获知的信息是否不存在不一致的情况下，确定社会责任报告的形式及其中所载的社会责任相关内容从整体上是否不存在重大错报。

按照约定条款，我们出具的独立有限鉴证报告将仅为建设银行编制。我们的工作仅限于就约定事项在独立有限鉴证报告中向建设银行董事会进行汇报，而非其他目的。我们不会就我们所实施的工作、出具的独立有限鉴证报告或作出的结论对除建设银行以外的任何第三方承担任何责任。

实施的工作总结

社会责任报告有限鉴证工作的内容包括与主要负责社会责任报告信息编制工作的人员进行询问，并恰当地实施分析和其他证据收集程序。我们所实施的工作包括：

- 询问管理层，以了解建设银行在识别利益相关者、确定关键利益相关者所关注的重大问题方面的程序，以及编制社会责任报告的相关控制和程序；
- 就重大问题的可持续发展战略和政策及其在业务运营中的实施情况，与建设银行管理层及总行和选定分行层面的相关员工进行访谈；
- 与总行层面和分行层面负责提供社会责任报告信息的相关员工进行访谈；
- 询问与社会责任报告信息收集和处理相关的系统和方法的设计和实施情况，包括社会责任报告信息数据的汇总；
- 在考虑定量和定性风险分析的基础上，对北京分行实施实地访问；及
- 将社会责任报告中的关键信息与相关原始文件进行对比，以考虑是否注意到任何事项使我们相信，社会责任报告中相关信息未能在所有重大方面得到充分的支持。

有限鉴证项目的证据收集程序的范围要小于为获取合理鉴证所实施的程序的范围，因此有限鉴证所提供的鉴证程度将低于合理鉴证。此外，我们的工作并不旨在就建设银行系统和程序的有效性发表意见。

结论

基于上述工作程序，我们没有注意到任何事项使我们相信，建设银行根据GRI可持续发展报告指南(G3)以及上交所指引的披露建议所编制的2009年度社会责任报告在任何重大方面存在不公允的表述。



毕马威华振会计师事务所

北京

二零一零年三月二十六日

董事长致辞

行长报告

社会责任管理

社会责任业绩

分行案例展示

社会认可与反馈

公司基本信息

独立鉴证报告

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附录

全球报告倡议组织可持续发展报告指南内容索引¹

指标相关要求		索引
战略与分析		页码
1.1	组织最高决策者就可持续发展与组织及其战略关系的声明	3-6
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2.3	组织的经营结构	10-12 ; 59
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¹ 我行将持续改善社会责任报告中所载信息的收集系统,以期在未来年份中披露更多社会责任相关指标。

公司治理		
4.1	机构治理架构	59
4.2	说明最高治理机构的主席是否也兼任执行官员	12
4.3	对拥有单一董事会模式的组织，指出最高治理机构中独立成员和/或非执行董事的数量	10
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4.9	最高管治机关对汇报机构如何确定和管理经济、环境及社会绩效(包括相关的风险、机遇)，以及对机构有否遵守国际公认的标准，道德守则及原则的监督程序。	14-17
4.10	评估最高治理机构自身业绩的程序与方式	未来采用
4.11	说明组织是否以及如何采用预防性的措施或原则	未来采用
4.12	组织签署或认可的由外部机构提出的经济、环境和社会方面的章程、原则或者其他倡议等	17：32-34
4.13	在协会(如行业协会)和/或国内、国际相关组织的成员资格	58
4.14	组织的利益相关方	13
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经济效益指标		
EC1	创造和分配的直接经济价值	20-23
EC2	机构活动由于市场环境变化产生的财务负担和其他风险及机遇	未来采用
EC3	机构固定福利计划的赔偿界限	24-29：41-42
EC4	政府与机构的重大财务援助	2009年未发生
EC6	机构在各主要运营地点对当地供应商的政策、措施及支出比例	19
EC7	机构在主要营运地点聘用当地员工的程序，以及在当地社区聘用高层管理人员的比例	未来采用
EC8	机构通过商业活动、实物捐赠或免费专业服务，主要为大众利益而提供的基础设施投资与服务及其影响	24-40：44-50

环境效益指标		
EN1	所用物料的重量或用量	不适用
EN2	采用经循环再造的物料百分比	不适用
EN3	按照主要源头划分的直接能源消耗	未来采用
EN4	按照主要源头划分的间接能源消耗	20
EN8	按源头划分的总耗水量	20
EN11	机构在环境保护区或生物丰富多样的其它地区，或在其比邻地区，拥有、租赁或管理土地的位置及面积	不适用
EN12	描述机构的活动、产品或服务在生物多样性方面，对环境保护区或生物丰富多样的其他地区的重大影响。	不适用
EN16	按重量划分的直接与间接温室气体总排放量	未来采用
EN17	按重量划分的其它相关间接温室气体排放量	不适用
EN19	按重量划分的臭氧消耗性物质的排放量	不适用
EN20	按重量划分的氮氧化物、硫氧化物及其它重要气体的排放量	不适用
EN21	按质量及目的地划分的总排水量	不适用
EN22	按种类以及排污法划分的废弃物总重量	未来采用
EN23	严重溢漏的总次数及漏量	不适用
EN26	降低产品及服务的环境影响的举措及其成效	32-34
EN27	按类别划分，售出产品及回收售出产品包装物料的百分比	不适用
EN28	违反环境法例及规则被处巨额罚款的总额，以及所受金钱以外制裁的次数	21
社会效益指标		
— 劳工措施及合理工作		
LA1	按雇用类型、雇用合同及地区划分的员工总数	41
LA2	按年龄、性别及地区划分的员工流失总数及比率	未来采用
LA4	受集体议价协议保障的雇员百分比	未来采用
LA5	有关业务改变的最短通知时限，包括指出该通知期有否在集体谈判中注明	未来采用
LA7	按地区划分的工伤、职业病，损失工作日及缺勤比率，以及和工作有关的死亡人数	未来采用
LA8	为协助员工、员工家属或者社区成员而推行的，关于重大疾病的教育、培训、辅导、预防与风险监控计划	42-43
LA10	按员工类别划分，每名员工每年接受培训的平均小时数	未来采用
LA13	按性别、年龄和少数族裔及其他多元性指标划分，管理层和普通员工的细分	41
LA14	按员工类别统计的男女的基本薪金比率	未来采用
— 人权		
HR1	载有人权条款或已通过人权审查的重要投资协议总数及百分比	未来采用
HR2	已通过人权审查的重要供应商及承判商的百分比，以及机构采取的行动	未来采用
HR4	歧视个案的总数，及机构采取的行动	未来采用
HR5	已发现可能会严重危害结社自由及集体议价权的作业，以及保障这些权利的行动	未来采用
HR6	已经可能会严重危害童工的作业，以及有助废除童工的措施	41-42
HR7	已发现可能会导致已经强制强逼或强制劳动的作业，以及有助消除这类劳动的措施	未来采用

— 社会

SO1	评估和管理经营活动对当地社区的影响的计划和措施	19 : 38 : 50
SO2	已做贿赂分析的业务单元的总数及百分比	未来采用
SO5	对公共政策的立场，以及在发展及游说公共政策方面的参与	24-38
SO8	违反环境法例及规则被处巨额罚款的总额，以及所受金钱以外制裁的次数	21

— 产品责任

PR1	为改良评估产品及服务周期各阶段对安全和健康的影响，以及接受这种评估的重要产品服务类别的百分比	不适用
PR3	按程序划分标签所需的产品及信息种类，以及需符合信息规定的重要产品及服务的百分比	未来采用
PR5	客户满意度管理措施，包括调查客户满意程度的结果	18
PR6	为符合监管市场推广传讯(包括广告、推销及赞助)的法律、标准、及资源守则而设的计划	未来采用
PR9	违反规管产品及服务的提供与使用的法例及规则所处巨额罚款的总额	2009年未发生

金融服务业行业补充指标索引

FS1	应用于业务活动的具体环境和社会政策	32-33
FS2	在业务中评估与监控环境和社会风险的程序	14-17 : 32-33
FS3	对客户环境和社会合规情况的监控	14-17
FS4	提高员工执行环境与社会政策能力的程序	14-17 ; 32-33 ; 42-43
FS5	与客户、投资人和合作伙伴关于环境社会风险与机遇的互动	32-34
FS6	按地区、规模、行业分的业务比例	22-23
FS7	为实现特定社会目标而设计的产品及服务的价值，按目标分类	35-40
FS8	为实现特定环境目标而设计的产品及服务的价值，按目标分类	32-33
FS9	旨在评估环境和社会政策以及风险评估执行情况的审计的覆盖范围和频率	未来采用
FS10	在投资组合中，报告组织与其存在环境或社会因素互动的公司的比例与数量	32-33
FS11	接受正面和负面的环境和社会审查的资产比例	未来采用
FS12	报告组织将环境和社会议题应用于投票权或投票建议权的政策	不适用
FS13	按类型列示的低人口密度和经济上欠发达地区的切入点	25-27
FS14	提高为弱势群体获取金融服务能力的行动	25-29 : 35-39
FS15	金融产品与服务的公平设计和销售的政策	39-40
FS16	按受益类型分，提高金融知识教育的行动	38 : 50

上海证券交易所披露要求与报告内容对照表

下表列示了上海证券交易所发布的《关于加强上市公司社会责任承担工作暨发布〈上海证券交易所上市公司环境信息披露指引〉的通知》、《上海证券交易所上市公司环境信息披露指引》和《公司履行社会责任的报告》编制指引的具体要求。针对表中列示的每一项明确的披露要求，在索引栏中对本报告体现相关披露要求的页码进行了索引。

上海证券交易所的相关要求		索引
《公司履行社会责任的报告》编制指引		页码
一、	公司履行社会责任的报告(以下简称“社会责任报告”)是反映公司履行社会责任方面工作的报告。	非披露要求
二、	公司可根据自身实际情况及编制相关报告的工作实践，决定上述报告的内容及标题，包括但不限于：社会责任报告、可持续发展报告、环境责任报告、企业公民报告等。	非披露要求
三、	报告标题下方应提示：本公司董事会及全体董事保证本报告内容不存在任何虚假记载、误导性陈述或重大遗漏，并对其内容的真实性、准确性和完整性承担个别及连带责任。	封二
四、	公司在编制社会责任报告时，应至少关注如下问题：	
1.	公司在促进社会可持续发展方面的工作，例如对员工健康及安全的保护、对所在社区的保护及支持、对产品质量的把关等；	21-50
2.	公司在促进环境及生态可持续发展方面的工作，例如如何防止并减少污染、如何保护水资源及能源、如何保证所在区域的适合居住性，以及如何保护并提高所在区域的生物多样性等；	32-34
3.	公司在促进经济可持续发展方面的工作，例如如何通过其产品及服务为客户创造价值、如何为员工创造更好的工作机会及未来发展、如何为其股东带来更高的经济回报等。	20-50
五、	公司可按照《关于加强上市公司社会责任承担工作暨发布〈上海证券交易所上市公司环境信息披露指引〉的通知》要求，披露每股社会贡献值。披露该指标的公司，应同时披露社会成本的计算口径。	21
六、	公司可以聘请第三方验证公司履行社会责任的情况。如公司聘请第三方验证公司履行社会责任的情况，应披露验证结果。	60-61
七、	如有董事对本报告内容的真实性、准确性、完整性无法保证或存在异议的，应当单独陈述理由和发表意见。	非披露要求

《上海证券交易所上市公司环境信息披露指引》

一、	为贯彻落实《国务院关于落实科学发展观加强环境保护的决定》(国发[2005]39号)关于企业应当公开环境信息的要求,引导上市公司积极履行保护环境的社会责任,促进上市公司重视并改进环境保护工作,加强对上市公司环境保护工作的社会监督,根据国家环保总局发布的《环境信息公开办法(试行)》(国家环保总局令第35号)以及《关于加强上市公司环境保护监督管理工作的指导意见》规定,现就上市公司环境信息披露的要求明确如下。	非披露要求
二、	上市公司发生以下与环境保护相关的重大事件,且可能对其股票及衍生品种交易价格产生较大影响的,上市公司应当自该事件发生之日起两日内及时披露事件情况及对公司经营以及利益相关者可能产生的影响。(一)公司有新、改、扩建具有重大环境影响的建设项目等重大投资行为的;(二)公司因为环境违法违规被环保部门调查,或者受到重大行政处罚或刑事处罚的,或被有关人民政府或者政府部门决定限期治理或者停产、搬迁、关闭的;(三)公司由于环境问题涉及重大诉讼或者其主要资产被查封、扣押、冻结或者被抵押、质押的;(四)公司被国家环保部门列入污染严重企业名单的;(五)新公布的环境法律、法规、规章、行业政策可能对公司经营产生重大影响的;(六)可能对上市公司证券及衍生品种交易价格产生较大影响的其他有关环境保护的重大事件。	不适用
三、	上市公司可以根据自身需要,在公司年度社会责任报告中披露或单独披露如下环境信息:	
	(一) 公司环境保护方针、年度环境保护目标及成效;	32-34
	(二) 公司年度资源消耗总量;	32-34
	(三) 公司环保投资和环境技术开发情况;	32-34
	(四) 公司排放污染物种类、数量、浓度和去向;	不适用
	(五) 公司环保设施的建设和运行情况;	不适用
	(六) 公司在生产过程中产生的废物的处理、处置情况,废弃产品的回收、综合利用情况;	不适用
	(七) 与环保部门签订的改善环境行为的自愿协议;	无
	(八) 公司受到环保部门奖励的情况;	无
	(九) 企业自愿公开的其他环境信息。	32-33
	对从事火力发电、钢铁、水泥、电解铝、矿产开发等对环境影响较大行业的公司,应当披露前款第(一)至(七)项所列的环境信息,并应重点说明公司在环保投资和环境技术开发方面的工作情况。	
四、	被列入环保部门的污染严重企业名单的上市公司,应当在环保部门公布名单后两日内披露下列信息:(一)公司污染物的名称、排放方式、排放浓度和总量、超标、超总量情况;(二)公司环保设施的建设和运行情况;(三)公司环境污染事故应急预案;(四)公司为减少污染物排放所采取的措施及今后的工作安排。上市公司不得以商业秘密为由,拒绝公开前款所列的环境信息。	不适用
五、	上市公司申请披露前述环境信息时,应当向本所提交以下备查文件:(一)公告文稿;(二)关于具有重大环境影响的建设项目等重大投资行为的董事会决议(如涉及);(三)环保部门出具的处罚决定书或相关文件(如涉及);(四)主要资产被查封、扣押、冻结或者被抵押、质押的证明文件(如涉及);(五)其他可能涉及的证明文件。	非披露要求

六、	根据相关环境保护法律法规公司必须履行的责任及承担的义务，且符合《企业会计准则》中预计负债确认条件的，公司应当披露已经在财务报告中计提的相关预计负债的金额。	不适用
七、	依据本指引第三条自愿披露的信息，公司可以仅在本所网站上披露。依据本指引其他规定应当披露的信息，公司必须在证监会指定报刊及网站上同时披露。	
八、	对不能按规定要求，及时、准确、完整地披露相关环境信息的，本所将视其情节轻重，对公司及相关责任人员采取必要的惩戒措施。	
九、	本指引自发布之日起施行。	

《关于加强上市公司社会责任承担工作暨发布〈上海证券交易所上市公司环境信息披露指引〉的通知》

一、	各上市公司应增强作为社会成员的责任意识，在追求自身经济效益、保护股东利益的同时，重视公司对利益相关者、社会、环境保护、资源利用等方面的非商业贡献。公司应自觉将短期利益与长期利益相结合，将自身发展与社会全面均衡发展相结合，努力超越自我商业目标。	非披露要求
二、	公司应根据所处行业及自身经营特点，形成符合本公司实际的社会责任战略规划及工作机制。公司的社会责任战略规划至少应当包括公司的商业伦理准则、员工保障计划及职业发展支持计划、合理利用资源及有效保护环境的技术投入及研发计划、社会发展资助计划以及对社会责任规划进行落实管理及监督的机制安排等内容。	非披露要求
三、	本所鼓励公司根据《证券法》、《上市公司信息披露管理办法》的相关规定，及时披露公司在承担社会责任方面的特色做法及取得的成绩，并在披露公司年度报告的同时在本所网站上披露公司的年度社会责任报告。	非披露要求
四、	公司可以在年度社会责任报告中披露每股社会贡献值，即在公司为股东创造的基本每股收益的基础上，增加公司年内为国家创造的税收、向员工支付的工资、向银行等债权人给付的借款利息、公司对外捐赠额等其他利益相关者创造的价值额，并扣除公司因环境污染等造成的其他社会成本，计算形成的公司为社会创造的每股增值额，从而帮助社会公众更全面地了解公司为其股东、员工、客户、债权人、社区以及整个社会所创造的真正价值。	21
五(一)、	公司在促进社会可持续发展方面的工作，例如对员工健康及安全的保护、对所在社区的保护及支持、对产品质量的把关等；	
	其中：对员工健康及安全的保护	42-43
	其中：对所在社区的保护及支持	19；38；50
	其中：对产品质量的把关	39-40
五(二)、	公司在促进环境及生态可持续发展方面的工作，例如如何防止并减少污染环境、如何保护水资源及能源、如何保证所在区域的适合居住性、以及如何保护并提高所在区域的生物多样性等；	
	其中：如何防止并减少污染环境	32-34
	其中：如何保护水资源及能源	32-34
	其中：如何保证所在区域的适合居住性	32-34
	其中：如何保护并提高所在区域的生物多样性	32-34

五(三)、公司在促进经济可持续发展方面的工作,例如如何通过其产品及服务为客户创造价值、如何为员工创造更好的工作机会及未来发展、如何为其股东带来更高的经济回报等。		
其中:如何通过其产品及服务为客户创造价值		18-20
		26-29; 35-37;
		39-40
其中:如何为员工创造更好的工作机会及未来发展		42-43
其中:如何为其股东带来更高的经济回报		20-21
六、	公司申请披露年度社会责任报告的,应向本所提交以下文件:(一)公告文稿;(二)公司董事会关于审议通过年度社会责任报告的决议;(三)公司监事会关于审核同意年度社会责任报告的决议;(四)本所认为必要的其他文件。	非披露要求
七、	对重视社会责任承担工作,并能积极披露社会责任报告的公司,本所将优先考虑其入选上证公司治理板块,并相应简化对其临时公告的审核工作。	非披露要求
八、	本所根据市场发展需要,适时制定公司社会责任承担的具体信息披露指引。	非披露要求
九、	根据国家环保总局于2008年2月发布的《关于加强上市公司环境保护监督管理工作的指导意见》及《环境信息公开办法(试行)》要求,现制定并发布《上海证券交易所上市公司环境信息披露指引》,见附件,请遵照执行。	非披露要求

About This Report

Scope: This corporate social responsibility report (the “Report”) covers the social responsibility activities and performance of the head office, domestic and foreign branches and sub-branches of China Construction Bank Corporation (“CCB” or the “Bank”).

Reporting period: From 1 January 2009 to 31 December 2009 (unless otherwise specified). This report adopts an annual reporting cycle. The time frame for the compilation of subsidiary organisation data referred to in this Report is the same as the time frame of this Report. The reporting period of CCB 2008 Corporate Social Responsibility Report, which was released in March 2009, was from 1 January 2008 to 31 December 2008.

Data: Financial data in this Report are from the audited 2009 financial statements of the Bank for its A-shares. Compared with the previous reports, there are no significant changes in the collection and calculation of the figures. Unless otherwise specified, all financial data in the Report are calculated in Renminbi.

Reference guidelines: CCB has prepared this Report in accordance with the disclosure recommendations of the following guidelines issued by the Shanghai Stock Exchange:

- Notice on Strengthening Listed Companies’ Undertaking of Social Responsibilities and Issuance of “Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange”
- Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange
- Appendix 2: Guidelines on Preparation of “Corporate Report on Performance of Social Responsibilities” of the Memorandum No. 1 on 2009 Annual Report for Listed Companies: Preparation and Review of Internal Control Report and Social Responsibility Report

(collectively known as the “SSE Guidelines”).

In addition, CCB has prepared this Report in accordance with the Global Reporting Initiative (“GRI”)’s Sustainability Reporting Guidelines (G3). The GRI content index is presented in the Appendix of this Report.

Compilation, consideration and approval of the report: This Report has been prepared by CCB Social Responsibility Management Team, reviewed by the senior management, and considered and approved by the board of directors (the “Board”) and board of supervisors of CCB. KPMG Huazhen provided independent assurance on the Report which was prepared in accordance with the disclosure recommendations of the SSE Guidelines and GRI’s Sustainability Reporting Guidelines (G3). The board of directors and all directors of the Bank certify that this Report does not contain any false record, misleading statement or major omitted content, and accounts for any individual and joint responsibility for the authenticity and accuracy of its contents.

Access channel: This Report is published in both printed form and as a PDF electronic document, of which, the printed version is available at the Public Relations and Corporate Culture Department, Head Office, China Construction Bank Corporation. All PDF electronic files can be downloaded for reading from the CCB website at <http://www.ccb.com>. The English language version of the Report was translated from the original Chinese language version. If there is any discrepancy, interpretations should be made in accordance with the Chinese version.

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Chairman's Statement

2009 was a year of challenges. Confronting the impact of the global financial crisis, CCB responded in a measured manner, conscientiously carried out various national laws and policies and permeated the concept of social responsibility throughout our business operation and management. The Bank achieved good development in business lines.

The net profit was RMB106.836 billion, a growth of 15.32% from the previous year. Dividends of RMB0.202 per share; return on average assets was 1.24%; and weighted return on average net assets was 20.87%. Thus, with main financial indicators maintaining steady growth, we succeeded in creating stable returns on investment for our shareholders.

CCB has been actively working in concerted effort with national policies on stimulating the economy: the rate of economic development has been brought under reasonable control; efforts in adjusting credit structure have been stepped up; credit placement to SMEs, the "Three Rural Issues" (the agricultural industry, rural areas and farmers) and personal housing mortgages were increased; financial service support to healthcare, education and culture aspects has also strengthened. Meanwhile, a lot of effort has been put into advancing "Green Credit" policy in which lending to high pollution, high energy consumption and overcapacity industries and sectors has been restricted. In this way, we have been able to provide staunch financial support to adjusting national economic structures and to raising development levels.

In the thorough application of our "customer-focused" operating philosophy and in further improving our business processes and management mechanisms, we have used multiple channels such as satisfaction surveys, Customer Days, 95533 Customer Service Centre and Customer Experience Centres to listen to customer feedback. As a result, we have been able to make timely product innovations and service improvements. In 2009, we developed and launched 313 new products bankwide and 12,968 of our retail outlets were adopting new service processes for their daily operations. In our efforts to provide customers with efficient, high quality and convenient services, we further speeded up the installation of self-service facilities and built up our e-banking capabilities.

We have made further improvements in our modern corporate governance structure with Chinese characteristics. We have been taking full advantage of the functions of the Employee Representative Assembly system and the Labour Union in driving for people-oriented democratic management. We further improved existing mechanisms for communicating with our employees and optimised our business processes in response to their suggestions. In order to encourage our staff to develop innovative financial products and services proactively, and broaden the path for associates' career development, the Bank conducted large-scale staff training bankwide. To ensure that our staff can carry out their duties with a positive attitude and a spirited manner, we had also carried out extensive employee care activities to solve problems of their concerns and to help them in furthering their studies and in planning their careers.

Supporting public welfare causes is an important channel through which we undertake our social responsibility, promote the building of corporate culture and advance employee education. In 2009 we donated a total of approximately RMB72.74 million to various public welfare projects. While continuing with our “Build for the Future” programme for impoverished high school students, “Sponsorship Programme for Impoverished Mothers of Heroes of Exemplary Workers in China” and other programmes, we donated RMB60 million to establish the “CCB Scholarships and Grants for College Students from Ethnic Minorities” for needy undergraduates, with high academic and ethical achievements, in ethnic minority regions to help them complete their studies. We aim to provide funding to ethnic minority undergraduates for 20,000 person times over a five-year period. We also donated RMB5 million to typhoon stricken areas in Taiwan to help our compatriots there rebuild their homes.

CCB’s sustained efforts in social responsibility were highly recognised by society. We were given the highest ranking of all Chinese banks in the 2009 “Asian Sustainability Rating”. In addition, the Bank was awarded, among others, as the “Most Responsible Enterprise in China’s 30 Years of Reform and Opening Up” by the Chinese Red Cross Foundation as well as receiving a “20 Years of Special Contribution Award” from the China Foundation for Poverty Alleviation and a “Meritorious Enterprise Award in the 60th Anniversary of the Founding of China” from the China Enterprise Reform and Development Society. On behalf of the board of directors, I would like to express our sincere gratitude to our investors, customers and the public for their support of and concern towards CCB. Our gratitude is also extended to all of our employees who have made a tremendous contribution through their outstanding efforts.

In 2010, prospects for the financial situation domestically and abroad will be a mixed blessing in which opportunities and challenges coexist. Though the global economy will climb gradually out of the doldrums, potential risks cannot be ignored. As the mode of domestic economic development transforms at an accelerated pace, the pressure and momentum for adjusting and upgrading industrial structures will mount. As excessive monetary liquidity resurfaces, competition and risks in the financial services sector will increase while financial regulations will become more stringent. In CCB, our support for national economic growth will be coupled closely with the development of our banking business; a change in our mode of development will be actively sought while our asset quality will be continuously raised. We shall continue driving for structural adjustments in full gear and providing more support to SMEs, to the “Three Rural Issues”, to livelihood, to the low-carbon economy and to environmental protection industries. We shall support the upgrading of domestic industries and expand residential consumption. We shall take note of changes in customer needs, accelerate the pace of product innovation and raise customer service standards. We shall take good care of associate development by creating more room for their development. And last but not least, we shall continue to support public welfare causes and contribute even more towards a balanced and coordinated developed society.

Guo Shuqing

Chairman

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President's Report

In 2009, in the face of complex and volatile macro-economic situations, CCB has been unrelenting in the adoption of an active yet prudent operating policy. While supporting national economic development, we made great strides in our own business and achieved sound operating results. At the same time, our voluntary undertaking of corporate social responsibility won acclaims and recognition from the public.

(1) Supporting economic development through prudent operation

We have been implementing national macro-economic policies conscientiously and directing our credit placement mainly to infrastructure, the government's RMB4 trillion investment projects and national industrial revitalisation programmes. We have also boosted our support for the "Three Rural Issues" and SMEs. Meanwhile, we have seized the opportunity to actively expand emerging businesses such as investment banking and financial management while consolidating our traditional advantages in the medium to long term credit business and residential mortgage loan business. We have achieved fast and sound development by intensifying our overall risk management and striving to establish a development model with proper coordination in quantity, speed, structure and quality. As at the end of 2009, CCB's total assets amounted to RMB9,623.355 billion, an increase of 27.37% on the previous year; net profit was RMB106.836 billion, which was above our annual target, while the non-performing loan ratio of 1.50% was down 0.71 percentage points from the previous year-end.

(2) Focusing on livelihood improvement and carrying out structural adjustments

We have been actively pushing for credit structure adjustments by further increasing credit support to sectors, such as the "Three Rural Issues" and SMEs where financial service coverage has been weak. We have also tentatively introduced new businesses such as "Farming Household Joint Guarantee Loans" and "Small Amount Unsecured Loans for Small Enterprises". As at the end of 2009, the balance of our agriculture-related loans was increased by 38.39% to RMB553.747 billion. Of these, the balance of agricultural household loans was RMB17.98 billion, an almost one-fold increase over the previous year. SME loans also witnessed a rapid growth of 19.86% while trust loan based integrated financial products targeting SME clients such as "Chengdaitong", "e-daitong" and "Qian Yuan — SME trust & loan integrated financial product" were introduced. In addition, around 140 "credit factories" for small enterprises were established.

At CCB, efforts to introduce innovative products and services are closely intertwined with our efforts to facilitate livelihood improvement. Thus, we are meeting customer needs by introducing the “Livelihood Oriented” series of integrated financial service programmes in the areas of education, healthcare, social insurance and environmental protection, in order to meet customers’ demand for different levels of financial services.

(3) Emphasis on environmental protection and implementation of a “Green Credit” policy

A “Green Credit” policy is actively pursued at CCB for the support of environmental and ecological construction. To this end, we are offering customers a variety of distinctive green financial services such as clean energy loans, industrial eco-friendly emission reduction loans and loans for the agricultural and forest ecology sectors. The balance of our green loans reached RMB181.097 billion at the end of 2009.

In enhancing the efficiency of our “Green Credit” approval, we have drawn up approval guidelines basically covering 53 industries with overcapacity in accordance with relevant national policies on energy saving, emission reduction and environmental protection requirements. Strict control of credit supply has been given to high energy consumption and high pollution industries such as steel and cement. We have also been withdrawing credit lines from customers who do not meet green credit requirements. In 2009, a cumulative total of over RMB76.724 billion in credit was withdrawn from high energy consumption, high pollution and other industries.

(4) Sustained improvement in services by focusing on customers

In striving to provide customers with quality and convenient standardised services, we have been vigorously pushing ahead with the retail outlet transformation programme. By the end of 2009, 12,968 retail outlets were adopting new service processes for their daily operations. At retail outlets which have undergone a transformation, customer waiting time has been reduced significantly. In fact, 71% of the customers experience less than 10 minutes waiting time. In 2009, we added 4,125 sets of ATMs and 4,533 self-service banks. These, together with improvements in e-banking channels, offered additional convenience to our extensive clients.

At CCB, we aim to handle customer enquiries and complaints as quickly as possible. In 2009, we received more than 18,000 customers in our Customer Days and 80% of the problems and suggestions collected had been solved. The 1,400 or so customer complaints we received through our 95533 Customer Service Centre represented a 53% drop from a year earlier and all these complaints had been properly resolved.

In our efforts to continuously improve our products and services in accordance with customer needs, we have set up the Product Innovation Laboratory. It is the first research and development facility in the domestic banking industry which is dedicated to product innovation. Product ideas are collected from the market, customers and staff members as the basis for making decisions in product innovation and subsequent product development.

(5) Protecting staff interest and caring for staff growth

We have focused on improving CCB's democratic management culture and respecting and safeguarding staff interests. In 2009, we held the second meeting of the second session of the CCB Employee Representative Assembly in which over 360 staff representatives and observers were briefed by management on bank operations and 39 staff members were awarded the "CCB Outstanding Contribution Award".

CCB places importance on the career development of our staff. We also strive to cultivate ethics such as job dedication, integrity and honesty, and to promote proactive and healthy lifestyles among its staff members. In 2009, large-scale staff training was implemented. Approximately RMB450 million was allocated for training, which involved training courses totalling 24,486 times. At different tier levels, branches are initiating employee care activities to help nurture a positive mind set among staff members so that they can effectively deal with competition and stress, and enjoy healthy physical and mental development. Different approaches such as stress management, occupational mental health training, psychological counselling and team building are employed. For our ex-employees, CCB, under lawful conditions, actively seeks to help solve their social security problems and provide assistance to those in dire need.

(6) Carrying out public welfare programmes to repay society

In 2009, as a way of repaying society and promoting harmonious development among regions, we implemented 13 programmes related to public welfare. Among them, the "CCB Scholarships and Grants for College Students from Ethnic Minorities" was started in 2009 and will be implemented in 16 provinces and autonomous regions in Inner Mongolia, Xinjiang, Tibet, Guangxi and Ningxia, which have a high concentration of ethnic minorities. Among the long-term public welfare programmes we have been maintaining, the "Build for the Future — CCB Sponsorship Programme for Impoverished High School Students" has cumulatively sponsored 40,043 person times while financial support has been provided to mothers for 3,607 person times through the "Sponsorship Programme for Impoverished Mothers of Heroes & Exemplary Model Workers in China". We also contributed towards the building and maintenance of a total of 35 CCB Hope Primary Schools

and donated a total of 1,512 used computers to the “Green Computer Poverty Alleviation Action” programme run by the China Association of Poverty Alleviation and Development. In promoting cultural exchanges between China and the rest of the world, we have also been a lead sponsor for four consecutive years of the Beijing International Music Festival. In our earnest support of academic research and exchange activities related to the driving of economic recovery in the aftermath of global financial crisis, we were sponsor for “Global Think Tank Summit 2009”, the Sino-US Symposium on “Building the Financial System of the 21st Century” and the 2009 Spring Members’ Meeting of the International Finance Research Society.

Facing new opportunities and challenges in 2010, CCB will continue in-depth study and practice of the scientific concept of development and continuously explore and improve management and operation models. In our effort to make a greater contribution towards promoting the building of a harmonious society, we will undertake in earnest the social responsibility of a financial institution while maintaining steady yet brisk development of our business.

Zhang Jianguo

President

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Distribution of CCB's welfare projects





1996-2009 CCB Hope Primary School



Earth Hour 2010



Build for the Future — CCB Sponsorship Programme for Impoverished High School Students



CCB Scholarships and Grants for College Students from Ethnic Minorities



CCB Sponsorship Programme for Impoverished Mothers of Heroes & Exemplary Workers in China



Passion to Tibet — CCB & Jianyin Scholarships and Grants

Social Responsibility Management

Social Responsibility Vision

Vision

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

Mission

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.

Core Values

Integrity, impartiality, prudence, creation

Corporate Governance

Consisting of the general meeting of shareholders, a board of directors, a board of supervisors and senior management, the Bank's corporate governance structure provides a mechanism in which there is mutual coordination as well as effective checks and balances among the authoritative body, the decision-making body, the executive body and the supervisory body.

The Bank is committed to maintaining a high level of corporate governance. Through the corporate governance practices, the Bank is optimising and improving the corporate governance structure and system in strict accordance with laws and regulations including the "Company Law" and the "Law of the People's Republic of China on Commercial Banks", as well as stipulations such as the listing rules of the exchanges where CCB shares are publicly traded.

General Meeting of Shareholders

The general meeting of shareholders is an authoritative body of the Bank.

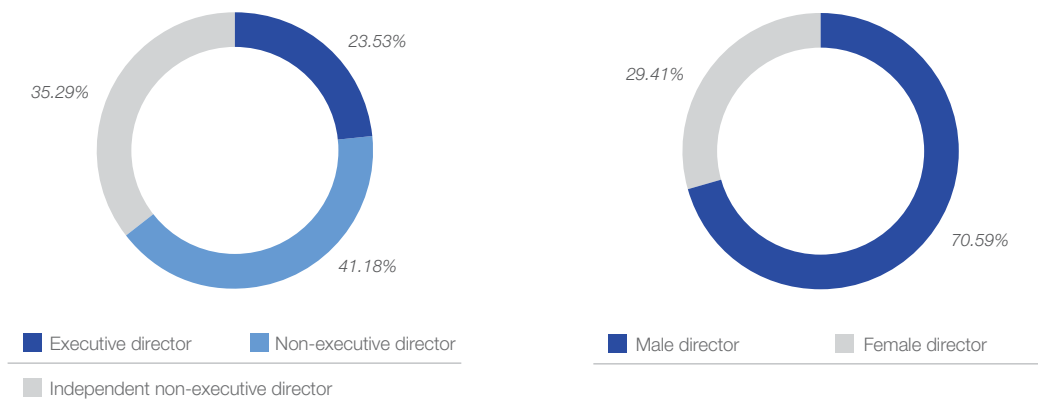
On 26 March 2009, the Bank convened its first extraordinary general meeting for 2009, and considered the proposal for the issuance of subordinated bonds and the provision of corporate communications to the holders of H-shares via the Bank's own website. On 11 June, the Bank's 2008 annual general meeting was held, which mainly considered and approved the 2008 report of the board of directors, the 2008 report of the board of supervisors, the 2008 final financial statements, the 2009 fixed assets investment budget, the profit distribution plan for the second half of 2008, the 2008 final accounts distribution plan for directors and supervisors, the appointment of auditors for 2009 and the appointment of Mr. Chen Zuofu as executive director of the Bank.

Board of Directors

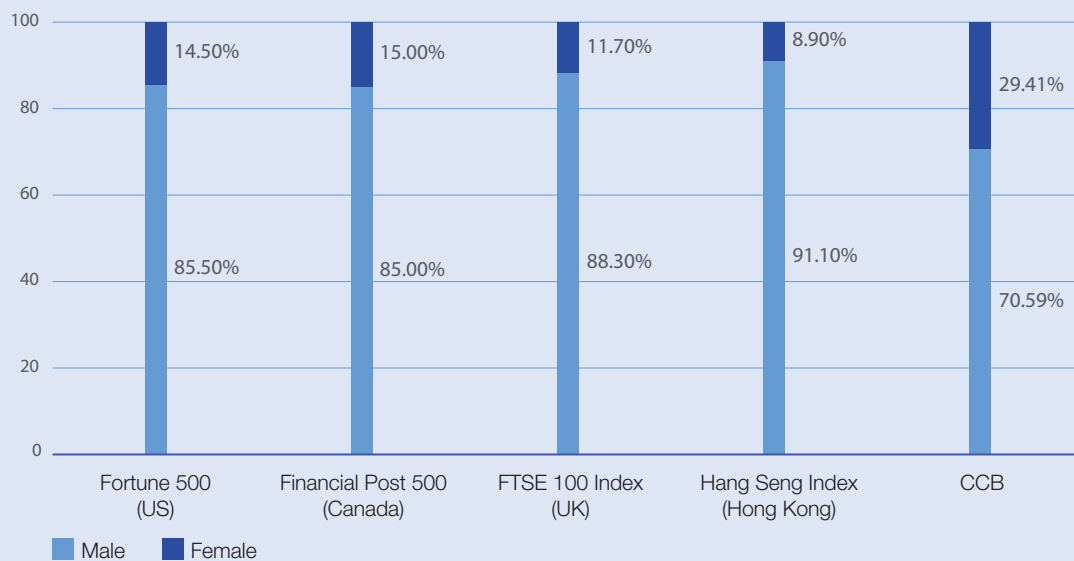
The board of directors, which is accountable to the general meeting of shareholders, is the executive body of the shareholders' general meeting.

As at the end of 2009, the Board comprises 17 directors, including 4 executive directors, 7 non-executive directors and 6 independent non-executive directors. Mr. Guo Shuqing is the chairman of the Board.

In 2009, the Board convened a total of 9 board meetings including 7 on-site meetings and 2 meetings through written resolutions, which mainly considered and approved proposals including the Bank's business plan, the fixed assets investment budget, the annual report, profit distribution, the appointment of directors and vice presidents, and the motion to fund public welfare projects for college students from poor ethnic minorities. The Board also disclosed relevant information pursuant to the provisions in relevant laws, regulations and listing rules of the listing venues.



In November 2009, in an independent study on female directors on the boards of Hong Kong's Hang Seng Index listed companies, jointly conducted by Community Business and Cranfield University in the UK, the Bank was cited as having the highest number of female directors on its board and was deemed an industry model among all Hang Seng Index listed companies. As at the end of 2009, there were 12 male directors and 5 female directors on the board of directors, the ratio of female representing 29.41% of the total, and playing important roles in the Board. This figure reflects the fact that the Bank offers equal employment opportunities and an excellent development platform for its senior female management personnel. It also demonstrates that the Bank's corporate governance is maturing and is in line with international trends.

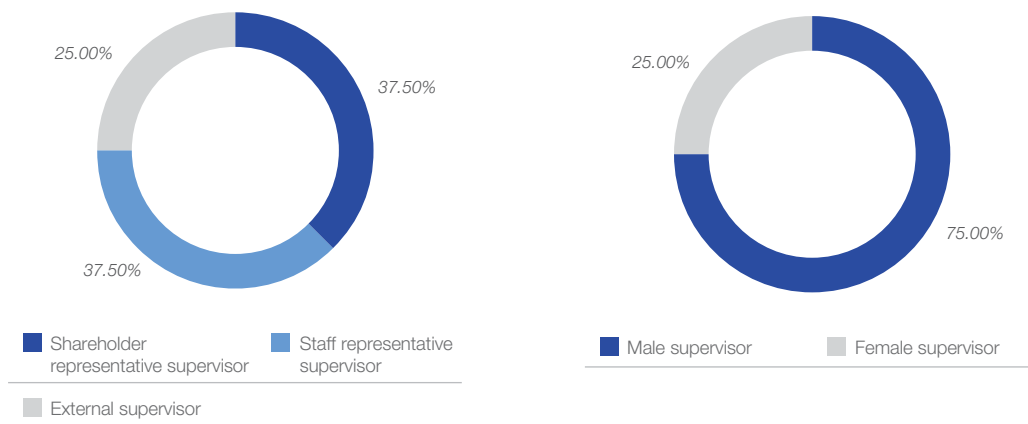


Board of Supervisors

The board of supervisors, which is accountable to the general meeting of shareholders, is the supervisory authority of the Bank.

As at the end of 2009, the board of supervisors consists of 8 supervisors, including 3 shareholder representative supervisors, 3 staff representative supervisors and 2 external supervisors. Mr. Xie Duyang is the chairman of the board of supervisors.

In 2009, 6 meetings of the board of supervisors were held, including 5 on-site meetings and 1 meeting through written resolutions. Among other matters, it considered and approved proposals including the report of the board of supervisors, the financial statements of the Bank, the profit distribution plan, the annual supervision work plan of the board of supervisors, work report of the board of supervisors and the work plan.



Senior Management

The senior management of the Bank consists of 12 members, including 1 president, 6 vice presidents, chief financial officer and chief risk officer (each post is concurrently held by 1 vice president), 1 chief audit officer, 1 secretary to the board of directors, 1 controller of wholesale banking, 1 controller of retail banking and 1 controller of investment and wealth management banking. The duties of the chairman and the president are segregated. Mr. Zhang Jianguo is the president of the Bank.

The senior management of the Bank operates and carries out business activities in accordance with laws and regulations, articles of association, as well as the authorisation from shareholders' general meeting and board of directors.

Employee Representative Assembly

The Employee Representative Assembly is a basic form by which the Bank practises democratic management and an organisation through which the staff can exercise their democratic management rights. The Bank has established an Employee Representative Assembly system at all tiers of branches and sub-branches. Labour Union committees at all tiers work on behalf, and are responsible for the daily work of the Employee Representative Assembly.

The Employee Representative Assembly convenes annually and each meeting requires the participation of more than two-thirds of staff representatives. Any elections and resolutions must be approved by at least half of all staff representatives present at the meeting. The convening of the Employee Representative Assembly should follow the “Regulations of CCB Employee Representative Assembly”.

In 2009, the Bank held the second meeting of the second session of the CCB Employee Representative Assembly.

Note: Please refer to page 128 for the Bank's Organisation Chart

Stakeholders

The Bank has identified and selected stakeholders on the basis of the level of their risks for sustainable development and the extent of their influence on the Bank.

In addition, the Bank has identified and disclosed in this Report the material issues that are relevant to stakeholders considering their expectations and focus for the Bank. As the overseas branches are relatively small, and the social responsibility contribution and influence are low, the Report only presents the major business scope and basic corporate governance of the overseas branches, instead of providing their detailed social responsibility performance.

Table 1 Major stakeholders

Stakeholder	Means of Communications	Expectations of CCB	Example of Specific Requirements	Indicator
Government	Laws and regulations; announcement of policies and guidelines; meetings with the State Council, ministries and commissions; meetings with the central bank; reports on specific topics and statements	Continuous and healthy development; steady growth in tax payment; increased employment opportunities; promoting social prosperity	Building a harmonious and conservationist society; compliance	Total tax payment; loan volume; number of jobs created

Stakeholder	Means of Communications	Expectations of CCB	Example of Specific Requirements	Indicator
Regulatory Bodies	Laws and regulations; departmental rules and regulations; guideline documents; on-site inspections; off-site monitoring; regulatory circulars; regulatory ratings; risk notices; discussions and meetings	Compliance; prudent operation; fair competition; improving the operation and management levels	Improving corporate governance structure; operating lawfully and in compliance; increasing efforts in financial innovation; adjusting business structure; establishing scientific incentive and disciplinary mechanism; improving operating performance and 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; risk concentration in large loan amount; provision coverage for non-performing loans
Shareholders	Annual reports; annual general meetings of shareholders; written notices to shareholders	Continuous enhancement of corporate value and market value; minimising enterprise risk; guaranteed sustainable development of the enterprise; continuous improvement in profitability and core competitiveness; ensuring value preservation and appreciation of state-owned assets	Open disclosure of important corporate information; equal opportunity for participation; protection of shareholders' interests	Profit; return on capital; rate of maintenance and growth of state-owned assets; total liabilities; asset liability ratio; market value of owners' equity; rate of return of listed companies; minority interests; number of listed companies
Customers	Feedback from CCB Customer Day; daily contacts of sales representatives	Provide and continuously improve quality of products and services	Responsiveness; provide customised and professional services; service quality	Customer satisfaction; number of complaints in service quality
Suppliers and Business Partners	Contracts; agreements; communications and exchanges	Fair procurement; execution of contracts with integrity; mutual cooperation; win-win situations	Transparent procurement information; fair price; long term and stable strategic cooperation	Number of contracts and objects; period of cooperation; integrity in execution of contracts

Stakeholder	Means of Communications	Expectations of CCB	Example of Specific Requirements	Indicator
Employees	Employee representative assemblies; reasonable suggestions; president's mailbox; forums; opinion solicitations; communication	Continuous enhancement of profitability and sustainable development capabilities; provide more benefits and growth opportunities to employees	Career prospects; development opportunities; remuneration; presentable and confidence-building working environment	Employee satisfaction; employee loyalty; employee turnover; investment in staff training
Communities	Agreement of civilisation building; joint projects; regular meetings; various festive celebrations	Safety in operations; fostering prosperity and harmony in the community; providing a safe and healthy environment	Safety and resources inputs for building a harmonious society	Investment in community construction; malfunction rate of bank network facilities
Public and the Media	Press conferences; proactive announcement of news and promotions; regular announcements; compliance disclosures	An excellent enterprise pursuing healthy development and social responsibility; aiming to become a role model in achieving sustainable development	Integrity; healthy; professional; international	Name recognition; reputation; awards

Government and Regulatory Bodies

Operating in Accordance With Laws and Regulations as a Responsibility

The Bank operates and carries out business activities according to the requirements set by the "Commercial Bank Law of the People's Republic of China" and the laws and regulations of the stock exchanges where it is listed.

Continuous improvement in corporate governance

The general meeting of shareholders, the board of directors, the board of supervisors and senior management of the Bank perform their own functions and carry out their own duties. Each party is operating independently, communicating flexibly and performing its work actively and voluntarily so as to better assume its own functions and roles.

With its independent directors from different countries and regions participating actively in the board of directors' decision-making process, gradual improvements in the Bank's independent director system were seen in 2009. The Employee Representative Assemblies at different tiers have become effective guarantees to the Bank's system of staff participation in democratic corporate management. In addition, the Bank takes an open attitude in embracing monitoring by the media and the public as a key part of its corporate governance in order to improve corporate transparency.

In 2009, the Bank received the “Corporate Governance Asia Annual Recognition Award” by *Corporate Governance Asia* magazine. This shows that the years of effort it had put into corporate governance and investor relationship building had been recognised by society.

Internal control system and implementation are sound and effective

The objectives of the Bank’s internal control are to reasonably ensure the compliance of operation and management, asset security and truthfulness and completeness of financial reports and relevant information, improve the efficiency and effectiveness of operation, and achieve the development strategy.

The Bank has complied with the principles of comprehensiveness, priority, check and balance, adaptability and cost benefit and taken into account such regulations as the “Basic Standard for Enterprise Internal Control”, the “Guidelines for the Internal Control of Commercial Banks” and the “Guidelines of Shanghai Stock Exchange on Internal Control of Listed Companies” in developing and implementing internal control, covering such elements as internal control environment, risk identification and evaluation, internal control measures, information exchange and feedback, supervisory evaluation and correction.

The board of directors, the board of supervisors and the management have paid keen attention to internal control. In 2009, under the leadership of the audit committee of the board of directors, the self-evaluation of internal control was carried forward across the Bank with reference to the experiences of previous years. The implementation plan for the self-evaluation of internal control and the supporting tools were adjusted, supplemented and updated to meet the requirements of China Banking Regulatory Commission and other external regulators and adapt to the needs of the Bank for business development and the building of internal control since the beginning of 2009. On this basis, the soundness and effectiveness of the Bank’s internal control system were evaluated through a combination of self-evaluation of business departments and business lines, and the review and verification by internal audit.

According to the findings of the evaluation, the Bank’s internal control system and implementation were sound and effective and the evaluation did not find any material defects concerning the design or implementation of the Bank’s internal control and the matters to be improved do not have any material impact on the Bank’s overall operation management. The Bank has paid keen attention to such matters and will take further action to make continuing improvement.

Actively advancing the establishment of an anti-corruption system

In 2009, in accordance with the “Opinion on Establishing and Implementing a Sound System for Suppressing and Preventing Corruption in CCB 2008-2012”, the Bank worked on advancing the establishment of a corruption suppression and prevention system on six fronts: system, education, supervision, reform, rectification and case investigation. To ensure that their tasks would be effective, most of the Bank’s tier-one branches took their actual circumstances into account and developed concrete implementation plans to punish and prevent corruption as at the end of 2009.

Implementation of anti-money laundering rules, regulations and systems

In 2009, in addition to reporting all large or suspicious transactions to the China Anti-Money Laundering Monitoring & Analysis Centre in accordance with requirements, the Bank completed work on off-site monitoring of anti-money laundering and assisted in anti-money laundering investigations; monitored terrorism financing activities on a sustained basis and maintained cooperation in anti-money laundering work with overseas financial institutions; and launched training and publicity activities in an effort to enhance the awareness and capability of the Bank's staff in this respect.

Further improving the transparency of information disclosure

In information disclosure, the Bank complies with the regulations laid down by regulatory bodies including the China Securities Regulatory Commission, the Shanghai Stock Exchange and the Hong Kong Stock Exchange as well as its own articles of association. The Bank strives to provide investors and the public with more accurate and useful information while paying attention to the protection of the rights and interests of all shareholders, especially those of minority shareholders.

For the disclosures in all periodic reports, the Bank strives to prepare them in a true, accurate, complete and timely manner. In 2009, in the post-reporting audits for listed companies carried out by the Shanghai Stock Exchange and Beijing Securities Regulatory Bureau, the Bank has passed the reviews. The Hong Kong Stock Exchange has also not raised any objection on the disclosures in the Bank's periodic reports. In the 2009 American ARC international annual report competition, the Bank was awarded the "Overall Annual Report Honours Award". In addition, in the Hong Kong Management Association's "Best Annual Reports Award", the Bank's 2008 annual report won the citation for corporate governance disclosure and it was cited as having achieved high standards in compliance with the accounting standards, listing rules, disclosure requirements under company regulations, as well as in the voluntary disclosure of additional information.

In 2007, the Bank was the first major commercial bank in China to voluntarily publish its 2006 corporate social responsibility report. In the following year, it engaged an independent third party for the first time to verify the 2007 corporate social responsibility report. In 2009, the Bank compiled and disclosed its 2008 corporate social responsibility report in accordance with the relevant guidelines from the Shanghai Stock Exchange. By the end of 2009, the Bank had already disclosed its social responsibility report for three consecutive years and continually improved the completeness and transparency of the report. In a competition for social responsibility reports of A-share listed companies held by Running & Loving Consulting for Common Welfare in 2009, the Bank won the "Best Corporate Social Responsibility Report Award" and was ranked first in the financial industry.

Gradually improving the management of overseas organisations

The Bank has set up branches in Hong Kong, Singapore, Frankfurt, Johannesburg, Tokyo, Seoul and New York, a subsidiary bank in London and a representative office in Sydney. Foreign organisations of the Bank carry out business activities in accordance with the articles of association and relevant management systems of the Bank.

In 2009, these overseas organisations operated according to the regulations of the respective governments and regulatory bodies in submitting the required information and paying regulatory fees on time. They cooperated with the respective regulatory bodies in conducting on-site inspections. They kept track of changes in relevant local laws and

regulations and amended their corresponding internal rules and regulations on a timely basis. These organisations provided training on anti-money laundering and on compliance with local banking laws to their staff periodically. They also developed their business within the scope, quota and other requirements laid down by the respective regulatory bodies. As at the end of 2009, there were no major breaches of law or regulation by the Bank's overseas organisations, nor had any of them been penalised by local governments or regulators.

In 2009, to strengthen the management of the overseas organisations, an Overseas Organisation Management Division was set up under the International Business Department with professional teams seconded from human resources, finance, risk management, and information technology to be responsible for the management of these overseas organisations. The "Notice on Further Strengthening Risk Management Work in CCB Overseas Organisations" was drawn up and issued, clarifying risk management systems and structures for overseas organisations specified, and requesting each overseas organisation to set up rational organisational structures and a system of responsibilities.

Continuously raising risk management capabilities

Adopting different measures to promote the adjustment of structural credit

The Bank drew up and issued the "Opinion on Credit Policy and Adjustment in Credit Structure 2009", formulating detailed policies for credit structure adjustment in key selected industries such as manufacturing, wholesale and retail, and transportation. Guidance on the selection of corporate and institutional customers and bottom-line risk management policies for businesses in wealth management, credit extension to domestic financial institutional clients, bills and notes services and derivative trading products were also issued. For six industries such as steel where overcapacity and redundancies were common, it was a requirement to manage these via a designated list in order to strengthen credit extension risk control and monitoring.

Establishment of risk control standards for fixed assets loans and project financing

CCB has established the system for managing risks in fixed asset loans and project financing, enforcing mechanisms to disciplined funding, assigning responsibilities for overseeing each step of the lending process to specific divisions and posts and establishing appraisal and accountability mechanisms for the various posts involved. In 2009, the Bank drew up and issued the "CCB Provisional Measures for the Management of Fixed Asset Loans" to implement the new regulations from regulatory bodies on the management of fixed asset loans and project financing.

During the year, risk management was strengthened for areas such as second grade motorway loans, mergers and acquisitions loans, restructuring loans, bridging loans for non-production projects, capital fund management for fixed asset investments, real estate developers and wealth management products. At the same time, the Bank paid close attention to changes in risks brought about by the development of new businesses, strengthened risk management, controlling risk exposures and improving the management of risk bottom-line and risk limits for off-balance sheet businesses. The risk control of Renminbi debt management was strengthened and the risks of the issuing bodies and counterparties in the transactions were analysed conscientiously and identified systematically so that potential risks could be amply revealed and dealt with in advance.

Advancing the implementation of the New Basel Capital Accord

The Bank is actively carrying out various preparatory tasks to advance the implementation of the New Basel Capital Accord. In 2009, CCB launched validation and application projects and established a programme management mechanism to strengthen quality control for the implementation of the New Basel Capital Accord. At the same time, CCB launched capital quantitative tests, completed the implementation plan for the new capital accord for the overseas organisations. In addition, the Bank developed and validated various models such as professional loan, group clients, banking financial institutions, real estate, retail assets exposure pool, etc. The Bank also actively carried out training on the new accord to help all business units to use risk management tools and to increase their overall management efficiency.

Investors

As at the end of the reporting period, the Bank had a total of 1,150,524 shareholders, of which 53,531 were holders of H-shares and 1,096,993 were holders of A-shares.

Table 2 Particulars of shareholdings of the top ten shareholders

Name of Shareholder	Nature of the Shareholder	Shareholding Percentage (%)	Total Number of Shares Held
Central Huijin Investment Limited	State-owned	57.03	133,262,144,534 (H-shares)
	State-owned	0.06	144,747,455 (A-shares)
HKSCC Nominees Limited ¹	Foreign legal person	19.12	44,677,346,751 (H-shares)
Bank of America Corporation ²	Foreign legal person	10.95	25,580,153,370 (H-shares)
Fullerton Financial Holdings Pte Ltd. ¹	Foreign legal person	5.65	13,207,316,750 (H-shares)
Baosteel Group Corporation	State-owned	1.28	3,000,000,000 (H-shares)
	State-owned	0.13	298,000,465 (A-shares)
State Grid Corporation of China ¹	State-owned	1.16	2,706,339,000 (H-shares)
China Yangtze Power Co., Limited ¹	State-owned	0.43	1,000,000,000 (H-shares)
Reca Investment Limited	Foreign legal person	0.34	800,000,000 (H-shares)
Lion Stock Fund	Domestic non-state-owned legal person	0.08	182,543,936 (A-shares)
CITIC Securities Co., Ltd.	Domestic non-state-owned legal person	0.06	141,483,335 (A-shares)

- Note: 1. As at 31 December 2009, Fullerton Financial Holdings Pte Ltd., State Grid Corporation of China and China Yangtze Power Co., Ltd. held 13,207,316,750 H-shares, 2,706,339,000 H-shares and 1,000,000,000 H-shares respectively, all of which were held under the name of HKSCC Nominees Limited. Except for the H-shares of the Bank held by Fullerton Financial Holdings Pte Ltd., State Grid Corporation of China and China Yangtze Power Co., Ltd., HKSCC Nominees Limited held other 44,677,346,751 H-shares of the Bank.
2. In January and May 2009, Bank of America Corporation sold 5,623,655,000 H-shares and 13,509,319,346 H-shares of the Bank respectively. After that, the number of H-shares of the Bank held by Bank of America Corporation was 25,580,153,370, and these H-shares cannot be transferred without the Bank's written consent before 29 August 2011.
3. In July 2009, China Jianyin Investment Limited transferred its 20,692,250,000 H-shares of the Bank to Central Huijin Investment Limited for free.

The Bank places great importance on the interests of the shareholders, especially the interests and requests of minority shareholders, striving to treat all shareholders equally and strengthening two-way communication with them. CCB places emphasis on building an effective communication mechanism with shareholders, continuously improving its day-to-day management of investor relations, using different forms of exchange and communication targeted at different investors, building a multi-channel market exchange platform to actively handle major events and providing timely explanations and information on hot market issues. In 2009, CCB won several awards, including being named “Best Investor Relations for a Listed Company” by hexun.com and “Investors’ Favourite Listed Company Website in China” by *Securities Times*.

Customers

The Bank is committed to providing customers with better services and the management strives to meet the needs of customers to the greatest extent possible. Customers can communicate and give feedback to the Bank through channels such as customer satisfaction surveys, special “Voice of the Customer” surveys, CCB Customer Days, the Customer Service Hotline 95533 and CCB Customer Experience Centres.

Customer Satisfaction Survey

The Bank has been continuously monitoring the customer satisfaction barometer, which provided a basis for improvement of its services. In the personal banking business, customer satisfaction steadily improved for three consecutive years. Overall customer satisfaction was 63.9%, 3.5 percentage points higher than the average level of the banking industry in 2009. Whereas for corporate banking, the overall customer satisfaction was 88.5%, remaining relatively stable for three consecutive years.

“Voice of the Customer” Surveys

In the same year, the Bank rolled out seven special “Voice of the Customer” surveys for customers of different business units, namely personal business loan, business alliance card, insurance agent, SME cluster financing, credit card discount and privilege merchants, personal online banking activation and login process and Beijing central state agencies. 16 of CCB branches completed 30 special “Voice of the Customer” surveys, providing effective support for the improvement of customer service.

CCB Customer Day

The Bank has been continuously implementing the “CCB Customer Day” system throughout the head office and all tier-one and tier-two branches. In 2009, managerial staff at all levels met up with about 18,100 customers (around 15,700 personal customers and around 2,400 corporate customers). These customers raised about 10,100 questions, enquiries and suggestions. Nearly 80% of the customers’ problems were resolved either on-site or after the session.

95533 Customer Service Centre

In 2009, a total of 1,436 cases of client's complaints were resolved by the 95533 Customer Service Centre. The number of client complaint cases recorded a decrease of 761 cases compared to the previous year, down by 53%.

Customer Service Quality Survey

In 2009, the Bank conducted a bankwide semi-annual branch service quality survey for all branches. According to the results of the survey conducted in the second half of the year, the basic service quality rating for the retail outlet network was 93.5 points bankwide. This is 4.1 and 2.1 points higher than the same survey conducted in the first half of 2009 and second half of 2008 respectively.

Customer Experience Centre

The Bank's Customer Experience Centres in Beijing, Shanghai, Xiamen, Guangzhou and Chengdu have held several customer experience events to gather customers' feedback and suggestions on the Bank's products, business processes and service. In 2009, the Bank randomly selected more than 2,000 customers to experience the open-counter business process at its retail outlets. Through focus group meetings, in-depth interviews, questionnaire surveys, on-site interviews, process simulation and other methods, the Bank gained a clear understanding of the customers' needs and preferences. The information has helped the Bank take targeted measures to satisfy their different needs and continually improve its service.

Suppliers

The Bank adheres to its principles of "mutual support, close cooperation, equal and mutual benefit, win-win and common development" and works hard to build win-win partnerships with its suppliers. The Bank has stipulated that the different approaches to obtain supplier information will be through publicly obtained information, peer recommendation, suppliers' self-recommendation, etc. Suppliers that have legal business credentials, complete industry qualifications, normal financial positions, good business reputation, pay taxes in accordance with law, abide by the labour protection laws and regulations, and are able to provide the Bank with the products it needs are added to the Bank's supplier database to become its potential partners. Suppliers that are facing financial crisis, have serious problems with operations, business reputation or product quality, in serious violation of laws and regulations, or are involved in commercial bribery or fraud will be rejected in the supplier recruitment phase. In the course of the business cooperation if the aforementioned problems exist, the Bank will blacklist the supplier and terminate the cooperation.

In 2009, by standardising the supplier central purchasing system, the Bank improved the development of the system for its purchasing, project evaluation, reporting and complaint handling, etc, in order to enable strict monitoring of the purchasing process and ensure that the Bank's purchases are carried out in a "fair, open and impartial" manner.

Employees

The Bank strives to provide a wide development platform for its employees and fully respects and protects employees' rights and interests. The employees are able to find out information related to the Bank's development and major events in the industry, communicate with management and participate in the Bank's operation and management through various channels such as employee representative assemblies, president's mailbox, seminars, Labour Union and internal publications.

Through the Employee Representative Assembly system, the employees enjoy the following rights:

- listening to and discussing the senior management work reports and the implementation of transparent operations
- participating in discussions and proposing suggestions for major operation issues and draft key regulations and policies
- participating in discussions of employee salary and welfare distribution principles, systems and regulations
- participating in the discussion of collective contracts

In 2009, CCB collected the feedback of its employees through different means. CCB carried out activities such as "Building a Bridge of Communication", "Happy Working Count Me in", "Sending Care and Love to Families" and "Building a Healthy Body and Cheerful Mind" to meet the needs of staff.

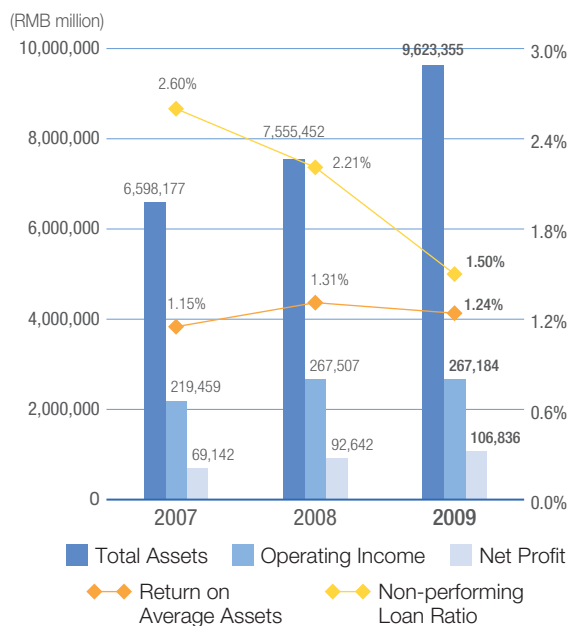
Media, General Public and Communities

The Bank has long placed importance on its communication and exchange with local and overseas media. It maintains close ties with local and overseas media by holding press conferences, interviews with news spokespersons, sending press releases to the media, etc. In 2009, the head office organised more than 40 media interviews of different types. There were also four media group interviews conducted at the branches and subsidiaries. In addition, the Bank's head office, branches and sub-branches sent out 65,134 press releases on their own initiative. In 2009, the Bank's spokespersons were named "China's Top 10 Enterprise News Spokespersons (Team)" by people.com.cn and spokesmen.org.cn. The Bank was also given the "2009 China Enterprise Best Spokesman System Innovation (Promotion) of the Year" award at the "2009 China Enterprise Spokesman and Media Value Annual Conference".

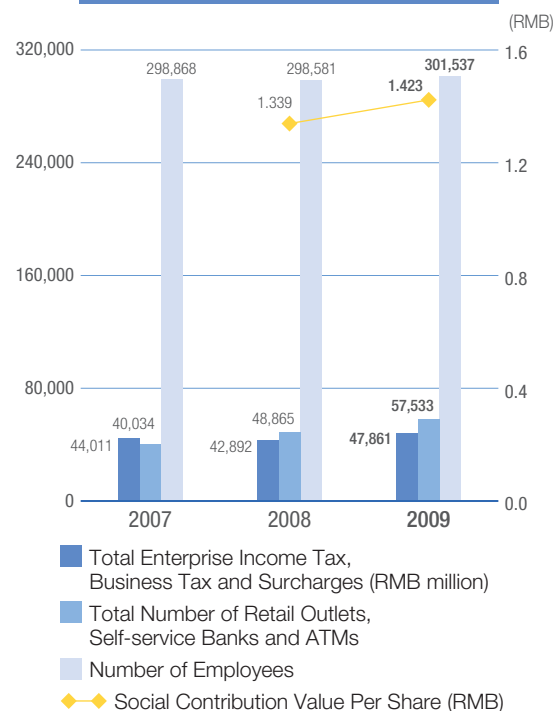
The Bank pays close attention to community development. In 2009, the Bank provided support for the harmonious development of the urban and rural communities through volunteer activities such as delivering financial information to the rural areas and wealth management education etc.

Results of Social Responsibility

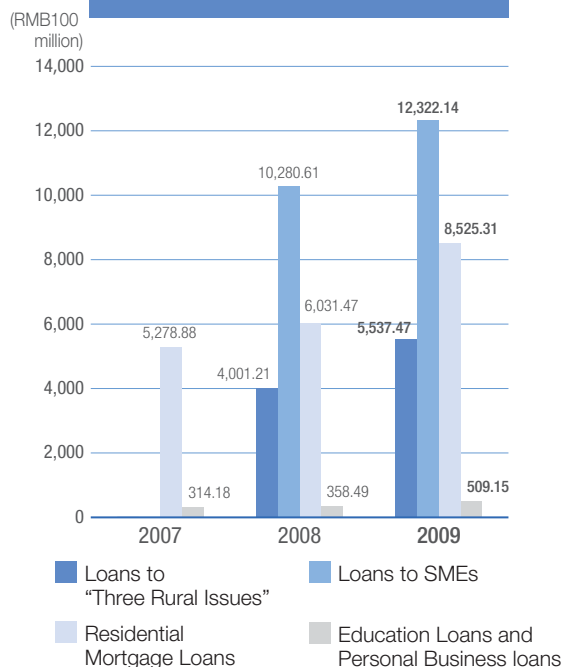
Operating performance



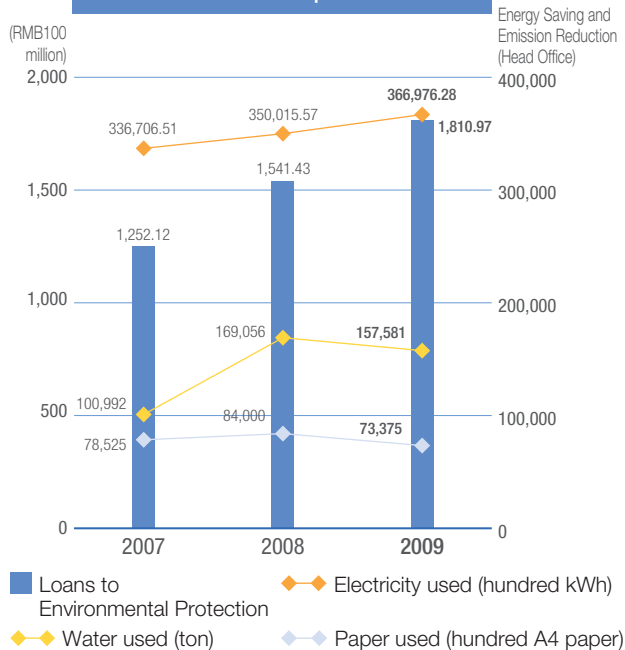
Contribution to socio-economic development



Financial services for livelihood



Environmental protection



Achieve Steady Results Through Prudent Operation

In 2009, through the Bank's prudent operation and the coordinated sustainable development of various lines of business, the Bank was able to achieve good operating results. As at the end of 2009, the Bank's operating income amounted to RMB267.184 billion. The realised net profit stood at RMB106.836 billion, representing a 15.32% increase compared to the previous year. The return on average assets and the weighted return on average net assets reached 1.24% and 20.87% respectively. The non-performing loan ratio was 1.50%, 0.71 percentage points lower than last year.

Create a Stable Value Returns for the Shareholders

In accordance with the resolution passed at the 2008 annual general meeting held on 11 June 2009, the Bank paid a final cash dividend for 2008 of RMB0.0837 per share (including tax), totalling approximately RMB19.56 billion to all of its shareholders whose names appeared on the register of members on 23 June 2009. The final cash dividend and the interim cash dividend of RMB25.823 billion paid for 2008 amounting to RMB45.383 billion in total, which was equivalent to 49.01% of the net profit of the Bank in 2008.

The Board proposed to distribute a cash dividend to all shareholders of RMB0.202 per share (including tax), subject to the approval of the 2009 annual general meeting.

Table 3 The amounts of cash dividends of the Bank from 2006 to 2008

(In millions of RMB)	2008	2007	2006
Cash Dividends ¹	45,383	46,583	20,671
Ratio of Cash Dividends to Net Profit ²	49.01%	67.46%	44.62%

Note: 1 Cash dividends include interim cash dividends, special cash dividends and final cash dividends for the year.

2 The net profit refers to the net profit attributable to shareholders of the Bank on a consolidated basis. Please refer to Note "Profit Distributions" in the "Financial Statements" of annual reports of the related years for details of cash dividends.

Paying More Taxes to the State

As at the end of 2009, the Bank paid income tax, business tax, surcharges and others to the State to a total of RMB47.861 billion, an increase of 11.58% from the previous year.

Enhance the Social Contribution Value per Share

In 2009, the social contribution value per share was RMB1.4234, increasing by RMB0.0844 as compared to the previous year.

Note:

Formula: Social contribution value per share = earnings per share + value increase per share

Value increase per share = (tax payable for the year + staff remuneration + interest paid to creditors + Company's donation amount – Other social costs caused by environment pollution) ÷ Number of shares

Of which:

- Earnings per share (RMB0.45): refers to the basic and diluted earnings per share after deducting non-current loss;
- Tax payable for the year (RMB48.672 billion): refers to tax payable, including income tax, business tax and surcharges, vehicle and vessels tax, stamp duty and housing property tax compiled on an accrual accounting basis;
- Staff remuneration (RMB51.138 billion): please refer to the “staff costs” section in the annual report for details;
- Interest paid to creditors (RMB127.578 billion): details are stated in the “interest expense” section in the annual report;
- Company's donation (RMB78 million);
- As CCB suffered no significant environmental pollution incident in 2009, the value of “other social costs caused by environmental pollution” is zero.

Table 4 2009 Operating results and contributions to the economic development of the society

Operating Results	2009	2008	2007
Total Assets (RMB million)	9,623,355	7,555,452	6,598,177
Operating Income (RMB million)	267,184	267,507	219,459
Profit Before Tax (RMB million)	138,725	119,741	100,816
Net Profit (RMB million)	106,836	92,642	69,142
Return on Average Assets (%)	1.24	1.31	1.15
Capital Adequacy Ratio (%)	11.70	12.16	12.58
Non-performing Loan Ratio (%)	1.50	2.21	2.60
Contributions to the Economic Development of Society	2009	2008	2007
Corporate Income Tax (RMB million)	31,889	27,099	31,674
Business Tax and Surcharges (RMB million)	15,972	15,793	12,337
Recommended Final Dividend per Share at the Balance Sheet Date (RMB)	0.202	0.0837	0.065
Interim Dividend Declared per Share (RMB)	—	0.1105	0.067
Special Dividend Declared per Share (RMB)	—	—	0.072716
Charitable and Other Donation (RMB million)	78	85	197
Staff Costs (RMB million)	51,138	46,657	49,907

Table 5 Basic situation of customer loans and advances

(in millions of RMB, except percentages)	As at 31 December 2009		As at 31 December 2008	
	Amount	% of Total	Amount	% of Total
Corporate Loans	3,351,315	69.53	2,689,784	70.90
Short-term Loans	915,674	19.00	855,397	22.55
Medium to Long-term Loans	2,435,641	50.53	1,834,387	48.35
Personal Loans	1,088,459	22.58	821,531	21.65
Residential Mortgage Loans	852,531	17.69	603,147	15.90
Personal Consumer Loans	78,651	1.63	74,964	1.98
Other Loans ¹	157,277	3.26	143,420	3.77
Discounted Bills	228,361	4.74	163,161	4.30
Overseas Operations	151,638	3.15	119,467	3.15
Gross Loans and Advances to Customers	4,819,773	100.00	3,793,943	100.00

1. These comprise individual commercial property mortgage loans, personal business loans, home equity loans, credit card loans and education loans.

Table 6 Basic situation of customer loans, advances and deposits by geographical area

(in millions of RMB, except percentages)	As at 31 December 2009		As at 31 December 2008	
	Amount	% of Total	Amount	% of Total
Yangtze River Delta	1,136,447	23.58	922,104	24.30
Pearl River Delta	728,639	15.12	544,999	14.36
Bohai Rim	859,885	17.84	691,638	18.23
Central	782,763	16.24	607,335	16.01
Western	819,337	17.00	635,905	16.76
Northeastern	299,385	6.21	233,468	6.15
Head Office	41,679	0.86	39,027	1.03
Overseas	151,638	3.15	119,467	3.16
Gross Loans and Advances to Customers	4,819,773	100.00	3,793,943	100.00
Yangtze River Delta	1,655,361	20.69	1,330,657	20.86
Pearl River Delta	1,256,578	15.71	974,942	15.29
Bohai Rim	1,486,628	18.58	1,208,697	18.96
Central	1,402,718	17.53	1,101,653	17.28
Western	1,420,149	17.75	1,101,507	17.28
Northeastern	600,838	7.51	483,733	7.59
Head Office	65,963	0.82	103,604	1.62
Overseas	113,088	1.41	71,122	1.12
Deposits from Customers	8,001,323	100.00	6,375,915	100.00

Table 7 Assets, branches, sub-branches and employees by geographical area

	As at 31 December 2009					
	Assets (RMB million)	% of total	Number of Branches ¹	% of total	Number of Staff ¹	% of total
Yangtze River Delta	1,890,649	19.65	2,223	16.60	43,860	14.55
Pearl River Delta	1,462,959	15.20	1,673	12.49	35,950	11.92
Bohai Rim	1,675,219	17.41	2,183	16.30	51,918	17.22
Central	1,500,338	15.59	3,243	24.22	66,825	22.16
Western	1,508,896	15.68	2,693	20.11	62,230	20.64
Northeastern	642,640	6.68	1,366	10.20	34,602	11.48
Head Office	4,418,463	45.91	3	0.02	5,697	1.88
Overseas	234,460	2.44	8	0.06	455	0.15
Elimination	(3,721,059)	(38.67)	—	—	—	—
Deferred Tax Assets	10,790	0.11	—	—	—	—
Total	9,623,355	100.00	13,392	100.00	301,537	100.00

1. Bank's statistics

Promotion of Economic Development by Structural Adjustment

Revitalised the Economy Through Support of Key Industrial Projects

In 2009, to keep in line with the national policy of “guaranteeing economic growth and expanding domestic demand”, the Bank further optimised its credit structure, and placed emphasis on infrastructure projects, RMB4 trillion national investment projects, and national industrial revitalisation. The Bank provided strong support and assurance to the development of the real economy.

Increased the support of the RMB4 trillion national investment projects. As at the end of 2009, the Bank had participated in a total of 446 projects in the RMB4 trillion investment projects, of which 156 were at the state government level and 290 were at the provincial level. The balance of loans invested in the RMB4 trillion investment projects was RMB227.8 billion, of which RMB87.7 billion was at the state level and RMB140.1 billion was at the provincial level. The primary investment focus was in fields such as transportation, energy and urban infrastructure, contributing to the promotion of the recovery and growth of the national economy.

Supporting the “Top Ten Industrial Revitalisation Plan” and relevant industries. Based on the government’s adjustment and revitalisation plan for ten industries including steel, automobile, shipbuilding and petrochemicals, the Bank’s refined its policy and guidelines on granting credit in the manufacturing sector. As at the end of 2009, the balance of loans invested in the top ten industries for revitalisation was RMB835.795 billion with new loans representing RMB145.096 billion.

Support for infrastructure construction projects. As at the end of 2009, the balance of loans granted by the Bank to the infrastructure construction sector¹ amounted to RMB1,535.218 billion, representing 46.01% of the aggregate corporate non-discounted loans bankwide, an increase of RMB348.982 billion in new loans from the beginning of the year.

Table 8 Credit support to impoverished areas

Category	As at 31 December 2009 Balance of Loans (RMB10,000)	As at 31 December 2008 Balance of Loans (RMB10,000)
Infrastructure Facilities	25,168,641.88	18,118,945.80
Crop and Animal Husbandry	787,663.35	543,702.08
Water Diversion Projects	123,116.55	137,499.69
Basic Education	135,335.37	73,602.56
Others	23,315,925.13	20,648,606.30
Total	49,530,682.28	39,522,356.43

Note: Impoverished areas refer to provinces and autonomous regions such as Shaanxi, Guizhou, Yunnan, Sichuan, Gansu, Ningxia, Qinghai, Xinjiang and Tibet. Crop and animal husbandry refers to agriculture, forestry, husbandry and fishing at national standard. Loans to water diversion projects refer to major water management at national standard, and basic education refers to pre-school education, elementary and secondary education at national standard.

Serving the “Three Rural Issues”, Providing Comprehensive Financial Services in Rural Areas

Development of financial businesses in the rural areas

In 2009, the Bank implemented its “CCB Guidelines on the Marketing of Loans to the ‘Three Rural Issues’”, which specified key areas, industries and products to support them. Agriculture-related credit facilities are classified into industrial fields where more credit loan support is required. Timely information exchange allowed water conservation and agriculture credit support to the project reserves for rural infrastructure construction such as irrigation and water conservation.

¹ Infrastructure construction sector corresponds to the classification and categories of three national industries, which include the production and supply of electricity, gas and water; transportation, storage and postal services, water conservation, environmental and public facilities management. In addition, the categories of three national standard industries include oil and gas mining, telecommunications and other information transmission service and business services.

As at the end of 2009, the balance of agriculture-related loans amounted to RMB553.747 billion, representing an increase of 38.39% from the beginning of the year. The figure included loans to farming households which amounted to RMB17.976 billion, representing an increase of 99.69% from the beginning of the year. Loans to rural enterprises and other institutions amounted to RMB529.286 billion, representing an increase of 36.37% from the beginning of the year. Loans to agriculture, forestry, husbandry and fishery amounted to RMB6.485 billion, representing an increase of 117.06% from the beginning of the year.

Developing loans to farming households

In 2009, the Bank proactively responded to the national policy of “Three Rural Issues” and followed the farming-households oriented and market-driven principles to expand the granting of loans. Branches of Xinjiang, Heilongjiang and Jilin were selected as pilots for the micro-loans business to farming household. Standardised management was reinforced to highlight business features. While exploring new profit growth, the Bank also strengthened its support to agricultural development, realising the integration of social and operational benefits.

Setting up rural banks

As at the end of 2009, the Bank established the Hunan Taojiang Jianxin Rural Bank and Zhejiang Cangnan Jianxin Rural Bank. The two rural banks entered the local market and developed innovative rural financial products and services. In 2009, new tailor-made products such as farming household loans “Friends of the Three Rural Issues”, as well as SME loans, “Star of Entrepreneurship” based on local economic features and specific client requirements. These products alleviated the pressure on farming households and SMEs to provide loan guarantees.

As at the end of 2009, Hunan Taojiang Jianxin Rural Bank recorded deposits of RMB223 million and its loan balance amounted to RMB122 million. Zhejiang Cangnan Jianxin Rural Bank launched its service on 26 May 2009 and as at the end of 2009 has a deposit balance of RMB109 million and a loan balance of RMB146 million, which provided solid financial support for the development of the “Three Rural Issues”.

In 2010, the Bank plans to establish more rural banks to provide financial services extensively in rural areas. As at the end of 2009, application for the establishment of six rural banks has been approved by the China Banking Regulatory Commission.

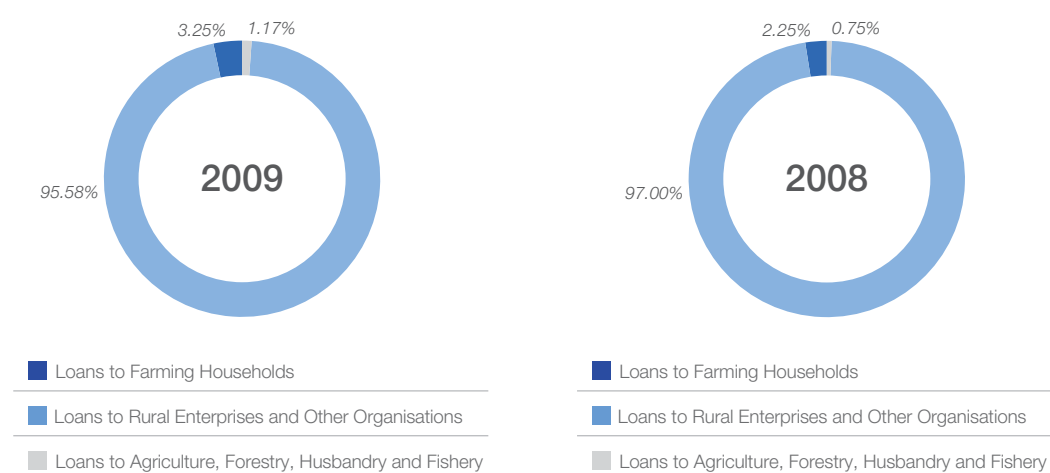
Table 9 Balance of agriculture-related loans

Unit: RMB '0000

Category	As at 31 December 2009		As at 31 December 2008	
	Balance of Loans (RMB10,000)	Annual Growth Rate (%)	Balance of Loans (RMB10,000)	Annual Growth Rate (%)
Total Loans	55,374,743.90	38.39	40,012,144.84	—
Loans to Farming Households	1,797,587.67	99.69	900,176.01	—
Loans to Rural Enterprises and Other Organisations	52,928,644.23	36.37	38,813,204.00	—
Loans to Agriculture, Forestry, Husbandry and Fishery	648,511.99	117.06	298,764.84	—

Notes:

1. Loans to Agriculture, Forestry, Husbandry and Fishery are granted to urban enterprises and various organisations.
2. The 2009 and 2008 agriculture-related loan data did not include notes financing funding. Therefore, the agriculture-related loan data appeared in the 2008 Corporate Social Responsibility Report are not comparable to this year's data.



Innovation and Support to the Development of SMEs

In an effort to bolster the support to SMEs, the Bank made special arrangements on credit scale for loans to these companies for which separate planning, independent accounting and management was implemented. In 2009, the Bank realised accelerated growth in SME loans with a positive growth rate of 19.86%.

Table 10 Loans for SMEs

Item	2009	2008
Balance of SME loans (RMB100 million)	12,322.14	10,280.61
Number of SME loan clients (in 10,000 households)	5.67	4.88

Note: The definition of SMEs in the table meets the requirements set by four ministries and bureaus. The number of SME loan clients refers to the number of SME clients whose loan balance exceeds zero.

Improving the operation and management system of small enterprises

In order to improve market differentiation and to ensure sound and rapid development of the business of small enterprises, the Bank formulated and issued the “2009 Small Enterprise Business Development Directives” and the “2009 Small Enterprise Credit Structure Adjustment Directives”. These defined the annual business development goals, market positioning and various initiatives for small enterprises. At the same time, based on the principle of professionalism and focus, further improvements were made to the professional organisation and management system of small enterprises.

In 2009, in order to enhance the level of professional service provided to small enterprise clients, a financial services department for small enterprises was set up at the head office, and around 140 small enterprise operation centres in the form of a “credit factory” have been established in branches. With about 2,000 professionals being assigned to small enterprise professional institutions at all levels.

Innovative products and services offered to SMEs

“Chengdaitong” — an unsecured loan product for small enterprises. The loan product has been launched in majority of areas within the country.

“e-daitong” — First introduced to Zhejiang Province as a web-based loan product in 2009. The service has now been expanded to eight areas, including Beijing, Shanghai and Guangzhou.

“Qian Yuan — SME trust & loan intergrated financial product” — an innovative and integrated financial product developed by CCB on trust and loans for SMEs. The initial phase of “Qian Yuan” was established and issued by the Bank’s Anhui Branch with a total of RMB100 million. Synergy for the product was created when balancing various aspects including governments, trust companies, guarantee agents, intermediaries and social capital. “Qian Yuan” supported SMEs and promoted economic growth, which has won compliments from SMEs well as extensive recognition from all walks of life. In 2010, the Bank will promote the product in other regions, such as Shanghai, Weifang, Maanshan and Suzhou.

Centralised signing of contracts with SMEs as a regular financial consultant — is a brand new business model for the Bank aiming at assisting SMEs through financial crisis and loosening the capital chain. Through the centralised signing of contracts, the Bank provided to over 200 SMEs long term and comprehensive financial services which included financial diagnosis and analysis, financial product recommendation, financing arrangement, corporate restructuring, IPO at overseas GEM and domestic small and medium sized boards, equity investment, asset securitisation, capital structure optimisation and loan support helping the rapid development and rise of SMEs.

Completing the Deployment and Expanding the Overseas Markets

The Bank actively advanced its international business strategy, progressively deploying its international office network and committing to providing customers with quality integrated products globally. In 2009, the Bank made significance breakthroughs in its expansion of the overseas markets. The New York Branch and London Subsidiary Bank have commenced operations, and approval to establish a branch in Ho Chi Minh City has been granted by the State Bank of Vietnam.

Table 11 Basic information of overseas branches

Name of the branch	Country	Major business scope
Hong Kong Branch	HKSAR, China	Syndicated loans, structural finance business, international settlement and trade finance, remittance and clearing business and treasury business, etc.
Singapore Branch	Singapore	Trade finance and investment banking business
Frankfurt Branch	Germany	Euro clearing, remittances, deposits, loans, international settlement, trade finance, foreign exchange trading, etc.
Johannesburg Branch	South Africa	Corporate finance, trade finance, syndicated loans, project finance, etc.
Tokyo Branch	Japan	Credit business, bond investment, trade finance, capital settlement, project finance, etc.
Seoul Branch	Korea	Trade finance, syndicated loans, bond investment, treasury trading, remittances, etc.
New York Branch	United States	Commercial deposits, loans, trade finance, foreign exchange trading, and other commercial banking businesses.
London Subsidiary Bank	United Kingdom	Provide full banking services include deposit taking, loans, trade finance, foreign exchange trading, derivatives transaction, and other banking businesses.
Ho Chi Minh City Branch (Not yet commenced)	Vietnam	Deposit taking, loans, domestic and international settlement, treasury trading, trade finance and other banking businesses.

Support Environmental Protection, Promote “Green Credit” Policy

Green Credits

Approving “Green Credits”

The Bank incorporated national energy saving and environmental protection guidelines for credit approval in different sectors, making environmental protection and energy conservation a mandatory condition of credit approval and placement. As at the end of 2009, the “Green Credit” policy was reinforced by developing 53 approval guidelines covering industries like steel, cement, and sectors with high energy consumption, pollution levels and excess production capacity.

In 2006, the Bank issued the “Five Basic Principles in Credit Extension for Medium and Large Customers”. The aim is to make environmental targets an important basis for qualification and approval for credit extension to medium and large customers throughout the Bank. A “single vote veto system” for eco-related credit issues was implemented, and relevant clauses to energy conservation and environmental protection were added in credit extension agreements and guarantee agreements with medium and large customers.

For projects which have been listed in the national “Classified Directory for Environmental Management of Construction Projects”, the Bank requires that they should apply for the environmental impact assessment (EIA) by the national environmental departments in accordance with relevant laws and regulations. Projects which fail to obtain EIA approval will not be granted a credit extension. For projects or corporations that do not meet environmental protection requirements, or those that are under national ban, credit will not be granted. For customers or projects in regions with environmental restrictions or listed as enterprises under environmental supervision, credit support would only be granted if they pass an environmental rectification inspection.

“Green Credit”

The green credit projects supported by the Bank mainly includes:

- clean energy loans, covering hydro, nuclear, wind, solar, biomass and clean coal energy;
- industrial environmental emission reduction, specifically covering projects related to emission reduction technology improvement, such as power plant desulphurisation, dust elimination, recovery of waste water and exhaust gas, as well as economically recycled waste heat and gas generation and slag utilisation projects;
- agricultural and forestry ecology loans, covering agricultural, forestry and agricultural infrastructure projects that promote environmental improvement;
- town environmental protection and emission reduction loans, including direct eco-projects, such as polluted water treatment, waste treatment (including waste-to-energy), river and environmental management, as well as subway and public transportation projects that can serve as a substitute for emission reduction;
- energy saving and emission reduction loans, covering emission services, such as information technology services.

The Bank's branches vigorously launched financial products and services relating to environmental protection. Guangxi Branch carried out pledged loans business targeting the sugar industry to actively support the development of green ecological industries in the region, in order to promote the gradual transformation of the local sugar manufacturing industry into a recycled industry chain that encourages integration of resources. Zhejiang Branch granted pledged loans to desulphurisation projects developed by local companies to cater for their desulphurisation business receivables in response to the relevant national policies, and Shenzhen Branch granted a fixed asset loan to a waste water treatment project in Jiangsu development zone secured by the charges for waste water treatment. As at the end of 2009, the balance of the Bank's green loans reached RMB181.097 billion, representing an increase of 17.49% from a year earlier.

In 2009, the Bank stepped up control over lending to high energy consumption and high polluting industries like steel, cement, plate glass, coal and chemicals, and strictly controlled support for new energy generation projects. Annual loan limits were set for the related industries. Loans to 11 industries including steel, stecoke and cement had been regulated in accordance with client list management. For clients that do not meet the conditions for green loans, loans will be withdrawn. In 2009, loan withdrawal for customers from high energy consumption, high pollution and other industries which fail to meet the requirements, amounted to RMB76.724 billion.

"Eco for People" financial service programme

The Bank launched an integrated service programme in 2009 named "Livelihood Oriented — Eco for People". In this programme, the Bank strove to offer customers in the environmental protection sector innovative financial services and products which have wide coverage, appliance, high core values and are practical. The programme targets environmental construction projects, waste water treatment and key river basin management, offering personalised financial plans dealing with service needs such as environmental construction financing, environment market management and public welfare investments.

Further advancing the preparation for the implementation of the Equator Principles

In 2009, based on the China Banking Regulatory Commission's newly promulgated "Guidelines on the Categorisation of Credit Risk Exposure of Commercial Banks' Accounts", "Provisional Measures for the Administration of Fixed Asset Loans" and "Guidelines for the Project Financing Business", and drawing on lessons from the experience of international peers, the Bank drafted the operating instructions for the Equator Principles and customer process guidelines for external customer implementation purposes.

Table 12 Table of green credit projects

Category	As at 31 December 2009		As at 31 December 2008		As at 31 December 2007	
	Balance of Loans (RMB100 million)	% of Total Loans	Balance of Loans (RMB100 million)	% of Total Loans	Balance of Loans (RMB100 million)	% of Total Loans
Loans for Renewable Energy Projects	1,777.42	3.82	1,525.19	4.15	1,236.49	3.90
Loans for Environmental Protection Projects	33.55	0.07	16.24	0.04	15.63	0.05

Note: "Loans for Renewable Energy Projects" include national standard sub-categories such as water pollution treatment; hazardous waste management; miscellaneous environmental management; manufacturing of biochemical, pharmaceutical and microbial pesticide; manufacturing of special chemicals and materials for environment pollution treatment; tire retreading; reclaimed rubber manufacturing; metallic waste and debris processing and treatment; non-metallic waste and debris processing and treatment; waste water treatment and recycling; treatment, recycling and allocation of other water types; collection and wholesaling of recycled materials; hydropower generation, nuclear power generation and power generation from miscellaneous energy sources.

"Loans for Environmental Protection Projects" include national standard sub-categories such as projects in environmental monitoring, natural reserve management, wildlife protection, miscellaneous nature protection, urban greening management, manufacturing of environmental pollution control-specific equipment and environmental monitoring-specific instruments and meters manufacturing.

Table 13 Distribution of loans for "Double High" industries

Double High Industry	Loan Share as at 31 December 2009	Loan Share as at 31 December 2008	Loan Share as at 31 December 2007
Steel	0.50%	0.75%	0.87%
Ferroalloy	0.00%	0.00%	0.00%
Cement	0.60%	0.59%	0.65%
Stecoke	0.16%	0.17%	0.18%
Thermal Power	4.90%	6.28%	6.00%

Note: The data in the table did not include discounted bills, and were not comparable with 2008 social responsibility report of CCB. The data for the ferroalloy industry is rounded to 0.00%.

Environmental Protection Activities

The Bank encourages its staff to actively participate in energy saving environmental protection activities through saving paper, electricity, water and food in their daily lives, reducing phone time, cutting unnecessary site visits so as to minimise the use of transportation, rejecting the temptations from cigarettes, and building an energy conserving and environmentally friendly lifestyle.

In 2009, in order to reduce energy consumption, the Bank minimised the number of business trips by staff and used video conferences to replace centralised conferences as far as possible. In 2009, the number of video conference sessions the head office convened was 732 and the number of centralised conferences convened was 39, 2 less than the previous year. In addition, the Bank also helped to lower electricity consumption. It is strictly enforced in the office buildings of the head office that indoor air-conditioning settings would not be lower than 26°C in summer and not higher than 20°C in winter.

The Bank has made full use of the information network resources in the office so as to reduce the volume of paperwork and control the number of print-outs. Various measures such as a double-sided print policy have been adopted to save paper. As at the end of 2009, annual paper usage of the head office was 7.34 million pages, marking a decrease of 1.06 million pages from 2008. The water usage was 157,600 tons, a decrease of 11,500 tons compared to 2008.

In 2009, the head office and Shanghai Branch participated in the global environmental protection community service activity "Earth Hour 2009". From 8:30 pm to 9:30 pm on 28 March, all lights were turned off for one hour in the office buildings of the head office and Shanghai Branch. Meanwhile, the Bank publicised the Earth Hour activity to all staff through e-mails to encourage them to participate together with their families. In addition, promotional video of the Earth Hour was broadcast in some of CCB retail outlets to relay the concept of the "Earth Hour" activity to customers.

Concerns for People's Livelihood, Innovative Products and Services

"Livelihood Oriented" Integrated Financial Service Programme

In 2009, the Bank supported the Livelihood Oriented Programme, closely linked financial services and product innovation with the national economy and the people's welfare and livelihood. The Bank launched the "Livelihood Oriented" series of financial service programmes, based on the actual and potential needs of customers, focusing on the four major livelihood areas of education, healthcare, social insurance and environmental protection.

"Benefiting People through Education"

To provide financial solutions for schools, teaching staff, students and graduates, the Bank has launched five sub-programmes including the "No Worries in School", "No Worries in Teaching", "E-campus", "Making Teaching and Learning Enjoyable" and "Friends Helping to Shape the Future" services programmes.

“Improving the Health of People through Medical Services”

This integrated services programme includes six sub-programmes for enhancing the development of well-known hospitals, hospital digitalisation and information accessibility, construction of fundamental medical institutions, developing private hospitals, procuring medical equipment and providing a basket of personal financial services to hospital staff.

“Social Insurance”

Under the social insurance services programme, the Bank has launched six sub-programmes. These are the “Worry-free”, “Value-added Wealth”, “Realistic”, “Life Enjoyment”, “Enjoying Life After Retirement” and “Life Long Comfort” insurance service programmes. Each aims to provide solutions for various needs, such as protection of social insurance funds, preserving and increasing the value of social insurance funds and provision of a personal pension. These provided policy holders with solutions for the need for convenient, multi-level social insurance services, transferable pension insurance services and corporate annuity services.

“Benefiting People through Environmental Protection”

The programme includes five sub-programmes namely “Green Financing”, “Green Housekeeping”, “Green Life”, “Green Energy Efficiency” and “Green Community”. The programmes cover environmental construction projects, waste water treatment and key watersheds. They aim at providing personalised financial solutions focusing on environmental construction financing, environmental market management and public welfare.

Personal Mortgage Loans

The Bank continued to improve its services to help people buy affordable housing units and to meet the public's demand for housing credit. As at the end of 2009, the balance of personal mortgage loans of the Bank totalled RMB852.531 billion.

Vigorously promoting financial business for housing reform and supporting the construction of subsidised housing

The Bank responded enthusiastically to the State's call to establish a housing subsidy system and voluntarily advanced the cooperation with different tiers of government departments responsible for subsidised housing. In alignment with the new national policy in redirecting the utilisation of the housing provident fund, the Bank increased its efforts in the trusted issuing of provident fund loans. In addition, the Bank provided customerised housing financing products and services to mid to low income citizens, enabling them to enjoy the full benefits of the low-interest provident fund preferential credit policy.

In 2009, the Bank continued to cooperate with the provident fund centres and jointly launched affordable public housing provident fund mortgage. Inter-locality provident fund loans, provident fund-commercial mortgage loans and housing replacement loans were also launched in some of the Bank's branches for providing solutions to meet the residential financing needs of mid to low income citizens. In 2009, the Bank was entrusted with the collection of more than RMB300 billion in housing provident fund and issued more than RMB200 billion in provident fund loans, thereby providing robust support for the comprehensive development of the housing provident fund system and to solving the public housing problem.

Innovative promotion of financial products for housing

In 2009, the Bank increased its efforts in the innovation of financial products for housing, providing a diversified product portfolio for customers, vigorously forging personal “housing-consumption-operation” product chains to meet the various financing demands of the Banks’s customers.

For customers with an insufficient balance in a single loan account, the Bank offered the “joint repayment” service by adding the accounts of spouses or joint re-payers as entrusted loan repayment accounts. Differentiated pricing policy was explored, expanding the functions of fixed interest products. In addition, the Bank offered customers services in online banking and mobile phone banking, allowing them to conveniently make loan enquiries, credit limit enquiries, self-help repayments, and also helping them to maintain good credit records.

The Bank innovated in the second-hand loan business model, established distinctive second-hand mortgage loan centres, promoted the construction of a second-hand housing information platform, and strengthened professional sales capabilities, providing a range of financial information services in order to enhance the ability to respond to customer needs.

Through the promotion of the Provident Funds Long Card, withdrawal of entrusted provident funds and repayment of loans, and provident funds electronic services, the Bank facilitated the services for depositing, withdrawal and enquiry of provident funds.

Table 14 Statistics of residential mortgage loans

Loan	31 December 2009	31 December 2008	31 December 2007
	Balance of Loans (RMB100 million)	Balance of Loans (RMB100 million)	Balance of Loans (RMB100 million)
Residential Mortgage Loans	8,525.31	6,031.47	5,278.88

Education Loans, Personal Business Loans and Small Secured Loans for Unemployed Workers

In 2009, the Bank continued its credit support for employment and education which were directly related to the national interest and people's livelihood. As at the end of 2009, the balance of education loans was RMB915 million and the Bank had granted approximately RMB50 billion as personal business loans. The Bank provided laid-off workers with small-scale financial support to help them seek re-employment so as to make an effort to help lower the unemployment rate.

Community Financial Management Education

In 2009, the Bank’s branches were proactively involved in urban and rural communities through various charitable activities such as carrying out community financial management classes and popularising financial knowledge.

- Key members from the business operation team in Qinghai Branch were sent to Bazha Town of Huzhu County in Qinghai Province for holding a seminar about financial knowledge. The seminar, conducted in a lively and vivid way, was primarily focused on the characteristics of a rural economy and the topics covered included financial management methods, forged note identification, banking card application and how to respond to the current financial crisis. Conveyed in easy-to-understand language, the seminar was well received by local farmers and herdsmen.

- Guangdong Branch held a volunteer public service fair in conjunction with the local youth volunteer association. Booths were set up to facilitate the provision of financial advisory service to citizens and the promotion of knowledge on anti-forgery of notes.
- Chongqing Branch carried out the “Youth Volunteers in Community” activity featuring a theme of “With Thanksgiving, CCB by Your Side”, during which financial information closely related to everyday life was introduced to residents in the community with thanksgiving, via prize-winning quizzes and “Financial Knowledge Challenge”.
- Shandong Branch cooperated with local media in promoting financial management salon experience for teenagers on Children’s Day, 1 June. Nearly 50 teenagers paid a visit to business hall of the Bank’s branch, experienced the use of bank cards at self-service facilities and were taught basic concepts about money and its use at wealth management centre. The event which aimed at developing correct wealth management concepts from childhood and cultivating a good spending behaviour among children, was highly appreciated by customers.

Serving the Public and Optimising Business Process

Transformation of Retail Outlets

In order to provide the public with better services, the Bank has continued with its branch transformation programme. As at the end of 2009, a total of 12,968 retail outlets have been operating under new service processes. The customer’s queuing problem was alleviated and the queuing time for 71% of the Bank’s customers was less than 10 minutes. After the transformation, the outlets have seen upgrading of standardised services and improved service levels.

Business Process Optimisation

In 2009, the Bank vigorously implemented process optimisation projects in a bid to shorten transaction time and to minimise business handling errors. So far, the results have been notable.

The Bank has carried out a series of changes and process optimisation to its existing custody system (“Xin Cun Guan” system) for securities customers’ transaction settlement funds. Services that have been implemented were POS machine agreement signing, account opening and registration by appointment, third party custody of transaction settlement funds for B-share customers and supervision of mortgage financing transaction accounts. In addition, the Bank offered timely and accurate handling of the diversified range of business handling channels including over-the-counter banking, online banking, phone banking and mobile phone banking, providing nearly 20 million securities investors safer, quicker and more professional financial services.

Product Innovation

A product innovation laboratory was established in Beijing in 2009. It is the first institution dedicated to innovative research and development of banking products in China’s banking industry. The laboratory through the collection, screening of creative product ideas from the market, customers and staff, and integration, provides the basis for strategic decisions for innovative products and subsequent development.

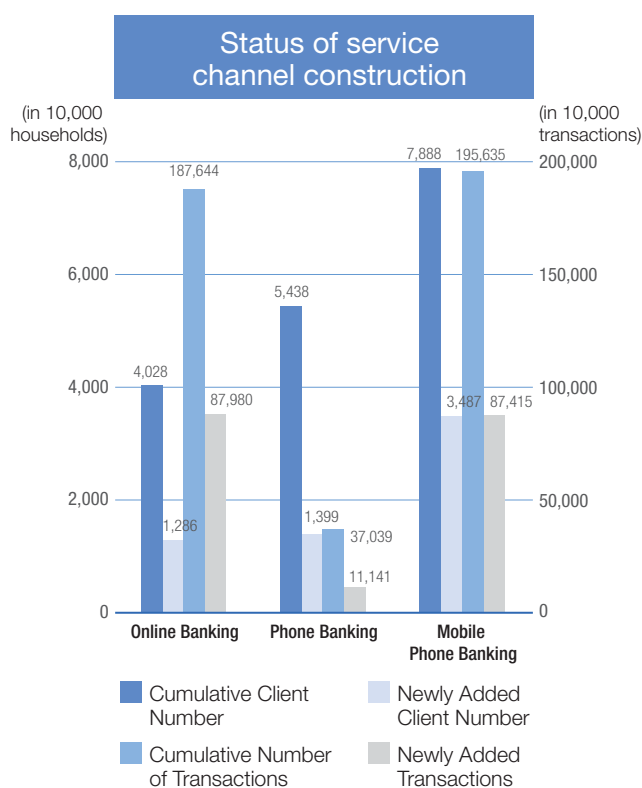
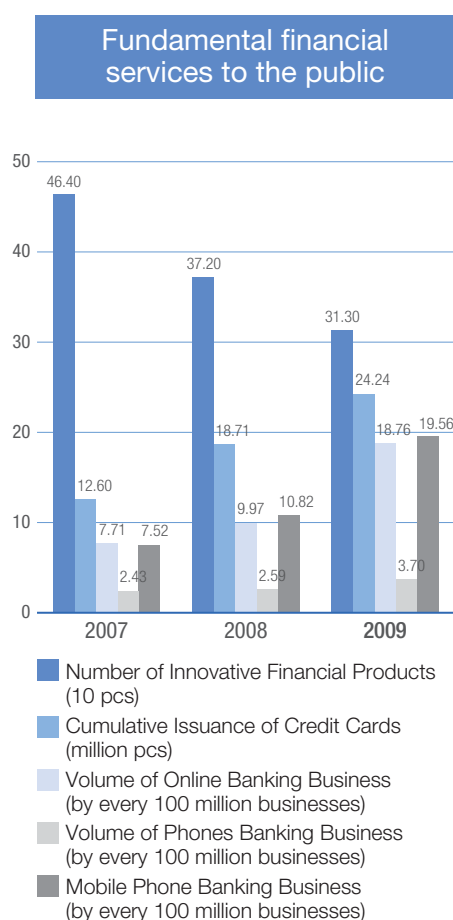
On a bankwide scale, the Bank promoted the adoption of the new process for product innovation, established a product innovation mechanism driven by customer needs, and launched a number of new products with extensive market influence. In 2009, the Bank planned for the development of 103 innovative products but in practice, 313 product innovation projects were completed, with a planned completion rate of 304%.

In 2009, the “CCB Rules for the Product Innovation Process Management” was issued for adoption throughout the Bank. This product innovation process realised the assessment of originality in product innovation process, enabled the management and control of work related to the assessment of innovation content, determination of tasks, analysis of needs, design of programmes, establishment of testing and launching of products as well as the overall implementation of promotion work. Currently, 38 tier-one branches have based on the rules to establish product innovation decision-making set-ups and developed implementation rules for the application of the process. In the Bank, a total of 150 product innovation projects have adopted the concepts and methodology of this new process to various degrees.

Table 15 Status of service channel construction

(As at 31 December 2009)

Item	Cumulative Number	Newly Added Quantity	%
Retail Outlets	13,384	10	23.26
Self-Service Banks	8,128	4,533	14.13
ATM Machines	36,021	4,125	62.61
Total	57,533	8,668	100



People-oriented, Care for the Growth of Staff

Table 16 Staff composition

(As at 31 December 2009)

Employed Staff	Number	Percentage
Total Number of Staff	301,537	100%
Male Staff	154,568	51.3%
Female Staff	146,969	48.7%
Ethnic Minority Staff	14,172	4.7%
Staff with Official Contract	299,889	99.5%
Temporary Staff	47,889	—
Retired Staff	34,386	—

Staff Rights

Compensation and staffing policy

In accordance with the “Labour Contract Law”, the Bank draws up labour contracts with its staff and adopts the labour contract system. The Bank’s staff enjoy equal rights to employment and choice of jobs, work compensation, rest and holidays, health protection, skills training, entitlement to social insurance and welfare, submission for settlement of labour disputes and any other labour rights provided by law.

Staff employment. In accordance with the “Labour Law” and “Labour Contract Law”, the Bank adopts two forms of employment namely the Labour Contract system and the Temporary Worker system. In accordance with the Bank’s stipulation, the departments should comply with the regulations and have signed contractual and labour service agreements with contract and temporary staff respectively working for the department. All staff of the Bank are of minimum legal working age.

Overtime work. In employee management, the Bank has formulated implementation regulations in accordance with the State laws such as the “Measures for Labour Contract Management” and “Measures for Employee Rest and Holidays”. The Bank has stipulated that for staff using the standard working hours system, their daily work hours should not exceed 8 hours, and their weekly work should not exceed 40 hours. An integrated system for calculating staff work hours is for summing up the total working hours of each employee in a month to ensure average daily and weekly working hours do not exceed the standard legal working hours limit. For staff members working irregular hours, flexitime is used to ensure their work can be completed on time whilst accommodating their rights for rest and holidays.

Leave. According to stipulation in the “Employees Paid Annual Leave Ordinance”, and other laws and regulations and the Bank’s “Measures for Management of Employee Rest and Holidays”, each staff member of the Bank is entitled to paid annual leave, home leave, marriage leave, bereavement leave, maternity leave, breast-feeding leave, sick leave, work injury leave, personal leave and public holidays, etc.

Labour Union and Employee Representative Assembly

The Labour Union carries out its work in accordance with the law and the Labour Union articles to protect workers' legal rights. By leveraging the Employee Representative Assembly as the basis of a democratic management system, the Labour Union carries out the function of democratic decision, management and supervision by maintaining an equal negotiation and collective contract mechanism. The union organised various activities including competitions and assessments, which have provided reasonable recommendations.

In the second meeting of the second session of the Employee Representative Assembly held in November 2009, over 360 employee representatives and observers attended the meeting and received reports on the business operation of the Bank, the income and expenditure of Staff Mutual Fund and the management of the corporate annuity fund.

In 2009, various types of cultural, sports and customer socialisation activities were organised by the Labour Union at different levels. These included competitions in ping-pong, badminton, painting and calligraphy, photography and singing.

Staff Welfare

Corporate welfare

To improve protection for staff retirement, medical care and housing, the Bank has established three kinds of staff welfare: corporate annuity, supplementary medical insurance and housing subsidies. Furthermore, different branches have established single-child subsidies and child care subsidies according to the specific circumstances of individual branches and local government policy.

Medical benefits

The Bank offers basic medical insurance to its staff at all levels as stipulated by relevant laws of the State. Supplementary medical insurance has been set up across the Bank to subsidise the burden of extra medical costs for staff. At the same time, in order to ensure treatment for female staff in maternity and child birth, maternity insurance is provided by departments at all levels as stipulated by the respective local governments. Based on actual situations, various department may provide employees with appropriate subsidies besides the maternity insurance reimbursements and child birth subsidies.

Helping staff in need

The Bank has established a Staff Mutual Fund to extend appropriate subsidies to needy staff suffering from serious illness. In 2009, the head office's Staff Mutual Fund provided assistance to needy staff to accumulated number of 108 person times with a total amount of RMB6.6 million.

Occupational Safety and Health

Promotion of occupational Safety

In 2009, safety precautions provided by the Bank were stepped up by all security units, including providing security alerts, conducting safety inspections, taking precautions and following strict operational guidelines to ensure safety in various jobs. Security levels at banking transaction channels and office areas such as business premises, self-service banks and self-service equipment as well as e-banking networks were raised to prevent external attacks. At the end of 2009, 60 external criminal attack cases were successfully foiled and RMB176.421 million was saved from economic loss.

At the end of 2009, remote monitoring and alarm networks in 11 tier-one branches of the Bank were set up and operating, 230 remote monitoring and alarm centres were set up bankwide, enhancing security management of key areas including business premises, vaults and self-service equipment, and providing protection for staff, customers and assets. The Bank reinforced the supervision and management of special equipment, official vehicles, hazardous materials and the safe production of food, medicine and drinking water. The occurrence of various types of security incidences has been lowered.

Concern about the physical and mental health of staff

In 2009, the Bank carried out an employee care campaign which included training in stress management and occupational psychological health, provision of individual psychological counselling and psychological intervention in crisis and group psychological development training and communications training. Such campaign helped employees to develop a positive attitude and strike a balance between work and family life, in order to achieve a happy working and healthy living.

The campaign took various forms in all branches:

- Beijing Branch implemented psychological interventions for staff who were victims of bank robbery, to assist them to eliminate psychological trauma and restore healthy attitudes.
- A “Staff Stress Self-management Manual” had been compiled by Chongqing Branch. In addition, the communications channel between management and staff members was cleared by the establishment of the “Setting Up of Communication Channel” activity.
- Ningbo Branch set up an internal system for the weekly collection, analysis and follow up of “Voice of Staff” information.
- Through the “My Happy Work Participation” event at Shenzhen Branch, the work stress on staff was alleviated, while compliance awareness was reinforced and work efficiency was raised.
- In the “Tip for Happy Work” event for collecting good ideas conducted by more than 10 branches such as Inner Mongolia, Liaoning and Dalian, many good ideas and smart practices were collected, actively implemented and promoted.
- To enhance the awareness of happiness and help staff control their emotions, branches in Liaoning, Shanxi, etc, launched a speaking tour under the theme of “Shaping a Sunny Mentality”.
- In the “Sending Care and Love to Families” event launched by Yunnan Branch, a “Harmonious Family” ranking competition was held to help staff members to improve their ability to manage the work and family relationships.

Staff Training and Development

In 2009, large-scale staff education and continued expansion of the ability to provide training was carried out at the Bank based on career development needs as well as job competency and quality needs of staff. This provided staff with not only more training opportunities, but the quality of training was also improved. For the whole year, there were 24,486 trainings of various types, training expenditure amounted to approximately RMB450 million.

To facilitate better communication between staff and customers and to boost efficiency and service standards, the Bank provided support and assistance in customer service through its knowledge management system, which allowed for the sharing of resources between branches. In 2009, 30 managers in 30 retail outlets in the cities of 5 Experience Centres, 30 customer service managers and 52 personal bankers had an opportunity to try out the system, which was subsequently fine-tuned in response to the comments and suggestions from these front-line staff.

Anti-corruption Education

In 2009, anti-corruption training, publicity and education in a variety of formats were conducted in the Bank.

Policy training

Through the organisation of special topical learning, forums and lectures by the Party Committee Core Group, and through the document "A Number of Provisions on the Corruption-free Practices of Executives in State-owned Enterprises", staff members were made aware of the Party Central Committee's rules to ban leaders from using their position to reap inappropriate benefits, and the relevant requirements on honesty and self-discipline by the Party Committee at the head office. As a result, executive awareness for honesty and self-discipline was enhanced.

Training in internal control

Organisations and departments at different levels conducted training with respect to the "Professional Ethics of CCB Employees" and the "Code of Conduct for CCB Employees". Trainings were provided for "Regulations Governing the Dereliction of Duty and Violation of Regulations on the Part of CCB Staff Members", "Operation Procedures on Dealing with Dereliction of Duty and Violation of Regulation on the Part of CCB Staff Members", "Point Management Approach in Dealing with Minor Infringement of Regulations by CCB Staff Members" and "Compliance Manual for CCB Employees", to further standardise staff behaviours, to ensure compliance with regulations and to maintain discipline throughout the Banks.

Training for anti-corruption

Departments at different levels had organised lectures on anti-corruption themes, on-site observation tours under the theme of "Lessons Learnt and Taking Precautions", "Monthly Lessons on Anti-corruption" video, and through the use of webpages, newspapers, etc, to create an atmosphere of anti-corruption and compliance for bank operations. In addition, staff visited exhibitions, carried out self-education to enhance the promotion of knowledge on anti-corruption.

Contribution to the Community, Support to Public Welfare Causes

Social Welfare Initiatives

In 2009, the Bank carried out 13 public welfare donations and corporate sponsorship projects with a total contribution of approximately RMB72.74 million.

Supporting Educational Causes

CCB Scholarships and Grants for College Students from Ethnic Minorities

To promote the balance in development among different regions, offer equal job and growth opportunities for people and support the education for ethnic minorities in various districts, the Bank has founded the “CCB Scholarships and Grants for College Students from Ethnic Minorities” (“Scholarships and Grants Programme”). The programme covers 16 provinces and autonomous regions where ethnic minorities inhabit, such as Inner Mongolia, Xinjiang, Tibet, Guangxi, Ningxia, Guizhou, Yunnan, Qinghai, Liaoning, Jilin, Heilongjiang, Hubei, Hunan, Hainan, Sichuan and Gansu, etc. Annual standard scholarships (grants) are RMB3,000 per student. The programme subsidises a total of about 4,000 student times a year. It will offer financial support to around 20,000 student times in the next five years.

As at the end of 2009, 16 branches had signed donation agreements with the provincial and area governments or charity organisations. The payment of total contribution amounted to RMB60 million has been completed.

Build for the Future — CCB Sponsorship Programme for Impoverished High School Students

The Bank has launched the “Build for the future — CCB Sponsorship Programme for Impoverished High School Students” (“Build for the Future Programme”) since 2007. As at the end of 2009, the programme has run for 3 years and 30 tier-one branches have been involved in the implementation of the programme.

In the academic year 2008–2009, the programme provided subsidies amounting to RMB19.5915 million to 13,061 students in 543 schools. Among them 59 distinguished students were selected as “Growth Pioneers” and awarded prizes and 4,058 students were admitted to universities. During the implementation of the “Build for the Future Programme”, a number of CCB branches and schools in the programme have conducted a variety of “Compassionate Sponsorship” activities and cultural and sports events. For example, some of the branches have organised counselling lectures for matriculation students. Party branches and Communist Youth Leagues from other branches have offered mentor pairing for the students, while other branches have conducted financial classes in schools. Through such exchanges and interactions, concerted development of subsidy recipients of the “Build for the Future Programme” and the Bank’s staff members was achieved.

At the end of 2009, the high school students for “Build for the Future Programme” had been granted subsidies amounting to RMB60.0645 million to 40,043 student times. Altogether RMB916,000 of scholarships were awarded to 161 “growth pioneers” in the excellent high school student programme. Also, an accumulated number of 6,411 students were admitted to universities.

Passion to Tibet — CCB & Jianyin Scholarships and Grants

The “Passion to Tibet” Scholarship and Grants (the “Fund”) is a permanent social welfare educational subsidy which was set up in 2007. It has been implemented at universities in Tibet and secondary schools in Lhasa for 3 consecutive years. In 2009, the Fund has given a sum of RMB110,000 as scholarships and subsidies to 110 impoverished students. As at the end of 2009, a cumulative amount of RMB460,000 has been given to 206 impoverished students as scholarships and subsidies.

CCB Hope Primary School

During the year, the Bank continued to sponsor the construction of CCB Hope Primary Schools. A sum of RMB250,000 was donated for the construction of a CCB Hope Primary School at Sa’erdaban Village in Urumqi County, Xinjiang Uygur Autonomous Region. A sum of RMB280,000 was donated to China Youth Development Foundation for equipping CCB Hope Primary Schools with sports equipment and libraries and for teachers’ training in these schools.

By the end of 2009, CCB had supported the construction of a total of 35 CCB Hope Primary Schools, sponsored the training of 30 teachers and equipped 20 sports grounds and 24 libraries in these schools.

Poverty Relief

“Village Improvement Project” Supporting Poverty Alleviation through “green” computers

The Bank has supported the “Village Improvement Project” of the Association for Undeveloped Regions in China for 3 consecutive years. Repaired and reconditioned computers were sent under the project to support the education and information development in impoverished regions. In addition, this provided a good channel for recycling. In 2009, the Bank donated 595 sets of used computers from its head office to the Association. At the end of 2009, a total of 1,512 sets of used computers have been donated to the Association.

CCB’s Sponsorship Programme for Impoverished Mothers of Heroes & Exemplary Workers in China

Since 2007, the Bank has been running the “Sponsorship Programme of Impoverished Mothers of Heroes and Exemplary Workers in China” (“Impoverished Mothers Programme”). In the last three years, 37 tier-one branches of the Bank have taken on concrete work in this programme.

In 2009, the Impoverished Mothers Programme used RMB5.0625 million to provide subsidies to impoverished mothers for 1,818 person times. In addition to providing financial aid, voluntary staff members from these branches have engaged these mothers by visiting the model families, comforting them, advising them on financial matters and assisting them in agricultural production techniques.

By the end of 2009, the Bank contributed a cumulative amount of RMB10.055 million to impoverished mothers of the heroes and model workers for 3,607 person times.

Disaster Response

Donation to disaster areas in Taiwan

In August 2009, central and southern Taiwan was ravaged by Typhoon Morakot and suffered from serious losses. At the first opportunity, the Bank donated RMB5 million to the disaster areas through the Association for Relations Across the Taiwan Straits to help the victims combat the disaster and rebuild their homes as soon as possible. Helping hands were also extended from various branches. Over RMB770,000 were donated to the disaster-stricken areas through different charity organisations like the Red Cross, in which, staff from Suzhou Branch donated RMB180,000 while staff from Zhejiang Branch donated RMB500,000.

Donation to families of victims and the injured from the “7.5” incident in Urumqi

In 2009, the “7.5” incident in Urumqi, Uygur Autonomous Region in Xinjiang, resulted in the death of more than 180 and the injury of more than 1,000. To maintain ethnic solidarity and to offer humanitarian concern and assistance, all 1,148 staff members in Xinjiang Branch voluntarily donated RMB353,100 to the relatives of the victims and the injured citizens to help them through their difficulties and return to their peaceful and stable lives.

Donation to drought stricken areas in Henan Province

In spring 2009, Henan suffered from large-scale droughts. The Bank’s Henan Branch therefore donated RMB800,000 to Shangcai County People’s Government for use in the “Shangcai Country Ganling Area Well Irrigation Project”. This donation helped to enable the drilling of eight deep-reaching wells in Shanggan Village, Shaodian Township and Shangtang Village, Lugan Township to help farmers combat the drought and safeguard their harvest.

Promotion of Cultural Development and Exchange

Sponsorship of the 12th Beijing International Music Festival

The Beijing International Music Festival is a socio-cultural event aimed at the dissemination and popularisation of classical music and the promotion of international music cultural exchange. To give support to socio-cultural causes, the Bank maintained the lead sponsor of the event for four consecutive years since 2006.

During these four years, the Bank has sponsored the performance of chamber music works of modern Chinese composers; BBC Symphony Orchestra Concert; Beethoven Session; Gil Shaham, Lan Shui and the Singapore Symphony Orchestra Concert; Henry Purcell’s old opera “Dido and Aeneas” by the Academy of Ancient Music, UK; the opera Macbeth and a chamber music concert by Le Sheng Xu Yu. Many of these are first-time performances in China for these internationally acclaimed musicians and operas of international fame.

2009 was the fourth year that CCB sponsored the festival. In collaboration with the organiser and numerous other sponsors, a low-price policy was adopted to allow the admission of more spectators into the concert halls to enjoy the wonderful performance of internationally renowned musicians and musical organisations, thus turning the event into a true festival for music lovers.

Sponsorship of the 2009 Global Think Tank Summit

In 2009, the China International Exchange Centre hosted the Global Think Tank Summit whose theme was “sharing human wisdom and seeking global development”. The summit was attended by politicians, academics and entrepreneurs from top-notch think tanks from around the world to discuss the recovery trend and response to the financial crisis. As a supporter of the Chinese Think Tank and the Global Think Tank Summit, the Bank funded the summit with RMB500,000. The summit promoted the exchange of ideas among domestic and overseas think tanks and promoted economic cooperation between China and foreign governments, enterprises and international organisations.

Donation to the Beijing Cairncross Economic Research Foundation

The Bank donated RMB4 million to the Beijing Cairncross Economic Research Foundation to support its study of issues such as “Challenges and Opportunities for the Chinese Economy” and its sponsorship of further studies and training of impoverished outstanding students from ethnic minorities, ethnic minority regions and underdeveloped regions.

Organisation of Volunteer Teams

Activities of youth volunteers are organised by the Communist Youth League. In 2009, all levels of the League actively participated and launched a series of campaigns such as blood donation drives, combating poverty, forest preservation, advocating environmental protection, financial knowledge and other types of volunteer activities.

In 2009, the Bank won the “Welcome to China, Contribution to Volunteer Service Award 2009”, and it was the only bank to receive this award in the financial sector. One staff member of the Bank, Shen Xiaoli won the “Welcome to China, Personal Contribution to Volunteer Service Award 2009”. He was the only individual from the financial sector to receive this award.

Branch Case Studies

Establish a Financial Service Platform for Youth Entrepreneurship

— Beijing Branch launches youth entrepreneurship services

Supporting youth entrepreneurship has great significance in terms of maintaining social harmony, stability and development. As a socially responsible financial institution, the Bank has all along been actively exploring how to achieve business growth while providing financial services for youth employment and entrepreneurship.

In 2009, in support of youth entrepreneurship, the Bank's Beijing Branch joined hands with Youth Business China ("YBC") to implement a comprehensive financial service plan "Jiaoyu Huimin — Qiantu Youzhu" at selected pilot locations. YBC is an educational public welfare project aimed at helping youths set up businesses. Through cooperating with YBC, Beijing Branch provided professional financial resource support and services to young entrepreneurs.

To gain a better understanding of the needs of young entrepreneurs, Beijing Branch held the "YBC Seminar on CCB Financial Services for Beijing Youth Entrepreneurship" together with China Communist Youth League Beijing Committee, YBC Beijing Office and other organisations to carry out exchanges with representatives of young entrepreneurs. After establishing young entrepreneurs urgently needed to understand and master specialised financial knowledge, Beijing Branch sent out its key personnel as youth entrepreneurship mentors to take part in screening entrepreneurship projects and provide young entrepreneurs with comprehensive analysis and guidance, as well as financial training.

Tackling the problem of young entrepreneurs facing serious capital shortage and inability to provide collateral, Beijing Branch, after screening the youth entrepreneurship projects, placed relatively mature projects in its target customer lists for micro-enterprise loans, university student entrepreneurship loans and university student business assistance loans. It gave clear instructions to its sub-branches handling these customers to focus on tracking the accounts and take immediate follow-up actions once the accounts meet the relevant criteria. Dongsi Sub-branch of Beijing Branch has started designing financing plans for young entrepreneurs and processing relevant credit support paperwork according to its review and approval process.

On this basis, Beijing Branch and YBC have also attempted to develop different service models. Some examples include: providing funds directly to young entrepreneurs to meet their immediate needs, while providing good small-enterprise fund clearing services and entrepreneur personal financial services; conducting youth entrepreneurship lectures to provide young entrepreneurs banking and financial knowledge related to small-enterprise bank account opening, business process handling, etc., and using CCB's financial tools to provide services for youth entrepreneurship; holding different special events, including entrepreneurship forums, entrepreneurship seminars and entrepreneurship story sessions, and inviting successful entrepreneurs to talk to the young entrepreneurs and to pass on the entrepreneurship spirit to them.

Through its innovative services, Beijing Branch has not only provided young entrepreneurs with capital support and financial services, but has also helped them increase their entrepreneurship awareness and build their entrepreneurship spirit. The Bank is also gradually creating a distinguished entrepreneurship financial service brand.

Facilitate the Healthy Development of Small Enterprises

— Innovative introduction of unsecured micro loans for small enterprises by Suzhou Branch

In 2009, on consolidating its service and product lines for small enterprises, Suzhou Branch launched a new financial service product — unsecured micro loans for small enterprises.

This is a revolving credit facility in renminbi requiring no collateral/pledge and is extended to a small enterprise client whose owner or actual controller has put up a personal joint liability guarantee. The introduction of this new product shows that the small enterprise financing business of Suzhou Branch has evolved from providing straightforward financing services such as lending and acceptance of bills to offering innovative products and services such as unsecured micro loans and overdraft facilities for corporate accounts, providing a breakthrough in service.

Jiangsu Wujiang Jili Textile Company Limited (“Jili Textile”) was established on 21 January 2002. It has a registered capital of RMB8 million and a headcount of over 80. Jili is engaged mainly in the processing and sales of textile products and its annual sales turnover is around RMB50 million. Prior to 2009, Jili Textile’s service demand on Suzhou Branch dealt mainly with the acceptance of bills. This service is relatively straightforward and lacking in flexibility.

In 2009, Jili Textile posed some new requirements on the usage costs and structure of credit products. Upon in-depth analysis and study and a comprehensive consideration of factors such as meeting customer needs, lowering customer costs and raising product incomes, Suzhou Branch made some substantial adjustments to its product structure.

Suzhou Branch broke away from its original practice of requiring a borrowing enterprise to provide collateral or put up guarantee through a professional guarantee company and offered Jili Textile the first small enterprise unsecured micro loan on a trial basis. Further, it has won Jili Textile’s recognition and trust through its exceptional service. Consequently its service coverage has extended from the collecting of funds from sales to other areas of the company’s production and operations, resulting in it being a full financial service bank to Jili Textile.

By the end of 2009, the business of Jili Textile was developed smoothly and there was a marked increase in its economic benefits. While Suzhou Branch was providing Jili Textile with better financial services and supports, it was able to expand its own business scope and realised increases in incomes from its settlement, bills and intermediary businesses. Thus a win-win situation between a bank and an enterprise was achieved.

Serving People's Livelihood, Sharing the Government's Burden

— Xiangfan Branch in Hubei implements the “Shebao Anmin” financial service plan

In the city of Xiangfan, Hubei, 180,000 flexible employees are required to make social security contributions every year, amounting to a total of more than RMB2 billion. As it was not convenient to pay for the social security contribution, people were unhappy about it, and therefore the municipal committee and city government paid a lot of attention to this matter. In 2009, Xiangfan Branch in Hubei took the initiative to share the government's burden and took on the responsibility of serving the public and became a social security contribution collection agent in Xiangfan city.

In order to provide the related services, Xiangfan Branch communicated with the relevant local social security departments and obtained information on a timely basis. Whenever customers raised new requests, the branch actively considered ways to resolve these requests. On the basis of fully understanding its customers, Xiangfan Branch used the comprehensive service plan “Livelihood Oriented — Safety for People” as a blueprint to customise a service plan for its customers. For instance, in terms of being a social security contribution collection agency, it proposed opening up all its offices in the city as collection points and offered transfer payment, instalment deduction, self-service payment, online banking payment, etc., to ease the difficulties associated with making payment. This plan won the full approval of customers.

After becoming a social security contribution collection agent, Xiangfan Branch also sent its technicians to make personal visits to find out the requirements for developing systems such as “Agency Collection of Social Security Contributions of Flexible Employees” and “Social Security Contribution by Enterprises on Behalf of Employees”, as a continuous effort to improve its services.

As at the end of 2009, Xiangfan Branch had excellent results in its social security contribution collection agency business. It has contributed to the stability of the local society, and greatly spurred the growth of related businesses such as credit card issuance, online banking and electronic banking, actively providing financial services for promoting improvement in people's livelihood, and gaining for itself a bigger space for business development.

Expand Services to Support “Three Rural Issues” Development

— Xinjiang Branch devotes great efforts to developing micro loans for farmers

In 2009, along with the in-depth implementation of the national “Three Rural Issues” policy, the Xinjiang Autonomous Region increased its commitment to agricultural production and construction. To provide better financial services for local agricultural development, Xinjiang Branch constantly innovated its products and services, optimised its business processes and improved its cooperation mechanism while focusing the on the farmers. It has achieved good results in the development of its business in providing agricultural loans to individuals.

Xinjiang Branch started offering micro loans to farmers in 2002. In 2009, the branch tapped on its previous successful experiences and took a bold step in innovation to launch its local agricultural support loans for individuals. In the early stages, a pilot of this service was carried out in the Urumqi region. Subsequently, the service was gradually rolled out in Changji, Yili, Bazhou, Akesu and other regions. At the end of 2009, the placement of micro loans for farmers had slowly expanded from solely cotton growing to other fields including fruit and grain growing, sprout cultivation, agricultural production infrastructure construction, agricultural resource circulation and supply, agricultural equipment procurement, fruit harvesting and storage, standardised basic cultivation, cattle and sheep fattening, and construction of housing in small towns for the Xinjiang Production and Construction Corps. In addition, the period of loan placement was extended from the mass disbursement of loans during the spring ploughing period in the beginning of the year to the current continuous placement all year round. And from solely cotton growing, the service gradually grew to cover the five major categories, namely agriculture, forestry, husbandry, fishery and processing, and various segments including production, supply, sales, storage, agricultural resources, labour and equipment and tools. At the same time, Xinjiang Branch put in efforts to spur the sustainable growth of the local agricultural economy by actively providing funds to support the Xinjiang Production and Construction Corps’ promotion of water-saving irrigation technologies.

As of end 2009, Xinjiang Branch placed a total of RMB1.225 billion in micro loans to farmers. This is 29% of total personal loans placed. The balance was RMB1.061 billion, an increase of RMB254 million compared to the beginning of the year. As a special financial product, micro loans for farmers had become an influential product brand to the locals. Not only has it spurred an increase in income of farmers and agricultural workers, helping them slowly become wealthy, it has also brought high-quality business growth to CCB Xinjiang Branch. As of end 2009, Xinjiang Branch held a perfect record of “zero” bad debt for its micro loans for farmers.

The series of measures Xinjiang Branch implemented in 2009 to serve the “Three Rural Issues” policy effectively promoted the growth of the local agricultural production, enhanced unity between the branch and the local farmers and agricultural workers, and achieved good economic and social benefits.

Social Recognition and Feedback

Category	Organisation	Award
Social Responsibility Awards	Asian Sustainability Rating	The highest ranking of all Chinese Commercial Banks
	China Children and Teenagers' Fund	Best Unit with Greatest Passion for Children 2008
	China News Weekly and Chinese Red Cross Foundation	Most Responsible Enterprise in China's 30 Years of Reform and Opening Up
	China Foundation for Poverty Alleviation	China Foundation for Poverty Alleviation — 20 Years of Special Contribution Award
	Corporate Citizenship Committee China Association of Social Workers	The 5th Outstanding Corporate Citizen in China, Best Social Responsible Enterprise Award 2009
	The Chinese Banker	Best Social Responsibility Award
	CFO World	Best Social Responsibility Award
	China Association of Poverty Alleviation and Development	Special Contribution Award of "Poverty Alleviation by Green Computers 2009"
	China Enterprise Reform and Development Society	Meritorious Enterprise Award in the 60th Anniversary of the Founding of China
	Running & Loving Consulting for Common Welfare	Best CSR report, ranked 1st in the financial industry in the rating of CSR report of A-share Companies
Brand Image Awards	Euromoney	Best Bank in China
	Asiamoney	Best Domestic Bank in China
	The Capital	Best Retail Bank in China
	World Finance	Best Banking Group 2009, China and Hong Kong
	Reader's Digest (Asian Edition)	The Trusted Brand — Golden Award, Banking Category In Mainland China
	Global Finance	Best Corporate Lending Domestic Bank, Best Mortgage Lending Bank
	The Asian Banker	Excellence in Retail Risk Management
	The Asset	Top 3 in China's Most Promising Companies 2009 (Banking & Finance Sectors)
	International Society of Six Sigma Professionals (ISSSP)	The Asia-Pacific Six Sigma Leadership Award
	Corporate Governance Asia	Corporate Governance Asia Recognition Award 2009
	China Business News	Best Annual Financial Institution
	Moneyweek	The Most-Admired Chinese Bank
	The Economic Observer	China's Best Bank in Risk Management (2008)
	China Business Journal	State-Owned Commercial Bank with Excellent Competitiveness
	people.com.cn and spokesmen.org.cn	China's Top Ten Enterprise Spokespersons (Team)

Category	Organisation	Award
Product and Service Awards	League of American Communications Professionals (LACP)	Silver Award, 2008 Annual Report Competition
	Annual Reports Competition (ARC)	Honours Award for Overall Annual Report, Honours Award for Financial Data
	Hong Kong Management Association	Citation for Corporate Governance Disclosure in 2009 Best Annual Reports Award
	The Asset	Best Sub-Custodian Bank, China
	VISA	Achievement Award of Credit Card Business, "Visa Partners of Olympic and Paralympic Games" Platinum Card
	MasterCard	Best Product Design, Best Marketing Award
	21st Century Business Herald	Best Asian Bank with Highest Customer Satisfaction, Best Wealth Management Bank, Best Private Banking Team
	The Economic Observer	Best Electronic Bank Award In China
	Securities Times	Best Bank with Fund Agency Service in China (2008)
	Shanghai Securities News	Best Information Disclosure Website of Chinese Listed Companies
		Best Wealth Management Brand, Top Ten Wealth Management Centres
	CFO World	Best Asset Sub-Custodian Award, Best SME Service Award, Best Investment Bank Award
	Hexun.com	Best Online Bank (Personal Banking Business), Best Mobile Phone Bank
	Jrj.com	Safest Online Bank Award, Best Mobile Phone Bank in Risk Management
	Moneyweek	Best Private Bank in Risk Management, Best Wealth Management Product
	Sohu.com	Most Promising Credit Card Brand
		Most Favorite Credit Card Brand
	Sina.com	Best Annual Credit Card Brand (2009)
	China Electronic Commerce Association	Best Online Bank in China (2008)

Chairman's Statement

President's Report

Social Responsibility Management

Results of Social Responsibility

Branch Case Studies

Social Recognition and Feedback

Corporate Information

Independent Assurance Report

Appendix

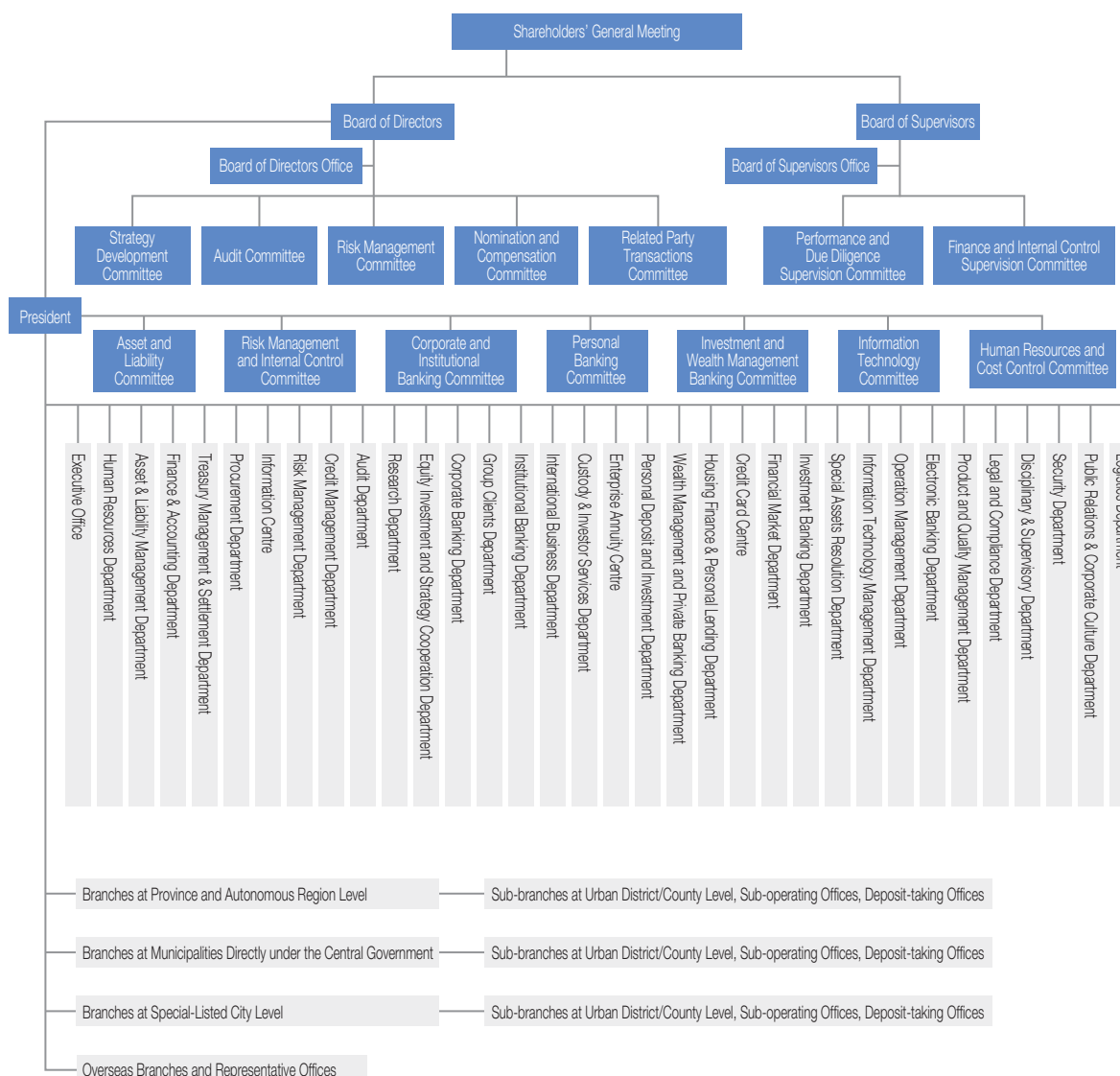
Major Ranking of CCB in 2009

Organization	Ranking	Change
The Banker	Ranked 12th in "Top 1000 Banks"	One position improved from the previous year's position in the top banks' ranking
Fortune	Ranked 9th in "Top 500 Global Financial Brands"	
Fortune	Ranked 125th in "Fortune Global 500"	46 positions up from the previous year
Financial Times	Ranked 13th in "FT Global 500"	7 positions up from the previous year
Forbes	Ranked 23th in the "World's 2000 Largest Public Companies 2009"	39 positions up from the previous year
Yazhou Zhoukan	Ranked 3rd in "Top 300 Asian Banks"	
	Named as "One of the Most Profitable Banks in China"	
China Enterprise Confederation	Ranked 7th in "Top 500 Chinese Corporation"	One position improved from the previous year
Global Finance	Ranked 2nd in the "200 Biggest Emerging Market Banks"	
21st Century Business Herald	Ranked 3rd in the "Asian Bank Competitiveness Ranking"	

Corporate Information

Registered name in Chinese:	中国建设银行股份有限公司
Name in English:	China Construction Bank Corporation
Hong Kong Stock Exchange stock code:	939
Shanghai Stock Exchange stock code:	601939
Registered address:	No. 25, Finance Street, Xicheng District, Beijing, China
Postcode:	100033
Legal representative:	Guo Shuqing
Company's head office:	Beijing
Business segments:	<ul style="list-style-type: none"> Corporate banking, which provides financial products and services to corporations, government agencies and financial institutions, including corporate loans, trade financing, deposit taking, agency services, consulting and advisory, cash management, remittance, settlement, custody and guarantee services; Personal banking, which provides financial products and services to individual customers, including personal loans, deposit taking, bank cards, personal wealth management, remittance and securities agency services; and Financial operations, which involves money market businesses, consisting of inter-bank placement transactions and repurchase transactions; covers investment portfolio management, including securities held for both trading and investment purposes; and conducts trading on behalf of customers, including foreign currency and derivatives.
Membership:	CCB is the committee member of China Banking Association, Red Cross Society of China and Association for Relations Across the Taiwan Straits
Internet website:	www.ccb.com
Wireless website:	wap.ccb.com
Customer service hotline:	95533

Organisation Chart



Note: During the reporting period, the shareholding structure of the Bank has been changed. Please refer to table 2 and its notes of this Report. Except this, the Bank has no significant change in its operating scale and management structure.

Independent Assurance Report



Independent Limited Assurance Report

To the Board of Directors of China Construction Bank Corporation

We were engaged by the Board of Directors of China Construction Bank Corporation ("CCBC") to provide limited assurance on the Social Responsibility Report of CCBC for the year ended 31 December 2009 ("the SR Report").

Responsibilities of the Board of Directors

The Board of Directors of CCBC is solely responsible for the preparation and presentation of the SR Report, including the information and assertions contained within it, in accordance with the Global Reporting Initiative ("GRI")'s Sustainability Reporting Guidelines (G3) and disclosure recommendations of the following guidelines issued by the Shanghai Stock Exchange:

- Notice on Strengthening Listed Companies' Undertaking of Social Responsibilities and issuance of 'Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange'
- Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange
- Appendix 2: Guidelines on Preparation of 'Corporate Report on Performance of Social Responsibilities' of the Memorandum No. 1 on 2009 Annual Report for Listed Companies: Preparation and review of internal control report and social responsibility report

(collectively known as the "SSE Guidelines").

The Board of Directors is also responsible for determining CCBC's objectives in respect of social responsibility performance and reporting, including identification of stakeholders and material issues that are relevant to these stakeholders; for establishing and maintaining appropriate performance management and internal control systems from which the reported performance information is derived; and for maintaining adequate records.

Responsibilities of KPMG

Our responsibility is to carry out a limited assurance engagement and to express a conclusion based on the work performed. We conducted our work in accordance with the International Standard on Assurance Engagements 3000: Assurance Engagements other than Audits or Reviews of Historical Financial Information, issued by the International Auditing and Assurance Standards Board.

That standard requires that we comply with the ethical requirements, including independence requirements of the IFAC (International Federation of Accountants) Code of Ethics for Professional Accountants, and plan and perform the engagement to obtain limited assurance about whether the SR Report, in the form and context in which it appears taken as a whole, is free from material misstatement, in so far as the information contained in the SR Report is not inconsistent with information made available to us at CCBC Head Office.

Our independent limited assurance report is made solely to CCBC in accordance with the terms of our engagement. Our work has been undertaken so that we might state to the Board of Directors of CCBC those matters we have been engaged to state in this independent limited assurance report and for no other purpose. We do not accept or assume responsibility to anyone other than CCBC for our work, for this independent limited assurance report, or for the conclusions we have reached.

Summary of work performed

A limited assurance engagement on a SR report consists of making inquiries, primarily of persons responsible for the preparation of information presented in the SR report, and applying analytical and other evidence gathering procedures, as appropriate. Our procedures included:

- Inquiries of management to gain an understanding of CCBC's processes for identifying stakeholders and determining the material issues for CCBC's key stakeholders, process and controls over the preparation of the report;
- Interviews with management and relevant staff at group level and selected business unit level concerning sustainability strategy and policies for material issues, and the implementation of these across the business;
- Interviews with relevant staff at corporate and business unit level responsible for providing the information in the SR Report;
- Inquiries about the design and implementation of the systems and methods used to collect and process the information reported, including the aggregation of data into information as presented in the SR Report;
- Visits to a site operating in Beijing, selected on the basis of a risk analysis including the consideration of both quantitative and qualitative criteria.
- Comparing key information presented in the SR Report to corresponding information in the relevant underlying sources to consider whether anything comes to our attention that causes us to believe that the relevant information in the SR Report is not adequately supported in all material respects.

The extent of evidence gathering procedures performed in a limited assurance engagement is less than that for a reasonable assurance engagement, and therefore a lower level of assurance is provided. In addition, our work was not undertaken for the purpose of opining on the effectiveness of CCBC's systems and procedures.

Conclusions

Based on the procedures performed, as described above, nothing has come to our attention that causes us to believe that the SR Report of CCBC for the year ended 31 December 2009 is not presented fairly, in all material respects, in accordance with the GRI's Sustainability Reporting Guidelines (G3) and the disclosure recommendations of the SSE Guidelines.

KPMG Huazhen

Beijing

26 March, 2010

Appendix

Content Index of the Global Reporting Initiative's Sustainability Reporting Guidelines¹

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¹ The Bank is still improving its social responsibility related information collection systems and hopes to report on more indicators in the coming years.

Governance		
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4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives, and the organisation's performance	Not yet available
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided	80–84
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organisation's strategy on economic, environmental, and social topics	Not yet available
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation	80–119
4.9	Procedures of the highest governance body for overseeing the organisation's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	86–90
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance	Not yet available
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organisation	Not yet available
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organisation subscribes or endorses	90, 104–108
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EC1	Direct economic value generated and distributed	94–98
EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change	Not yet available
EC3	Coverage of the organisation's defined benefit plan obligations	94–98
EC4	Significant financial assistance received from government	None in 2009
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation	92
EC7	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation	Not yet available
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement	98–111, 116–119

Environmental Performance Indicators

EN1	Materials used by weight or volume	Not Applicable
EN2	Percentage of materials used that are recycled input materials	Not Applicable
EN3	Direct energy consumption by primary energy source	Not yet available
EN4	Indirect energy consumption by primary source	94
EN8	Total water withdrawal by source	94
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Not Applicable
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas	Not Applicable
EN16	Total direct and indirect greenhouse gas emissions by weight	Not yet available
EN17	Other relevant indirect greenhouse gas emissions by weight	Not Applicable
EN19	Emissions of ozone-depleting substances by weight	Not Applicable
EN20	NO, SO, and other significant air emissions by type and weight	Not Applicable
EN21	Total water discharge by quality and destination	Not Applicable
EN22	Total weight of waste by type and disposal method	Not yet available
EN23	Total number and volume of significant spills	Not Applicable
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation	104–108
EN27	Percentage of products sold and their packaging materials that are reclaimed by category	Not Applicable
EN28	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations	95–96

Labour Practices and Decent Work Performance Indicators

— Employment, Diversity and Equal Opportunity

LA1	Total workforce by employment type, employment contract, and region.	112
LA2	Total number and rate of employee turnover by age group, gender, and region	Not yet available
LA4	Percentage of employees covered by collective bargaining agreements	Not yet available
LA5	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements	Not yet available
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work related fatalities by region	Not yet available
LA8	Education, training, counselling, prevention, and risk-control programmes in place to assist workforce members, their families, or community members regarding serious diseases	113–115

LA10	Average hours of training per year per employee by employee category	Not yet available
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity	112
LA14	Ratio of basic salary of men to women by employee category	Not yet available
— Human Rights		
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening	Not yet available
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken	Not yet available
HR4	Total number of incidents of discrimination and actions taken	Not yet available
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights	Not yet available
HR6	Operations identified as having significant risk for incidents of child labour, and measures taken to contribute to the elimination of child labour	112
HR7	Operations identified as having significant risk for incidents of forced or compulsory labour, and measures to contribute to the elimination of forced or compulsory labour	Not yet available
— Community		
SO1	Nature, scope, and effectiveness of any programmes and practices that assess and manage the impacts of operations on communities	93, 119
SO2	Percentage and total number of business units analysed for risks related to corruption	Not yet available
SO5	Percentage of employees trained in organisation's anti-corruption policies and procedures	98–109
SO8	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations	96
— Product Responsibility		
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures	Not Applicable
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements	Not yet available
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	91
PR6	Programmes for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship	Not yet available
PR9	Monetary value of significant fines for noncompliance with laws and regulations concerning the provision and use of products and services	None in 2009

Supplementary Indicator Index of Financial Service Sector

FS1	Policies with specific environmental and social components applied to business lines	104–107
FS2	Procedures for assessing and screening environmental and social risks in business lines	86–90, 104–107
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	86–90
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	86–90
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	104–108
FS6	Percentage of the portfolio for business lines by specific region, size and by sector	97–98
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	110–111
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	104–107
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	Not yet available
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	104–107
FS11	Percentage of assets subject to positive and negative environmental or social screening	Not yet available
FS12	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting	Not Applicable
FS13	Access points in low-populated or economically disadvantaged areas by type.	100–101
FS14	Initiatives to improve access to financial services for disadvantaged people	99–103, 107–112
FS15	Policies for the fair design and sale of financial products and services.	110–111
FS16	Initiatives to enhance financial literacy by type of beneficiary	119

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Table of Disclosure Requirements set by the Shanghai Stock Exchange (“SSE”) and Report Contents

The table below lists the specific requirements of “Notice on Strengthening Listed Companies’ Undertaking of Social Responsibilities and Issuance of ‘Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange’”, “Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange” and “Guidelines on Preparation of ‘Corporate Report on Performance of Social Responsibilities’”. For each of the specific disclosure requirements listed in the table, the page number of this Report containing the corresponding disclosure content is indicated in the index column.

Related Requirements set by the Shanghai Stock Exchange		Index
Guidelines on Preparation of “Corporate Report on Performance of Social Responsibilities”		Page
1.	The report of fulfilment of social responsibilities by companies (hereinafter referred to as the “social responsibility report”), is the one reflecting the fulfilment of social responsibilities by companies.	Non-disclosure requirement
2.	Individual companies can make decisions concerning content and titles on the report mentioned above in accordance with their own situations and actual practices for compiling the relevant report, including but not limited to: social responsibility report, sustainable development report, environmental responsibility report and corporate citizen report, etc.	Non-disclosure requirement
3.	Notes should be given under the title of the report: The company’s board of directors and all directors guarantee that the contents of this report have no any false records, misleading statements or significant omission, and bear individual and joint liability to the authenticity, accuracy and completeness of the report content.	70
4.	Attention should be given to the following, at least, while compiling the social responsibility report:	
(1)	Company’s effort in promoting sustainable development, like the protection of staff health and safety, the protection and support to the community and the quality control of the products.	94–119
(2)	Company’s effort in aspects of promoting environmental and ecological sustainable development, for example, how to prevent and reduce pollution, how to protect water resources and energy, how to guarantee the suitable liveability in the region, and how to protect and enhance the region’s biological diversity.	104–108
(3)	Company’s effort in aspect of promoting sustainable development in economy, such as how, through its products and services, to create value for customers, how to create better job opportunities and future development for employees, how to bring higher economic returns to its shareholders.	94–119

5.	Companies can disclose the social contribution value per share according to the requirement of "Notice on Strengthening Listed Companies' Undertaking of Social Responsibilities" and issuance of "Guidelines on Environmental Information Disclosure by Companies Listing on the Shanghai Stock Exchange". Companies that disclose the indicators of what mentioned above should also disclose the calculation method of social cost-calibre.	95-96
6.	Companies can hire a third party to audit the status of their fulfilment of social responsibilities. If do so, the result of verification should be made public.	129-130
7.	Separate statement of reasons and opinions are to be given should the directors fail to guarantee or not agree with the authenticity, accuracy and completeness of the report.	Non-disclosure requirement

Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange

1.	For the purpose of implementing the "Decision of the State Council on implementing the Scientific View of Development and Strengthening Environmental Protection [(2005) No. 39 of the State Council]" on the requirement of enterprise's disclosure of environmental information, guiding the listed companies to perform the social responsibilities of environmental protection, encouraging them attaching more importance to and improve the environmental protection work, and enhancing the public supervision of their environmental protection work, and in accordance with the provisions of "Measures on Disclosure of Environmental Information (Provisional) (SEPA Order No. 35)" issued by the State Environmental Protection Administration, as well as requirements of "Guiding Opinion on Strengthening the Regulatory Work of Listed Companies in Respect of Environmental Protection", the requirement for the environmental information disclosure of SSE listed companies is as the following:	Non-disclosure requirement
2.	If there is any occurrence, in the listed companies, of the following major incidents related to environmental protection, which may produce greater impact on trading prices of the securities and derivative products, these listed companies shall, within two days from the date the incident happens, timely disclose the circumstances of the incident, as well as the possible influences on corporate operation and the stakeholders. (1) Companies have significant investment behaviours, such as newly built, rebuilt or extended construction projects which have significant impact on environment; (2) Companies that have been investigated by environmental protection department for violation of environmental protection laws or regulations, or have major administrative punishment or criminal punishment, or have been asked to improve, shutdown, relocate or close business by the relevant people's government or local government; (3) Companies that involve in significant litigation, or their main assets have been closed down, detained, frozen, or be taken as mortgage or pledge due to environmental issues; (4) Companies that have been included in the list of serious polluting enterprises by the State environmental protection department; (5) Newly issued environmental protection laws, stipulations, regulations and industry policies that may have significant impact on corporate operation; (6) Other major events related to environmental protection which may produce greater impact on trading prices of securities and derivative products of listed companies.	Not applicable

3.	Listed companies can disclose the following information concerning environmental protection in their annual social responsibility report or disclose separately according to their own need:	
(1)	Company environmental protection policy, annual environmental protection objectives and effectiveness.	104–108
(2)	Company's annual total consumption of resources.	104–108
(3)	Company's investment in environmental protection and environmental technology development situation.	104–108
(4)	Type, quantity, concentration and the whereabouts of company's emission of pollutants.	Not applicable
(5)	Company's environmental protection facilities construction and operation.	Not applicable
(6)	The situation of waste treatment and disposal, waste product recycling and utilisation of the company in the production process.	Not applicable
(7)	Voluntary agreements signed with the environmental protection departments to improve the environmental behaviour.	Nil
(8)	The company's situation of encouragement rewarded by the environmental protection bureau.	Nil
(9)	Other environmental information that companies voluntarily disclose.	104–108
	Companies engage in thermal power generation, steel industry, cement, aluminum electrolysis, mine resource development, etc. which have greater impact on environment should disclose environmental information as listed above in item (1) to (7), and should also describe the condition of investment in environmental protection and environmental technology development.	
4.	The listed companies that have been included in the list of serious polluting enterprises should disclose the following information within two days after the list issued by the State environmental protection department: (1) Name of the pollutants, emission approach; emission concentration and amount, superscalar, super-total quantity situation; (2) Company's environmental protection facilities construction and operation; (3) Contingency plan for company environmental pollution accident; (4) Measures taken for companies to reduce pollutant emissions and future working arrangements. Listed companies may not be on the grounds of commercial confidentiality, refuse to disclose the aforementioned environmental information.	Not applicable
5.	Following materials should be supplied for verification when the listed companies apply to disclose the aforementioned environmental information: (1) Public announcement draft; (2) Board of director's resolution (if related to) for the construction project(s) with significant investment behaviours which have great influence on environment; (3) Written decision of administrative penalty or relevant document (if related to) issued by environmental protection department; (4) Supporting documents (if related to) that companies involve in significant litigation, or their main assets have been closed down, detained, frozen, or be taken as mortgage or pledge; (5) Other relevant supporting documents.	Non-disclosure requirement

6.	According to the relevant environmental protection laws and regulations that companies are required to carry out its responsibilities and obligations and conform to the conditions mentioned in “Accounting Standard for Business Enterprises” for confirmation. Companies should disclose the amount of money related to anticipated liabilities which should have been referred to in their financial report.	Not applicable
7.	Companies can disclose information only on the internet of SSE in accordance with item 3 of the guidelines about voluntary disclosure of information. For other information that has to be made public according to the guidelines, companies must disclose it in designated newspapers and websites of China Securities Regulatory Commission simultaneously.	Non-disclosure requirement
8.	For those fail to meet the requirement for timely, accurate and complete disclosure of relevant environmental information, SSE will take the necessary disciplinary measures to those companies and the related responsible personnel.	Non-disclosure requirement
9.	These guidelines become effective starting from the date of promulgation.	Non-disclosure requirement

Notice on Strengthening Listed Companies' Undertaking of Social Responsibilities and Issuance of “Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange”

1.	All listed companies should enhance the awareness of corporate social responsibility by emphasising their non-commercial contributions to their stakeholders, the society, environmental protection and resources allocation while pursuing economic efficiency and protecting interests of shareholders. Companies should also voluntarily combine short-term and long-term interests and combine self-development and the balance of overall social development to strive to exceed their business goals.	Non-disclosure requirement
2.	Companies should, according to their industries and their own operating characteristics, formulate a practical strategic plan and work mechanism for social responsibility. The plan should at least consist of areas including the companies' ethical standards, employee protection plan and career development and supporting scheme, technology investment and R&D plan for reasonable allocation of resources and effective environmental protection, social development subsidy plan, and the arrangement of the mechanism in implementing, managing and supervising social responsibility.	Non-disclosure requirement
3.	Companies are encouraged to disclose special approaches and results in their implementation of social responsibility on a timely basis, and to publish the corporate social responsibility report on the SSE website upon the release of the annual report in accordance with the relevant regulations in the “Securities Regulation” and the “Administration of Information Disclosure of Listed Companies”.	Non-disclosure requirement
4.	Companies can disclose the social contribution value per share in the annual social responsibility report. The social contribution per share refers to the sum of the companies' earnings per share created for the shareholders and the added value created for other stakeholders, which the latter includes the corporate tax paid to the State, staff remuneration, interests paid to creditor, companies' donations expense, less any other social costs caused by environmental pollution. This allows the general public a better understanding of the real value created by the companies to their shareholders, staff, customers, creditors, community as well as the entire society.	95-96

5. (1)	Companies' efforts in promoting sustainable development in society, such as protection of health and safety of their staff, support and protection of communities and product quality control, etc;	
	Of such: Protection of health and safety of their staff	114–115
	Of such: Protection and support of communities	93, 119
	Of such: Product quality control	110–111
5. (2)	Companies' efforts in promoting environmental and ecological sustainable development, such as prevention and reduction of environmental pollution, protection of water resources and energy conservation, assurance of living suitability of living areas, as well as protection and enhancement of regional biological diversity;	
	Of such: Prevention and reduction of pollution of the environment	104–107
	Of such: Protection of water resources and energy	104–107
	Of such: Assurance of living suitability of living areas	104–107
	Of such: Protection and enhancement of regional biological diversity	104–107
5. (3)	Companies' efforts in promoting sustainable economic development, such as value creation for customers through its products and services, creation of better job opportunities and future development for employees, higher economic returns brought to shareholders etc.	
	Of such: Value creation for customers through its products and services	90–92, 99–111
	Of such: Creation of better job opportunities and future development for employees	114–115
	Of such: Higher economic returns brought to shareholders	95–96
6.	When applying for the annual corporate social responsibility report disclosure, companies should submit the following documents: (1) Announcement documents; (2) Resolution of the approval of the annual social responsibility report by the Companies' board of directors; (3) Resolution of the approval of the annual social responsibility report by the Companies' board of supervisors; (4) Any other documents considered by SSE to be necessary	Non-disclosure requirement
7.	For companies who place emphasis on social responsibility and are willing to proactively disclose corporate social responsibility reports, they will be given a priority to be included in the SSE Corporate Governance sector, and the approval process of the provisional announcements will be simplified correspondingly.	Non-disclosure requirement
8.	In view of the needs of market development, SSE develops specific guidelines on corporate social responsibility information disclosure on a timely basis.	Non-disclosure requirement
9.	According to the "Guidelines of Strengthening Supervision of the Listed Companies on Environmental Protection Management" and Requirements of "Methods of Environmental Information Disclosure (Trial)" released by the Ministry of Environmental Protection of the People's Republic of China in February 2008, the "Guidelines of Environmental Information Disclosure of SSE Listed Companies" is formulated and issued. Please refer to the attachment, and implement in compliance.	Non-disclosure requirement



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