



报告编制说明

报告组织范围 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。

报告时间范围 2010年1月1日至2010年12月31日，部分内容超出上述范围。本报告涉及附属机构的数据统计时间范围与本报告一致。

报告周期 年度报告。我行上一份社会责任报告的时间范围是2009年1月1日至2009年12月31日，发布时间为2010年3月。

报告数据说明 财务数据来源于经审计的我行2010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，本报告中所涉金额以人民币作为计量币种。

报告编制参考 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》，和上市公司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，及全球报告倡议组织（Global Reporting Initiative，简称为“GRI”）发布的可持续发展报告指南编写。GRI内容索引列示于本报告附录部分。

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报告保证方法 毕马威华振会计师事务所对我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所编制的本报告进行了独立有限鉴证。

报告获取途径 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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关键数据图示



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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

2010年，是建设银行股改上市五周年，是建设银行发展史上继往开来的承启之年。面对复杂多变的经济金融形势，建设银行沉着应对挑战，积极转变发展方式，着力推进结构调整，各项业务取得长足进步，履行社会责任成绩斐然，展现了企业公民的良好形象。

兼顾各方利益，创造更大价值回报。2010年，建设银行继续坚持积极审慎经营方针，探索建立速度、结构、质量和效益相统一的经营模式，推动各项业务持续健康发展，平均资产回报率、平均股东权益回报率等关键指标达到国际大银行先进水平，总市值居全球上市银行第二位，为股东、客户、员工和社会创造了更大的价值。2010年，建行被英国《银行家》杂志评为“中国最佳银行”，并在《福布斯》发布的“2010中国品牌价值50强”中名列银行业第一。

履行基本责任，促进经济发展与民生改善。2010年，建行自觉执行国家的宏观经济政策，发挥支持基础建设的优势；大力调整信贷结构，加大对中小企业的支持力度，主动服务“三农”，积极支持新农村建设和县域经济发展；大力支持民生改善，为城乡居民在住房、就业、教育、医疗、社保等方面的金融需求提供支持；全力支持国家西部大开发战略，切实做好援疆援藏工作，为促进边疆地区的经济繁荣和社会稳定做出了积极贡献。

坚持以人为本，推进民主管理。进一步完善以职代会为基本形式的职工民主管理，充分发挥职代会和工会组织的作用，尊重和保障员工权益，调动员工的积极性、创造性。实施大规模的员工教育培训，投入经费约7.43亿元，举办培训项目26,393个，积极拓宽员工职业发展通道。坚持以人为本的理念，广泛开展关爱员工活动，有针对性地进行心理疏导和激励，帮助员工积极应对竞争压力，保持乐观向上的精神状态。

投身公益事业，促进社会和谐发展。2010年，建行继续把支持教育事业、关心弱势群体及弘扬民族文化等作为回报社会、履行社会责任的战略重点，进行了积极探索和实践。广泛开展公益慈善活动，扶危济困，抗灾救灾，在教育、医疗、文化艺术、学术研究、环境保护等领域，实施了多个长期大型公益项目，取得良好的社会效果，为构建和谐社会奉献了一份力量。

建行在履行社会责任方面付出的努力得到了社会各界的广泛赞誉和认可。2010年，获得了“中国红十字杰出奉献奖章”、《中国新闻周刊》“2010年最具责任感企业”、新华网“中国企业社会责任榜杰出企业”等多个奖项。

展望2011年，国际国内经济金融形势依然复杂，既有难得的发展机遇，也面临新的困难和挑战。建行将秉持“始终走在中国经济现代化的最前列，成为世界一流银行”的战略愿景，忠实履行“为客户提供更好服务，为股东创造更大价值，为员工搭建广阔的发展平台，为社会承担全面的企业公民责任”的使命，积极践行“诚实、公正、稳健、创造”的核心价值观，在推进业务稳健快速发展的同时，进一步强化企业公民意识，不断提升社会责任理念，为促进社会和谐稳定、健康发展做出新的贡献。

郭树清

董事长

中国建设银行股份有限公司



张建国 行长 中国建设银行股份有限公司

行长报告

2010年，面对极为复杂的经济金融形势，我行深入贯彻落实科学发展观，加快推进业务结构调整和发展方式转变，各项业务稳健快速发展，取得了令人振奋的优良业绩；同时，积极主动履行企业公民责任，取得了丰硕成果，得到了社会各界的广泛赞誉和认可。

坚持稳健经营，促进经济发展

2010年，我行认真贯彻执行国家宏观调控政策，重点支持基础设施、国家重点投资项目、国家振兴产业以及民生等领域，业务规模取得新突破，财务表现优异；战略性业务稳步拓展，国际业务发展步伐加快；风险防范工作扎实推进，资产质量持续提升，金融服务水平不断改善。截至2010年末，资产总额达108,103.17亿元，同比增长12.33%；实现净利润1,350.31亿元，同比增长26.39%；不良贷款率为1.14%，较上年末下降0.36个百分点；拨备覆盖率达到221.14%。

推进结构调整，支持西部开发

2010年，我行继续贯彻“进、保、控、压、退”政策要求，积极推进信贷结构调整，合理把握信贷增长幅度和投放速度，有效控制贷款总量，坚持均衡投放，更好地服务于国家经济结构调整的大局。积极响应国家西部大开发战略，加大对西部地区的金融服务力度，努力发挥基础设施建设优势，为三峡工程、青藏铁路、西气东输等一大批国家和地方重点建设项目提供金融支持。截至2010年末，在我行大中型集团客户中，贷款余额在5亿元及以上的西部大开发基本建设项目贷款余额达到2,662.51亿元，共涉及西部省区180个客户。

关注社会发展，促进民生改善

2010年，我行加大对中小企业、“三农”的支持力度，稳步推进小企业专业化经营体系建设，在全国150个城市组建了200余家小企业经营中心，探索推出农户联保贷款、小企业小额无抵押贷款、联贷联保贷款等新产品、新业务；继续在教育、住房、卫生等重点民生领域提供信贷支持，积极支持保障房建设，帮助广大居民改善住房条件。截至2010年末，中小企业贷款持续增长，贷款余额15,852.2亿元，增幅达到28.65%；涉农贷款余额7,707.17亿元，增长了39.18%，其中农户贷款余额达到376.46亿元，比上年度增长了109.43%；个人住房贷款余额10,911.16亿元，比上年度增长27.99%。

心系大众客户，提供优质服务

为更好地服务广大客户，2010年，我行在全系统组织开展了“服务质量年”活动，为世博和亚运创造优质的金融服务环境。通过客户之声调查、客户接待日、客户体验中心、95533客户服务中心等途径了解客户诉求，改进客户体验，不断提升服务水平。2010年新安装自动柜员机3,853台，新增设自助银行1,549个，为广大客户提供了更为方便快捷的金融服务。个人客户总体满意度为64.4%，较上年提升了0.5个百分点；对公客户总体满意度为88.3%，连续四年保持稳定。

重视环境保护，推行绿色信贷

我行根据国家节能减排、保护环境的有关政策要求，制定了54个基本涵盖高耗能、高污染以及产能过剩行业的审批指引；严控对钢铁、水泥等行业的信贷投放；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，大力支持环境保护和生态建设。截至2010年末，绿色信贷项目贷款余额1,958.06亿元，较上年度增长8.12%。

致力公益事业，积极回馈社会

2010年，我行积极投身公益事业，在教育、医疗、扶贫、文化艺术、学术研究、环境保护等领域，共实施公益项目22个，投入总额9,527.99万元。其中，在应对玉树地震、南方旱灾、舟曲特大泥石流等自然灾害中，我行全力提供金融服务，并组织各项捐款达5,313.15万元，其中员工捐款2,939.15万元，为灾区群众重建家园提供了有力的支持。

2011年，我行将以科学发展观为指导，继续加快战略转型和业务创新，不断探索和完善经营管理模式，在保持业务稳健发展的同时，积极履行社会责任，努力将我行打造成为世界一流的上市银行，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

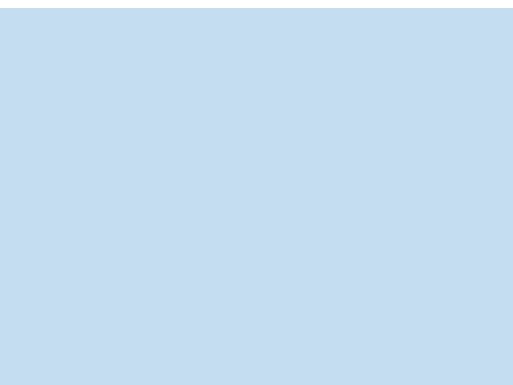
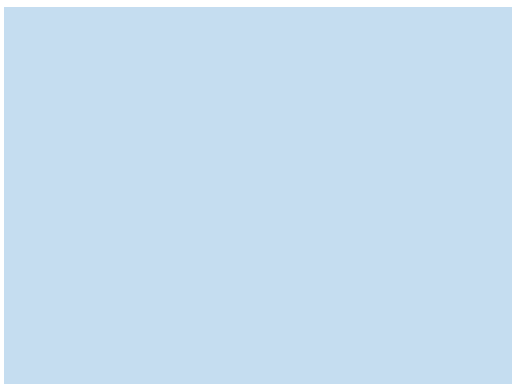
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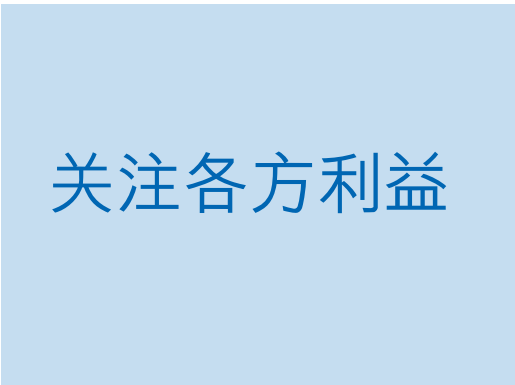


张福荣 监事长 中国建设银行股份有限公司

P3 社会责任管理

Social Responsibility Management





我們一直在行動！

愿景 »

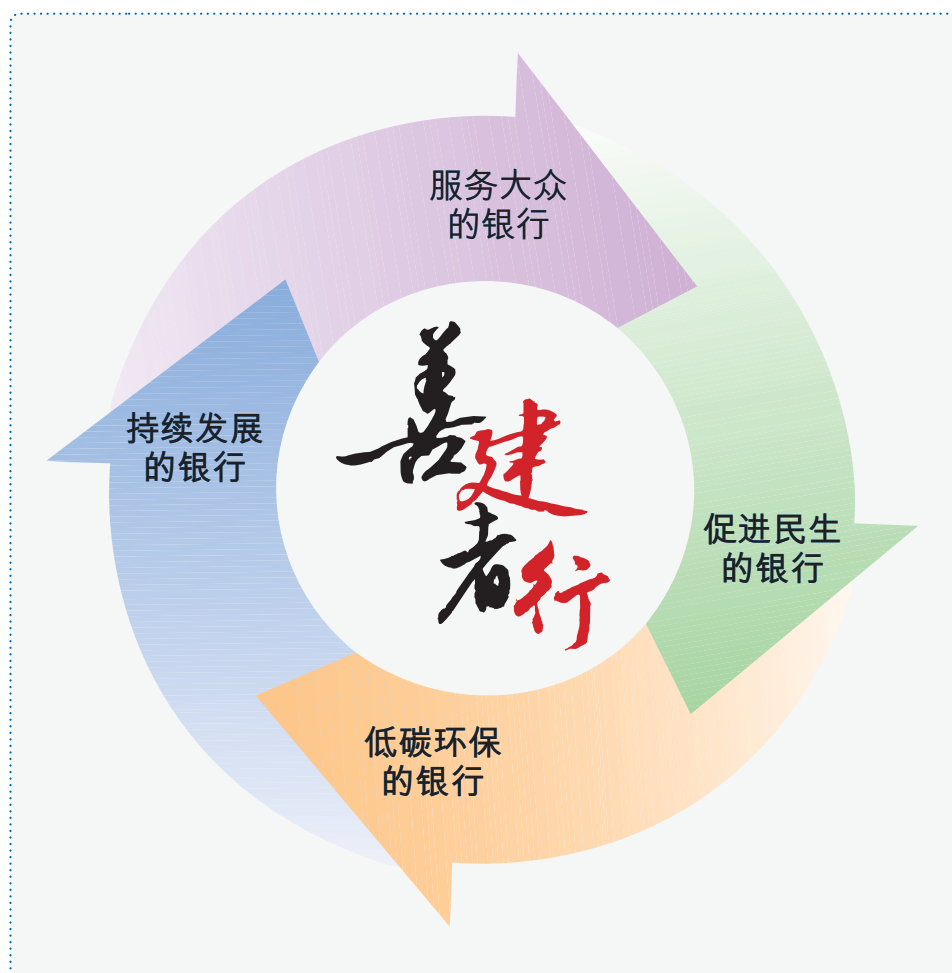
始终走在中国经济现代化的最前列，成为世界一流银行。

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



战略实施与规划 »

2010年亮点回顾

2010年，国际经济逐步复苏，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。在此背景下，我行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，不断提高资产质量。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。支持国家西部大开发的发展战略，加大对西部地区的金融服务力度。关注客户需求变化，加快产品创新，提升客户服务水平。持续推进民管理，保障员工权益，关心员工发展，努力为员工提供更好的职业发展空间。积极支持公益事业，为促进社会的平衡协调发展做出了新贡献。

2011年展望

2011年，全球经济形势趋好，主要发达经济体开始复苏，但困难仍多。新兴市场国家的经济反弹迅速，一批发展中国家进入经济快速发展时期，将有可能成为拉动世界经济增长的生力军。国内经济将继续保持较快增长，工业化进程处于高峰期，城镇化潜力巨大，市场化前景广阔，国际化速度加快，信息化的快速进步将对社会、企业以及经济文化的发展产生深刻的影响。同时，资源与环境、区域发展不平衡等矛盾仍在，防通货膨胀压力增大，政府将实行稳健的货币政策，保持物价水平的基本稳定。

面对新的机遇与挑战，作为负责任的国有控股大型商业银行，我行将在“十二五”规划的指导下，坚持以服务经济社会发展为根本，为工业化、城市化、信息化、市场化和国际化提供金融支持，以自身发展方式的转变促进国民经济发展方式的转变。我行将保持积极审慎的经营方针，立足实体经济，以客户为中心，不断创新产品和服务，在实现各项业务稳步健康发展的同时，努力成为：

促进民生的银行 将业务发展与支持国家经济发展和促进民生改善相结合，优先发展小企业金融业务，努力为“三农”、西部大开发等民生领域提供更好的金融服务；

低碳环保的银行 积极履行环境责任，大力支持低碳经济和环保产业，加大企业节能减排力度，降低自身能源消耗；

服务大众的银行 关注大众客户的体验和诉求，不断创新和改进业务流程，积极开拓消费金融市场，努力提升客户服务能力；

持续发展的银行 提升企业价值创造力，为股东提供持续稳定的回报；关注员工利益，努力为员工创造更好的工作氛围、提供更好的职业发展机会；关注社会需求，积极参与公益慈善事业，关注社区建设和发展，努力回报社会，为推动社会的和谐发展做出贡献。

公司治理 »

股东大会

股东大会是我行的权力机构。

2010年6月24日，我行召开2009年度股东大会，审议通过了我行2009年度董事会报告、2009年度监事会报告、2009年度财务决算方案、2010年度固定资产投资预算、2009年度利润分配方案、2009年度董事、监事薪酬清算方案、聘用2010年度会计师事务所、A股和H股配股方案、中期资本管理规划、选举董事、监事、调整股东大会对董事会若干事项授权等议案。

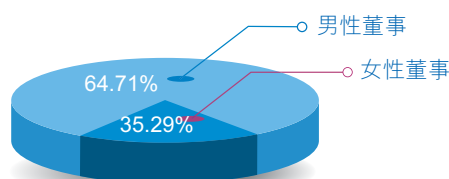
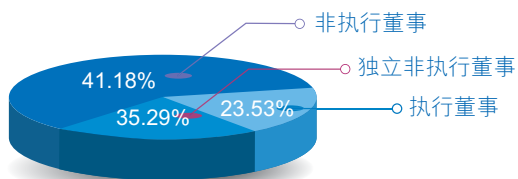
2010年9月15日，我行召开2010年第一次临时股东大会，审议批准了选举股东代表监事的议案，选举张福荣先生担任我行股东代表监事。

董事会

董事会是股东大会的执行机构，向股东大会负责。

2010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；男性董事11名，女性董事6名。郭树清先生担任董事长。

2010年，我行董事会共召开会议10次，其中召开现场会议9次，以书面议案方式召开会议1次，主要审议通过了我行经营计划、固定资产投资预算、财务报告、利润分配、选举董事候选人、聘任高级管理人员等议案，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。



监事会

监事会是我行的监督机构，向股东大会负责。

截至2010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；男性监事6名，女性监事2名。张福荣先生担任监事长。

2010年，监事会共召开8次会议，全部以现场会议方式召开。主要审议通过了监事会报告、我行财务报告、利润分配、选举监事候选人、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。

高级管理层由14名高级管理人员组成，包括行长1名，副行长5名，高级管理层成员1名，首席财务官、首席风险官、首席审计官各1名，董事会秘书1名，批发业务总监、零售业务总监、投资理财总监各1名。张建国先生担任行长。

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的权利机构。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。

我行全行系统建立了三级（总行、一级分行、二级分行）职工代表大会制度。职工代表大会3年为一届，每年召开1次。2010年，我行召开第二届职工代表大会第三次会议。截至2010年底，我行已召开了两届共6次职工代表大会。

建设银行股票入选香港恒生可持续发展企业指数成份股

恒生可持续发展企业指数系列，包括恒生可持续发展企业指数、恒生A股可持续发展及恒生内地及香港可持续发展企业指数。恒生可持续发展企业指数及恒生A股可持续发展企业指数，分别包括30家香港上市以及15家内地上市的可持续发展企业。恒生内地及香港可持续发展企业指数及恒生A股可持续发展企业指数为跨市场指数，分别涵盖在可持续发展方面，表现卓越、具相当市值及成交量的香港及内地上市公司，包含香港及内地居于领导地位的可持续发展企业。

成份股挑选程序严谨，过程中参考独立分析及咨询顾问“崇德”提供的企业可持续发展评级结果，这个结果是按照该咨询顾问设计的可持续发展评级框架进行评级而得来的，这使得恒生可持续发展企业指数系列更加客观、可靠及具高投资性，为企业可持续发展主题之指数基金提供一系列优质基准。

目前，国际投资者对企业可持续发展（包含环境、社会及企业管治三个范畴）的关注显著提升。投资者逐渐将焦点放于企业可持续发展表现最卓越的公司，令全球可持续发展投资不断上升。恒生可持续发展企业指数系列，为可持续发展投资提供了一项基准，也是对企业在可持续发展方面付出持续努力的认可和鼓励。2010年7月，建设银行股票入选该指数，比重为9.76%。

利益相关方 »

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

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相对较小的海外分支机构，仅就其主营业务和公司治理基本情况进行叙述，对其社会责任绩效表现不进行详细阐述。

2010年，我行通过以下列出的方式和渠道与各利益相关方进行交流和沟通，并依据利益相关方的期望和关注点，改进和完善相关工作。

相关方名称	沟通方式	对我行期望
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
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
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
客户	客户接待日制度，客户之声、客户满意度调查，神秘人检查，销售代表日常联络	提供优质的产品和服务，并不断改进
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
员工	职工代表大会，合理化建议，行长信箱，座谈会，征求意见、员工之声调查	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
社区	文明共建活动，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
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

政府与监管机构

依法合规经营

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。

公司治理机制不断完善

我行公司治理各方各司其职、各负其责、相互制衡，确保了公司治理体制的有效运行，建立了权责清晰、运转高效的公司治理体系，形成了自身鲜明特色和优势。

- 股东大会是我行的最高权力机构。
- 董事会作为股东大会的执行机构，主要关注我行的战略规划和市场定位等重大方向性的问题。
- 监事会是我行的监督机构，对董事会、高级管理层及其成员履职尽职情况，银行的财务和内部控制情况进行监督。
- 经营管理层根据我行章程及董事会的授权决定其权限范围内的经营管理与决策事项。
- 职工代表大会和工会组织广大员工参与民主决策、民主管理和民主监督。

以上职能相互补充，确保了公司治理的顺畅运行。

此外，我行把公众和媒体监督作为公司治理的重要组成部分，努力提高公司透明度，为股东和公众提供完整准确的信息。

2010年，我行获“2010年度中国上市公司治理评价前10强（第8名）”；在上海证券交易所2010年度公司治理专项奖评选中，我行获得“2010年度上市公司董事会奖提名奖”；在《上海证券报》组织的2010年上市公司奖项评选中，我行获得“2010年度金治理·信息披露公司董秘奖”。

健全有效的内部控制体系

我行董事会对建立和维护充分的财务报告相关内部控制制度负责。董事会已按照《企业内部控制基本规范》要求对财务报告相关内部控制进行了评价，并认为其在二〇一〇年十二月三十一日有效。

我行经内部控制自我评价认为，与非财务报告相关的内部控制制度健全，执行有效。评估中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我行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。

推进惩治和预防腐败体系建设

2010年，我行进一步完善了反腐倡廉制度，并通过反腐倡廉教育、廉政谈话等方式，加强对员工从业行为的引导和规范，全面推进惩治和预防腐败体系建设。

不断加强反洗钱制度建设

我行严格遵守国家反洗钱法律法规，积极履行反洗钱法定义务，不断加强反洗钱制度建设。2010年，完善了可疑交易报告工作流程，加强了针对洗钱风险较高业务的监测分析，加强了对反洗钱或反恐融资名单的监控和管理，并通过编写涵盖反洗钱政策、制度与操作规程的反洗钱工作手册，提升反洗钱内部控制水平。2010年，积极协助国家有关部门开展反洗钱行政调查，并在“9.18”特大地下钱庄案件的协查工作中被中国人民银行授予反洗钱“特殊贡献奖”。

海外机构、境内子公司依法合规经营

我行在香港、新加坡、法兰克福、约翰内斯堡、东京、首尔、纽约、悉尼和胡志明市设有9家分行，设有建行伦敦、建行亚洲、建银国际3家经营性子公司。2010年，我行胡志明市分行、悉尼分行开业；在莫斯科设立代表处已获得俄罗斯联邦中央银行批准，在台湾设立代表处和在加拿大设立分行的工作也在积极推进。我行海外机构依照我行公司章程及相关管理制度开展经营活动。2010年，我行将海外机构风险管理纳入全行统一的风险管理体系，促进和保证海外机构业务健康发展。各海外机构本年度均未发生重大违法、违规行为，以及被当地政府和监管机构处罚的情况。

我行拥有建信基金、建信租赁、建信信托公司和中德住房储蓄银行4家境内子公司。2010年，各境内子公司坚持积极稳健的经营方针，不断健全内控制度体系，切实履行守法合规责任，保障公司的可持续经营和发展。2010年，我行各境内子公司未发生重大违法、违规行为，以及被政府和监管机构处罚的情况。

进一步规范信息披露

2010年，我行信息披露工作按照“及时、准确、真实、完整”的原则，严格遵守境内外监管规定，高质量地完成了定期报告、临时公告的对外披露。同时，我行注重加强信息披露制度建设，制订并实施了《中国建设银行股份有限公司内幕信息知情人暂行管理办法》，对全行内幕信息的保密、内部信息知情人的报备和管理工作进行了规范。

持续提升全面风险管理能力

2010年，我行进一步优化信贷结构，加强对政府融资平台、房地产、产能过剩行业等重点领域的风险管控，加大风险监测和排查力度，强化贷后、押品、海外、表外等方面的基础管理，完善制度流程，推进风险管理技术工具的研发和应用，全面风险管理能力得到进一步提升，促进了业务的健康发展和资产质量的持续向好。我行还按照新资本协议要求推进各项准备工作，2011年将正式向银监会提出申请，争取成为国内首批实施新资本协议的银行。

投资者

我行十分重视股东利益，特别是小股东的利益和诉求，力求平等对待所有股东，注重倾听投资者的意见和建议，藉此提升经营管理水平，维护广大股东利益。2010年，我行继续加强与投资者的交流沟通，通过定期业绩发布会与路演（年度、中期及季度），大型投资者论坛、公司来访会谈、投资者关系网页专栏、热线电话及电子邮箱等多种方式，向市场及时解释说明我行发展战略与经营业绩，获得市场和社会各界认可。

根据2010年12月31日股东名册，我行股东总数1,049,546户，其中H股股东66,715户，A股股东982,831户。

表1 前10名股东情况信息

股东总数1,049,546(2010年12月31日的A股和H股在册股东总数)单位：股			
股东名称	股东性质	持股比例(%)	持股总数
汇金公司 ¹	国家	57.03	142,590,494,651 (H)
	国家	0.06	154,879,777 (A)
香港中央结算(代理人)有限公司 ²	境外法人	19.79	49,481,779,782 (H)
美国银行	境外法人	10.23	25,580,153,370 (H)
富登金融 ^{2,3}	境外法人	5.65	14,131,828,922 (H)
宝钢集团有限公司	国有法人	1.28	3,210,000,000 (H)
	国有法人	0.13	318,860,498 (A)
国家电网 ^{2,4}	国有法人	1.16	2,895,782,730 (H)
长江电力 ²	国有法人	0.43	1,070,000,000 (H)
益嘉投资有限责任公司	境外法人	0.34	856,000,000 (H)
中国平安人寿保险股份有限公司 —传统—普通保险产品	境内非国有法人	0.15	379,232,453 (A)
中国人寿保险股份有限公司—分红 —个人分红—005L—FH002沪	境内非国有法人	0.10	254,001,798 (A)

注：

- 1.我行控股股东汇金公司已按承诺参与我行的A股和H股配股方案，并悉数认购其可配股份，其中A股认购10,132,322股，H股认购9,328,350,117股。
- 2.富登金融、国家电网、长江电力于2010年12月31日分别持有我行H股14,131,828,922股、2,895,782,730股、1,070,000,000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49,481,779,782股。
- 3.富登金融于2010年1月1日持有我行H股13,207,316,750股，报告期内通过参与我行H股配股方案，认购我行H股924,512,172股。
- 4.截至2010年12月31日，国家电网通过所属全资子公司持有我行H股股份情况如下：英大国际控股集团有限公司856,000,000股、国家电网国际发展有限公司1,315,282,730股、山东鲁能集团有限公司374,500,000股、国网国际技术装备有限公司350,000,000股。
- 5.上表中“持股比例”一列，由于四舍五入的原因可能出现小数尾差。

客户

为全面了解客户感知，满足客户需求，我行不断改进和完善“客户满意度晴雨表”、专项客户之声调研、“客户接待日”、服务质量调查等工作。

客户满意度

2010年，我行个人客户总体满意度为64.4%，较上一年度提升0.5个百分点；对公客户总体满意度为88.3%，连续四年保持稳定。

倾听客户之声

2010年，为支持服务质量改善以及提升客户满意度，我行开展了个人借记卡、个人信用卡、个人网上银行和对公客户满意度驱动因素分析项目。2010年，我行对特定客户群体的专项客户之声调研实施计划管理，全年计划开展专项客户之声项目55个，完成33个。

为持续、广泛地倾听电子银行客户的需求和建议，不断提高对客户需求的响应速度，缩短处理客户问题的流转时间，提升客户满意度，我行通过网站留言、网银邮件、95533、可用性测试、页面层级和满意度追踪工具、分行调研等多种问题采集渠道定期收集客户对于电子银行产品与服务的意见和建议。2010年，共收集客户之声6.8万余条；网站累计受理各类客户留言243,921笔，其中受理客户投诉42,455笔，有效回复客户投诉35,245笔，有效回复率达到83%。

客户接待日

我行于2008年开始实施“客户接待日”制度。在每月第二周第一个工作日，由总行、各一级分行和二级分行的领导直接接待客户，收集客户的意见和建议，为客户解决疑难问题。2010年，我行共接待客户14,741位，其中个人客户11,911位，对公客户2,830位，记录客户提出的问题、咨询和建议等总计6,618条，已解决4,629条，解决率为69.95%。

客户服务质量调查

2010年，我行在全行个人业务领域开展了“服务质量年”活动，促进了客户服务质量的持续提高。2010年下半年，全行个人营业网点服务质量基本评价得分94.5分，分别高于上半年和去年同期1.7分、1.0分，同口径评价继续在国有商业银行中处于领先地位。

95533客户服务中心

95533客户服务中心是我行受理客户投诉、倾听客户意见主要渠道之一。2010年，共收到客户电话投诉1,135笔，比上年减少301笔，同比下降20.96%。

客户体验中心

2010年，为收集客户对我行产品、服务和业务流程的意见和建议，我行在北京、上海、广州、成都、厦门五个客户体验中心，开展了30次客户体验活动。活动涵盖我行客户服务方式创新、新系统应用、新产品推广、世博会和亚运会客户服务体验等内容。

供应商

2010年度，我行按照《中国建设银行供应商管理规程》开展供应商管理工作，在公务用车、IT设备、办公用品等商品的采购中，要求采购节能环保产品，引导供应商诚信经营、合法纳税，遵守劳动保障法规，履行其社会责任。

员工

我行员工可以通过职工代表大会、工会组织、行内外网站、行内公文、报刊、信箱等多种渠道，了解行内重大事项和企业发展的有关情况，了解员工关切的培训、福利等重要事项，与管理层进行沟通，参与企业的经营管理活动，同时行使民主权利、保障自身权益。

社区

我行鼓励青年员工积极参与社区活动，促进社区的和谐建设与发展。

2010年，我行与《中国证券报》、基金管理公司等合作，推出系列投资讲座，在全国主要城市举办19场次，邀请国内著名经济学家、投资专家作为演讲嘉宾，研判市场走势，分析投资策略，帮助投资者树立良好的投资心态，掌握稳健投资的技巧。

我行还配合银监会开展了“2010年银行业公众教育服务日”活动，我行宣教人员走进社区、校园、中小企业、乡村，开展多种形式的宣教活动，地处少数民族聚居地的分行，还特别结合地区民族特色，开展了有针对性的宣教活动。

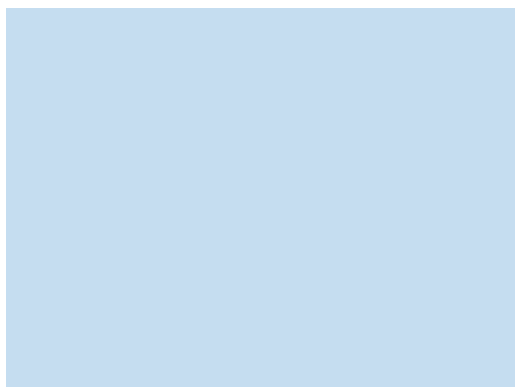
媒体、公众

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、向媒体和社会公众发布新闻稿等方式，与境内外媒体保持密切联系。2010年，获得《人民日报》、清华大学、复旦大学及中国企业发言人与传媒价值年会组委会联合颁发的“中国企业最佳发言人制度创新奖”。本年度我行总部还多次安排媒体走入分支机构开展采访活动。

P4 社会责任绩效

Results of Social Responsibility





与客户同发展

与社会共繁荣

我們一直在行動！

经济效益 »

稳健经营，为社会创造价值

经营业绩稳步增长

2010年，我行取得了良好的经营业绩。截至2010年末，实现营业收入3,234.89亿元，净利润1,350.31亿元，较上年增长26.39%；平均资产回报率和加权平均净资产收益率分别达到1.32%和22.61%，较上年分别增加了0.08和1.74个百分点；不良贷款率为1.14%，较上年降低0.36个百分点。

为国家缴纳更多税收

截至2010年末，我行向国家缴纳的所得税、营业税及附加总计584.89亿元，较上年增长22.21%。

为股东创造更好回报

根据2010年6月24日举行的2009年度股东大会决议，我行已向2010年7月7日在册的全体股东派发2009年度现金股息每股人民币0.202元（含税），合计约人民币472.05亿元。

董事会建议向全体股东派发现金股息，每股人民币0.2122元（含税），提请2010年度股东大会审议。

本行前三年现金分红的数额及与净利润的比率如下：

（人民币百万元）	2007	2008	2009
现金分红 ¹	46,583	45,383	47,205
占净利润的比例 ²	67.46%	49.01%	44.22%

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我行股东的净利润。

每股社会贡献值

2010年，我行每股社会贡献值为1.59元，较上年增长0.17元。

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0.56元，为基本和稀释每股收益；
- 年内上缴税收593.37亿元，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614.09亿元，参见年度业绩报告员工成本；
- 向债权人给付的借款利息1,262.83亿元，参见年度业绩报告利息支出；
- 公司对外捐赠额0.65亿元；
- 因我行2010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2 2010年经营业绩及社会经济贡献

经营业绩	2010	2009	2008
总资产(百万元)	10,810,317	9,623,355	7,555,452
净利润(百万元)	135,031	106,836	92,642
平均资产回报率(%)	1.32	1.24	1.31
不良贷款率(%)	1.14	1.50	2.21

社会经济发展贡献	2010	2009	2008
企业所得税(百万元)	40,125	31,889	27,099
营业税及附加(百万元)	18,364	15,972	15,793
于资产负债表日后每股拟派末期现金股息(元)	0.2122	0.202	0.0837
公益捐赠支出(百万元)	65	78	85
员工成本支出(百万元)	61,409	51,138	46,657

表3 客户贷款及垫款基本情况表

(人民币百万元， 百分比除外)	于2010年12月31日		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(%)	金额	占总额百分比(%)
公司类贷款	3,976,865	70.15	3,351,315	69.53	2,689,784	70.90
短期贷款	1,160,747	20.47	915,674	19.00	855,397	22.55
中长期贷款	2,816,118	49.68	2,435,641	50.53	1,834,387	48.35
个人贷款	1,368,811	24.15	1,088,459	22.58	821,531	21.65
个人住房贷款	1,091,116	19.25	852,531	17.69	603,147	15.90
个人消费贷款	78,881	1.39	78,651	1.63	74,964	1.98
其他贷款	198,814	3.51	157,277	3.26	143,420	3.77
票据贴现	142,835	2.52	228,361	4.74	163,161	4.30
海外业务	180,617	3.18	151,638	3.15	119,467	3.15
客户贷款和垫款总额	5,669,128	100.00	4,819,773	100.00	3,793,943	100.00

中国建设银行2010年存贷款业务、资产规模、分支机构和员工的地区分布情况

海外

机构数量10个，占0.08%；
员工数量487人，占0.15%；
资产规模272,829百万元，
占2.52%；






西部地区

机构数量2,696个，占20.08%；
员工数量63,882人，占20.35%；
资产规模1,717,538百万元，
占15.89%；

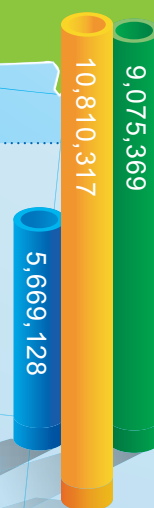


单位

-  资产规模
(人民币百万元)
-  客户存款
(人民币百万元)
-  客户贷款和垫款总额
(人民币百万元)

合计

机构数量总计13,425个；
员工数量总计313,867人；
资产规模总计10,810,317百万元；
(抵销总计-3,976,044百万元，占-36.78%；
未分配资产总计17,825百万元，占0.17%)



东北地区

机构数量1,359个，占10.12%；
员工数量34,987人，占11.15%；
资产规模694,294百万元，
占6.42%；



总行

机构数量3个，占0.02%；
员工数量6,355人，占2.02%；
资产规模4,781,069百万元，
占44.23%；



环渤海地区

机构数量2,181个，占16.25%；
员工数量53,625人，占17.09%；
资产规模1,913,481百万元，
占17.70%；



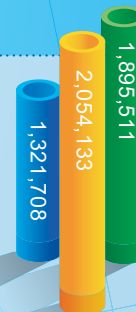
中部地区

机构数量3,260个，占24.28%；
员工数量70,360人，占22.42%；
资产规模1,672,191百万元，
占15.47%；



长江三角洲

机构数量2,237个，占16.66%；
员工数量47,369人，占15.09%；
资产规模达2,054,133百万元，
占19.00%；



珠江三角洲

机构数量1,679个，占12.51%；
员工数量36,802人，占11.73%；
资产规模1,663,001百万元，
占15.38%；



2010年，我行积极推进国际化战略，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服务。



表4 境外分支机构及子公司基本情况表

分行和子公司名称	所在国家或地区	主营业务范围
香港分行	香港	银团贷款、结构性融资业务、国际结算及贸易融资、汇款、清算业务及资金业务等。
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。



分行和子公司名称	所在国家或地区	主营业务范围
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。
悉尼分行	澳大利亚	经营对公业务，包括公司贷款及存款、国际结算及贸易融资、澳元清算。
胡志明市分行	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。
建银亚洲	香港	零售银行业务、中小企业业务、保险业务。
建银国际	香港	上市保荐与承销、财务顾问、企业收购兼并及重组、证券经纪、投资咨询。

我們一直在行動！



● 建设银行员工深入农村为农民客户提供金融服务。

支持“三农”，提供全面金融服务

我行努力为“三农”提供全面的金融服务，截至2010年末，涉农贷款余额7,707.17亿元，比年初增长了39.18%。

创新开展农村建设信贷业务

2010年，我行本着“稳步发展、重点推进、优化产品、打造品牌”的原则，先后批准苏州、浙江、江苏、宁波、四川、天津等六家分行开展新农村建设信贷业务试点工作。截至2010年末，试点分行已审批通过125个新农村建设贷款项目，发放贷款88.76亿元，并同时为各区域农户提供信贷、结算等金融服务。

持续推广小额农户贷款

2010年，我行积极支持“三农”，继续推广小额农户贷款业务，在新疆、黑龙江和吉林三省区试点的基础上，将试点范围扩大到了青岛、甘肃、福建、江苏、浙江、苏州等省、市分行，对农户给予定价优惠，有效减轻了农户负担。全年共投放小额农户贷款超过10万笔，金额超过50亿元。2010年我行小额农户贷款余额为36.80亿元。

成立村镇银行

截至2010年末，我行已主发起设立湖南桃江、安徽繁昌、浙江青田、浙江武义、陕西安塞、上海浦东和苏州常熟等9家村镇银行。这9家村镇银行开发出农户联保贷款、林权抵押贷款、农业订单贷款、“乐农贷”等系列信贷产品，有效缓解了农户、小企业等客户群体担保难、贷款难的问题。截至2010年末，村镇银行各项业务稳步推进，贷款余额达到13.43亿元，其中涉农贷款占比达87.86%。

表5 涉农贷款情况表

项目	于2010年12月31日		于2009年12月31日		于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 (%)	贷款余额 (万元)	年增长率 (%)
贷款合计	77,071,737.70	39.18	55,374,743.90	38.39	40,012,144.84	-
农户贷款	3,764,632.35	109.43	1,797,587.67	99.69	900,176.01	-
农村企业及 各类组织贷款	72,183,523.19	36.38	52,928,644.24	36.37	38,813,204.00	-
农林牧渔业信贷 ¹	1,123,582.16	73.26	648,511.99	117.06	298,764.83	-

注：

1. 农林牧渔业信贷为对城市企业及各类组织发放的农林牧渔业贷款。
2. 根据中国人民银行规定，2008年末起涉农贷款口径调整为不包含票据融资。

开拓创新，助力中小企业发展

2010年，我行继续加大对中小企业的金融服务力度，努力支持中小企业发展。截至2010年末，中小企业贷款余额15,852.2亿元，比年初新增3,530.06亿元，增幅28.65%。

我行积极进行产品创新，研发了基于与政府、企业三方合作的“助保金”业务，推出了“小企业固定资产购置贷款”业务，改进了小额无抵押贷款“诚贷通”业务，创新了具有区域特色的“银链通”、“互助通”等多项产品。截至2010年末，“诚贷通”、“助保金”、“e贷款”等系列产品的贷款余额分别达到2.0亿元、90.2亿元、192.6亿元。

同时，我行稳步推进小企业专业化经营体系建设。截至2010年末，共建立222家“信贷工厂”模式的小企业经营中心，基本实现了对全国各主要城市、部分县镇的覆盖。我行还整合各方资源共同服务中小企业客户，构建了批量化营销作业模式，积极与园区、协会等政府相关部门或企业合作，为中小企业搭建提供综合金融服务的平台。



2010年，我行小企业工作得到了社会各界的认可。《首席财务官》杂志连续第三次将“最佳中小企业服务”奖授予我行，同时授予我行“最佳企业伙伴银行”奖。中小企业商业协会也将我行评为“全国支持中小企业十佳商业银行”。

表6 中小企业信贷情况表

项目	于2010年12月31日	于2009年12月31日	于2008年12月31日
中小企业贷款余额（亿元）	15,852.20	12,322.14	10,280.61
中小企业贷款客户（万户）	7.71	5.67	4.88

注：
中小企业贷款客户数为信贷余额大于0的中小企业客户数。

分行写真

建行农贷 真情实在

建设银行黑龙江省鸡西分行以实际行动全力支持黑龙江垦区经济建设。2009年初，建设银行黑龙江省分行在总行系统内率先开办小额农户贷款业务。鸡西分行作为首批开办小额农户贷款试点行之一，2010年向牡丹江垦区投放贷款5,610笔，投放金额逾4亿元，对垦区的经济发展起到积极地推动作用，深受垦区广大农户的支持与欢迎。

“农户增收效用明显” 建设银行小额农户贷款手续简便、利率低、期限长，极大地减轻了农户的经济负担。连珠山管局856农场第四作业站的一位农户，承包了500亩水田，他掰着指头算了一笔账，一亩地若需要贷款300元，每亩能省几十元，而且建设银行贷款期限可跨越年限，农户可选择较好时机将粮食出售，从而增加了收入。

“创新产品使农户及时获得资金把握生产经营的好时机” 每年春季是农户需要资金投入最多的季节，农药、种子、化肥、农机具等生产资料需要大量的资金。建设银行小额农户贷款在年初投放，解决了农户的燃眉之急，使农户可以有足够的资金及时选购高质量的生资产品，提高农作物的产量，获得更好的经济效益。

“拉动经济增长，提高当地消费水平” 农户虽然经过多年的生产经营，有一定的经济基础，但是由于生产资金投入逐年递增，存款大部分储备用于下年生产投入，消费能力受到很大的限制。建设银行小额农贷及时投放，解决了农户在种植资金方面的后顾之忧，大多数农户开始关注衣、食、住、行及文化生活质量 and 品味的提高，从而促进了当地消费水平的提升。



● 建设银行黑龙江省鸡西分行为农民客户办理小额农户贷款业务。

我們一直在行動！



- 2010年9月2日，建设银行云南省分行信贷支持的小湾水电站最后一台千瓦机组投产发电，标志着全国水电装机破2亿千瓦，有力地促进了西部地区的经济发展。

多措并举，支持西部大开发

2010年，我行积极响应国家西部大开发发展战略，加大对西部地区金融服务力度。我行协助政府和企业做好西部地区基础设施建设规划，主动为客户提供综合化金融解决方案，化解客户融资难题，降低筹资成本，为三峡工程、青藏铁路、西气东输等一大批国家和地方重点基础设施建设项目提供金融支持。同时，不断加大对西部地区基础设施建设、种植饲养行业、引水工程和基础教育事业和金融支持力度，相关贷款余额的同比增长率分别达到23.08%、23.81%、25.82%、26.01%。

截至2010年末，在我行大中型集团客户中，贷款余额在5亿元及5亿元以上的西部大开发基本建设项目贷款余额达到2,662.51亿元，共涉及西部省区180个客户。

表7 西部贫困地区信贷支持情况

项目类别	于2010年12月31日		于2009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(%)
基础设施建设	30,977,343.23	23.08	25,168,641.88	38.91
种植饲养	975,203.03	23.81	787,663.35	44.87
引水工程	154,909.05	25.82	123,116.55	-10.46
基础教育	170,529.83	26.01	135,335.37	83.87
其他	24,356,256.55	4.46	23,315,925.13	12.92
合计	56,634,241.68	14.34	49,530,682.28	25.32

注：

贫困地区包含陕西、贵州、云南、四川、甘肃、宁夏、青海、新疆、西藏9个省、区。



● 建设银行宁夏区分行为宁东能源化工基地提供信贷支持和金融服务。

发挥优势，促进民生改善

支持中低收入居民改善住房条件

2010年，我行积极响应国家建设住房保障体系的号召，加大保障性住房建设支持力度。我行积极支持并参与住房公积金支持保障性住房建设试点工作。截至2010年末，我行和17个试点城市签订合作协议，已受托为16个保障房建设项目发放公积金项目贷款39.22亿元；2010年总计为7.93万户中低收入居民发放保障房商业按揭和公积金个人住房贷款122.41亿元。

我行持续与各地住房资金管理部门合作，通过公积金异地贷款及公积金与商业按揭接力贷款、贴息贷款、置换贷款等产品组合，为中低收入居民提供住房融资解决方案，量身设计金融产品和服务，让中低收入居民充分享受公积金低息优惠信贷政策。2010年，我行受托归集职工住房公积金3,365.38亿元，发放公积金个人住房贷款1,791.19亿元，为住房公积金制度发展和百姓安居提供了有力的金融支持。

表8 个人住房贷款统计表



2010年，为积极支持居民购买普通住房，满足广大百姓的购房信贷需求，我行为购买普通自住和改善性住房的客户提供了多样化的产品组合，创新二手房贷款业务模式，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，为客户提供一揽子的金融信息服务。截至2010年末，个人住房贷款余额达到10,911.16亿元，比上一年度增长27.99%。

2010年，我行再次荣获《环球金融》杂志评选的“最佳抵押贷款银行”奖，《经济观察报》“中国最佳房贷服务银行”奖，《理财周报》的“2010最佳房贷银行”奖项。

推广“民本通达”金融服务方案

我行将金融产品和服务的创新与国计民生紧密相连，于2009年推出了“民本通达”民生领域系列综合化金融服务方案，针对客户需求，提供“医疗健民”、“教育慧民”、“社保安民”和“环保益民”等产品和服务。2010年，我行又推出了“文化悦民”综合金融服务方案，包括“振兴演艺”、“繁荣影视”、“支持出版”、“千年旅游”、“特色会展”、“多彩动漫”六个子方案，分别针对文化演出、影视制作、新闻出版、文化旅游、文化会展和动漫动画等六个重点领域提供支持，将我行的金融服务与支持优秀的文化客户和作品的发展创作相结合，为促进社会文化事业的发展与繁荣做出努力。

“**医疗健民**”专注服务于知名医院发展、数字医院系统集成、基层医疗机构建设、民营医院发展和医院采购等多个领域。2010年，推出医疗卡，将金融服务与医院的预约挂号、电子病历档案管理、医院缴费、检查、治疗和取药等诊疗环节“无缝衔接”，为医院提高医疗效率，降低医疗成本，优化内部管理提供了有效途径，为实现“方便就医、快捷就医”，缓解看病难、看病贵的局面做出了有益探索。

“**教育慧民**”努力搭建支持民办教育事业发展的金融服务平台。配合各类教育机构尤其是高等学校的信息化建设，搭建电子服务平台，帮助教育机构提高管理效能。2010年，与近200所高校开展了校园一卡通项目合作。积极配合各层级学校代收学费工作，减轻了学校财务管理负担。

“**社保安民**”致力于服务农村社会保障体系建设，积极介入新兴社会保险种和新兴领域，服务农村社保效果显著。社保产品覆盖面不断扩大，“社保安民”的核心产品——社保联名卡和对公理财一户通不断被推广应用。截至2010年末，全行已发行各类社保卡257.6万张。

业务创新

建行工作室

建行工作室是我行与国内知名网站、网络媒体、重点商户合作，利用商户网络资源在其论坛上开辟的建行专有论坛空间，用于解答客户疑难咨询，发布产品信息和营销动态，与广大客户开展在线交流，是我行通过合作商户和媒体与客户有效沟通和服务的重要渠道，对提升我行大众客户服务能力、改善大众客户服务水平起到不可或缺的作用。“建行工作室”自开设以来，始终保持24小时内积极响应。

2010年，“建行工作室”累计受理发帖55,134条，其中客户咨询帖50,014条、投诉帖200条、建议帖20条、表扬帖518条、其他帖文4,382条。

建行工作室一览



为促进就业提供金融支持

2010年，我行继续加强对就业和教育的信贷支持。截至2010年末，我行国家助学贷款余额7.27亿元，发放个人助业贷款近452.1亿元。对于下岗人员等特殊群体，我行提供小额信贷资金，支持其寻找再就业之路。

2010年，我行连续第三年主办建行“e路通”杯全国大学生网络商务创新应用大赛。三年来，全国2,000余所高校的大学生积极报名参与，为大学生展示职业能力提供了良好的平台，为提升大学生的创业能力，促进大学生实践就业提供支持。

不断创新，服务大众客户

我行拥有广大的客户群体。2010年，借记卡发卡量2.92亿张，贷记卡发卡量2,795万张，网上银行、手机银行、电话银行的客户量分别达到5,798万户、2,244万户、7,192万户，个人消费贷款客户达到39.62万户。

不断进行产品创新，改进和完善业务流程，努力为大众客户提供更方便快捷的基础金融服务，是我行持续追求的目标。2010年，我行产品创新316项，新增设了1,549个自助银行和3,853台自动柜员机（ATM）。同时，积极探索综合化经营道路，拟依托商业银行主业，在基金、租赁、信托、投资银行等业务的基础上，建立完善全面覆盖资产管理、保险和消费金融等领域的非银行金融业务平台，更好地为广大客户提供多元化的金融服务。

表9 服务渠道建设情况表一

项目	截止2010年12月31日 累计数量（个）	截止2010年12月31日 新增数量（个）	截止2010年12月31日 占比（%）
营业网点	13,415	31	21.31
自助银行	9,677	1,549	15.37
自动柜员机	39,874	3,853	63.33
合计	62,966	5,433	100

表10 服务渠道建设情况表二

项目	截止2010年12月31日 客户数量（万户）	截止2010年12月31日 新增客户数量 （万户）	截止2010年12月31日 交易量（万笔）	截止2010年12月31日 交易量同比增长 （%）
网上银行	5,798	1,770	352,638	87.93
电话银行	7,192	1,754	42,588	14.98
手机银行	2,244	816	10,655	81.98

注：
2010年手机银行数据不含短信银行数据，与我行2009、2008年度社会责任报告中数据不可比。

产品创新 2010年，我行计划开展产品创新112项，全行实际完成产品创新316项，其中总行完成42项，分行完成274项；公司与机构业务条线完成198项，个人业务条线完成89项，投资理财业务条线完成29项。2010年，我行出台了《关于加强我行产品创新成果推广应用的指导意见》，选出28项产品创新成果在全行推广，并组织开展了5次产品推介交流活动。截至2010年末，各行已完成移植推广的产品达18项次。发布了《中国建设银行产品创新敏捷流程操作规程》，针对需要立即实施改进的产品创新，明确了相应实施流程规范。

业务流程优化 我行不断加大重点领域流程优化推进力度，2010年全行完成559个流程优化项目。为加强流程优化管理能力培训，我行开展现场培训员工约5,200人次，并建立了流程管理远程培训平台。分批组织流程管理专家（绿带）技能评估和资质评审，全年共认证绿带143人。截至2010年末，全行已认证管理专家绿带310人，黑带12人。

业务创新

快速响应客户关于iPhone手机银行的优化建议

随著移动互联网的发展，iPhone等智能手机市场占有率大幅提升，陆续有客户反映通过iPhone手机无法正常使用我行手机银行。接到此类问题，我行快速响应，立即组织人员甄别问题性质，研究优化方案，加快产品研发进度。目前我行已推出iPhone版手机银行以满足客户需求，并受到客户一致好评，提升了客户满意度。



我們一直在行動！



- 积极推行绿色信贷，努力为客户提供绿色金融服务，2010年建设银行绿色信贷项目贷款余额1,958.06亿元。

环境效益 »

推行绿色信贷

绿色审批

为强化绿色信贷审批，我行根据国家节能减排、保护环境的有关政策要求，制定了54个基本涵盖钢铁、水泥等高耗能、高污染和产能过剩行业的审批指引，将环保节能作为贷款审批的硬性条件。2010年，我行对产能过剩行业增加风险限额零新增的管理要求，加强了对客户和贷款的风险排查。

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。2010年，我行正在研究制定绿色信贷营销方面的相关指引，将低碳经济行业、现代服务业、文化产业等具有节能减排特征的行业纳入鼓励类行业，将符合低碳经济导向和低消耗、环保的节能减排客户和项目确定为目标客户，加大支持力度。截至2010年末，我行新能源领域（主要包括核电、风电、太阳能发电、生物质发电等）贷款余额516.63亿元，比上年增长23%；绿色信贷项目贷款余额1,958.06亿元，比上年增长8.12%。

我行严控对钢铁、水泥、平板玻璃和煤化工等高耗能、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。2010年，我行严格实施名单制管理，制定针对平板玻璃、多晶硅、风电设备整机制造、金属船舶制造等四个高耗能、产能过剩行业的准入退出标准以及准入客户名单，将列入国家淘汰落后产能的客户（项目）列入我行信贷退出名单，严控信贷投放。截至2010年末，退出不符合要求的高耗能、高污染及其它行业贷款的累计金额达到1,045.53亿元。

分行写真

建设银行河北省分行积极支持节能环保产业发展

河北建投新能源有限公司是河北省环保清洁能源行业的龙头企业。为实现以绿色金融服务促进环保产业的发展，河北分行在该公司成立之初，提供了约7亿元贷款，并为该公司提供了综合性金融服务，有力地支持了公司的发展。截至2010年11月底，公司已投产、在建和拟建风电项目总装机容量已达124万千瓦，上述项目全部建成后，将会带来巨大的节能减排效应，每年可以节约标煤约100万吨，减少排放二氧化碳约300万吨、二氧化硫约1.8万吨、氮氧化物约1万吨、烟尘排放1万吨，对于缓解地方能源供应紧张、优化当地生态环境等方面将产生积极影响。



表11 绿色信贷项目贷款统计表

类别	于2010年12月31日		于2009年12月31日		于2008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	1,920.39	3.53	1,777.42	3.82	1,525.19	4.15
环境保护贷款	37.67	0.07	33.55	0.07	16.24	0.04

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，再生资源回收与批发，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12 “两高”行业贷款占比统计表

两高所属行业	截至2010年12月31日 贷款占比(%)	截至2009年12月31日 贷款占比(%)	截至2008年12月31日 贷款占比(%)
钢铁	0.45	0.50	0.75
铁合金	0.00	0.00	0.00
水泥	0.46	0.60	0.59
铝冶炼	0.42	0.50	0.55
焦炭	0.14	0.16	0.17
火力发电	4.40	4.90	6.28

注：

该表数据不含票据贴现。铁合金行业按照四舍五入原则数据为0.00%。

支持节能减排

积极发展电子银行业务，降低能源消耗

为支持国家节能减排政策，降低企业日常经营管理中的能源消耗，我行积极发展电子银行业务，推出了包括网上银行、手机银行等在内的多种渠道交易方式，我行客户可通过多种交易模式办理转帐、缴费、理财等各种非现金类业务，为客户提供了低成本、低能耗、高效率的金融服务，帮助客户降低交通能源的消耗，同时，也减少了我行在办理交易过程中的纸张、油墨等易耗资源的使用。

逐步建立管理体系和制度规范，加强节能减排力度

在日常经营管理过程中，我行通过尽量减少人员出差，提倡视频会议、压缩现场会议，充分利用办公信息网络，减少纸质文件的制发印制数量，在办公区域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摄氏度的标准等节能措施，降低能源消耗。2010年，我行汽油、煤、水、电等能源消耗的增长速度分别为-14.45%、-18.92%、3.33%、4.15%。

2010年，我行首次在全行范围开展环境指标数据的统计工作，并将从2011年开始，逐步建立环境指标的报送统计制度，并以此为基础监控和加强全行节能减排工作的管理和规范。

表13 企业环境指标统计表

环境指标	2010年	2009年
公务用车耗油量（万升）	4,558	5,328
煤的使用量（万吨）	15	19
水的使用量（万吨）	2,234	2,162
天然气的使用量（万立方米）	3,796	3,563
电的使用量（万度）	93,885	90,147
召开视频会议的次数（万个）	2.17	2.10

注：

“公务用车耗油量”指标暂不含总部数据，部分指标暂不包含少数分行的数据。

倡导低碳环保

发起“绿色经营、低碳投标”倡议

2010年6月，我行在企业年金管理机构中发起了“绿色经营、低碳投标”的倡议，得到了商业银行企业年金业务联席会议10家成员单位的赞同，共同发出了《关于提倡“绿色经营、低碳投标”的倡议书》。

在倡议书中，我行倡议全社会包括政府、媒体，以及所有参与企业年金管理的机构都应积极向客户宣传“绿色经营、低碳投标”，更好地贯彻国家节能、环保、低碳的可持续发展理念。倡议书提出，应积极引导客户接受简化标书和电子标书，降低纸质标书印制标准和数量，鼓励采取非现场招标、绿色招标、电子化招标等更加低碳、环保的招标方式。各企业年金机构应践行“绿色投标”，杜绝高档印刷和华丽包装，共同向客户推介、推广使用普通纸、简装、黑白印刷印制标书。在降低印制成本的同时，共同营造一个低碳、节约的投标环境。

分行写真

建设银行大连市开发区分行组织海滨清污大会战

大连新港“7.16”输油管线爆炸，部分原油流入海中，给周边海滨环境造成一定污染。为尽快消除污染、减少损失，保护海滨生态环境，7月24日，建设银行大连市开发区分行80多名干部、员工，在率长江行长的带领下，冒着高温酷暑，来到开发区附近的泊石湾海滩进行油污清理工作，为大连市海上清污攻坚战贡献了一份力量。



参加“地球一小时”活动

2010年，我行参与了“地球一小时”全球环保公益活动。3月27日晚8时30分至9时30分，我行总部及北京、上海、天津等16个分行的办公大楼关闭照明一小时，以实际行动支持“地球一小时”全球公益活动，以此倡导节能减排，应对气候变化。



建设银行贵州省分行员工积极参与“地球一小时”环保公益活动。

我行参加地球一小时的活动信息和图片被中国国家发展和改革委员会选入《低碳发展 低碳生活》画册，提交联合国坎昆气候变化大会，展示我国企业为支持节能减排做出的实际行动。



我們一直在行動！



- 积极推进民主管理，保障员工权益，关怀员工成长，努力为员工搭建广阔的发展平台。

社会效益 »

关怀员工成长

表14 员工总体情况表

就业员工	截止2010年12月31日 数量	截止2010年12月31日 占比
总人数	313,867	100.0%
男性员工	157,052	50.04%
女性员工	156,815	49.96%
少数民族员工	14,965	4.77%
正式签署合同的员工	310,980	99.08%
派遣制员工	38,763	--
离退休员工	37,137	--

保障员工权益

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，根据我行规定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。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。

工会与职工代表大会

2010年11月，我行召开第二届职工代表大会第三次会议，365名正式职工代表和部分列席代表、特邀代表参加会议，听取了员工股权激励计划管理情况、企业年金管理情况、职工互助基金收支情况等工作报告，审议通过了《中国建设银行工作人员违规失职行为处理办法》（修改稿）和《职工互助基金管理办法》（修改稿）。对39名突出贡献员工进行了表彰。会议征集了员工提案125件。

2010年，我行各级工会组织了职工田径运动会、文艺晚会、乒乓球和羽毛球比赛、书画摄影、歌咏比赛、征文竞赛等多种形式的文化体育活动。

我行重视和关心女职工的工作和健康，广泛组织开展适合女职工的体检、讲座、健康知识宣传教育以及各类文化体育活动。

员工福利

企业福利

我行建立企业年金、补充医疗保险两项员工福利制度，完善员工补充养老和医疗保障。各分支机构结合自身情况和地方政府的政策，还建立了独生子女补贴、托儿补贴等福利。

医疗福利

我行各级机构根据国家有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

2010年，总行职工互助基金进一步扩大救助范围，切实加大对特困人员的救助力度。全行送温暖活动走访慰问困难员工共计14,018人次，发放慰问金额共计1,919万元；总行职工互助基金救助特困人员441人次，救助金额2,189万元。

职业安全

2010年，我行以深入推进“平安建行”建设为主线，积极通过做好内部治安保卫、安全生产监督管理和突发事件应急管理三项重点工作，严密防范外部刑事案件、治安案件、安全事故、群体性事件发生。

2010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、电子银行网络等银行交易渠道和办公区域的安全防护水平。成功防范和堵截刑事犯罪案件46起，堵截金额3,423.34万元。加强对特种设备、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。

员工培训与发展

2010年，我行实施了大规模员工教育培训，为员工提供了更多的培训机会，全年共举办各类培训项目26,393个，培训经费支出约7.43亿元。

表15 培训情况统计表

培训类别	截止2010年12月31日 培训项目数	截止2010年12月31日 培训人数/人次	截止2010年12月31日 经费支出（万元）	截止2010年12月31日 人均参培天数
全行人员	26,393	1,224,790	74,319.67	约9天

关爱基层员工

2010年，我行以“关爱基层员工”为重点，深入开展员工关爱活动。

几年来，我行各一级分行实施了大量针对基层员工的关爱措施，涵盖思想关爱、工作关爱、成长关爱、健康关爱、家庭关爱五个方面。为更好地了解基层员工的职场感受和需求，2010年，我行在全行范围内开展了“最受基层欢迎的关爱员工举措”评选活动，由员工投票最终评出10项举措，将在全行范围内进行推广。评选活动共有9万多名员工参与了网络投票，发布留言5千多条。

2010年，为详细了解员工思想状况，我行在15家分行针对35岁及以下员工组织开展了“一线青年员工心理资本及思想状况调查”，15家分行和总行本部700多人接受了现场访谈，53,821名员工参加了网上问卷调查，有效问卷回收率达到70.1%。调查活动系统了解青年员工承受压力状况、心理资本状态、满意度、忠诚度、对建行认知等方面的情况，多角度分析了影响因素和需要关注的问题，提出针对性的解决措施和持续性的员工关爱举措建议，并结合调查结果，开展了“心理资本，积极提升”主题团日等活动，将调研与员工关爱工作有效结合，取得了良好成效。

表16 最受基层欢迎的关爱员工举措

举措名称	实施单位	举措内容
建立思想调研制度，坚持落实顺畅沟通	宁波市分行、深圳市分行、贵州省遵义赤水市支行、常州省培训中心	通过管理人员走访、网络动态采集、支行班子参加班后总结会等渠道倾听员工心声，对工作、学习、生活等进行面对面的交流，落实职代会、行长接待日等制度，对员工和客户提出的各类提案、意见和建议，及时进行处理，能够解决的及时解决，需要研究决定的及时提交研究。
调整柜面操作流程，减轻前台工作压力	山东省分行、四川省分行、广西区分行、湖南省分行	规范柜面业务操作，建立标准化工作流程；四表合一，形成新的《个人业务开户/服务申请表》；实现同城业务系统自动入账；研发会计电子账簿系统；开发重点账户余额核查系统、内部账户管理等特色业务系统。
优化具体业务工作流程，减轻员工劳动强度	深圳市分行、内蒙古区分行营业部信用卡中心、浙江省金华分行营业部	针对中后台业务流程不够优化的情况，卡部与个金部协作集中受理信用卡营销发卡进件，相关部门进一步优化预算外收入工作流程、对公业务授信流程和境内非融资性保证业务申报审批流程等，既防范了风险，又促进了业务拓展。
实施年休假保障计划，让员工合理享受年休假	广东省东莞市分行	开发员工请休假管理信息系统，让员工随时了解自己的休假情况；采取“单位安排时间段，员工选择时间点”的方式，实现业务正常运行和员工休假两不误；将带薪年假纳入各单位内部管理指标进行考核，为员工休假提供有效保障。
健全人才储备、选拔、任用机制，畅通员工职业发展通道	湖北省分行	通过公开选拔建立后备人才库，通过任职试用制延长年轻干部的培养链条，通过探索完善年薪制管理办法推行弹性福利计划，通过尝试研究式、体验式培训方式科学培养企业骨干人才，从而使人才梯队建设更加科学合理。
实施网点压力管理，心理辅导助推经营管理	北京市分行	在网点设立压力辅导员，并根据一线工作特点和实际需求，聘请专业心理咨询机构持续举办“压力与情绪管理实用技术”辅导员培训班，普及心理压力管理的知识和技巧，并通过试点，把心理学技术与网点管理相结合，针对具体案例具体解决，并形成规范化方案，使员工产生心理压力问题得到解决，促进了服务，改善了管理。
优化体检服务，跟进检后保健	新疆区分行、贵州省分行、北京市分行、大连市分行、苏州分行、海南省分行	通过定期收集员工关于健康保障的建议，组织有针对性的体检和体能测试，并根据岗位特点定期跟踪排查职业健康问题，使疾病实现早发现、早治疗。
“五个关爱”工程，解决家庭后顾之忧	江苏省分行南京鼓楼支行	通过实施关爱员工父母、关爱员工子女、关爱员工家庭经济状况、关爱员工住房、关爱员工家庭成员健康状况五项关爱工程，帮助员工切实解决生活困难。
重要时刻家庭慰问，与员工同喜分忧	湖北省分行、黑龙江省齐齐哈尔分行、陕西省西安长安路支行、青海省黄南州分行、上海静安支行	在员工过生日、结婚、生小孩、孩子高考录取等喜事时向员工及家属表示祝贺，在员工生病住院、亲属丧葬、突发事件、重大灾害时及时慰问，增强员工的归属感。
爱心互助基金，雪中送炭暖人心	海南省分行、大连市分行、湖北省分行	设立“爱心互助”基金，当员工发生特殊困难和意外灾害时，基金会将根据情况及时给予一定经济救助。



员工反腐倡廉教育

我行开展了“诚信敬业、廉洁合规”为主题的职业操守宣传教育活动、《党员领导干部廉洁从政若干准则》和《国有企业领导人员廉洁从业若干规定》宣传教育活动，组织参观“金融系统反腐倡廉建设展览”，提高员工特别是领导人员廉洁从业、遵法守纪意识。组织全行员工签署《廉洁合规从业承诺书》，加强对员工从业行为的约束。2010年，我行各级机构共开展反腐倡廉警示教育、岗位廉洁教育4,470场次，受教育员工达43.5万人次；开展领导人员任免谈话、提醒谈话和诫勉谈话达1.68万人次。

帮扶救助特困协解人员

为维护社会稳定、帮困救弱，我行采取多种措施帮助已经离开建行的协解人员解决困难。从2009年9月到2010年底，为协解人员解决历史遗留问题，补建补缴社会保险；通过职工互助基金救助因重大疾病、意外事故等原因导致生活特别困难协解人员；主动探索多种形式帮助协解人员再就业；与地方政府和有关部门积极协商，帮助特困人员和特定人群获得符合标准的社会福利待遇。

我們一直在行動！



- 建设银行“成长计划”已累计资助品学兼优的贫困高中生5.13万人次，“成才计划”2010年启动当年资助了4,259名少数民族地区大学生。

支持公益事业

2010年，我行共实施公益项目22个，公司及员工个人捐款投入总金额9,527.99万元人民币。

灾害响应

2010年，我国各种自然灾害频发，先后发生南方五省区严重旱灾、青海玉树特大地震、暴雨洪涝灾害、甘肃舟曲特大山洪泥石流等严重灾害。面对突如其来的严重灾害，我行心系灾区、奉献爱心，除及时全力提供各种金融服务支持外，积极伸出援助之手，捐款捐物支持灾区抗灾救灾和灾后重建。2010年，抗灾救灾捐款总额5,313.15万元，其中员工捐款2,939.15万元，为灾区群众渡过难关、重建家园提供了有力的支持。



捐赠西南五省区旱灾灾区

2010年，西南五省区旱灾严重，我行共捐款690万元（其中，贵州200万元，云南200万元，广西90万元，重庆100万元，四川100万元）。我行青年团员志愿开展了“每人捐赠一瓶饮用水”活动，积极为灾区捐款送水。全行团员青年捐款达133万元，支援五省的抗旱工作。其中捐款50万元资助的贵州“志愿甘泉”项目，获“中国青年志愿者优秀项目奖”。

公益行动

建行青年水窖

2010年，我国南方五省遭受严重旱灾，贵州省由于喀斯特地貌的特点，部分地区缺水状况更为明显，水源更加奇缺。通过修建水窖的办法，在5、6月份的雨季把雨水储存起来到旱季使用，这样能为长期缺水地区人民解决用水问题。我行捐款50万元，用于贞丰、威宁、贵定等重灾区中小学校的饮水设施建设，以及黔西南、毕节等重灾区160口“建行青年水窖”的修建，为解决当地用水问题提供了帮助。



向青海玉树地震灾区捐款

我行向青海玉树地震灾区捐款1,000万元，员工捐款1,606.35万元，共计向地震灾区捐款2,606.35万元；同时捐赠灾区价值25万元的救灾物资。

向甘肃舟曲泥石流及严重洪涝灾区捐款

我行向甘肃舟曲泥石流及严重洪涝灾区捐款684万元，员工捐款719.99万元，共计捐款1,403.99万元，支援灾区抗灾救灾。

捐资助学

实施“中国建设银行少数民族地区大学生成才计划”

2010年，“中国建设银行少数民族地区贫困大学生成才计划”（简称“成才计划”）在内蒙古、辽宁、吉林、黑龙江、湖北、湖南、广西、海南、四川、贵州、云南、西藏、甘肃、青海、宁夏、新疆16个省、自治区全面启动，截至2010年底，16个分行均完成了资助计划，已资助97所高校4,259名少数民族贫困大学生，发放奖（助）学金1,203万元，为获得奖学金的学生办理免收服务费的“成才卡”4,259张。



● 建设银行四川省德阳分行员工向青海省玉树地震灾区捐款献爱心。



● 建设银行“成才计划”在湖南省启动。

援建“建行希望小学”

2010年，我行继续开展援建“建行希望小学”活动，捐资96.59万元，在新疆援建了克孜勒苏柯尔克孜自治州阿图什市哈拉峻乡中心小学；向中国青少年发展基金会捐款人民币52.2万元，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44名接受培训。截至2010年末，我行已援建建行希望小学38所，建设体育园地和图书室73个，累计培训教师74名。

“建设未来——中国建设银行资助贫困高中生成长计划”

我行继续实施“成长计划”，2009—2010学年，共资助贫困高中生13,213人次，发放助学金1,981.95万元。截至2010年底，已累计资助567所学校的贫困高中生5.13万人次，累计发放助学金6,979.6万元，累计有11,000多名受助学生考上大学。

“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4年。2010年，基金发放奖、助学金23万元，资助和奖励了贫困学生110人次。截至2010年末，累计发放奖、助学金69万元，累计资助和奖励贫困学生330人次。



● 建设银行广西区分行员工与“成长计划”资助的学生在一起。



● “情系西藏——中国建设银行与中国建投奖（助）学基金”启动仪式。

中国建设银行公益项目分布示意图



捐赠香港公益金

我行向香港公益金捐款582,600港币，支持其开展“恐惧不再、成功在望”项目，该项目主要是为帮助学生面对学业或社交上的挑战和困难开展培训和训练课程，以提高学生应对挑战的能力。

捐赠桑坦德银行国际交换生项目

实施“中国建设银行——桑坦德银行国际交换生项目”。2010年内已经向中国政法大学、南开大学、武汉大学、中国科学技术大学、同济大学、北京理工大学、中央财经大学7所高校共捐赠399万元人民币（每所高校57万元人民币）。

扶贫济困

“中国贫困英模母亲建设银行资助计划”

我行从2007年开始实施该计划，已经连续开展了4年，共有37家一级分行参与了计划的实施。2010年，资助贫困英模母亲1,818人次，发放资助款506.5万元。截至2010年末，累计资助贫困英模母亲5,425人次，发放资助款1,512万元。



支持文化艺术、医疗卫生、经济学术研究和交流等社会公共事业的发展

2010年，我行以首席赞助商的身份，赞助第十三届北京国际音乐节200万元。这是我行连续第五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。



2010年，我行向中国人民解放军总医院捐赠200万元，设立“建设银行科技创新基金”，用于支持医院在医疗、保健、教学及科研方面的发展。

为支持和推动全球金融危机大背景下与经济复苏有关的学术研究，我行2010年捐款1,700多万元，支持北京凯恩克劳斯经济研究基金会、中国国际经济研究交流中心、中国西部人才开发基金会、孙冶方经济科学基金会、中国世界经济学会、中国发展研究基金会等机构，为国家经济政策研究提供参考，推动国际间的学术交流与合作。

志愿者活动

2010年，我行青年志愿者开展了抗旱抗震、“志愿甘霖”、“迎世博、迎亚运，讲文明、树新风”、“绿色电脑捐助农民工子女”、环保造林、送金融知识下乡等多种多样的志愿行动。

“绿色电脑捐助农民工子女” 我行志愿者将2,000台废旧电脑整修后，捐给近百所农民工子女学校。我行百名志愿者还带领近千名农民工子女参观爱国主义教育基地、博物馆、纪念馆、科技馆及高校、企业等，帮助他们充分感受和体验城市生活，了解和融入城市。

“寄往未来的信” 总行青年志愿者组成团队，到汶川地震灾区重建的四川安县调元金融希望小学和绵阳南街小学开展“面对面、手拉手、心连心”慰问活动，与农民工子女建立结对资助关系，孩子们共同书写了“寄往未来的信”，寄语未来，共同成长。

“为白血病少女带去生的希望” 北京分行古城支行青年志愿者高立鹏，志愿报名加入了中国骨髓库北京分库。2010年成功捐献造血干细胞，为一名身患急性白血病的17岁少女带来生的希望，成为北京地区第100例造血干细胞捐献者。



● 建设银行上海市分行青年员工担任世博爱心志愿者，陪伴残疾人游世博园。



● 建设银行志愿者与学生共同书写“寄往未来的信”。

“亚运微笑使者” 我行团委组织开展了“迎世博、讲文明、树新风，建行青年志愿者在行动”活动，上海、广东分行的青年志愿者积极参与了赛事服务、清洁城市、维护交通秩序等志愿服务。其中，有4名青年获得“亚运微笑使者”荣誉称号，4人获得广州亚运会、亚残运会志愿者工作先进个人等荣誉称号。



● 建设银行志愿者获得“亚运微笑使者”的荣誉称号。

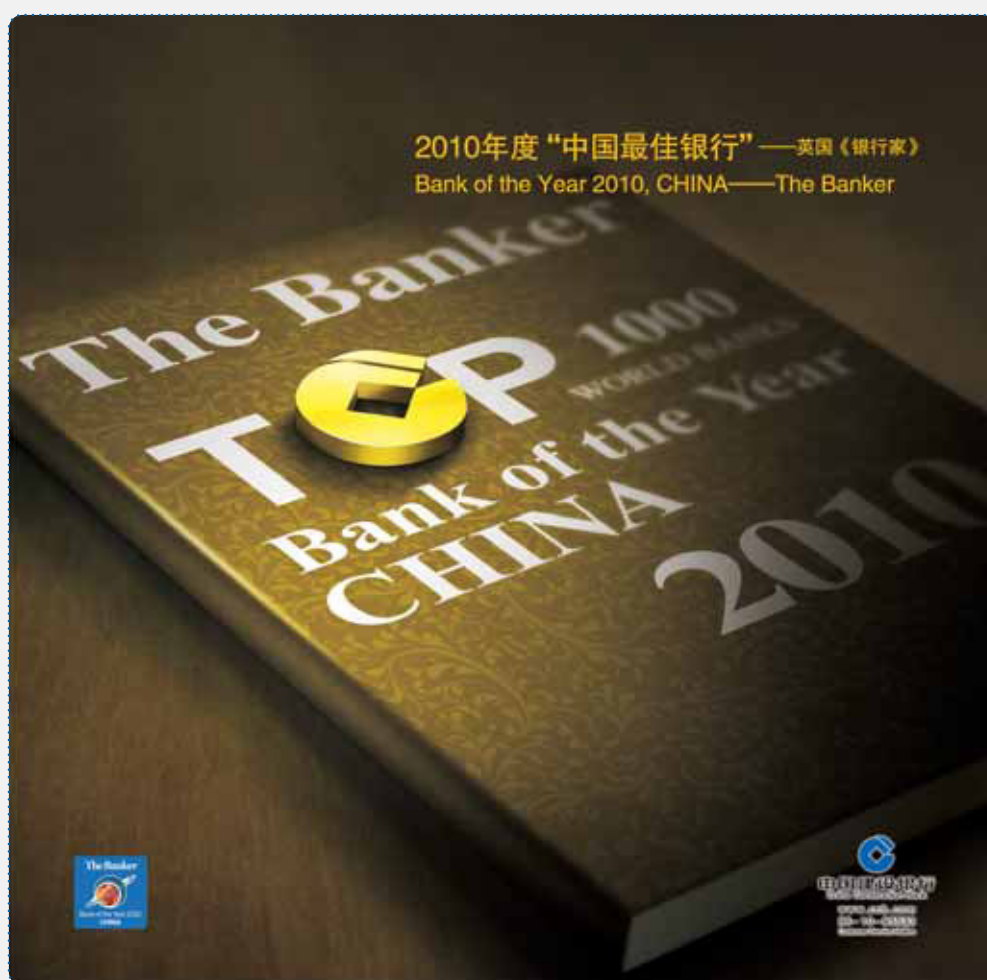
子公司写真

建信基金管理公司向西北师范大学捐款

2010年11月，建设银行子公司建信基金管理公司在西北师范大学开展“建信金色助学计划”，向该校捐赠50万元，设立“建信金色绩优奖学金”和“建信金色励勤助学金”，奖励成绩优异的贫困大学生。



我們一直在行動！



- 2010年，建设银行荣获英国《银行家》杂志“中国最佳银行”奖。

分行案例

上海市分行让爱心与世博共辉煌》

上海市分行在做好世博期间金融服务的同时，也用爱心为世博增添了新的色彩。2010年1月，上海市分行世博志愿队正式成立。3月，“2010建行青年·精彩世博”活动正式启动。以建行56个世博重点网点为依据，56名语言能力强、表达协调能力强的青年骨干作为志愿服务先锋，另有15名熟练掌握小语种金融服务的青年员工参加，全力以赴为世博提供服务。

2010年7月4日，建行投资托管服务上海备份中心组织志愿服务者协助神经肌肉疾病协会（MDACHINA）筹委会举办了帮助“渐冻人”参观世博会活动，这项活动在中央电视台和上海电视台等媒体播出后，取得了良好的社会反响。

“渐冻人症”在医学上称为肌萎缩侧索硬化症（A.L.S.），表现为肌肉逐渐无力以至瘫痪，以及说话、吞咽和呼吸功能减退，直至呼吸衰竭而死亡，被世界卫生组织列为五大绝症之一。即使身患这样的疾病，病友们依然乐观生活，2010年上海世博会唤起他们了解世界、游遍全球的愿望与渴望。我行投资托管服务上海备份中心在了解了“渐冻人”病友期待参观世博会的愿望后，决定牵头发起志愿服务活动，活动倡议一经提出马上就得到了中心30多位党员、团员青年的积极响应，其中20位直接参与，充分发挥了慈善为怀、乐善好施的人文关怀精神，提供人力、物力、财力上的帮助，让11位“渐冻人”病友一圆“世博梦”。

7月7日，来自汶川地震灾区都江堰北街小学的小学生们和我行财富中心客户的孩子们齐聚一堂，“蒲公英心灵抚慰计划——和都江堰儿童共游上海”活动正式启动。

由华富基金主办，上海市分行协办的蒲公英心灵抚慰计划，意在帮助经历灾难的孩子走出阴影。适逢世博盛事，上海市分行天钥桥财富中心邀请上海家庭的孩子和这些来自都江堰的孩子结对子、交朋友，共游世博。活动中，都江堰孩子坚强、乐观的精神给上海的孩子们留下了非常深刻的印象。同时，上海小朋友们也充分展现了小东道主的热情，与自己的小伙伴手拉手，当起了小小导游，热情地为都江堰小朋友引路、讲解。短暂的两天相聚，使双方小朋友收获了珍贵的友谊。

上海市分行志愿者们的爱心行动，让世博在更多人的记忆中充满了人性的光芒，也为建行2010世博服务大行动增添了光彩。

四川省分行全力支持西部大开发 》

四川省分行2010年继续加大贷款储备力度，为西部大开发提供信贷支持。分行按照中央新一轮西部大开发战略规划和总行的政策措施，以总行“五个优势”（市场优势、资源优势、技术优势、区位优势、管理优势）为判断标准，根据自身市场营销规划，选择性储备了一批优质客户和项目，力求把有限的资源投入到真正具有比较优势的行业和客户上去，重点支持铁路、主干线公路、电力、石油、天然气等大中型基础设施项目建设，以及能源、矿业、机械、旅游、特色农业、中药材加工等特色优势产业，积极支持一批有市场、有效益、有信用的中小企业。

2010年，四川省部分地区遭受到特大山洪泥石流自然灾害，分行立即启动对灾区住房重建提供金融支持和服务的工作：一是及时转发了《关于全力做好甘肃、四川遭受特大山洪泥石流灾区住房重建金融支持和服务工作指导意见》，要求各分支行成立由一把手牵头的工作推进小组，积极组织力量采取电话回访、实地回访、慰问等多种方式对受灾群众的住房重建贷款情况进行摸底调查，认真落实《指导意见》提出的因灾延期还款、给予优惠信贷政策、提供优质便利的服务措施等各项要求；二是建立动态信息报告和对灾区金融支持工作的统计监测制度，要求各分支行按日报告灾区客户或抵押物受灾情况、落实《指导意见》开展的相关工作、提供住房重建金融支持和服务，同时，建立对口联系制度，安排专人按日向受灾较严重的德阳、绵阳、都江堰、广元、阿坝、彭州等分支行电话了解受灾情况，及时掌握借款人、抵押物以及我行工作人员受影响情况。

为支持中小企业发展，分行开办了“联贷联保”业务。郫县是一个典型的以小企业为主的县份，使用“郫县豆瓣”商标的豆瓣生产企业就有95家，企业融资需求旺盛。但是豆瓣生产企业生产场地大多为租赁土地、自建生产厂房，无土地使用证和房地产权证，在银行现有信贷政策下无法给予信贷支持。我行推出“联贷联保”业务后，郫县支行经过前期调查、细心筛选，决定由在豆瓣生产行业中知名度较高、排名前茅的四川高福记食品有限公司等五家郫县豆瓣生产企业组成联合体，按照“联贷联保”业务的相关规定、政策，由联合体成员之间相互担保，由我行在信贷额度内为联合体成员企业提供信贷支持。至2010年末，联合体已增加到两个，贷款余额为1,900万元，大大解决了当地小企业发展的资金需求。

贵州省分行大力开展“绿色信贷”》

2010年，贵州省分行把“绿色信贷”作为支持当地经济建设的一条重要脉络，成为当地支持环保经济的生力军。

黔中是贵州省资源型缺水和工程型缺水最严重的地区之一。贵州省委、省政府对兴建黔中水利枢纽项目、改善用水环境的信心坚定不移，举全省之力兴建这项“滋黔”工程，旨在解决贵州核心地区的水资源需求，改善黔中人民基本生存条件。贵州省分行领导高度重视，组织项目组认真分析研究我行“民本通达”——“环保益民”金融服务方案，通过深入了解客户需求，为其制定有针对性的一揽子金融服务产品，积极支持此项重点工程，最终成为黔中水利枢纽工程一期工程项目银团贷款牵头行，贷款金额7亿元，与其它7家金融机构共同努力把黔中水利枢纽一期工程建成优质工程、精品工程、民心工程。

近年来，国家要求加大煤矿瓦斯抽采力度，加快煤层气开发利用，保障煤矿安全生产，增加清洁能源供应，减少环境污染，促进煤层气产业健康发展。为支持贵州盘江煤层气开发利用有限责任公司筹建煤矿瓦斯综合利用（一期）项目，贵州省分行作为第一家投放项目贷款的金融机构，在充分评估、控制风险敞口前提下，对该项目审批通过授信9,000万元，贷款余额4,000万元，保证了项目顺利建设，现已投产60台机组，一期工程总规模达60台，装机容量达到3万千瓦。预计全部投产后年瓦斯消耗量7,000万m³，减排和节能效果明显，取得了较好的社会效益和经济效益。

社会认可与反馈

2010年我行共获得各种奖项100余项，包括社会责任、品牌形象、产品服务三大类，主要奖项如下：

社会责任类：

评奖机构名称	奖项名称	
《中国新闻周刊》、中国红十字基金会	2010年最具责任感企业	
中国社会工作协会志愿者工作委员会“中国，您好！”活动组委会	2009“中国，您好！”志愿服务特别贡献奖	中国社会工作协会 志愿者工作委员会
中国红十字会总会	中国红十字杰出奉献奖章	
《参考消息》、《国际先驱导报》	2010年先驱中国年度绿色环保企业	
《投资与理财》	中国证券市场20年最富社会责任感上市公司	
《南方周末报》、贵州电视台	2009年度国有上市企业社会责任榜百强企业	
润灵环球责任评级、和讯网、挪威船级社	最佳社会责任报告奖	润灵环球 责任评级
东方财富网	2010年度•银行业社会责任奖	
新华网	2010中国企业社会责任榜杰出企业	
网易财经	2010年最具责任感企业奖	
中国妇女发展基金会	中国妇女慈善奖	

品牌形象类：

评奖机构名称	奖项名称	
英国《银行家》	2010年中国最佳银行 全球银行品牌500强排名第13位，全球商业银行品牌第二位 全球银行1000强排名第15位	The Banker
香港《财资》	2010年中国最佳本地银行 2009企业奖项之钛奖类别(The Asset Corporate Awards 2009 – Titanium)	
2009中国企业发言人与传媒价值年会	2009中国企业年度最佳发言人制度创新（促进）奖	企业发言人与传媒价值年会
和讯网	最受欢迎银行业品牌奖	
《银行家》	中国金融营销奖等数项大奖	
香港《亚洲周刊》	全球华商1000排行榜，2009年20大企业荣誉奖 2010年10大银行荣誉奖——中国区 亚洲银行300强位列第三 2010年全球华商1000——中国区最绩优企业大奖之一	
《理财周报》	2010中国最受尊敬银行	
Brand Finance	全球最有价值500品牌排行榜全球第54位，中国内地公司第3位	Brand Finance
香港《资本》	2010年资本中国杰出零售银行	
香港《亚洲金融》	2010年度中国最佳银行	
Interbrand 美国《福布斯》	2010年度最佳中国品牌价值排行榜第三位，中资银行第一位	Interbrand
美国《财富》	财富全球上市公司500强排名第116位，按利润排名全球第5	美国财富杂志
新浪财经	2010年度综合银行最佳企业声誉奖	
凤凰卫视、凤凰网	2010年最具竞争力银行奖	

产品服务类：

评奖机构名称	奖项名称	
商务部	最佳贸易金融奖	
新浪网“新浪2009·网络盛典”	最具创新信用卡	
中国银联	银联卡境外业务贡献奖 银联标准“建国60周年主题信用卡”发卡合作奖	
MasterCard国际组织	2009年最佳汽车卡奖——龙卡汽车卡 2009年最佳产品设计奖——艺术家卡 2009年最佳白金卡奖——白金卡 2009年最佳产品营销奖——My Love信用卡	
VISA国际组织	2009年度最具人气车主奖——龙卡汽车卡 2009年度最具价值白金卡奖	
香港《财资》	2010年“财资AAA银行奖评选——证券与基金服务类”中国最佳次托管银行	
英国《全球托管人》	2009年“新兴市场托管银行服务评选——中国地区”国内最佳托管银行	
新加坡《亚洲银行家》	中国最佳分销渠道银行	
《证券时报》	“2010中国区优秀投行评选”2010年度最佳投资银行 “第十一届金融IT创新暨优秀财经网站评选”2010年度金融机构IT创新10强	
《经济观察报》	2009年度中国最佳房贷服务银行 建银国际获得中国最佳投资银行	
《首席财务官》	最佳中小企业服务奖 最佳投行业务奖 最佳现金管理奖 最佳企业伙伴银行奖	
美国《环球金融》	中国最佳基础设施建设贷款银行 中国最佳房贷服务银行	
《中国经营报》	最佳风险管理银行	
《旅伴》	最佳电子银行	旅伴杂志
《第一财经日报》	年度企业银行	
《世界》2010年度旅游盛典	2010年度品质旅行银行卡领袖奖	世界杂志

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、海峡两岸关系协会等组织的理事单位。

国际互联网网址：www.ccb.com

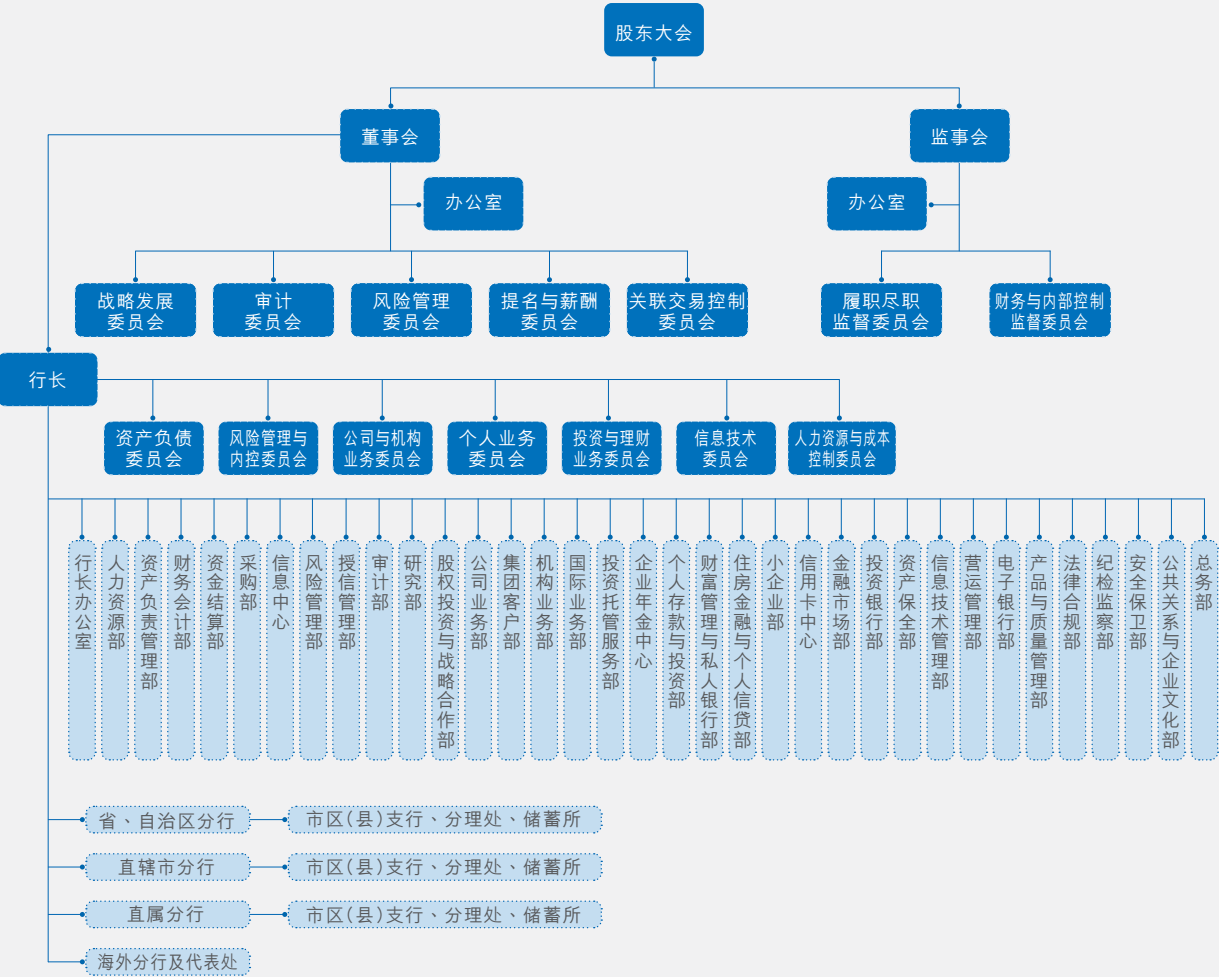
无线网址：wap.ccb.com

客户服务热线：95533

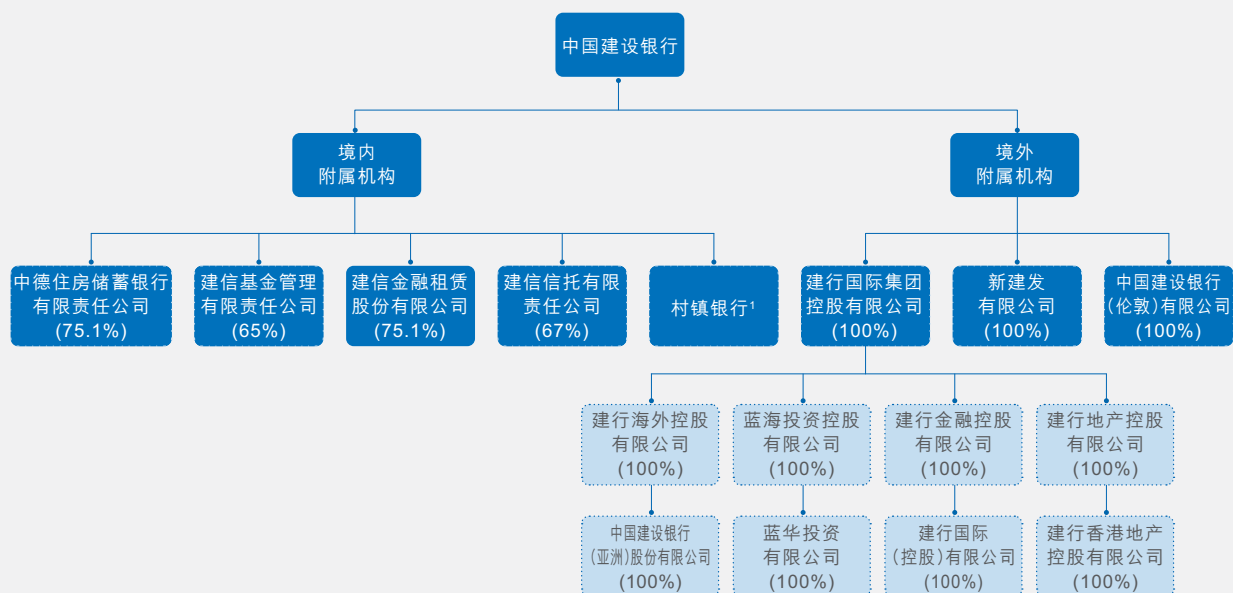
公司架构图 »

管理架构图

本报告期内，我行在机构规模、管理架构以及所有权等方面没有重大改变。



股权投资架构图



注：

¹ 截至2010年12月31日，本行共成立了9家村镇银行，具体包括湖南桃江建信村镇银行股份有限公司、浙江苍南建信村镇银行股份有限公司、浙江青田建信华侨村镇银行有限责任公司、浙江武义建信村镇银行有限责任公司、安徽繁昌建信村镇银行有限责任公司、陕西安塞建信村镇银行有限责任公司、河北丰宁建信村镇银行有限责任公司、上海浦东建信村镇银行有限责任公司、苏州常熟建信村镇银行有限责任公司。

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2010年12月31日止的2010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2010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，以了解建设银行在确定关键利益相关者所关注的重大问题方面的程序；

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；

通过进行媒体分析和互联网搜索以获取报告期间建设银行的相关信息；

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；

将社会责任报告中的信息与相关原始文件进行对比，以考虑原始文件中的关键信息是否已反映在社会责任报告中；核对社会责任报告中关键财务数据和指标与经过外部审计的财务报告中数据和指标的一致性；

评估社会责任报告中有关前瞻性表述所采用假设的合理性；及

考虑社会责任报告所含信息是否与我们获知的关于建设银行可持续发展表现的整体认识和经验相符。

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2010年度社会责任报告在任何重大方面存在不公平的表述。

毕马威华振会计师事务所
北京
二零一一年三月二十五日

附录

GRI内容索引¹ »

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3.3 报告周期	1
3.4 回应关于报告或内容相关问题的联系方式	1
3.5 确定报告内容的程序	1
3.6 报告的界限	1
3.7 说明关于报告范围及界限的限制因素	1
3.8 根据什么基础汇报合营机构、附属机构、租用设施、国外采购业务及其它可能严重影响不同汇报期（或）不同机构间可比性的实体	1
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3.11 报告的范围、界限或所用的计算方法与以往报告的重大分别	1
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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	23-62

注：

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。

环境效益指标	页码
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	2;44-47
EN4 按照主要源头划分的间接能源消耗	2;44-47
EN8 按源头划分的总耗水量	2;44-47
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、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	42-46
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	25-26

社会效益指标 — 劳工措施及合理工作	页码
LA1 按雇用类型、雇用合同及地区划分的员工总数	27-28;48
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	49-52
LA10 按员工类别划分，每名员工每年接受培训的平均小时数	50
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	48
LA14 按员工类别统计的男女的基本薪金比率	未来采用

社会效益指标 — 人权	页码
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	不适用
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	不适用
HR7 已发现可能会导致已经强制强迫或强制劳动的作业，以及有助消除这类劳动的措施	未来适用

社会效益指标 — 社会	页码
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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	18-19
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	25-26

社会效益指标 — 产品责任	页码
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	不适用
PR5 客户满意度管理措施，包括调查客户满意程度的结果	21-22
PR6 为符合规管市场推广传讯（包括广告、推销及赞助）的法律、标准、及资源守则而设的计划	40
PR9 违反规管产品及服务的提供与使用的法例及规则所处境巨额罚款的总额	2010年未发生

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FS3 对客户环境和社会合规情况的监控	17-22
FS4 提高员工执行环境与社会政策的能力的程序	17-22;42-46
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	17-22;42-46
FS6 按地区、规模、行业分的业务比例	27-28
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	25-46
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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。

《〈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。	1
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；	17-39;48-60;
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；	41-47
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。	23-62
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。	25-26
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。	73-74
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》	页码
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；（二）公司年度资源消耗总量；（三）公司环保投资和环境技术开发情况； （四）公司排放污染物种类、数量、浓度和去向；（五）公司环保设施的建设和运行情况；（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； （七）与环保部门签订的改善环境行为的自愿协议；（八）公司受到环保部门奖励的情况； （九）企业自愿公开的其他环境信息。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。	41-47 不适用 未来适用 41-47
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。	非披露要求
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。	非披露要求
九、本指引自发布之日起施行。	非披露要求

《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》		页码
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。	25-26	
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 其中：对所在社区的保护及支持 其中：对产品质量的把关 （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 其中：如何保护水资源及能源 其中：如何保证所在区域的适合居住性 其中：如何保护并提高所在区域的生物多样性 （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 其中：如何为员工创造更好的工作机会及未来发展 其中：如何为其股东带来更高的经济回报	48-53 22;54-62 21-22;40 41-47	
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” or the “CSR 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 2010 to 31 December 2010. Part of the content exceeds the above mentioned reporting period. The time frame for the data compilation of subsidiaries referred to in this Report is same as the time frame of this Report.

Reporting cycle This Report adopts an annual reporting cycle. The reporting period of the previous CSR Report, which was released in March 2010, was from 1 January 2009 to 31 December 2009.

Data Financial data in this Report are from the audited 2010 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 requirements of the following guidelines issued by the Shanghai Stock Exchange (“SSE”):

- “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”

(The above are collectively known as the “Guidelines of the Shanghai Stock Exchange”)

The Report has also been prepared according to 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. 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.

Method of certification of the report To ensure the fulfillment of the disclosure requirements set by the Shanghai Stock Exchange and GRI’s Sustainability Reporting Guidelines (G3), KPMG Huazhen has provided independent limited assurance to the Report.

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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Key Data

Operating Results	2010	2009	2008
Net Profit (RMB million)	135,031	106,836	92,642
Return on Average Assets (%)	1.32	1.24	1.31
Non-performing Loan Ratio (%)	1.14	1.50	2.21

Contributions to the Social and Economic Development	2010	2009	2008
Tax Payable for the Bank (Income tax, + Business tax + Surcharges and Others) (RMB million)	58,489	47,861	42,892
Total Number of Retail Outlets	13,415	13,384	13,374
Total Number of Staff	313,867	301,537	298,581
Charitable Donation Expenses (RMB million)	65	78	85
Social Contribution per Share (RMB)	1.59	1.42	1.34

Livelihood Financial Services	2010	2009	2008
Balance of Agriculture-related Loans (RMB100 million)	7,707.17	5,537.47	4,001.21
Balance of SME Loans (RMB100 million)	15,852.2	12,322.14	10,280.61
Balance of Residential Mortgage Loans (RMB100 million)	10,911.16	8,525.31	6,031.47
Balance of Education and Business Loans (RMB100 million)	493.85	379.23	358.86

Environmental Protection	2010	2009	2008
Balance of Green Loans (RMB100 million)	1,958.06	1,810.97	1,541.43
Energy Conservation and Emission Reduction			
Electricity Usage (10,000 kWh)	93,885	90,147	–
Water Usage (10,000 tons)	2,234	2,162	–
Fuel Usage of Company Car (10,000 litres)	4,558	5,328	–
Coal Usage (10,000 tons)	15	19	–

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Chairman's Statement

In 2010, the 5th year of CCB's shareholding reform and public listing, we continued with our past achievements and took a solid step into the future. Faced with complex and volatile economic and financial situations, we responded calmly to all kinds of difficulties and challenges, actively transformed our mode of development and forged ahead with structural adjustments. As befitting the image of a good corporate citizen, CCB was able to make substantial progress in all lines of business while achieving excellent results in its social responsibility undertaking.

Attending to the interests of all parties and creating higher values and returns. Over the year, we continued to adhere to the operating principle of active prudence. We endeavoured to establish an operational model that integrates speed, structure, quality and benefits. Also, we promoted sustainable and sound development in various lines of business. Our market capitalisation was ranked second among the world's publically listed banks while key indicators such as return on average assets and return on average equity were at the top levels of major international banks. Thus we succeeded in creating higher values for our shareholders, customers, employees and the society. In 2010, CCB was named the "Bank of the Year in China" by *The Banker* and ranked first in the banking sector in the "2010 China Most Valuable Brands" by *Forbes*.

Undertaking fundamental responsibility in fostering economic development and livelihood improvement. In 2010, we voluntarily implemented the State's macro-economic policies and capitalised on our advantages in supporting infrastructure construction. We have actively adjusted our credit structure and boosted our support to the small and medium sized enterprises (SMEs). Specifically, we took the initiative in supporting the "Three Rurals" (the agricultural industry, rural areas and farmers) by actively providing services to supporting the development of rural and county areas. Major livelihood improvement efforts were also made by meeting the financial needs of urban and rural residents in housing, employment, education, health care and social security. We gave full support to the implementation of West China Development Strategy and made conscientious efforts to back up the development of Xinjiang and Tibet, thus fostering economic prosperity and social stability in the frontier regions.

Maintaining a people-oriented approach in advancing democratic management. Throughout the year, CCB further improved the democratic management by giving full play to the Employee Representative Assembly which fully demonstrates the functions of the Employee Representative Assembly and Labour Union, respecting and protecting employee rights and interests and stimulating initiative and creativity amongst our staff. With an investment of RMB743 million, we were also active in building broader career paths for our associates by carrying out large-scale staff education and training. A total of 26,393 training courses were organised.

A people-oriented philosophy was adopted in which extensive employee-caring activities were being conducted. By giving specific psychological counselling and motivation, we helped our staff deal positively with competitive pressure and maintain an optimistic and upward-looking mentality.

Committing to public welfare causes in promoting the harmonious development of society. In 2010, CCB continued to maintain a strategic focus on supporting education causes, caring for socially vulnerable groups and promoting ethnic cultures as part of our corporate social responsibility undertakings in repayment to society. We explored and implemented studies and practices actively, initiated public welfare and charitable activities related to poverty alleviation and disaster relief extensively. We implemented a number of large long-term public welfare projects in different areas including education, medical, culture and art, academic research and environmental protection. We also rolled out various long-term public welfare projects and generated positive social impacts which contributed to the building of a harmonious society.

CCB's efforts in undertaking social responsibility have won widespread acclaims and recognitions from various quarters in society. Last year, CCB won various awards including the "China Red Cross Outstanding Dedication" award by the Red Cross Society of China, the "Best Social Responsible Enterprise 2010" by *China News Week* and the "Outstanding Social Responsible Chinese Corporation 2010" by Xinhua Net, etc.

Looking forward to 2011, we believe that the international and domestic economic and financial situations will remain complicated. We will be presented with rare opportunities for development but will also be confronted with new difficulties and challenges. In this environment, we will uphold our strategic vision: "pioneer always at the forefront of China's economic modernisation, strive to be a world-class bank" and our mission of "providing better service to our customers, creating higher value to our shareholders, building up broader career path for our associates and assuming full responsibilities as a corporate citizen". We will also actively exercise our core values of "integrity, impartiality, prudence, creation". While advancing the steady and brisk development of our business, we will further reinforce our corporate citizenship awareness and our concepts of social responsibility so as to make more contributions in fostering the harmonious, steady and healthy development of society.

Guo Shuqing

Chairman
China Construction Bank Corporation

President's Report

In 2010, in face of an extremely complicated financial situation, we followed the guidance of the scientific outlook on development and stepped up the transformation of our credit structure and mode of development. Consequently, all lines of business developed steadily and rapidly and heartening results were achieved. Meanwhile, we delivered fruitful results through active and voluntary corporate social responsibility undertakings, winning widespread acclaims and recognitions from all quarters of society.

Promoting economic development through prudent operation

In 2010, we implemented macro-economic policies conscientiously and directed our credit placement mainly to infrastructure, key national investment projects, national industrial revitalisation programmes and livelihood areas. We have achieved breakthroughs in our business scale and gained outstanding financial performance. Our strategic business operation has a steady expansion and our pace in international business development has accelerated. We have also achieved steady progress in our risk prevention in which our asset quality and financial services standards showed improvement continuously. As at the end of 2010, CCB's total assets amounted to RMB10.810317 trillion, an increase of 12.33% on the previous year-end; net profit was RMB135.031 billion, increasing by 26.39% compared to the previous year. Non-performing loan ratio of 1.14% was down 0.36 percentage points from the previous year-end. The provision coverage ratio reached 221.14%.

Stepping up structural adjustment and supporting western development

In 2010, in response to the Bank's strategy of "forging into some sectors while guaranteeing, controlling, suppressing or even withdrawing credits from others", we proactively adjusted our credit structure, reasonably controlled the growth rate and speed of loan placement, effectively controlled the gross loan amount and maintained balanced credit placement so as to provide better service to support economic structural adjustments. We have responded actively to the State's strategic policy in developing the western regions and increased our efforts in providing financial services to these regions and strived to demonstrate our advantages in infrastructure construction. We also provided financial support to a large number of key national and local infrastructure construction projects such as the Three Gorges project, the Qinghai-Tibet railway, the West-East natural gas pipeline, etc. By 2010 year end, among the medium to large conglomerate customers, 180 were involved in western development projects with loan balances of RMB500 million and above with their total loan balance reaching RMB266.251 billion.

Concern for social development and promoting livelihood improvement

In 2010, we boosted our support to SMEs and the "Three Rurals". We steadily advanced the establishment of more than 200 small business service centres in 150 cities throughout the country. We explored the launch of new products and business such as farmers guaranteed loans, non-collateralised loans of small enterprises and joint loans. We continued to provide our credit support in key livelihood areas such as education, housing and health care and actively supported the construction of indemnificatory housing which helped to improve the housing conditions of residents. By the end of December 2010, the balance of our SME loans increased 28.65% to RMB1.58522 trillion. The balance of agriculture-related loans amounted to RMB770.717 billion, which increased by 39.18%. In particular, the balance of loans to farmers reached RMB37.646 billion, increasing by 109.43% from the previous year. The balance of personal housing loans amounted to RMB1.091116 trillion, increasing by 27.99% from last year.

Serving customers wholeheartedly by providing quality services

In order to better serve our wide range of customers, we implemented the "Service Quality Year" on a bankwide basis in 2010. While creating an excellent financial service environment for the World Expo and the Asian Games, we managed to raise our service standards continuously by responding to customer demands through various channels such as "Voice of Customer" surveys, "CCB Customer Day", "Customer Experience Centre" and "95533 Customer Service Centre". We installed an additional of 3,853 ATMs and 1,549 self-service banks in 2010 to provide more convenient and efficient services to our customers. The overall satisfaction of our personal customers was 64.4%, an increase of 0.5 percentage points on the previous year, while the overall satisfaction of our corporate customers was 88.3%, remaining stable for the fourth consecutive year.

Emphasis on environmental protection and implementation of a "Green Credit" policy

In accordance with national policies in energy conservation, emission reduction and environmental protection, we have developed 54 approval guidelines covering industries with high energy consumption, high pollution and overcapacity and stringently controlled the loan placement to sectors like steel and cement. A "Green Credit" policy is actively pursued in CCB for the support of environmental protection 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. As at the end of 2010, the balance of our green loans amounted to RMB195.806 billion, increasing 8.12% from the previous year.

Devoted to social welfare causes to repay society

In 2010, we have actively supported public welfare and implemented 22 welfare projects in education, health care, poverty relief, culture and art, academic research and environmental protection, involving a total of RMB95.2799 million. In particular, in face of natural disasters such as the catastrophic earthquake in Yushu, drought in the southern regions and massive mudslide in Zhouqu, we provided full financial services and donated a total of RMB53.1315 million, of which RMB29.3915 million was staff contributions. This provided strong support for people in disaster-stricken areas to rebuild their homes.

In 2011, we shall ceaselessly seek for improvement in operation and management mode and speed up the strategic transformation and business innovation under the guidance of the scientific outlook on development. We shall actively undertake our social responsibility while maintaining steady development of our business. In this way, we aim to become a world-class listed bank while making new contributions towards building a harmonious society.

Zhang Jianguo

President
China Construction Bank Corporation

Social Responsibility Management

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

Deployment and Planning of Strategies »

Retrospection of 2010 highlights

In 2010, as the global economy recovered gradually, the transformation in Mainland China's pattern of economic development accelerated while the pressure and momentum for the adjustment and upgrading of its industrial structure gained strength. Under these circumstances, CCB combined its support for national economic growth with its own business development, changed its pattern of development actively and enhanced its asset quality persistently. The Bank made major adjustments in its credit structure by providing greater support to SMEs, to the "Three Rurals" and livelihood areas as well as to the low-carbon economy and other environmental protection sectors. CCB supported the national strategy of developing the western regions by bolstering its financial services in the area. The Bank paid great attention to the changes in customer demands, sped up product innovation and raised customer service standards. It continued to promote democratic management, protected the rights and interests of employees, attached high importance to employee development and strove to provide them with better opportunities for career development. On top of all these, CCB supported public welfare causes in earnest and made new contributions towards a more balanced and coordinated society.

2011 outlook

In 2011, though the global economy is turning better and all key developed economies are starting to recover, difficulties still abound. As the economies of emerging market countries rebound sharply, a number of developing countries are entering a period of rapid economic development and may become a new driver for economic growth globally. In Mainland China, the economy will maintain a crisp pace of growth, the course of industrialisation will stay at the peak, potential for urbanisation will be huge, the prospects for marketisation will be promising, the pace of internationalisation will be sped up and the rapid progress of informatisation will have profound impacts on social, corporate, economic as well as cultural development. Meanwhile, imbalances still exist in resources, environment and regional development; the pressure for reining in inflation will increase, and the government will implement prudent monetary policies to maintain the basic stability of price levels.

At a time when there are new opportunities as well as new challenges, CCB, as a responsible major commercial bank in which the State holds the controlling share will, under the guidance of the 12th Five-year Plan, uphold the principle of serving economic and social growth and provide

financial support for China's industrialisation, urbanisation, informatisation, marketisation and internationalisation. It shall foster changes in the pattern of national economic development through changes in the pattern of its own development. By adhering to a business principle of active prudence, by maintaining its foothold on the real economy, by focusing on our customers and by innovating products and services continuously, it shall realise not only the healthy and steady development of all its lines of business, but shall also strive to become:

A livelihood promoting bank The Bank will incorporate national economic development and promoting livelihood improvement into its business development. The Bank will give priority to developing financial services for small enterprises and provide better financial services to the livelihood areas of the "Three Rurals" and the development of Mainland China's western regions.

A low-carbon, environmentally friendly bank CCB will undertake its environmental responsibilities conscientiously and strongly support the low-carbon economy and environmental protection industry actively. The Bank encourages energy conservation and emission reduction by enterprises while reducing its own energy consumption.

A public serving bank The Bank pays close attention to customer experience and demands and will innovate and improve its business processes. It will actively explore the consumer finance market to enhance its customer service capability.

A sustainable development bank The Bank will increase the creativity of brand value and deliver steady returns to shareholders. The Bank cares about the welfare of its employees by striving to create a better working environment and providing them with better career development opportunities. The Bank is also attentive to social needs and has actively participated in charity work, making an effort in reciprocating the society. The Bank is concerned with community building and development which contributes to the harmonious development of the society.

CCB was selected as a constituent stock of the Hang Seng Corporate Sustainability Index

The Hang Seng Corporate Sustainability Index Series comprises three indexes: Hang Seng Corporate Sustainability Index, Hang Seng (China A) Corporate Sustainability Index and Hang Seng (Mainland and HK) Corporate Sustainability Index which the first two indexes include 30 Hong Kong-listed and 15 Mainland-listed corporate sustainability leaders respectively. The Hang Seng (Mainland and HK) Corporate Sustainability Index and the Hang Seng (China A) Corporate Sustainability Index are cross-market indexes. They include leading companies listed in Hong Kong and Mainland China respectively which are sizable, liquid and have outstanding performance in corporate sustainability.

The selection of constituent stock is the result of a rigorous process which includes consideration of the results of a corporate sustainability rating assessment developed by RepuTax, an independent analysis and advisory firm. The process ensures that indexes in the Hang Seng Corporate Sustainability Index Series are objective, reliable and of high investability, making them excellent benchmarks for index funds that adopt a corporate sustainability theme.

At present, international investors have paid increasing attention to the corporate sustainability (encompassing the three aspects of environment, society and corporate governance). Sustainability investment is growing continuously across the globe as investors increase their investments in those companies that perform strongly in corporate sustainability. The Hang Seng Corporate Sustainability Index Series provides benchmarks for sustainability investments. It also provides recognition and encouragement for companies in their continuous efforts in sustainability development. In July 2010, CCB became a constituent stock of the Hang Seng Corporate Sustainability Index and its proportion was 9.76%.

Corporate Governance »

General Meeting of Shareholders

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

On 24 June 2010, the Bank's 2009 annual general meeting was held, which mainly considered and approved the 2009 report of the board of directors, the 2009 report of the board of supervisors, the 2009 final financial statements, the 2010 fixed assets investment budget, the 2009 profit distribution plan, the 2009 final emoluments distribution plan for directors and supervisors, the appointment of auditors for 2010, the rights issue of A-shares and H-shares, capital management plan in the medium term, the election of directors and supervisors and the adjustment of several items of the delegation of authorities by the shareholders' general meeting to the Board, etc.

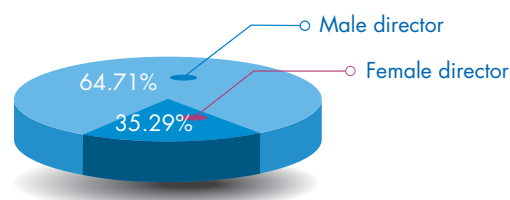
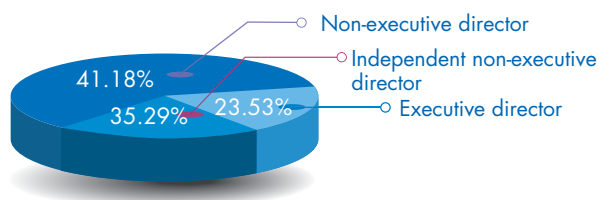
On 15 September 2010, the Bank convened its first extraordinary general meeting for 2010, which passed the motion of shareholder representative supervisor and appointed Mr. Zhang Furong as the Bank's shareholder representative supervisor.

Board of Directors

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

As at the end of 2010, the Board comprised 17 directors, including 4 executive directors, 7 non-executive directors and 6 independent non-executive directors. There are 11 male directors and 6 female directors. Mr. Guo Shuqing is the chairman of the Board.

In 2010, the Board convened a total of 10 board meetings including 9 on-site meetings and 1 meeting through written proposals, which mainly considered and approved proposals including the Bank's business plan, the fixed assets investment budget, the financial report, the profit distribution, the election of directors and the appointment of senior management. The Board also disclosed relevant information pursuant to the provisions in relevant laws, regulations and listing rules of the listing venues.

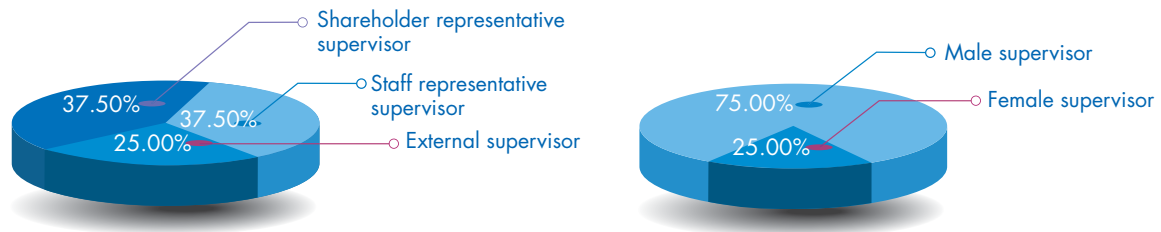


Board of Supervisors

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 2010, the board of supervisors consisted of 8 supervisors, including 3 shareholder representative supervisors, 3 staff representative supervisors and 2 external supervisors. There are 6 male supervisors and 2 female supervisors. Mr. Zhang Furong is the chairman of the board of supervisors.

In 2010, 8 meetings of the board of supervisors were held, in which all were on-site meetings. Among other matters, it considered and approved proposals including the report of the board of supervisors, the financial reports of the Bank, the profit distribution plan, the election of supervisors, the annual supervision work scheme of the board of supervisors, the work report of the board of supervisors and the work plan, etc.



Senior Management

CCB's senior management exercises its functions and carries out operational and management activities in accordance with laws and regulations, articles of association, as well as the authorisation from shareholders' general meeting and board of directors.

The senior management of the Bank consists of 14 members, including 1 president, 5 vice presidents, 1 senior management member, 1 chief finance officer, 1 chief risk officer, 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. Mr. Zhang Jianguo is president of the Bank.

Employee Representative Assembly

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

The Bank has established an Employee Representative Assembly system with three levels (head office, first-tier branches, second-tier branches).

The Employee Representative Assembly has a session for three years with a meeting held every year. In 2010, the Bank held the third meeting of the second session of the CCB Employee Representative Assembly. At the end of 2010, the Bank held two sessions of the CCB Employee Representative Assembly with six meetings in total.

Stakeholders »

The Bank has identified and selected stakeholders on the basis of their degree of risk and influence on the sustainable development of the Bank.

In addition, the Bank has identified and disclosed in this Report the important issues that are relevant to stakeholders considering their expectations and focuses on the Bank. As the overseas branches and sub-branches are relatively small, and their 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.

In 2010, through the methods and channels listed below, the Bank conducted exchange and communication with various stakeholders. Based on their expectations and concerns, we have made necessary improvements.

Stakeholder	Means of Communications	Expectations of CCB
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	Sustainable and healthy development; steady growth in tax payment; increased employment opportunities; promoting social prosperity
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 operation and management standards
Shareholders	Annual reports; 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
Customers	Feedback from CCB Customer Day; customer satisfaction survey, mystery customers, daily contacts of sales representatives	Provide and continuously improve quality of products and services
Suppliers and Business Partners	Contracts; agreements; communications and exchanges	Fair procurement; execution of contracts with integrity; mutual cooperation; win-win situations
Employees	Employee representative assemblies; reasonable suggestions; president's mailbox; forums; opinion solicitations; communication; Voice of staff	Continuous enhancement of profitability and sustainable development capabilities; provide more benefits and growth opportunities to employees
Communities	Activities 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
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

Government and Regulatory Bodies

Operating in Accordance with Laws and Regulations

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 various parties involved in the Bank's corporate governance perform their own functions; carry out their own duties as providing internal checks and balances to ensure the effective operation of the corporate governance system and create a highly efficient and accountable management system, thereby forming the Bank's distinctive features and comparative advantages.

- The shareholders' general meeting is the highest authority of CCB.
- As the executive body of the shareholders' general meeting, the board of directors is primarily focusing on the key directional issues of the Bank such as strategic planning and market positioning.
- The board of supervisors is a supervisory authority of the Bank and oversees the performance of duties and due diligence of the board of directors, senior management and their members. It also supervises the financial and internal control of the Bank.
- The management makes decisions within their scope of authority on operations, management and other issues that need to be decided based on the authorisation of the Articles of Association and the board of directors.
- The Employee Representative Assembly and the Labour Union organise employee participation in democratic decision-making, democratic management and democratic supervision.

The above functions are complementary to each other to ensure the smooth running of corporate governance.

In addition, CCB also regards public and media scrutiny an important component of its corporate governance. Hence it strives to enhance its corporate transparency and furnish its shareholders and the public with full and accurate information.

In 2010, CCB ranked 8th among the "Top 10 Chinese Listed Companies in Best Corporate Governance". In the poll for the "2010 Corporate Governance Awards" conducted by the Shanghai Stock Exchange, the Bank won the "Nomination Award for the Board of Directors for Listed Companies 2010". In the *Shanghai Securities News* poll of listed companies, the Bank won the "Secretary to the Board of Directors Award for Golden Corporate Governance-Information Disclosure 2010".

Sound and effective internal control system

The board of directors of the Bank is responsible for establishing and maintaining a relevant financial reporting internal control system. The Board has evaluated the internal control of financial reporting in accordance with the requirements in "The Basic Norms of Internal Control" which was considered effective on 31 December 2010.

From internal control self-assessment, CCB believed that the internal control system related to its non-financial statements is sound and has been implemented effectively. No major deficiency has been found in the design and execution of its internal control. Those items which require improvements are not posing material impacts on its overall operation and management. The Bank pays high attention to those items and shall make continuous improvements through further actions.

Advancing the establishment of an anti-corruption system

In 2010, the Bank further improved its corruption punishment and prevention system. It also advanced the establishment of the anti-corruption system by providing guidance and codes of conduct for employee's on-the-job behaviour through anti-corruption education and talks.

Continued strengthening of an anti-money laundering system

CCB adheres strictly to Mainland China's anti-money laundering laws and regulations, undertakes conscientiously its legal obligations in anti-money laundering and continuously improves its anti-money laundering system. In 2010, the process for reporting suspicious transactions was refined; the monitoring and analysis of operations with higher money-laundering risk was reinforced; and the monitoring and management of anti-money laundering blacklists and anti-terrorism financing was strengthened. Furthermore, CCB managed to raise its anti-money laundering internal control standards with the compilation of a manual which covers its policy, system and operation procedures on anti-money laundering. In 2010, the Bank actively supported relevant national authorities in administrative investigation regarding anti-money laundering and was awarded the "Special Contribution Award" in anti-money laundering by the People's Bank of China for its assistance in a large illegal private bank case investigation on 18 September 2010.

The lawful operation of overseas organisations and domestic subsidiaries

CCB has nine branches set up in Hong Kong, Singapore, Frankfurt, Johannesburg, Tokyo, Seoul, New York, Sydney and Ho Chi Minh City (the latter two opening in 2010) and three subsidiaries of CCB London, CCB (Asia) and CCB International are also in operation. Approval for CCB Moscow representative office has been obtained from the Central Bank of the Russian Federation, while the work on setting up a representative office in Taiwan and a branch in Canada are being actively advanced. All the overseas organisations are carrying out their operational activities in accordance with CCB's Articles of Association as well as relevant management systems. In 2010, these overseas organisations were all incorporated into CCB's unified risk management system to facilitate and ensure their healthy development. During the year, there was no major violation of laws or regulations on the part of CCB overseas organisations, nor was there any penalisation from respective local governments and regulatory bodies.

CCB has four domestic subsidiaries: CCB Principal Asset Management, CCB Financial Leasing, CCB Trust and Sino-German Bausparkasse. In 2010, all of them were able to uphold a strategy of proactive yet prudent operation. They improved their internal control systems continuously and undertook their responsibility in complying with laws and regulations, thus guaranteeing their sustainable operation and development. Across the whole year, these domestic subsidiaries did not commit any major violation of laws and regulations, nor were penalised by the government and regulatory bodies.

Further standardisation of information disclosure

In 2010, the Bank carried out information disclosure under the principles of "timeliness, accuracy, factuality and completeness". The disclosure of its regular reports and ad hoc announcements were made in strict accordance with domestic and foreign regulatory requirements. In addition, the Bank attaches great importance to establishing its information disclosure system. In this respect, CCB drew up and implemented the "China Construction Bank Temporary Administrative Measures on Insider Information", thereby standardising the filing and administration of confidential information and of insiders privy to such information.

Continuously raising capability in overall risk management

In 2010, the Bank tightened up risk control in key business areas regarding the government financing vehicles, property sector and sectors with overcapacity and further optimised its credit structure. By increasing risk monitoring and investigation efforts and strengthening the basic management in post-loans, collateral, overseas markets and off-balance sheets, it enhanced its flow in the system and promoted the research and application of the risk management technical tools. The Bank was able to raise its standard of overall risk management. This played a vital role in reinforcing the steady development of the Bank's business and improvement of asset quality. CCB also initiated the preparation for the New Capital Accord. In 2011, CCB will submit a formal application to the China Banking Regulatory Commission and strives to become one of the first group of domestic banks which adopt the New Capital Accord.

Investors

The Bank gives high priority to the interests of its shareholders, especially the interests and requests of minority shareholders. It strives to treat all shareholders equally and listen to the feedback and suggestions of its investors to raise its operation and management standards and to protect the interests of shareholders as a whole. In 2010, CCB continued to enhance the exchange and communication with its investors through various channels such as regular results announcement events and roadshows (on a yearly, half-yearly and quarterly basis), large-scale investor forums, company visits, investor relations webpage columns, hotlines and emails. It explained its development strategies and operational results to the market on a timely basis, which has gained recognition from the market and the public.

According to the shareholder register at 31 December 2010, the Bank had a total of 1,049,546 shareholders, of which 66,715 were holders of H-shares and 982,831 were holders of A-shares.

Table 1 Particulars of shareholdings of the top ten shareholders

Total number of shareholders 1,049,546 (Total number of registered holders of A-shares and H-shares as at 31 December 2010) Unit: Shares			
Name of Shareholder	Nature of Shareholder	Shareholding Percentage (%)	Total Number of Shares Held
China SAFE Investments Limited ¹	State-owned	57.03	142,590,494,651 (H)
	State-owned	0.06	154,879,777 (A)
HKSCC Nominees Limited ²	Foreign legal person	19.79	49,481,779,782 (H)
Bank of America Corporation	Foreign legal person	10.23	25,580,153,370 (H)
Fullerton Financial Holdings Pte Ltd ^{2,3}	Foreign legal person	5.65	14,131,828,922 (H)
Baosteel Group Corporation	State-owned	1.28	3,210,000,000 (H)
	State-owned	0.13	318,860,498 (A)
State Grid Corporation of China ^{2,4}	State-owned	1.16	2,895,782,730 (H)
China Yangtze Power Co., Limited ²	State-owned	0.43	1,070,000,000 (H)
Reca Investment Limited	Foreign legal person	0.34	856,000,000 (H)
China Ping An Life Insurance Company Limited - traditional - ordinary insurance products	Domestic non-state-owned legal person	0.15	379,232,453 (A)
China Life Insurance Company Limited - participating - individual participating- 005L-FH002 SH	Domestic non-state-owned legal person	0.10	254,001,798 (A)

Note:

1. China SAFE Investments Limited, the controlling shareholder of the Bank, had participated in the rights issue plan of A-shares and H-shares of the Bank as undertaken and subscribed all the rights shares which may be subscribed by it, including 10,132,322 A rights shares and 9,328,350,117 H rights shares.
2. As at 31 December 2010, Fullerton Financial Holdings Pte Ltd., State Grid Corporation of China and China Yangtze Power Co., Ltd. held 14,131,828,922 H-shares, 2,895,782,730 H-shares and 1,070,000,000 H-shares of the Bank respectively, all of which were held under the name of HKSCC Nominees Limited. Besides the H-shares of the Bank held by Fullerton Financial Holdings Pte Ltd., State Grid Corporation of China and China Yangtze Power Co., Ltd., another 49,481,779,782 H-shares of the Bank were held under the name of HKSCC Nominees Limited.
3. Fullerton Financial Holdings Pte Ltd held 13,207,316,750 H-shares of the Bank as at 1 January 2010. During the reporting period, it subscribed for 924,512,172 H rights shares through participating in the rights issue plan of H-shares of the Bank.
4. As at 31 December 2010, the holding of H-shares of the Bank by State Grid Corporation of China through its wholly-owned subsidiaries was as follows: Yingda International Holdings Group Co. Ltd. held 856,000,000 shares, State Grid International Development Limited held 1,315,282,730 shares, Shandong Luneng Group Co., Ltd. held 374,500,000 shares and State Grid International Technical Equipment Co., Ltd. held 350,000,000 shares.
5. Rounding errors may arise in the "Shareholding Percentage (%)" of the table above.

Customers

In a bid to understand customer perceptions and meet their demands, the Bank has been continuously improving its work through “Customer Satisfaction Barometer”, “Voice of Customer” surveys, CCB Customer Day and Customer Service Quality Survey.

Customer Satisfaction

In 2010, the overall satisfaction of CCB’s personal customers was 64.4%, rising by 0.5 percentage points over the previous year; whereas the overall satisfaction of its corporate customers was 88.3%, staying at a stable level for four consecutive years.

Listening to the Voice of Customers

In 2010, to furnish a base for service quality improvements and raising customer satisfaction, CCB embarked on a project to analyse drivers of customer satisfaction on personal debit cards, personal credit cards, personal internet banking and among corporate customers. Planning management of “Voice of Customers” surveys on specific customer segments was also carried out. In 2010, 55 “Voice of Customers” survey projects were planned and among which 33 were completed within the year.

In order to listen to customers needs and advices in CCB’s e-banking business continuously and widely, improve the speed of responding to customer demands, shorten the turnaround time for customer handling and raise customer satisfaction, CCB collected customers’ opinions and advice on e-banking business on a regular basis through website message board, internet banking mailbox, 95533 Customer Service Centre, feasibility tests, page level and satisfaction tracking tools, and research and investigation in branches. In 2010, the Bank collected over 68,000 “Voice of Customers” notes. The CCB website handled a total of 243,921 customer messages cumulatively, of which 42,455 were complaints. The number of effective responses to customer complaints was 35,245, with an effective response rate of 83%.

CCB Customer Day

The CCB Customer Day scheme was first implemented in 2008. Under this scheme, management from CCB’s head office, tier-one and tier-two branches will directly meet with customers on the first day of the second week of each month. They will collect their feedback and suggestions and resolve their problems.

In 2010, a total of 14,741 customers were received in CCB Customer Days. Of these, 11,911 were personal customers and 2,830 were corporate customers. Among the total of 6,618 customer questions, enquiries and suggestions recorded, 4,629 or 69.95% were resolved.

Customer Service Quality Survey

In 2010, a bankwide “Service Quality Year” campaign was launched in the Bank’s personal banking area which facilitated the sustained enhancement of its customer service quality. In the second half of the year, the basic service quality rating of its retail outlet network was 94.5 points, which was respectively 1.7 and 1.0 points higher than that in the first half of 2010 and in the second half of 2009. On a comparable basis, this rating continued to lead among all state-owned commercial banks.

95533 Customer Service Centre

The 95533 Customer Service Centre is one of the main channels through which CCB handles customer complaints and listens to customer suggestions. In 2010, CCB received a total of 1,135 customer complaints, representing a reduction of 301 cases or 20.96% year-on-year.

Customer Experience Centre

In 2010, CCB carried out 30 customer experience events in its five Customer Experience Centres in Beijing, Shanghai, Guangzhou, Chengdu and Xiamen as a way to gather feedback and suggestions from its customers on products, services and business processes. These events covered topics such as innovation in customer services, adoption of new systems, promotion of new products, customer experiences on CCB services during the World Expo and the Asian Games.

Suppliers

In 2010, the Bank carried out its supplier management in accordance with the "China Construction Bank Supplier Management Regulations". In the purchase of company cars, IT equipment and office supplies, the Bank emphasised on energy efficient and eco-friendly products and also guided its suppliers towards honest operations, fulfilment of tax obligations, compliance of labour and social security laws and undertaking of social responsibility.

Employees

CCB's employees are able to obtain information concerning the Bank's major events, development, employee training and welfare, communicate with the management, participate in the Bank's operation and management, exercise democratic rights and protect their own interests through various channels such as Employee Representative Assembly, Labour Union, internal and external websites, internal publications, magazines and mailbox.

Communities

In CCB, young employees are encouraged to participate actively in community activities to help promoting harmony in community building and development.

In 2010, CCB organised a series of 19 investment lectures in collaboration with *China Securities Journal* and fund management houses. These lectures were held in major cities all over Mainland China. Well-known Chinese economists and investment experts were invited as guest speakers who gave talks on market trends, analysed investment strategies and help investors adopting correct investment attitudes and mastering the skills for prudent investing.

The Bank also launched "2010 Chinese Banking Sector Public Education Day" programme in coordination with the China Banking Regulatory Commission. CCB staff were sent out to different communities, campuses, SMEs and rural areas to carry out different kinds of educational activities. In particular, for branches located in areas with a sizable ethnic minority population, local ethnic characteristics were incorporated into such activities.

Media and the General Public

CCB has always given a high priority to communication and exchange with domestic and overseas media. Close ties are maintained with the media through frequent press conferences, interviews with spokespersons, the distribution of press releases, etc. In 2010, the Bank was presented with the "Best Innovation in the Chinese Enterprise Spokesman System" award jointly conferred by the *People's Daily*, Tsinghua University, Fudan University and the Chinese Enterprise Spokesman and Media Value Annual Conference. During the year, CCB's head office arranged a number of media interviews in its branches and sub-branches.

Results of Social Responsibility

Economic Benefits »

Prudent Operation and Supporting Economic Growth

Steady growth in operation

In 2010, the Bank achieved good operating results. As at the end of 2010, the Bank's operating income amounted to RMB323.489 billion. Its net profit stood at RMB135.031 billion, representing a 26.39% increase compared to the previous year. The return on average assets and the weighted return on average net assets reached 1.32% and 22.61%, which increased 0.08 and 1.74 percentage points from the previous year respectively. The non-performing loan ratio was 1.14%, which was 0.36 percentage points lower than last year.

Pay more taxes to the State

As at the end of 2010, the Bank paid income tax and business tax to the State at a total of RMB58.489 billion, an increase of 22.21% from the previous year.

Create better returns for the shareholders

In accordance with the resolution passed at the 2009 annual general meeting held on 24 June 2010, the Bank paid a final cash dividend for 2009 of RMB0.202 per share (including tax), totaling approximately RMB47.205 billion to all of its shareholders whose names appeared on the shareholder register on 7 July 2010.

The Board proposed to distribute a cash dividend to all shareholders of RMB0.2122 per share (including tax), subject to the approval of the 2010 annual general meeting.

The Bank's amount of cash dividends and its ratio to net profit in the previous three years are as follows:			
(In millions of RMB)	2007	2008	2009
Cash Dividends ¹	46,583	45,383	47,205
Ratio of Cash Dividends to Net Profit ²	67.46%	49.01%	44.22%

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.

Social contribution value per share

In 2010, the social contribution value per share was RMB1.59, increasing by RMB0.17 as compared to the previous year.

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 (RMB0.56): refers to the basic and diluted earnings per share;
- Tax payable for the year (RMB59.337 billion): refers to tax payable, including income tax, business tax and surcharges, vehicle and vessels use tax, stamp duty and housing property tax compiled on an accrual accounting basis;
- Staff remuneration (RMB61.409 billion): please refer to the "staff costs" section in the annual report for details;
- Interest paid to creditors (RMB126.283 billion): details are stated in the "interest expense" section in the annual report;
- Company's donation (RMB65 million);
- As CCB suffered no significant environmental pollution incident in 2010, there is no "other social costs caused by environmental pollution".

Table 2 Operating results and contributions to the economic development of the society in 2010

Operating Results	2010	2009	2008
Total Assets (RMB million)	10,810,317	9,623,355	7,555,452
Net Profit (RMB million)	135,031	106,836	92,642
Return on Average Assets (%)	1.32	1.24	1.31
Non-performing Loan Ratio (%)	1.14	1.50	2.21
Contributions to the Economic Development of Society	2010	2009	2008
Corporate Income Tax (RMB million)	40,125	31,889	27,099
Business Tax and Surcharges (RMB million)	18,364	15,972	15,793
Proposed Final Dividend per Share at the Balance Sheet Date (RMB)	0.2122	0.202	0.0837
Charitable Donation Costs (RMB million)	65	78	85
Staff Costs (RMB million)	61,409	51,138	46,657

Table 3 Basic situation of customer loans and advances

As at 31 December 2010			As at 31 December 2009		As at 31 December 2008	
(In millions of RMB, except percentages)	Amount	% of Total	Amount	% of Total	Amount	% of Total
Corporate Loans	3,976,865	70.15	3,351,315	69.53	2,689,784	70.90
Short-term Loans	1,160,747	20.47	915,674	19.00	855,397	22.55
Medium to Long-term Loans	2,816,118	49.68	2,435,641	50.53	1,834,387	48.35
Personal Loans	1,368,811	24.15	1,088,459	22.58	821,531	21.65
Residential Mortgage Loans	1,091,116	19.25	852,531	17.69	603,147	15.90
Personal Consumption Loans	78,881	1.39	78,651	1.63	74,964	1.98
Other Loans	198,814	3.51	157,277	3.26	143,420	3.77
Discounted Bills	142,835	2.52	228,361	4.74	163,161	4.30
Overseas Operations	180,617	3.18	151,638	3.15	119,467	3.15
Gross Loans and Advances to Customers	5,669,128	100.00	4,819,773	100.00	3,793,943	100.00

Table 4 Basic information of overseas branches and subsidiaries

Name of Branch and Subsidiary	Country/Region	Major Business Scope
Hong Kong Branch	Hong Kong	Syndicated loans, structural financing, 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, remittance, 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 clearing, 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 comprehensive banking services include deposit taking, loans, trade finance, foreign exchange trading, derivatives transaction, and other banking businesses
Sydney Branch	Australia	Provide corporate banking services including corporate loans and deposits, international clearing and trade finance, Australian dollar clearing
Ho Chi Minh City Branch	Vietnam	Deposit taking, loans, domestic and international settlement, treasury transaction, trade finance and other banking businesses
CCB Asia	Hong Kong	Retail banking, SME business and insurance business
CCB International	Hong Kong	Listing sponsors and underwriters, financial advisors, mergers and acquisitions and restructuring, economic securities, investment advisory

In 2010, the Bank actively advanced its international business strategy, progressively deploying its international office network and committing to providing customers with high quality services globally.

Geographical distribution of CCB's business in loans and deposits, assets, branches and sub-branches and employees in 2010

Overseas

The number of branches and sub-branches is 10, accounting for 0.08% of the total.

The number of employees amounted to 487, accounting for 0.15% of total employees.

Assets amounted to RMB272.829 billion, accounting for 2.52% of total assets.



Unit



Assets
(RMB million)



Deposits from customers
(RMB million)



Gross loans and advances to customers
(RMB million)

Total

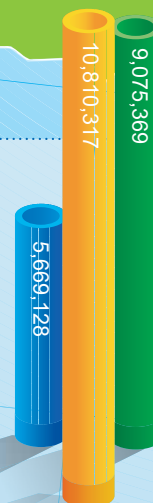
The number of branches and sub-branches is 13,425.

The number of employees amounted to 313,867.

Assets amounted to RMB10.810317 trillion.

(The elimination amounted to -RMB3.976044 trillion, accounting for -36.78% of the total.)

Unallocated assets amounted to RMB17.825 billion, accounting for 0.17% of the total.)



Western

The number of branches and sub-branches is 2,696, accounting for 20.08% of the total.

The number of employees amounted to 63,882, accounting for 20.35% of total employees.

Assets amounted to RMB1.717538 trillion, accounting for 15.89% of total assets.



Northeastern

The number of branches and sub-branches is 1,359 accounting for 10.12% of the total.

The number of employees amounted to 34,987, accounting for 11.15% of total employees.

Assets amounted to RMB694.294 billion, accounting for 6.42% of total assets.

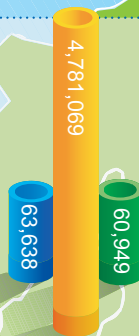


Head Office

The number of branches and sub-branches is 3, accounting for 0.02% of the total.

The number of employees amounted to 6,355, accounting for 2.02% of total employees.

Assets amounted to RMB4.781069 trillion, accounting for 44.23% of total assets.



Bohai Rim

The number of branches and sub-branches is 2,181, accounting for 16.25% of the total.

The number of employees amounted to 53,625, accounting for 17.09% of total employees.

Assets amounted to RMB1.913481 trillion, accounting for 17.70% of total assets.



Central

The number of branches and sub-branches is 3,260, accounting for 24.28% of the total.

The number of employees amounted to 70,360, accounting for 22.42% of total employees.

Assets amounted to RMB1.672191 trillion, accounting for 15.47% of total assets.



Yangtze River Delta

The number of branches and sub-branches is 2,237, accounting for 16.66% of the total.

The number of employees amounted to 47,369, accounting for 15.09% of total employees.

Assets amounted to RMB2.054133 trillion, accounting for 19.00% of total assets.



Pearl River Delta

The number of branches and sub-branches is 1,679, accounting for 12.51% of the total.

The number of employees amounted to 36,802, accounting for 11.73% of total employees.

Assets amounted to RMB1.663001 trillion, accounting for 15.38% of total assets.



Providing Support and Comprehensive Financial Services to the “Three Rurals”

CCB strives to provide comprehensive financial services to the “Three Rurals”. At the end of 2010, the balance of its agriculture-related loans was RMB770.717 billion, representing a growth of 39.18% from the beginning of the year.

Rolling out innovative credit business for rural construction

In 2010, the Bank successively approved the pilot plan of credit business in support of the development of rural areas in six provincial branches namely Suzhou, Zhejiang, Jiangsu, Ningbo, Sichuan and Tianjin under the guiding principles of “developing at a steady pace, advancing in key areas, upgrading of products and establishing a good brand name”. At the end of the year, these pilot branches had already approved 125 loan projects for construction in the rural areas and issued RMB8.876 billion in loans. In the meantime, they also provided financial services in credit facilities and settlement to farming households in their respective areas.

Continued promotion of petty loans for farmers

In 2010, in a bid to render vigorous support to the “Three Rurals”, the Bank also continued its promotion of petty loans for farming households and expanded its pilot projects in branches in Qingdao, Gansu, Fujian, Jiangsu, Zhejiang and Suzhou after the projects were first launched in Xinjiang, Heilongjiang and Jilin. Pricing discounts were offered to farming households to effectively reduce their financial burdens. Over the year, the Bank issued more than 100,000 petty loans for farming households amounting to more than RMB5 billion. The balance of its petty loans for farming households was RMB3.68 billion in 2010.

Setting up of rural banks

By 2010 year end, the Bank had already taken the initiative in setting up nine rural banks in Taojiang (Hunan Province), Fanchang (Anhui Province), Qingtian (Zhejiang), Wuyi (Zhejiang), Ansai (Shaanxi Province), Pudong (Shanghai) and Changsu (Suzhou). These nine rural banks rolled out a series of credit products including Farming Household Joint Guarantee Loans, Forest Right Mortgage Loans, Agricultural Order Loans and “Lenongdai” (Happy Agricultural Loans). This effectively mitigated the difficulties of obtaining guarantees and loans for customer groups like farming households and small enterprises. As at the end of 2010, steady progress was reported in all business aspects of the rural banks, with the balance of loans reaching RMB1.343 billion among which agriculture-related loans accounting for 87.86% of total loans.

Table 5 Balance of agriculture-related loans

Category	As at 31 December 2010		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 (%)	Balance of Loans (RMB10,000)	Annual Growth rate (%)
Total Loans	77,071,737.70	39.18	55,374,743.90	38.39	40,012,144.84	-
Loans to Farmers	3,764,632.35	109.43	1,797,587.67	99.69	900,176.01	-
Loans to Rural Enterprises and Other Organisations	72,183,523.19	36.38	52,928,644.24	36.37	38,813,204.00	-
Loans to Agriculture, Forestry, Husbandry and Fishery ¹	1,123,582.16	73.26	648,511.99	117.06	298,764.83	-

Note:

1. Loans to agriculture, forestry, husbandry and fishery are granted to urban enterprises and various organisations.
2. According to the policy of People's Bank of China, the agriculture-related loan data did not include bills financing since the end of 2008.

Supporting the Development of SMEs by Innovative Products and Services

In 2010, the Bank continued to expand its financial services to SMEs to actively support their development. By the end of 2010, the balance of its SME loans topped RMB1.58522 trillion, increasing by RMB353.006 billion or 28.65% from the beginning of last year.

CCB has been active in product innovation. A “Zhubaojin” (guarantee fund assistantship) business based on the tripartite cooperation with governments and enterprises has been developed; a “Small Enterprise Fixed Asset Purchasing Loan” has been launched; and the “Chengdaitong” business for issuing unsecured petty loans has been improved. A number of products with regional features including “Yinliantong” (supply chain financing) and “Huzhutong” (cooperative financing for SMEs) have been devised. As at the end of 2010, the balances of a series of products, namely Chengdaitong, Zhubaojin and E-daitong (E-lending) products were RMB0.2 billion, RMB9.02 billion and RMB19.26 billion respectively.

Meanwhile, CCB has steadily advanced the construction of a specialised operational system for small enterprises. By the end of 2010, the Bank had a total of 222 “credit factory” style small enterprise service centres covering all major cities and some counties and towns in the country. It has also integrated resources from different parties for providing services to its SME customers and developed a model for mass marketing. By cooperating with industrial parks, trade associations and other related government departments and enterprises, it was able to set up platforms for providing comprehensive financial services to SMEs.

In 2010, CCB’s work on small enterprise banking has won recognition from society. The Bank was presented with the “Best SME Service” award for the third consecutive year and the “Best Enterprise Banking Partner” award by the *Chief Financial Officer*. It was also named as one of the “Top 10 Commercial Banks for Supporting SMEs” by the China Association for Small and Medium Commercial Enterprises.

Table 6 Loans for SMEs

Item	As at 31 December 2010	As at 31 December 2009	As at 31 December 2008
Balance of SME Loans (RMB100 million)	15,852.20	12,322.14	10,280.61
Number of SME Loan Clients (in 10,000 clients)	7.71	5.67	4.88

Note:

The number of SME loan clients refers to the number of SME clients whose loan balance exceeds zero.

“CCB’s agriculture-related loans” supporting farmers in earnest

CCB Heilongjiang Jixi Branch fully supports economic construction in the Heilongjiang reclamation area. In early 2009, CCB Heilongjiang branch took the lead in offering petty loans for farming households under the head office system and the Jixi branch served as the first batch of pilot branches in offering petty loans for farming households. In 2010, 5,610 loans were put forward for the reclamation in Mudanjiang, with the amount exceeding RMB400 million. The timely opening of CCB’s petty loans for farming households business has played an active role in promoting economic development in the reclaimed area. It was widely welcomed and supported by the farming households in the reclaimed area.

“Significant increase of income in for farmers” The petty loans for farming households business by CCB has simple procedures, low interest rates and long loan periods, which greatly reduce the financial burden of farming households. A farmer in the No.4 Work Station of No.856 farm of the Lianzhu Hill Management Association contracted 500 acres of paddy fields. According to the farmer, if RMB300 of loans is needed for one acre of land, dozens of RMB could be saved for every acre of land. The loan period of CCB can expand over years in which farmers can choose a better time to sell their products, hence increasing their income.

“Innovative products have enabled farmers to have timely access to capital in order to seize production and operation opportunities” Spring is usually the season that farmers need to allocate large investments to buy pesticides, seeds, fertilizers and farming machinery. The granting of agricultural credit to farming households of CCB in the beginning of the year has helped these farmers to in meet their urgent needs and enables them to have sufficient funds to purchase high-quality capital generating products in a timely manner to help increase crop yield and economic benefits.

“Issuance of credit stimulated economic growth and increased local consumption level” Although farming households have built their economic foundation after years of production and operation, their consumption capacity is largely constrained due to the gradual increase of investment every year. In addition, a large amount of deposit reserves is used for production investments in the preceding year. The timely issuance of petty loans to farming households has resolved the concerns of farmers who require funds for planting crops. Most farmers have begun to shift their attention to improve improving the quality and quest for in clothing, food, housing and cultural life, thus contributing to the upgrading of the local consumption level.

Multi-Pronged Support for Development of the Western Regions

In 2010, in response to the national strategy of developing Mainland China's western regions, the Bank increased its efforts in providing financial services to these areas. It helped the government and various enterprises in the planning of infrastructure construction in the west. It proactively provided integrated financial solutions to its customers, resolved their financing problems and lowered the financing costs. Also, the Bank provided financial support to a large number of key national and local infrastructure construction projects such as the Three Gorges project, the Qinghai-Tibet railway, the West-East natural gas pipeline, etc. Meanwhile, the Bank has continued to reinforce its financial support for basic infrastructure in the western regions, crop and animal husbandry, water diversion projects and basic education. The growth rate of loans in these areas reached 23.08%, 23.81%, 25.82% and 26.01% respectively.

By 2010 year end, among the medium to large conglomerate customers, 180 were involved in western development projects with loan balances of RMB500 million and above, and their total loan balance had reached RMB266.251 billion.

Table 7 Credit support to western impoverished regions

Category	As at 31 December 2010		As at 31 December 2009	
	Loan Balance (RMB10,000)	Annual Growth rate (%)	Loan Balance (RMB10,000)	Annual Growth rate (%)
Construction of Infrastructure	30,977,343.23	23.08	25,168,641.88	38.91
Crop and Animal Husbandry	975,203.03	23.81	787,663.35	44.87
Water Diversion Projects	154,909.05	25.82	123,116.55	-10.46
Basic Education	170,529.83	26.01	135,335.37	83.87
Others	24,356,256.55	4.46	23,315,925.13	12.92
Total	56,634,241.68	14.34	49,530,682.28	25.32

Note:

Impoverished areas refer to 9 provinces and areas including Shannxi, Guizhou, Yunnan, Sichuan, Gansu, Ningxia, Qinghai, Xinjiang and Tibet.

Capitalising on Strengths to Facilitate Livelihood Improvement

Supporting improvement of housing conditions for low and middle-income residents

In 2010, in response to the State's call to develop an indemnificatory housing system, the Bank increased its support of indemnificatory housing construction. Specifically, it supported and participated fully in pilot projects in constructing indemnificatory housing through housing provident funds. As at the end of 2010, it had entered into cooperation agreements with 17 pilot cities and had been commissioned with issuing RMB3.922 billion in housing provident funds for 16 indemnificatory housing projects. In 2010, the Bank provided a total of RMB12.241 billion of commercial mortgage loans for indemnificatory housing and housing provident funds loans to 79,300 medium to low income households.

The Bank has on-going cooperation with housing fund administrations in different locations. Through a portfolio of products such as nationwide provident fund loans, commercial mortgage relay loans, discount loans and housing replacement loans, it has been able to offer housing financing solutions and bespoke financial products and services to low and middle-income residents, allowing them to take full advantage of the preferential low-interest provident fund credit policy. In 2010, the Bank was commissioned to amass RMB336.538 billion in employee provident funds while issuing personal mortgage loans amounting to RMB179.119 billion, thus providing a strong financial boost to the development of the provident housing fund system and the housing of ordinary people.

Table 8 Statistics of residential mortgage loans

	As at 31 December 2010	As at 31 December 2009	As at 31 December 2008
Loan	Balance of Loans (RMB100 million)	Balance of Loans (RMB100 million)	Balance of Loans (RMB100 million)
Residential Mortgage Loans	10,911.16	8,525.31	6,031.47

CCB proactively supported the purchase of ordinary housing throughout 2010 and to meet the housing credit demands of the general public, it offered a range of financial products to prime customers who wanted to purchase or replace ordinary housing for their own use. It offered a package of financial information services to its customers by developing a new type of loan product for second-hand housing, by establishing special mortgage centres for second-hand housing and by advancing the establishment of an information platform for second-hand housing. By 2010 year end, the balance of CCB's personal mortgage loans reached RMB1.091116 trillion, growing by 27.99% from the previous year.

The Bank once again won the "Best Mortgage Bank" award from *Global Finance* in 2010. It also won the "Best Mortgage Loan Service Bank in China" award from *The Economic Observer* and the "Best Mortgage Loan Bank" from *Money Week*.

Promotion of the Livelihood Oriented Integrated Financial Service Programme

CCB has closely linked financial services and product innovation with the national economy and the people's welfare and livelihood. The Bank launched a "Livelihood Oriented" series of integrated financial service programmes in 2009 which were based on the needs of customers. The programme focused on four major livelihood areas: health care, education, social insurance and environmental protection. In 2010, the Bank unveiled an additional six integrated financial service packages under the common theme of "Culture for the People". These six packages were respectively titled "Performance Arts Revitalisation", "Filming Industry Vivification", "Publication Support", "Cultural Tourism for the Millennium", "Cultural Conventions and Exhibitions" and "Animation and Cartoons" in providing financial support to six key cultural sectors. By coupling financial services with supporting prime customers in the cultural sectors and encouraging creation of cultural works, the Bank contributed in promoting the development and prosperity of various social cultural causes.

"Medicare Financial Support" It focuses on providing services to the development of well-known hospitals, the integration of hospital digitalisation, construction of medical institutions at grass roots level, development of private hospitals and procurement made by hospitals. In 2010, through the launch of medical cards, CCB was able to provide a "seamless link" between its financial services and various hospital procedures including appointments, the management of online medical records, the payment of hospital fees as well as medical examination, treatment and medicine collection. This has provided a channel to raise health care efficiency, lower health care costs and optimise internal controls

in hospitals. It was therefore a useful venture in realising convenience and efficiency in accessing health care services and in alleviating the situation of inconvenient and expensive medical care.

“Education Financial Support” It aims to build a financing service platform to support the development of non-government funded education. The Bank cooperated with various education institutions — in the tertiary level in particular — to establish information and online service platforms, to help raise management effectiveness in education institutions. In 2010, CCB cooperated with nearly 200 tertiary education institutions to launch an all-purpose card service in their campuses. It also collaborated with schools of all levels to collect tuition fees on their behalf to reduce their financial management workload.

“Social Security Financial Support” It supports the establishment of social security systems in rural communities. By actively engaging in new social insurance products and in emerging fields, the Bank has produced notable results in social security for rural areas. The range of social security products has been expanding continuously. Two core products under this programme - the social security joint card and the all-purpose corporate financial management card - have been extensively promoted and adopted in different communities. As at the end of 2010, a total of 2.576 million social security cards of various types were issued.

Financial Support for Promoting Employment

In 2010, the Bank continued to give increased credit support to employment and education. At the end of 2010, the balance of CCB's education loans was RMB727 million and the amount of business start-up loans issued was nearly RMB45.21 billion. For special groups such as laid-off workers, CCB provided petty loans to help them seek re-employment.

In 2010, the Bank organised the “CCB E-lutong” Cup All-China University Student Competition for the Innovative Application of Internet Business for the third consecutive year. Over the past three years, students from more than 2,000 tertiary education institutions have actively signed up to participate in the competition, providing it a good platform for university students to display their occupational competency whilst enhancing entrepreneurship in students and putting employment into practice.

Continuous Innovation to Provide Services to Public

CCB has an extensive customer base. In 2010, its issuance of debit cards and credit cards amounted to 292 million and 27.95 million respectively, while the numbers of accounts for online banking, mobile phone banking and phone banking were 57.98 million, 22.44 million and 71.92 million respectively. For personal consumption loans, the number of customers reached approximately 396,200.

CCB always seeks to continuously innovate its products, improve its business processes and provide quicker and more convenient basic financial services to the public. In 2010, it registered 316 new products and added 1,549 self-service banks and 3,853 ATMs. At the same time, it actively explored paths to integrate its various lines of business. With fundamental commercial banking business in funds, financial leasing, trusts and investment banking serving as its base, CCB now intends to build a non-banking financial business platform fully encompassing areas such as asset management, insurance and consumer finance to provide more diversified financial services to the public.

Table 9 Status of service channel construction

As at 31 December 2010			
Item	Cumulative	Newly Added	Proportion %
Retail Outlets	13,415	31	21.31
Self-service Banks	9,677	1,549	15.37
ATM Machines	39,874	3,853	63.33
Total	62,966	5,433	100

Table 10 Status of service channel construction (2)

As at 31 December 2010				
Category	Number of Customers (in 10,000 households)	Newly Added Number (in 10,000 households)	Transaction Volume (in 10,000)	Year-on-year % Increase in Transaction Volume
Online Banking	5,798	1,770	352,638	87.93
Phone Banking	7,192	1,754	42,588	14.98
Mobile Phone Banking	2,244	816	10,655	81.98

Note:

The data for mobile phone in 2010 do not include SMS banking data and are not comparable with the figures in the 2009 and 2008 CSR Reports.

"CCB Studios"

CCB Studios are the products of collaboration between CCB and various well-known websites, online media and key merchants. They are CCB's exclusive forum spaces set up using merchants' web resources. These studios are used for solving customer problems, replying to customer enquiries, disseminating CCB product information and marketing news and carrying out exchanges with customers. They are important channels for communicating with the Bank's customers and media through collaborating merchants and are indispensable in enhancing its service capability and improving the service standards for customers in general. Since their inception, the CCB studios have always remained actively responsive within a 24 hour period.

In 2010, CCB Studios handled 55,134 postings cumulatively, of which 50,014 were customer enquiry postings, 200 were complaint postings, 20 were suggestion postings, 518 were commendation postings and 4,382 were of miscellaneous topics.

Product innovation In 2010, the Bank initially planned for the development of 112 innovative new products. In the end, 316 product innovation projects were completed on a bankwide basis. In particular, the head office and branches completed 42 and 274 innovative products respectively. For the various lines of business, corporate and institution banking, personal banking and investment and wealth management banking has completed 198, 89 and 29 innovative products respectively.

In 2010, the “Guidance on Promotion and Adoption of CCB Product Innovation Achievements” was issued. Subsequently, 28 product innovation achievements were selected for bankwide promotion and 5 product introduction exchange sessions were organised. By the end of 2010, the branches had completed 18 product transplanting and promotion exercises. To clarify the process standards associated with product innovations to be implemented shortly, the “China Construction Bank Operating Procedures for Product Innovation Processes” was also released.

Optimisation of business processes The Bank has been continuously reinforcing its efforts in the optimisation of processes in key areas. In 2010, 559 process optimisation projects were completed. To strengthen the management capability of process optimisation, on-site staff training amounted to about 5,200 persons-times were given and a distant training platform for process management was established. There are 143 people who earned green belt certificate after required training and assessment. As at the end of 2010, there were 310 certified green belt management experts and 12 certified black belt experts bankwide.

Quick response to customer suggestions on optimising iPhone mobile phone banking

In the wake of the development of the mobile Internet and the substantial jump in the market shares of smart phones such as iPhones, customers have been commented on the fact that CCB's mobile phone banking services were not compatible with the iPhones. On receiving these complaints, CCB responded rapidly by putting together a team to determine the nature of the problems and devised optimised solutions to step up the progress of product research and development. At present, the Bank has already rolled out an iPhone version of CCB mobile phone banking system to satisfy the needs of our customers. This has won unanimous acclaims and resulted in enhanced customer satisfaction.

Environmental Benefits »

Implementation of Green Credit

Approving "Green credit"

In order to strengthen green credit approval, CCB sets mandatory environmental protection and energy conservation conditions for loan approval. It has developed 54 approval guidelines covering industries like steel, cement, and sectors with high energy consumption, high pollution and overcapacity.

In 2010, in order to reinforce the risk investigation of the Bank's customers and loans, the Bank incorporated an additional management requirement of zero growth in risk limits for industries with excess capacity.

Green Credit

CCB is committed to implementing green credit by providing a spectrum of green financial services for its customers to support environmental and ecological construction. These include clean energy loans, industrial environmental emission reduction loans, agricultural and forestry ecological sector loans, etc.

In 2010, the Bank was researching the making of green credit marketing guidelines and encouraged industries with energy conservation and emission reduction characteristics such as low carbon economy industries, modern service industries and cultural industries. Customers and projects that met the criteria for low-carbon economy, low energy consumption, environmental protection and emission reduction were identified as key customers and given additional support.

As at the end of 2010, the balance of loans for new energy resources sectors (mainly including nuclear energy, wind energy, solar power generation and biomass power generation) was RMB51.663 billion, which was an increase of 23% from the beginning of the year. The balance of CCB's green credit project loans was RMB195.806 billion, an 8.12% increase from a year earlier.

CCB enforces stringent credit control on high energy consumption and high pollution level industries such as steel, cement, plate glass and coal chemicals. CCB would withdraw loans from customers who fail to meet its green credit requirements.

In 2010, list management was strictly implemented. A customer list for the admission or withdrawal from four industries with high energy consumption and overcapacity was drawn up, targeting at the plate glass, polysilicon, wind power equipment system manufacturing and metal shipbuilding industries. To exercise strict credit controls, customers and projects identified as backward in production capacity and to be eliminated by the State were added to the list for credit withdrawal. As at end of 2010, loan withdrawal from high energy consumption, high pollution level and other industries reached RMB104.553 billion.

Table 11 Table of green credit projects

Category	As at 31 December 2010		As at 31 December 2009		As at 31 December 2008	
	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	1,920.39	3.53	1,777.42	3.82	1,525.19	4.15
Loans for Environmental Protection Projects	37.67	0.07	33.55	0.07	16.24	0.04

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; recycling and allocation of other water types; collection and wholesaling of recycled materials; hydropower generation, nuclear power generation and power generation from miscellaneous energy resources. "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 12 Distribution of loans for "double high" industries

Double High Industry	% of Total Loans as at 31 December 2010	% of Total Loans as at 31 December 2009	% of Total Loans as at 31 December 2008
Steel	0.45	0.50	0.75
Ferroalloy	0.00	0.00	0.00
Cement	0.46	0.60	0.59
Aluminium Smelting	0.42	0.50	0.55
Coke	0.14	0.16	0.17
Thermal Power Generation	4.40	4.90	6.28

Note:

The data in the table do not include discounted bills. The data for ferroalloy industry are 0.00% after rounding.

CCB Hebei Branch actively supports the development of energy conservation and environmental protection industries

Hebei Construction & Investment Group Co. Ltd. is the leader in the clean energy sector in Hebei. In order to promote the development of environmental business by green financial services, CCB issued a loan of approximately RMB700 million to the company when it was first set up and continued to provide comprehensive financial services afterwards, rendering strong support to its development. By the end of November 2010, the total installed capacity of the company's wind power projects already in production, undergoing production or on planned production was 1.24 million kilowatts. Once these projects are completed, huge energy conservation and emission reduction effects would be achieved. Consequently, one million tons of coal equivalents will be saved; the emission of carbon dioxide, sulphur dioxide, nitrogen oxides and soot will be reduced by 3 million tons, 18,000 tons, 10,000 tons and 10,000 tons respectively. This will have significant impact in alleviating the tightened supplies of local energy and in optimising the ecological environment.

Support for Energy Conservation and Emission Reduction

Active Promotion of E-banking Business and Reducing in Energy Consumption

In support of the national policy for energy conservation and emission reduction and the cutting down of energy consumption involved in its daily corporate operations and management, CCB was active in developing its e-banking business and launched various transaction channels including e-banking and mobile phone banking. Customers can carry out all kinds of non-cash operations such as transfers, fee payments and wealth management through multiple modes of transaction. Low cost, low energy consumption and high efficiency financial services are provided to its customers which enables them to reduce energy consumption in transportation while helping the Bank to reduce the use of consumable resources such as paper and ink in transactions.

Gradual Setting up of Management System and Standards to Reinforce Energy Conservation and Emission Reduction

In daily operations and management, CCB manages to reduce energy consumption through various ways: keeping business trips to a minimum; encouraging tele-conferencing and reducing on-site meetings; making full use of office information network resources and cutting down paper documents; implementing energy-saving measures to keep indoor temperatures of office areas not lower than 26°C in the summer and not higher than 20°C in the winter, etc.

In 2010, the growth rates of the Bank's consumption of petrol, coal, water and electricity were respectively -14.45%, -18.92%, 3.33% and 4.15%.

In 2010, CCB undertook a bankwide compilation of environmental index data for the first time. From 2011 onwards, a system for the reporting and statistical processing of environmental indexes will be implemented. On this basis, the bankwide management and standardisation of energy conservation and emission reduction will be monitored and strengthened.

Table 13 Table of corporate environmental indicators

Environmental Indicator	2010	2009
Fuel Usage for Company Cars (10,000 Litres)	4,558	5,328
Coal Usage (10,000 tons)	15	19
Water Usage (10,000 tons)	2,234	2,162
Natural Gas Usage (10,000 Square Meters)	3,796	3,563
Electricity Usage (10,000 kWh)	93,885	90,147
Number of Video Conferences (10,000 times)	2.17	2.10

Note:

Coal usage data do not include head office data for the time being. Some of the data do not include branch and sub-branch data.

Promotion of Low-carbon Life and Environmental Protection

Proposal on "Green Operation and Low-carbon Tender"

In June 2010, CCB initiated the "green operation and low-carbon tendering" among corporate annuity management institutions and obtained agreement from the 10 members of the commercial bank corporate annuity joint conference. A "Proposal for Green Operation and Low-carbon Tendering" was subsequently issued.

In the proposal, CCB advocated that the society, including the government, the media and all institutions to take part in corporate annuity management to convey the idea of "green operation and low-carbon tendering" to their customers to better realise the State's sustainable development concepts of energy conservation, environmental protection and low carbon.

According to the proposal, customers should be actively guided to accept simplified tenders and online tenders, accept lower standards and quantity of printed tenders and encouraged to adopt low carbon and environmental tendering methods such as off-site tendering, green tendering and electronic tendering.

All corporate annuity institutions should put "green tendering" into practice. They should avoid high quality printing and flamboyant packaging, organise joint promotions to customers and advocate the use of ordinary paper, simple binding and black-and-white printing of tenders. A low carbon and tendering environment can be created while the printing cost is reduced.

Participation in "Earth Hour" Activity

In 2010, the Bank took part in "Earth Hour", which is a global environmental event. On 27 March, from 8:30 pm to 9:30 pm, CCB's head office, together with its 16 branches in Beijing, Shanghai and Tianjin, etc, had their lights switched off for one hour as a concrete action to show practical support to "Earth Hour". Through this event, the Bank advocated energy conservation and emission reduction to respond to climate changes. The information and photographs of CCB's participation in the "Earth Hour" was selected by the National Development & Reform Commission of China to be included in the brochure "Low Carbon Development, Low Carbon Living" for submission to the United Nations Conference on Climate Change in Cancun. This demonstrated how enterprises in Mainland China support energy conservation and emission reduction and put it into practice.

Dalian Development Zone Branch organises coastal clean-up campaign

The explosion of an oil pipeline in Dalian New Port on 16 July 2010 led to the leakage of crude oil to the sea and caused considerable pollution to the surrounding coastal areas. On 24 July, to abate the pollution, minimise losses and protect coastal ecology as soon as possible, more than 80 executives and rank-and-file of Dalian Development Zone Branch, under the leadership of branch president Shaoji Changjiang, braced the scorching sun and came to Boshiwan Bay near the development zone to clean up the oil spill. By doing so, they contributed towards Dalian's oil-spill combating efforts.

Social Benefits »

Care for the Growth of Staff

Table 14 Staff composition

As at 31 December 2010		
Employed Staff	Number	Percentage
Total Number of Staff	313,867	100.0%
Male Staff	157,052	50.04%
Female Staff	156,815	49.96%
Ethnic Minority Staff	14,965	4.77%
Staff with Official Contracts	310,980	99.08%
Temporary Staff	38,763	–
Retired Staff	37,137	–

Protection of Staff Interests

Compensation and staffing policy

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

Labour Union and Staff Representative Assembly

In November 2010, the Bank convened the third meeting of the second session of the Staff Representative Assembly with 365 official employee representatives, observers and specially invited representatives attended the meeting. In the meeting, the administration of the Staff Share Incentive Scheme, the Corporate Annuity Fund and the income and expenditure of the Staff Mutual Fund were reported and the “Measures for Handling the Violation of Regulations and Dereliction of Duties by CCB Employees (Revised)” and the “Administrative Measures for the CCB Staff Mutual Fund (Revised)” were deliberated and endorsed. All told, 39 workers with distinguished achievements were given recognition and 125 proposals were collected from the employees.

In 2010, various types of cultural and sports activities were organised by the Labour Union at different levels. These included employee sports day, cultural shows, competitions in ping-pong and badminton, painting and calligraphy, photography, singing and writing.

CCB values and cares about the work and wellbeing of its female staff. An array of health examinations, talks, health awareness enhancing programmes as well as cultural and sports activities suitable for female staff have been organised.

Staff Welfare

Corporate welfare

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

Medicare

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 on a bankwide basis to subsidise the burden of extra medical costs for staff. At the same time, in order to ensure relevant 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 departments may provide employees with appropriate subsidies in addition to maternity insurance reimbursements and child birth subsidies.

Relief for staff in poverty

In 2010, the scope of relief of the Staff Mutual Fund in the head office was further expanded to offer assistance to needy staff. Under the Bank's "Warmth Conveying Project", 14,018 visits were made to convey consolations to needy staff and a total of RMB19.19 million in relief funds were distributed. The head office's Staff Mutual Fund had offered relief to needy staff for 441 person-times, totalling RMB21.89 million.

Occupational Safety

In 2010, internal criminal cases, security offenses, accidents and group disputes were strictly prevented by adopting the entrenchment of "Safe CCB" construction as the main theme and by implementing internal security; supervision and management of safety production; and management in emergency situations.

In 2010, the security level of banking transaction channels and office areas such as business premises, self-service banks, self-service machines, electronic banking networks were raised through the provision of security alarms, security patrols, security and surveillance techniques and the strict enforcement of safe operation for all posts. CCB succeeded in preventing and intercepting 46 criminal cases and with an intercept value of RMB34.2334 million. Supervision and management for production safety was stepped up for specialised equipment; company cars, dangerous items and the safety regulation of food, medication and drinking water to lower the probability of all kinds of accidents.

Staff Training and Development

In 2010, large-scale staff education and training courses were implemented, offering more training opportunities for employees. In the year, 26,393 training courses of various kinds had been organised and the training expenses incurred amounted to about RMB743 million.

Table 15 Statistics of training programs

As at 31 December 2010				
Training Type	Number of Training Programmes	Number of People/Person-times	Expenses (RMB10,000)	Average Number of Days
Total Number of Staff	26,393	1,224,790	74,319.67	Around 9 days

Care for Staff in Branches and Sub-branches

In 2010, CCB focused on the "Care for Staff in Branches and Sub-branches" and increased its efforts in launching a series of in-depth staff caring programmes.

For the past few years, many caring measures targeted at employees in branches and sub-branches were implemented in all tier-one branches. These measures covered the five aspects in caring for their mental health, job, personal growth, health and family. In order to better understand the workplace feelings and needs of CCB's fundamental employees, a poll for the "Most Popular Caring Measures for the Rank-and-file" was conducted on a bankwide basis. In 2010, ten of these recommendations had been selected through staff voting and then placed into extensive practice throughout the Bank. In the poll, over 90,000 employees cast their votes on-line and more than 5,000 messages were posted.

Table 16 The most welcomed initiatives for staff in branches and sub-branches

Initiative	Implementation Unit	Brief Description
Establish an ideological research system and ensure smooth communication	Ningbo Branch, Shenzhen Branch, Guizhou Zunyi Chishui Sub-branch and Changzhou Training Center	Listen to employees' opinion on work, education and lifestyle through manager visits, collection of data about their internet activities, branch staff class participation. Face-to-face communication is achieved and systems such as Employee Representative Assembly and President Reception Day are carried out. The Bank will put forward proposals, opinion and advice made by employees and customers in a timely manner. The Bank will resolve those problems immediately if they could while carrying out research on others as needed.
Adjust counter operation process and reduce pressure of front line counter staff	Shandong Branch, Sichuan Branch, Guangxi Branch and Hunan Branch	Provide norms for counter business operations and establish standardised work processes. Four forms have been merged into one and form the new "Personal business account/service application form" and achieve automatic deposits for business in the same city. Develop special business systems such as research on electronic account books, key account balance checking and internal account management.
Optimise specific business process workflow to reduce labour intensity	Shenzhen Branch, Credit Card Center of Inner Mongolia Branch and Business Department of Zhejiang Jinhua Branch	Aiming at the insufficient business process optimisation of the medium and back line business, the credit card department and personal finance department will collaborate in the credit card marketing, distribution and mailing. Related departments will further improve the workflow process of off-budgetary revenue, credit process of public business and approval process of non-financial guarantees business. These processes can prevent risk and promote business development.
Implement annual leave protection plan to ensure employees can enjoy their annual leave reasonably	Guangdong Dongguan Branch	Set up the employee annual leave information system to let employees keep abreast of their annual leave status. Adopt the "Company choosing time slots and Employees choosing specific time" approach to ensure the normal operation of business and staff having annual leave at the same time. To include paid annual leave in the assessment of indicators of internal management of various units to provide effective protection for employees which are on leave.
Improve the talent pool, selection, appointment system to smoothen career development paths of employees	Hubei Province Branch	Build a more scientific and reasonable talent team through openly establishing a back-up talent pool, probationary system for young cadres to extend their training period, explore and improve salary system management to implement flexible employee benefit plan, nurture core talents in enterprises with experimental methods.
Implement stress management in branches and improve operations and management through counseling	Beijing Branch	Place stress counselors at branches and employ professional counseling organisations to continuously organise counselor training sessions namely as "Practical skills in stress and emotional management" to spread the information and skills related to psychological stress management. CCB integrates psychological skills and branch management in pilot branches and aims at providing specific solutions for certain cases. Also, a standardised program is developed to resolve the psychological stress problems of employees in order to enhance services and improve management.
Optimise health check services and follow up after body checks	Xinjiang Branch, Guizhou Branch, Beijing Branch, Dailian Branch, Suzhou Branch and Hainan Branch	Organise specific body checks and fitness tests through collecting employees' advice on health protection on a regular basis and investigate on occupational health problems according to individual job nature on a regular basis to ensure that illness could be discovered on time and treated properly.
"Five Caring" Projects to solve the problems in families	Nanjing Gulou Sub-Branch under Jiangsu Branch	Help employees to resolve difficulties in life through five caring projects including parental, child, family economic status, housing and health conditions of the family members of the employees.
Express sympathy and solicitude for employees at critical moments	Hubei Branch, Heilongjiang Qiqihar Branch, Shaanxi Xi'an Chang'an Road Branch, Qinghai Huangnan Zhou Branch and Shanghai Jinan Branch	Congratulate employees in occasions such as birthdays, marriages, child birth, child college admission of and express sympathy in a timely manner in times of when employees are hospitalised, undergoing death of families, emergency events and major plights to enhance their sense of belonging.

In 2010, a survey was conducted to fully understand the psychological and mental states of young front-line workers that are 35 years of age or younger. More than 700 employees from 15 branches as well as the head office took part in on-site interviews and 53,821 employees took part in an on-line survey. The response rate of valid questionnaires reached 70.1%.

Efforts were made to systematically understand the stress condition, psychological capital, level of satisfaction, loyalty and knowledge of CCB among young employees. A comprehensive analysis was carried out to shed light on the influencing factors and on issues needing attention. Specific solutions and sustained employee care measures were proposed. Using the survey results, "League Day" activities such as those under the theme of "Psychological Capital, Zealous Enhancement" were conducted. This illustrates how survey and employee care work could be coordinated effectively to achieve satisfactory results.

Anti-corruption Education of Employees

"Integrity, professionalism, incorruptibility and compliance" was the theme for the series of anti-corruption publicity and education campaigns promoted in CCB. For the Bank's employees, particularly senior management, their awareness of incorruptibility and compliance with the law was enhanced through studies of the "Anti-corruption Guidelines for Top Party Members" and "Anti-corruption Guidelines for Leaders of State-owned Enterprises" and the arrangement of group visits to the "Exhibition on Anti-corruption in the Financial Sector". The Bank organised the signing of "Anti-corruption Agreement in Staff Practices" of its staff to reinforce the self regulation of staff behaviour. In 2010, departments at all levels throughout the Bank organised 4,470 training sessions of "anti-corruption alert" and "incorruptibility in the work place", involving the training of about 435,000 person-times. Exit interviews, cautionary interviews and warning interviews for senior administrators reached about 16,800 person-times.

Helping out Ex-staff Who have Undergone Negotiated Termination

In a bid to maintain social stability and provide help to people under distress, CCB has undertaken a number of measures to help resolve the problems of ex-staff who have undergone negotiated termination of their labour contracts. From September 2009 to the end of 2010, the Bank resolved historical issues by retrospectively establishing social security accounts and paying up these accounts for them. Those who were in dire difficulties due to major illnesses or accidents were given assistance through the CCB Staff Mutual Fund. The Bank also took the initiative to explore ways to help them seek reemployment. Furthermore, the Bank have been discussing in earnest with local governments and relevant government bodies to help this group of people and other specified groups obtain standard social welfare benefits.

Support for Public Welfare

In 2010, the Bank implemented 22 public welfare projects and donations from the Bank and employees amounted to RMB95.2799 million.

Disaster Response

In 2010, Mainland China was ravaged by frequent natural disasters. The country was plagued successively by a serious drought in five southern provinces, a catastrophic earthquake in Yushu, Qinghai Province; rainstorms and floods; and a massive mudslide in Zhouqu, Gansu Province.

In the wake of these sudden catastrophes, CCB was deeply concerned about the disaster-stricken areas and were ready to devote its support for the cause. Apart from offering full and timely assistance for disaster relief in the form of various financial support services, CCB actively reached out a helping hand. Donations of money and supplies were made to help with relief and post-disaster reconstruction in the plighted areas. In 2010, RMB53.1315 million was collected as disaster relief fund, of which RMB29.3915 million was from staff contributions. This had helped the people in the disaster areas to overcome difficulties and render valuable support in helping them to rebuild their homes.

Donation to five south-western provinces hit by droughts

In 2010, serious droughts hit five provinces in the south-west. CCB donated a total of RMB6.9 million in relief, of which RMB2 million was designated for Guizhou, RMB2 million was for Yunnan, RMB0.9 million was for Guangxi, RMB1 million was for Chongqing and RMB1 million for Sichuan. Members of the Youth League in CCB launched voluntarily a "One Bottle of Drinking Water" drive for cash and water donations for the disaster areas. They succeeded in raising RMB1.33 million to support drought combat efforts in the five provinces. In particular, the "Volunteer Drinking Water" project in Guizhou which had a RMB500,000 donation was recognised with the "Excellent Young Chinese Volunteer Project" award.

"CCB Youth Water Cellars"

In 2010, serious drought stroke the five southern provinces in Mainland China, in particular, due to the karst topography characteristics in the Guizhou province, the situation of water shortage became more evident and water is more scarce. Through construction of water cellars, the rainwater in the rainy season of May and June could be stored in advance for use in the drought season. This can solve the long-term water shortage problem of the residents which lived in water shortage regions. CCB donated RMB500,000 for drinking water facilities in secondary and primary schools in drought areas such as Zhenfang, Weining, Guiding and construction of 160 water cellars in Qianxinan and Bijie to provide strong support for the water usage problem in these areas.

Donations to quake victims in Yushu in Qinghai Province

The Bank donated RMB10 million as relief fund to the earthquake stricken areas of Yushu, Qinghai Province. CCB employees contributed another RMB16.0635 million, totalling RMB26.0635 million. Meanwhile, relief supplies worth RMB250,000 were also donated.

Donations to mudslide stricken areas in Zhouqu and worst hit flood areas

The Bank donated RMB6.84 million in relief funds to mudslide stricken areas in Zhouqu and disaster areas hit by floods and staff contributions amounted to RMB7.1999 million. Total donations amounted to RMB14.0399 million to support disaster relief.

Donations for Educational Causes

Implementing the "CCB Scholarships and Grants for College Students from Ethnic Minorities" Programme

The "CCB Scholarships and Grants for College Students from Ethnic Minorities" Programme (the "Programme") has been launched in 16 provinces and autonomous regions: Inner Mongolia, Liaoning, Jilin, Heilongjiang, Hubei, Hunan, Guangxi, Hainan, Sichuan, Guizhou, Yunnan, Tibet, Gansu, Qinghai, Ningxia and Xinjiang. By the end of 2010, 16 branches had completed the Programme and 4,259 needy ethnic minority college students coming from 97 tertiary institutions were subsidised. The grants and scholarships awarded amounted to RMB12.03 million. 4,259 students who are awarded the scholarships are presented with the "Talent Card" in which service charges could be waived.

Supporting the building of CCB Hope Primary School

During the year, the Bank continued to sponsor the building of CCB Hope Primary Schools. A sum of RMB965,900 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 RMB522,000 was donated to China Youth Development Foundation for equipping CCB Hope Primary Schools with sports equipment and libraries and for the training of 44 teachers in these schools. By the end of 2010, CCB had supported the construction of 38 CCB Hope Primary Schools, equipped 73 sports grounds and libraries in these schools and sponsored the training of 74 teachers.

"Build for the Future – CCB Sponsorship Programme for Impoverished High School Students"

In the "CCB Sponsorship Programme for Impoverished High School Students", subsidies were received by 13,213 student-times and RMB19.8195 million were given in the school year 2009 to 2010. Up to the end of 2010, a cumulative amount of RMB69.796 million were given to about 51,300 person-times of impoverished students from 567 high schools and more than 11,000 of them had matriculated.

"Tibet in our Heart – CCB and China Jianyin Investment Scholarship (Bursary) Foundation"

This is a charitable education foundation established in 2007 running on a permanent basis. It has already been in operation in Tibet University and Lahsa Middle School for four years. In 2010, bursaries and scholarships amounting to RMB230,000 were issued as financial assistance and awards for 110 person-times. As at the end of 2010, a cumulative total of RMB690,000 had been granted to subsidise 330 person-times cumulatively with financial needs.

Donation to the Hong Kong Community Chest

A donation of HKD582,600 was made to the Hong Kong Community Chest in support of their "Defeat Failure! Get Positive!" project, which is aimed primarily at helping students to cope with the challenges and difficulties they might encounter academically or socially. Training and development courses were organised to enhance students' resilience in confronting challenges.

Donation to the Santander Bank International Student Exchange Programme

A "CCB – Santander Bank International Student Exchange" programme was implemented. In 2010, a total donation of RMB3.99 million was made to seven universities, namely China University of Political Science and Law, Nankai University, Wuhan University, University of Science and Technology of China, Tongji University, Beijing Institute of Technology and Central University of Finance and Economics (RMB570,000 for each university).

Subsidiary snapshot – CCB Principal Asset Management donates to Northwest Normal University

In November 2010, CCB Principal Asset Management Company, which was a subsidiary of CCB, established a "CCB Principal Gold Scholarship Scheme" at Northwest Normal University with an endowment of RMB500,000. With this scheme, needy university students with excellent academic achievements were given assistance through a "CCB Principal Gold Merit Scholarship" and a "CCB Principal Gold Diligence Assistantship".

Helping the Needy

Since 2007, the Bank has been running the “CCB Sponsorship Programme of Impoverished Mothers of Heroes and Exemplary Workers in China” (“Impoverished Mothers Programme”). In the last four years, 37 tier-one branches of the Bank have taken on concrete work to support this programme. In 2010, RMB5.065 million was used in the Impoverished Mothers Programme to provide subsidies to impoverished mothers for 1,818 person-times. By the end of 2010, the Bank contributed a cumulative amount of RMB15.12 million to impoverished mothers of the heroes and model workers for 5,425 person-times.

Support to Public Causes Including Culture and Art, Medical & Health Care and Economic Research Exchanges

In 2010, the Bank acted as the lead sponsor in sponsoring RMB2 million to the 13th Beijing International Music Festival. This is the fifth consecutive year in which the Bank acted as the lead sponsor. In collaboration with the organiser and a number of other sponsors, a low-price policy was adopted to allow the admission of more spectators into the concert halls to enjoy the wonderful performances of internationally renowned musicians and musical organisations, thus turning the event into a true festival for music lovers.

The Bank donated RMB2 million to the People Liberation Army Hospital in Mainland China and established the “China Construction Bank Technological Innovation Fund” for the development in medical and health care, education and research by the hospital.

In order to support academic research and cooperation on economic recovery against the backdrop of the global financial crisis, CCB made a donation of over RMB17 million to organisations providing reference information to national economic policy research and promoting international academic exchanges and cooperation. These organisations include Cairncross Economic Research Foundation (Beijing), China Centre for International Economic Exchanges, Western China Human Resources Development Foundation, the Sun Yefang Foundation of Economics, the China Society of World Economy and China Development Research Foundation.

Distribution of CCB's welfare projects





1996-2010 CCB Hope
Primary Schools



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



CCB Scholarships and
Grants for College Students
from Ethnic Minorities



Tibet in our Heart - CCB and
China Jian Yin Investment
Scholarship (Bursary) Foundation



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



Earth Hour 2010

Volunteer Activities

The year 2010 witnessed CCB youth volunteers engaging in a wide variety of volunteer activities such as drought and earthquake relief; "Volunteer Drinking Water"; "Welcoming the World Expo, Welcoming the Asian Games, "Behaving with Civility & Establishing New Practices"; "Eco-friendly Computers for Children of Migrant Workers"; ecological afforestation; spreading financial knowledge to rural areas"; etc.

"Eco-friendly Computers for Children of Migrant Workers" CCB volunteers renovated 2,000 sets of old computers and donated them to about 100 schools for children of migrant workers. Moreover, they brought nearly 1,000 children to visit patriotic education bases, museums, memorial halls, science museums, colleges and corporations to help them experience, understand and blend into urban life.

"Letters to the Future" Youth volunteers from CCB's head office formed a team to pay visits to the reconstructed Tiaoyuan Financial Hope Primary School in An County and Mianyang Nanjie Primary School in Sichuan province. There they launched a "Face to Face, Hand in Hand, Heart to Heart" programme to establish funding relationship with children of migrant workers. They also wrote "Letters to the Future" with these children to help them in their growth.

"Bringing Hope of Life to a Leukaemia Girl Patient" Gao Lipeng, a young employee in the Gucheng sub-branch of CCB Beijing Branch, has volunteered to become a donor to the Beijing Branch of China Bone Marrow Bank. In 2010, he became the 100th hematopoietic stem cell (HSC) donor in the Beijing area and succeeded in donating some HSC, bringing the hope of life to a 17 year-old girl suffering from leukaemia.

"Asian Games Smile Messengers" A "Welcoming the World Expo, Welcoming the Asian Games, Behaving with Civility & Establishing New Practices" programme was launched by CCB's Youth League Committee, drawing the enthusiastic participation of youth volunteers from Shanghai Branch and Guangdong Branch for volunteer activities ranging from game services, urban cleaning and maintaining traffic order. Four of them were acclaimed "Asian Games Smile Messengers", and four were recognised as "Guangzhou Asian Games and Asian Paralympics Games Outstanding Volunteering Individuals".

Branch Case Studies

Shanghai Branch's Volunteer Activities Light up the World Expo »

While doing its best in providing financial services during the World Expo, CCB Shanghai Branch also illuminated the international event with volunteer activities. In January 2010, the World Expo Volunteer Team from CCB Shanghai Branch was officially formed. In March, the "CCB Youths-Spectacular World Expo" activities were officially kicked off. The backbone of the CCB volunteer team consisted of 56 young elites proficient in foreign languages and strong in communication skills. Among them, 15 who had mastered a foreign language other than English were assigned to serve the World Expo.

On 4 July 2010, the Shanghai backup centre of CCB Investment Custody Service helped the Neuro-muscular Disease Association of China (MDACHINA) organised a visit to the World Expo by a group of patients suffering from progressive neuro-muscular degeneration. Public reactions were highly favourable after the event was broadcast by CCTV, Shanghai TV and other influential media.

The disorder suffered by these patients is called amyotrophic lateral sclerosis (ALS). Listed by the World Health Organisation as one of five major incurable diseases, ALS is characterised by a gradual weakening and atrophying of muscles and a resultant loss of the ability to talk, swallow or even breathe until respiratory failure leads to death. Though they are adversely afflicted, Chinese ALS patients are dealing with life positively. The Shanghai World Expo evoked their wish and desire to understand and experience the world. On knowing the wish of ALS patients in visiting the World Expo, the Shanghai backup centre of CCB Investment Custody Service decided to initiate a volunteer service project. Once the proposal was put forward, it triggered the enthusiastic response of more than 30 Party members and Youth League members in the centre and 20 of them volunteered to participate directly. By providing labour, material and financial assistance to let 11 ALS patients realise their "World Expo dreams", the volunteers fully personified the humanistic spirit of philanthropy and compassion.

On 7 July, with kids from Beijie Primary School of Dujiangyan (a city devastated by the Sichuan earthquake in 2008) meeting with kids of CCB wealth management centre customers, the "Dandelion Consolation Project: Touring around Shanghai with Dujiangyan Kids" was officially kicked off.

Organised by Harfor Fund Management Company Limited and co-organised by CCB Shanghai Branch, the Dandelion Consolation Project aimed to help disaster stricken kids stepping out from the shadows of devastation. As the World Expo was taking place, Tianyaoqiao Wealth Management Centre of CCB Shanghai Branch decided to invite kids from several Shanghai families to pair up with Dujiangyan kids, make friends and tour the World Expo together. During the event, the Dujiangyan kids impressed their Shanghai peers with their fortitude and optimism. At the same time, the Shanghai kids also played the perfect role of enthusiastic hosts, going hand in hand with their little partners, acting as small tour guides during the trip, showing the ways and explaining to the Dujiangyan kids. Within two days, the children have established precious friendships among themselves.

The compassionate actions of the CCB Shanghai Branch volunteers made the World Expo filled the brilliance of human nature in people's hearts, not to mention that they also lighted up CCB's 2010 World Expo service campaign.

Sichuan Branch Lends Full Support to Western Development »

In 2010, CCB Sichuan Branch continued increasing their loan reserves to provide credit support for the development of the western regions. It selectively maintained a collection of prime customers and projects by referring to the central government's latest round of strategic planning for developing the western regions and to the policies and measures of CCB's head office. The selection was made according to the head office's criteria of "five advantages" (advantages in market, resources, technology, location and management) as well as its own marketing plan. The objectives were to allocate scarce resources to sectors and customers with significant comparative advantages. Supports were focused on medium and large infrastructure projects in railways, trunk expressways lines, power, crude oil and natural gas as well as on industries with special advantages including energy resources, mining, machinery, tourism, distinctive agricultural operations and Chinese herb processing, etc. Active support was also provided to SMEs that were known in their markets for their cost-effectiveness and credit-worthiness.

In 2010, parts of Sichuan were hit with catastrophic mountain torrents and mudslides, CCB Sichuan Branch started up its work immediately to render financial support and services for housing reconstruction in the disaster stricken areas. Firstly, it forwarded timely to its sub-branches the "People's Bank of China's Guidance on Making all-out Efforts to Render Financial Support and Services to Areas hit by the Catastrophic Mudslide in Gansu and Sichuan Provinces" (the "Guidance"). Each sub-branch was then requested to form a working group headed by its top management. These groups were tasked with putting together staff members to undertake thorough investigations on the situations of loans for housing reconstruction for residents. The investigations were to be conducted through various means including phone interviews, on-site interviews or consolation visits. The working groups were also requested to implement conscientiously the various requirements raised in the "Guidance": deferred repayment of housing reconstruction loans, applying preferential credit policy, offering quality and convenient services, etc. Secondly, CCB Sichuan Branch set up statistical and monitoring systems for dynamic reporting and for the financial support work in the disaster areas, while asking the sub-branches to make daily reports on the situations of customers or collaterals in these areas, on the progress of work in implementing the "Guidance", and on the financial support and services provided for housing reconstruction. At the same time, a one-to-one contact system was set up for designated personnel to contact, on a daily basis, sub-branches in the severely stricken areas of Deyang, Mianyang, Dujiangyan, Guangyuan, Aba and Pengzhou. In this way, up-to-date information could be obtained on how borrowers, collaterals and CCB's own employees were affected.

In an effort to lend support to the development of SMEs, Sichuan Branch has established its "Joint Lending & Joint Guarantee" business. Pi County is a typical county relying mainly on small enterprises: there are already 95 bean paste manufacturers using "Pi County Bean Paste" as their trademark, therefore the demand for corporate financing is large. However, the production sites of most bean paste manufacturers are self-built plants on rented land, so there are no land-use certificates or real estate title certificates. Under the existing credit policies of the Bank, credit support could not be given. Once the "Joint Lending & Joint Guarantee" business was launched, CCB Pi County sub-branch conducted a preliminary survey and a careful screening and decided that an alliance should be formed by the top five bean paste manufacturers with higher ranking headed by Sichuan Gaofuji Food Company Limited. The members of the alliance provided guarantees to each other in accordance with the related stipulations and policies of the "Joint Lending & Joint Guarantee" business. Credit support was provided to the member companies of the alliance within CCB's credit limit. By 2010, these alliances have been increased to 2 and the balance of their loans was RMB19 million, which satisfied the capital needs of local small businesses.

Guizhou Branch Implements Green Credit Policy Vigorously »

In 2010, Guizhou Branch put Green Credit Policy as an important context in supporting local economic construction and has become a new reinforcement in supporting the local environmental economy.

Qianzhong is one of the regions in Guizhou suffering most severely from resources and engineering type water shortage. Both Guizhou Provincial Party Commission and Guizhou Provincial Government are determined to build a key water project in Qianzhong to improve the water usage situation. The purpose of using provincial resources to undertake this “Qianzhong nourishing” project is to meet the water needs of the core area of Guizhou, thereby improving the basic living conditions of the people of Qianzhong. This project was given the highest priority by the top management of Guizhou Branch, who put together a project team to analyse and study CCB’s “Livelihood Oriented - Environmental Protection for People” financial service scheme. After studying customer needs in depth, the project team has come up with a specific financial service package to provide robust support to the project. CCB Guizhou Branch eventually succeeded in becoming the lead bank for the syndicated loan for the first phase of Qianzhong’s key water project, providing RMB700 million in loans. Together with seven other financial institutions, Guizhou Branch will strive to make the project known for its quality, exquisiteness and popularity with the people.

In recent years, the State has required more efforts be made in the extraction and utilisation of coal-bed gas, guarantees for the safety production of coal mines, increase supplies of clean energy resources, reduce pollution and promote healthy development of the coal-bed gas industry. To render support to the (first phase) project for the integrated utilisation of coal-bed gas of Guizhou Panjiang Coal-bed Development & Utilisation Company Limited, CCB Guizhou Branch became the first financial institution issuing such loan. Upon making due assessment and control of risk exposures, it has approved the extension of a RMB90 million credit line. Also, it is maintaining a current loan balance of RMB40 million for the company to ensure the smooth construction of the project. So far 60 sets of power generating machines have been commissioned with a 30,000 kilowatt capacity, given that, for the phase 1 project, total size is 60 sets of machines. It is estimated that, upon full operation, the project will consume 70 million m³ of gas annually. Thus this project is one with significant emission reduction and energy conservation effects and of good social and economic benefits.

Social Recognition and Feedback

In 2010, CCB won over 100 awards in various categories, including social responsibility, brand image and product and service. The major awards are listed below:


Social Responsibility

Organisation	Award	Logo
China News Week, Chinese Red Cross Foundation	The Most Socially Responsible Enterprise 2010	
China Association of Social Workers, Working Committee of Volunteers "Hello China!" Organising Committee	"Hello China!" Special Contribution Award of Voluntary Service 2009	The Working Committee of China Association of Social Workers
Red Cross Society of China	China Red Cross Outstanding Dedication Award	
Reference News and International Herald Leader	Annual Pioneer Green Chinese Enterprise 2010	
Investment & Finance	The 20th Century of Most Socially Responsible Listed Corporation in China Securities Market	
Southern Weekly and Guizhou Television	Top 100 State-owned Listed Socially Responsible Companies 2009	
Ranking CSR Ratings, Hexun.com and DNV	Best CSR Report	Ranking CSR Ratings
eastmoney.com	Outstanding Enterprise in the 2010 Chinese Enterprise Social Responsibility Roster	
Xinhua Net	The Outstanding China Social Responsible Corporation 2010	
Money.163.com	The Most Socially Responsible Company 2010	
China Women's Development Foundation	China Women Charity Award	

Brand Image

Organisation	Award	Logo
The Banker, UK	Bank of the Year 2010 in China Ranked 13th in The Banker's "Top 500 Banking Brands" and 2nd in "Most Valuable Commercial Banking Brand" Ranked 15th in Top 1000 Banks	
The Asset, HK	Best Domestic Bank, China The Asset Corporate Awards 2009 – Titanium	
China Enterprise Spokesman and Media Value Annual Conference 2009	Best Innovation Award of Spokesman System in China 2009	China Enterprise Spokesman and Media Value Annual Conference
Hexun.com	The Most Popular Banking Brand Award	
The Banker, China	Marketing Award in Finance in China and other awards	
Yazhou Zhoukan, HK	Top 1000 Global Chinese Enterprises, Top 20 Honorary Award 2009 Top 10 Honorary Bank Awards, China Region Ranked 3rd in Top 300 Asian Banks Best Performed Enterprise in China, Global China Business 1000	
Money week	The Most Admired Chinese Bank 2010	
Brand Finance	Ranked 54th in the Brand Finance Global 500 and 3rd among Mainland Chinese companies	Brand Finance
The Capital, HK	Outstanding Retail Banking Corporation in China 2010	
FinanceAsia, HK	Best Bank in China	
Interbrand/Forbes, US	Ranked 3rd in "Interbrand Best Chinese Brand Value" and 1st in the Chinese Banking Category	Interbrand
The Fortune, US	Ranked 116th in "Fortune Global 500" and 5th in terms of profit	The Fortune, US
Finance.sina.com	Best Enterprise Reputation Award in Integrated Banking, 2010	
phiv and ifeng.com	The Most Competitive Bank Award 2010	

Products and Services:

Organisation	Award	Logo
Ministry of Commerce	Best Commercial Finance Award	
Sina, "Sina 2009 Network Festival"	Best Innovative Credit Card	
China UnionPay	The Overseas Operation Contribution Award of UnionPay Card The Cooperation Award for UnionPay Credit Card Issue in 60th Anniversary of the Founding of the PRC	
MasterCard	CCB Long Auto Card 2009 – Best Auto Card Award CCB Artist Card 2009 – Best Product Design Award CCB Platinum Card 2009 – Best Platinum Card Award CCB My Love Credit Card 2009 – Best Marketing Campaign Award	
VISA	Long Card Auto Card – The Most Popular Auto Award 2009 The Most Valuable Platinum Card 2009	
The Asset, HK	"Securities and Fund Service Category" and "Best Sub-custodian, China" – The Asset Triple A Transaction Banking Awards 2010	
Global Custodian, UK	Custodian Bank Service of Emerging Market, China Region Best domestic Sub-custodian Bank 2009	
The Asian Banker, Singapore	Best Channel and Distribution in China Award	
Securities Times	"Best Investment Bank 2010" in the Outstanding Investment Banks in China 2010 "Top 10 IT Innovation Finance Institutions, 2010" in the 11th Financial IT Innovation and Outstanding Financial Website Award	
The Economic Observer	Best Bank in Housing Loans Service in China, 2009 CCBI was named Best Investment Bank in China	
CFO World	Best SME Service Award Best Investment Banking Business Award Best Cash Management Award Best Partner Bank Award	
Global Finance, US	Best Infrastructure Bank, China Best Mortgage Loans Bank, China	
China Business	Best Risk Management Bank	
Fellow Traveller	Best Electronic Bank	Fellow Traveller
CBN Daily	Year of Corporate Bank	
Tourism Festival 2010, World	Chief Award of Travel Quality Banking Card 2010	World

Corporate Information

Registered title in Chinese: 中国建设银行股份有限公司

Title 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 location: Beijing

- 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;
- 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, etc.

Internet website: www.ccb.com

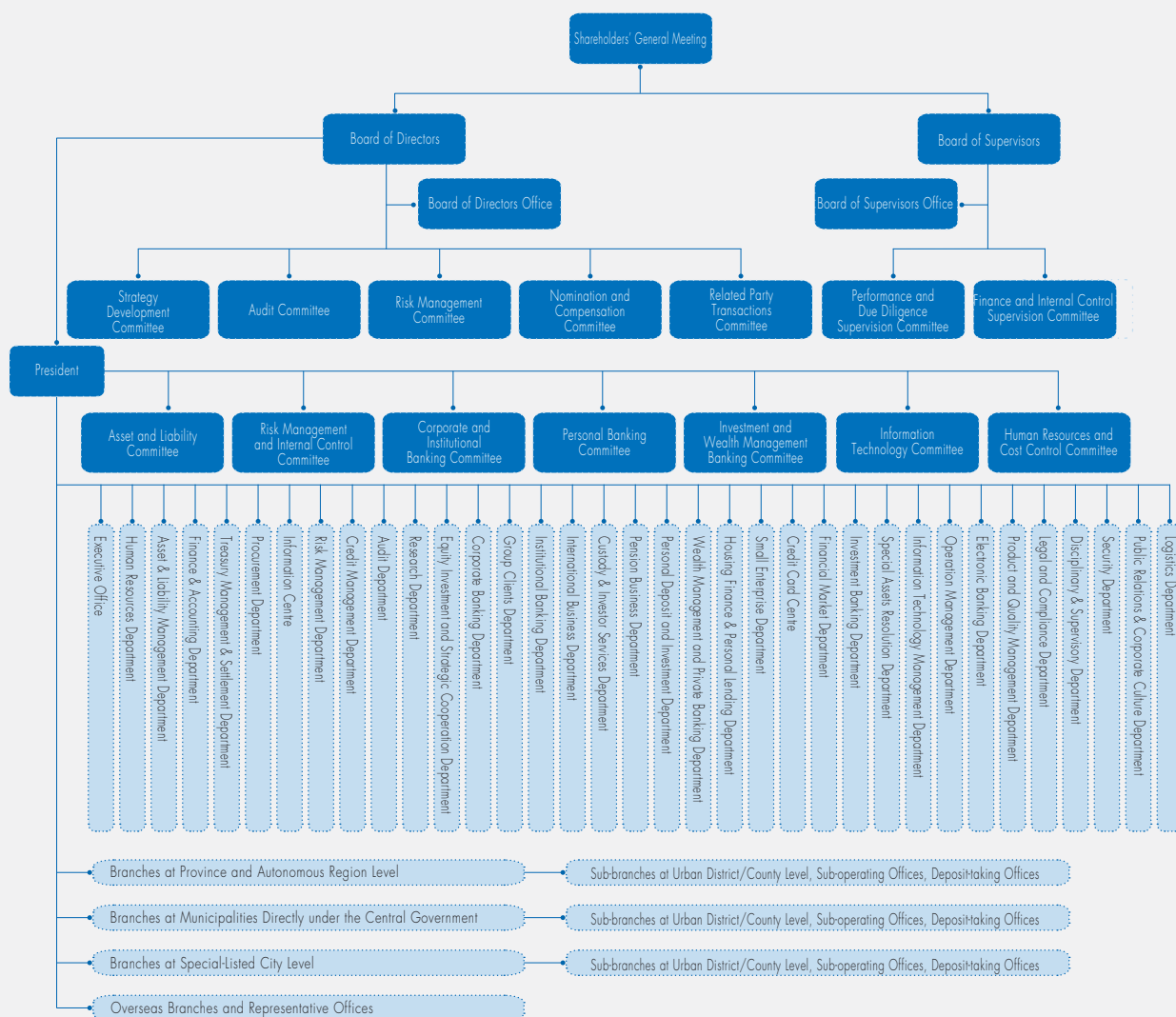
Wireless website: wap.ccb.com

Customer service hotline: 95533

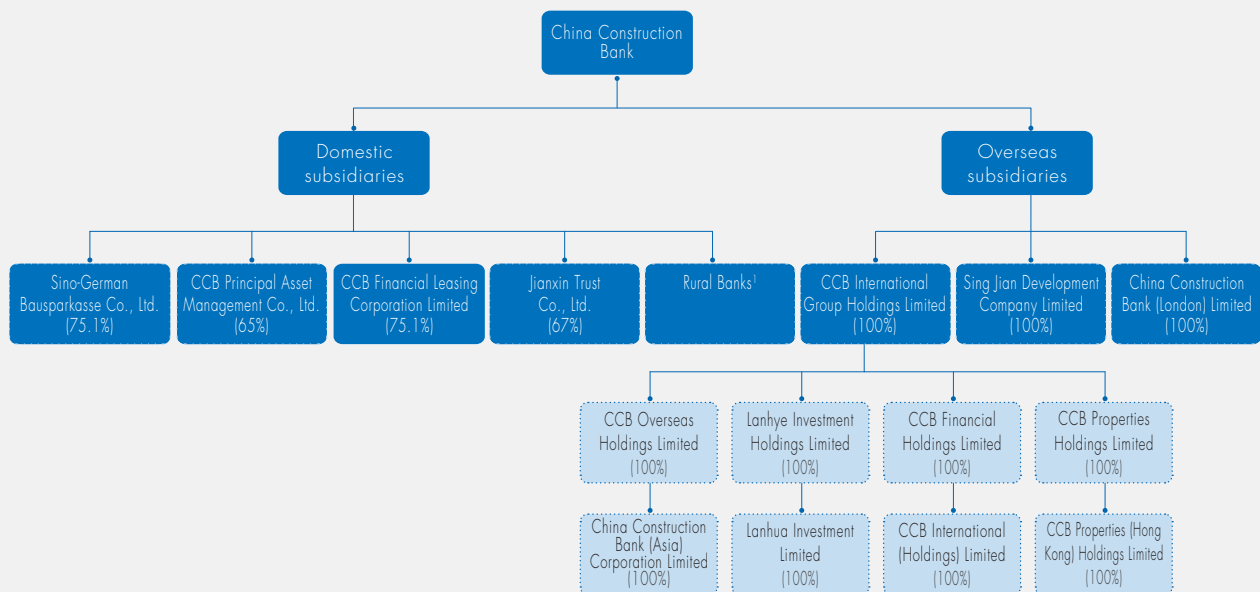
CCB's Management Structure »

Management Structure

During the period of this report, there is no significant change in aspects such as institutional scale, management structure and ownership.



Equity Investment Structure



¹ As of 31 December 2010, the Bank had set up nine rural banks in total, namely, Hunan Taojiang Jianxin Rural Bank Corporation Limited, Zhejiang Cangnan Jianxin Rural Bank Corporation Limited, Zhejiang Qingtian Jianxin Oversea-Chinese Rural Bank Company Limited, Zhejiang Wuyi Jianxin Rural Bank Company Limited, Anhui Fanchang Jianxin Rural Bank Company Limited, Shanxi Ansai Jianxin Rural Bank Company Limited, Hebei Fengning Jianxin Rural Bank Company Limited, Shanghai Pudong Jianxin Rural Bank Company Limited and Suzhou Changshu Jianxin Rural Bank Company Limited.

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 2010 ("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:

(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 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 determining the material issues for CCBC's key stakeholders;
- 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;
- A media analysis and an internet search for references to CCBC during the reporting period;
- 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 the information presented in the Report to corresponding information in the relevant underlying sources to determine whether key information contained in such underlying sources has been included in the Report;
- Reconcile key financial data and figures with the audited financial statements;
- An assessment of the reasonableness of the assumptions underlying the forward-looking statements set out in the Report;
- Reading the information presented in the Report to determine whether it is in line with our overall knowledge of, and experience with, the sustainability performance of CCBC.

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 2010 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

25 March, 2011

Appendix

Content Index of the Global Reporting Initiative (GRI)'s Sustainability Reporting Guidelines¹ »

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Note:

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

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4.3 For organisations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members	91-92
4.4 Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	96; 98; 118-121
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	91-92
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	Not yet available

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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	89-90;99-129
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4.11 Explanation of whether and how the precautionary approach or principle is addressed by the organisation	91-98
4.12 Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organisation subscribes or endorses	93;117
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EC2 Financial implications and other risks and opportunities for the organisation's activities due to climate change	89-90
EC3 Coverage of the organisation's defined benefit plan obligations	118-122
EC4 Significant financial assistance received from government	None in 2010
EC6 Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation	93
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	99-127

Environmental Performance Indicators	Page
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	82;114-117
EN4 Indirect energy consumption by primary source	82;114-117
EN8 Total water withdrawal by source	82;114-117
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	To be adopted in future
EN17 Other relevant indirect greenhouse gas emissions by weight	Not applicable
EN19 Emissions of ozone-depleting substances by weight	Not applicable
EN20 NO _x , SO _x , 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	To be adopted in future
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	114-117
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	100

Labour Practices and Decent Work Performance Indicators - Employment, Diversity and Equal Opportunity	Page
LA1 Total workforce by employment type, employment contract, and region.	103-104;118
LA2 Total number and rate of employee turnover by age group, gender, and region	To be adopted in future
LA4 Percentage of employees covered by collective bargaining agreements	To be adopted in future
LA5 Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements	To be adopted in future
LA7 Rates of injury, occupational diseases, lost days, and absenteeism, and number of work related fatalities by region	To be adopted in future
LA8 Education, training, counseling, prevention, and risk-control programmes in place to assist workforce members, their families, or community members regarding serious diseases	119-122
LA10 Average hours of training per year per employee by employee category	120
LA13 Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity	118
LA14 Ratio of basic salary of men to women by employee category	To be adopted in future

Labour Practices and Decent Work Performance Indicators - Human Rights	Page
HR1 Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening	To be adopted in future
HR2 Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken	To be adopted in future
HR4 Total number of incidents of discrimination and actions taken	To be adopted in future
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 applicable
HR6 Operations identified as having significant risk for incidents of child labour, and measures taken to contribute to the elimination of child labour	Not applicable
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

Labour Practices and Decent Work Performance Indicators - Community	Page
SO1 Nature, scope, and effectiveness of any programmes and practices that assess and manage the impacts of operations on communities	98-117
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	94-95
SO8 Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations	100

Labour Practices and Decent Work Performance Indicators - Product Responsibility	Page
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 applicable
PR5 Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	97-98
PR6 Programmes for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship	113
PR9 Monetary value of significant fines for noncompliance with laws and regulations concerning the provision and use of products and services	None in 2010

Supplementary Indicator Index of Financial Services Sector	Page
FS1 Policies with specific environmental and social components applied to business lines	89-90;114
FS2 Procedures for assessing and screening environmental and social risks in business lines	93-98;114-117
FS3 Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	93-98
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FS5 Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	93-98;114-117
FS6 Percentage of the portfolio for business lines by specific region, size and by sector	103-104
FS7 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	99-117
FS8 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	114-117
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	114-117
FS11 Percentage of assets subject to positive and negative environmental or social screening	114-117
FS12 Voting policies 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.	99-112
FS14 Initiatives to improve access to financial services for disadvantaged people	99-112
FS15 Policies for the fair design and sale of financial products and services	113
FS16 Initiatives to enhance financial literacy by type of beneficiary	98;123-129

Table of Disclosure Requirements Set by the Shanghai Stock Exchange 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.

Guidelines on Preparation of “Corporate Report on Performance of Social Responsibilities”	Page
1. The report of fulfillment of social responsibilities by companies (hereinafter referred to as the “social responsibility report”), is the one reflecting the fulfillment 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 and 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.	81
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. (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. (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.	93-113; 118-128 114-117 99-127
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.	100
6. Companies can hire a third party to audit the status of their fulfillment of social responsibilities. If do so, the result of verification should be made public.	139-140
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	Page
<p>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:</p>	Non-disclosure requirement
<p>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.</p>	Not applicable
<p>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:</p> <p>(1) Company environmental protection policy, annual environmental protection objectives and effectiveness. (2) Company's annual total consumption of resources. (3) Company's investment in environmental protection and environmental technology development situation. (4) Type, quantity, concentration and the whereabouts of company's emission of pollutants. (5) Company's environmental protection facilities construction and operation. (6) The situation of waste treatment and disposal, waste product recycling and utilisation of the company in the production process. (7) Voluntary agreements signed with the environmental protection departments to improve the environmental behaviour. (8) The company's situation of encouragement rewarded by the environmental protection bureau. (9) Other environmental information that companies voluntarily disclose. 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.</p>	<p>114-117</p> <p>Not applicable</p> <p>Not yet available</p> <p>114-117</p>

Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange	Page
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"	Page
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.	100
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 Of such: Protection and support of communities Of such: Product quality control (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 Of such: Protection of water resources and energy Of such: Assurance of living suitability of living areas Of such: Protection and enhancement of regional biological diversity (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 Of such: Creation of better job opportunities and future development for employees Of such: Higher economic returns brought to shareholders	118-121 98;123-129 97-98;113 114-117 97-98;99-113 118-121 96;99
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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