

CSR 2017

社会责任报告

Corporate Social Responsibility Report

赋能美好生活



中国建设银行  
China Construction Bank

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## 社会责任实践亮点

HIGHLIGHTS OF THE IMPLEMENTATION OF SOCIAL RESPONSIBILITY

## 社会对我们的认可

中国银行业协会在京举办《2016 年度中国银行业社会责任报告》发布暨社会责任工作表彰会，建设银行蝉联“年度最具社会责任金融机构奖”综合大奖。此外，湖南岳阳市分行行长刘星获得“年度最佳社会责任管理者奖”；吉林延边龙井支行获得“年度最佳社会责任特殊贡献网点奖”；建设银行援建建行希望小学 20 年公益项目获评“年度公益慈善优秀项目奖”，并在会议现场进行了展示。

在 2017 年中国国有上市企业社会责任榜上，建设银行名列第二。

在第八届金融金鼎奖评选中，建设银行获评年度最具社会责任银行。

在新浪财经联合新浪公益共同举办的 2017 金融企业扶贫研讨会暨扶贫创新评选中，建设银行荣获“金融企业扶贫创新奖”。

在全国妇联举办的中国妇女儿童慈善奖(2015-2016)表彰大会上，建设银行荣获突出贡献奖这一最高荣誉，以表彰建设银行在妇女儿童慈善事业中作出的重要贡献。

建设银行被中国青少年发展基金会授予“希望工程突出贡献奖”。

建设银行被海南省青少年希望基金会授予“海南希望工程 25 年特别贡献奖”。

我们为保护环境做出的贡献

02

**10,025.21** 亿元  
**12.74%**

坚持责任投资，严控高能耗、高污染、产能过剩行业信贷投放，绿色贷款余额 10,025.21 亿元，增速达 12.74%

**2,800.46** 万吨  
**6,305.09** 万吨  
**119.87** 万吨

绿色信贷节能减排效益显著，预计折合减排标准煤 2,800.46 万吨，减排二氧化碳当量 6,305.09 万吨，节水 119.87 万吨

**2.77** 亿户  
**2.66** 亿户  
**4,956** 万户

推广网络金融服务，倡导节能减排，拥有网上银行用户 2.77 亿户，手机银行用户 2.66 亿户，微信银行用户 4,956 万户



01

# 我们的经营成效

**64** 年 | **30** 个 | **14,920** 个

拥有64年经营历史，在全球30个国家和地区拥有14,920个分支机构

**22.12** 万亿元 | **619.39** 亿元

资产总额达到22.12万亿元，全年向国家上缴税收619.39亿元

**4,612.97** 亿元

服务实体经济，支持“一带一路”、京津冀协同发展、长江经济带、雄安新区建设等国家战略，全年基础设施行业领域贷款新增4,612.97亿元

**16,105.82** 亿元

**17,650.87** 亿元

**42,130.67** 亿元

推进普惠金融，小微企业贷款余额16,105.82亿元，涉农贷款余额17,650.87亿元，个人住房贷款余额42,130.67亿元



03

# 我们为社会创造的价值

**2.74** 元

每股社会贡献值2.74元

**352,621** 名 | **7,786** 万元

在全球拥有352,621名员工；全年公益捐赠支出7,786万元

**1,492.64** 亿元 | **57.41%**

金融精准扶贫贷款余额1,492.64亿元，增速57.41%



## 董事长致辞

CHAIRMAN'S STATEMENT



刚刚过去的一年，党的十九大胜利召开，为新时代发展绘就了壮美蓝图。这一年，建设银行按照增强“三个能力”总要求，围绕“服务实体经济、防控金融风险、深化金融改革”三项任务，持续推进改革创新、经营转型和精细化管理，实现了良好的业绩，市场竞争力和价值创造力进一步提升，兑现了为股东、客户、员工、社会创造价值的承诺，彰显了国有大行的责任担当。

### 坚持一心一意办银行，根植服务实体经济不动摇。

我们聚焦服务现代化经济体系建设，回归本源、根植实体，认真履行金融服务实体经济的天职和宗旨。致力于服务供给侧改革，充分发挥基建领域传统优势和综合化经营牌照优势，重点围绕“一带一路”建设、京津冀协同发展、长江经济带发展以及雄安新区建设等国家重大战略，不断优化金融资源配置，为基础设施和重大项目建设提供综合金融服务方案。

### 坚持防控金融风险，发挥大行稳定器和减压阀作用。

我们聚焦经济社会安全稳定大局，深刻把握新时期金融风险的特点和演化规律，着力健全各方面风险防控机制。持续深化落实“风险管理职责进党委”，压实风控主体责任，坚持主动管控风险，健全合规管理体系，强化资本管理，既防“黑天鹅事件”也防“灰犀牛”，切实发挥好国有大行市场稳定器和风险减压阀的作用。

### 坚持发展普惠金融，积极解决社会痛点难点问题。

我们主动发挥住房金融领域传统优势，率先打造“要租房、到建行”住房租赁业务品牌，积极倡导“长租即长住，长住即安家”的住房消费新理念，为百姓实现安居梦提供了更多选择。针对性解决普惠金融服务延伸和精准对接问题，成立普惠金融事业部，依托互联网、大数据，打造“快贷”“小微快贷”“云税贷”系列品牌，更好地满足居民消费金融和小微企业融资需求；深化跨界合作，推广“裕农通”模式，加快发展“村口银行”，为服务三农和支持乡村振兴战略提供“最后一公里”的金融服务，满足人们美好生活新需求。

### 坚持打造绿色银行，助力国家生态文明建设。

我们认真落实“创新、协调、绿色、开放、共享”发展理念和联合国有关2030年可持续发展目标的倡议，将低碳、绿色、环保和保护生物多样性有机融入信贷政策和经营理念。通过制定绿色信贷发展战略，积极发展绿色信贷，推行“环保一票否决制”，为美丽中国建设贡献建行力量。推进低碳运营，大力发展网络金融，为客户提供服务便利的同时节约大量资源；推进绿色办公和低碳管理，不断降低能源和资源消耗，打造低碳环保的绿色银行。

### 坚持推动科技创新，为客户提供更好服务体验。

2017年，六年磨一剑的建设银行“新一代核心系统”正式全面投产，为改革发展增添了新动力、赢得了新优势。坚持“以客户为中心”，聚焦全要素生产率提升，以科技创新推动机制、流程、产品、服务的不断创新。坚持移动优先战略，着力打造与互联网、大数据、人工智能深度融合的金融综合服务能力，持续改善客户服务体验。完善消费者权益保护工作管理体系，加强消费者权益宣传教育，强化客户投诉监督管理，不断提升客户满意度。

### 坚持关心关爱员工，增强员工归属感和创造力。

我们视广大员工为企业发展最宝贵的财富，树立注重创造、注重实绩、注重基层的用人导向，致力于为员工搭建广阔的发展平台。坚持把人才资源作为兴行强行的第一资源，以事业留人、感情留人和适当的待遇留人。加大员工培训教育力度，不断提升员工综合素质。推进“温暖工程”等关爱举措，提升员工的获得感和幸福感。

### 坚持强化责任担当，积极投身精准脱贫攻坚战。

我们认真落实中央精准扶贫要求，带着高度的责任感、深厚的情感，把扶贫工作作为使命和事业。从产业帮扶、基建帮扶、产品创新、网络延伸、电商扶贫、公益扶贫等多维度发力，不断丰富金融扶贫新模式。截至2017年末，金融精准扶贫贷款余额1,492.64亿元，增速57.41%。全年公益捐赠总额7,786万元，坚持实施多个长期公益项目，打造建行公益品牌，为和谐社会建设贡献力量。

展望2018年，是全面贯彻党的十九大精神的开局之年，是改革开放40周年，也是决胜全面建成小康社会、实施“十三五”规划承上启下的关键一年。我们将以习近平新时代中国特色社会主义思想为指引，牢记宗旨使命，践行大行责任，服务实体经济，努力实现党建引领、管理精益、风控有效、资本集约、效益良好、科技驱动的高质量发展，以新时代的新作为为全面建成小康社会作出更大贡献。

田国立

董事长

中国建设银行股份有限公司

行长

PRESIDENT



王祖继

## 监事长

SUPERVISOR



郭友



## 社会责任管理

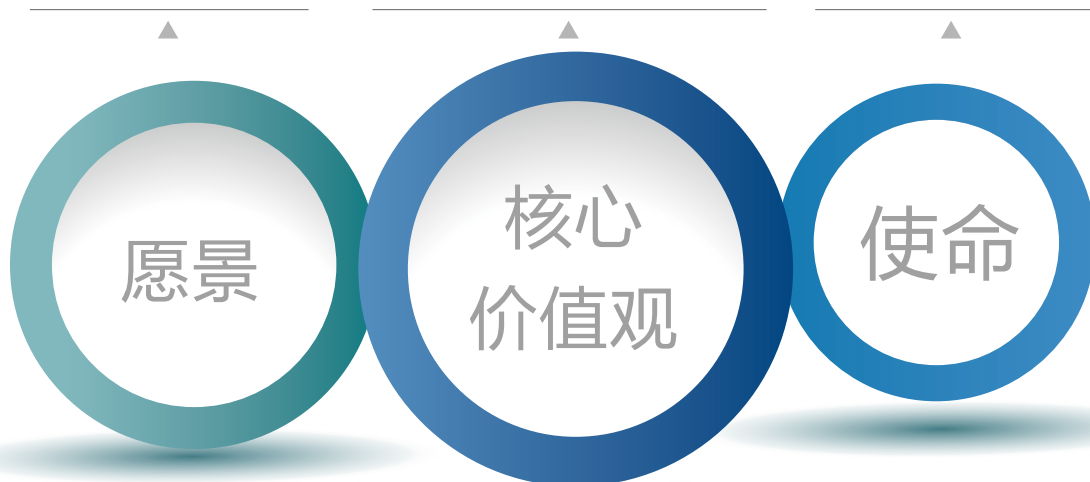
SOCIAL RESPONSIBILITY MANAGEMENT

### 企业战略与社会责任管理

建设最具价值创造力的国际一流银行集团。

诚实 公正  
稳健 创造

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。



## 企业社会责任战略与实施

### 企业社会责任战略

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，努力成为一家：

#### 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，积极开拓消费金融领域，努力提升服务质量和能力；

#### 促进民生的银行

将业务发展与支持国家经济发展、促进民生改善相结合，优先发展小微企业金融业务，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，积极推行电子银行、手机银行等网络金融服务，倡导低碳运营，降低自身能源消耗；

#### 可持续发展的银行

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。

## 战略推进与实施

我行聘请

489 ↑

外部专业机构梳理出社会责任指标

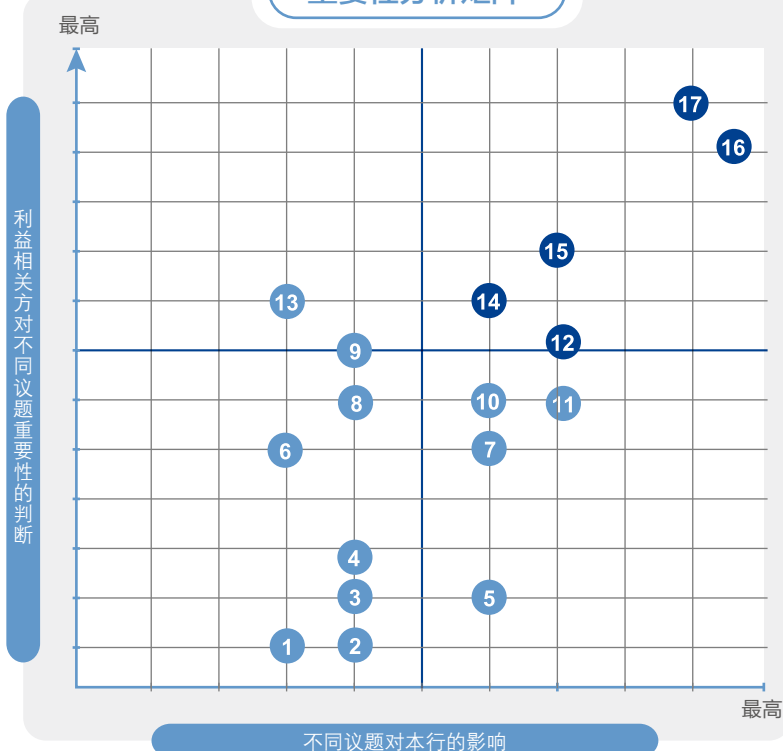
### 基础管理

我行积极建立和完善利益相关方参与机制，充分关注利益相关方期望和诉求，通过与利益相关方定期沟通，持续改进企业社会责任基础管理工作。

我行聘请外部专业机构梳理出社会责任指标489个，并依据GRI 4的要求进行实质性分析，先后对客户、股东、监管机构、员工、供应商、媒体、CSR专家、公益机构等进行了访谈，识别出我行社会责任的重要议题，包括支持绿色信贷、提升客户满意度、推行普惠金融、实施员工激励、保持运营连续性等。提高了编制社会责任报告的规范性、科学性，同时也为未来建立严格的管理体系奠定了基础。

2017年，向全体员工下发《关于切实增强责任意识防范声誉风险有关事项的通知》，要求全体员工深入认识生态文明建设在“五位一体”总体布局中的特殊意义，拓展国际化视野，牢固树立保护生物多样性、环境保护意识，在经营管理、业务拓展、产品营销、客户服务中认真落实建设银行社会责任战略，强化社会责任相关知识的教育培训。

### 重要性分析矩阵



### 分析结果

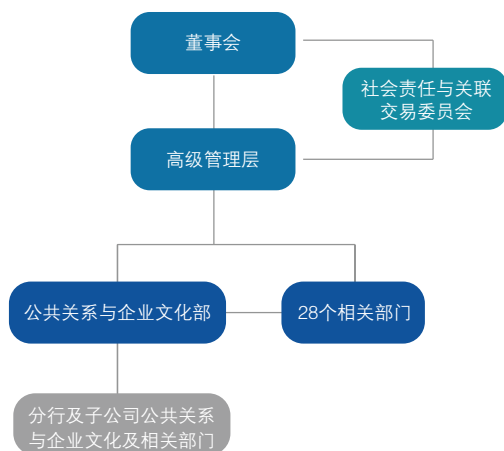
#### 重要议题

- 支持绿色信贷
- 提升客户满意度
- 实施员工激励
- 推行普惠金融
- 保持运营连续性

- 1 雇员多样性
- 2 工作环境安全
- 3 责任采购
- 4 社区银行
- 5 社会捐助
- 6 为特殊群体提供金融服务
- 7 金融产品创新
- 8 保护客户隐私及资产安全
- 9 维护外部金融市场稳定性
- 10 绿色低碳运营
- 11 合规运营
- 12 运营连续性
- 13 信息披露
- 14 普惠金融
- 15 员工激励
- 16 提升客户满意度
- 17 支持绿色信贷



我行社会责任管理架构图



## 团队建设

我行建立了较为完善的社会责任管理体系，管理范围包括高级管理层、总行各相关部门、各一级分行及各营业网点以及各海外分行及子公司。总行公共关系与企业文化部社会责任处负责组织开展相关工作，工作团队涉及总行相关部门以及境内外分行、子公司。定期举办全行社会责任管理培训。2017年，境内各一级分行及子公司社会责任相关部门负责人参与培训。

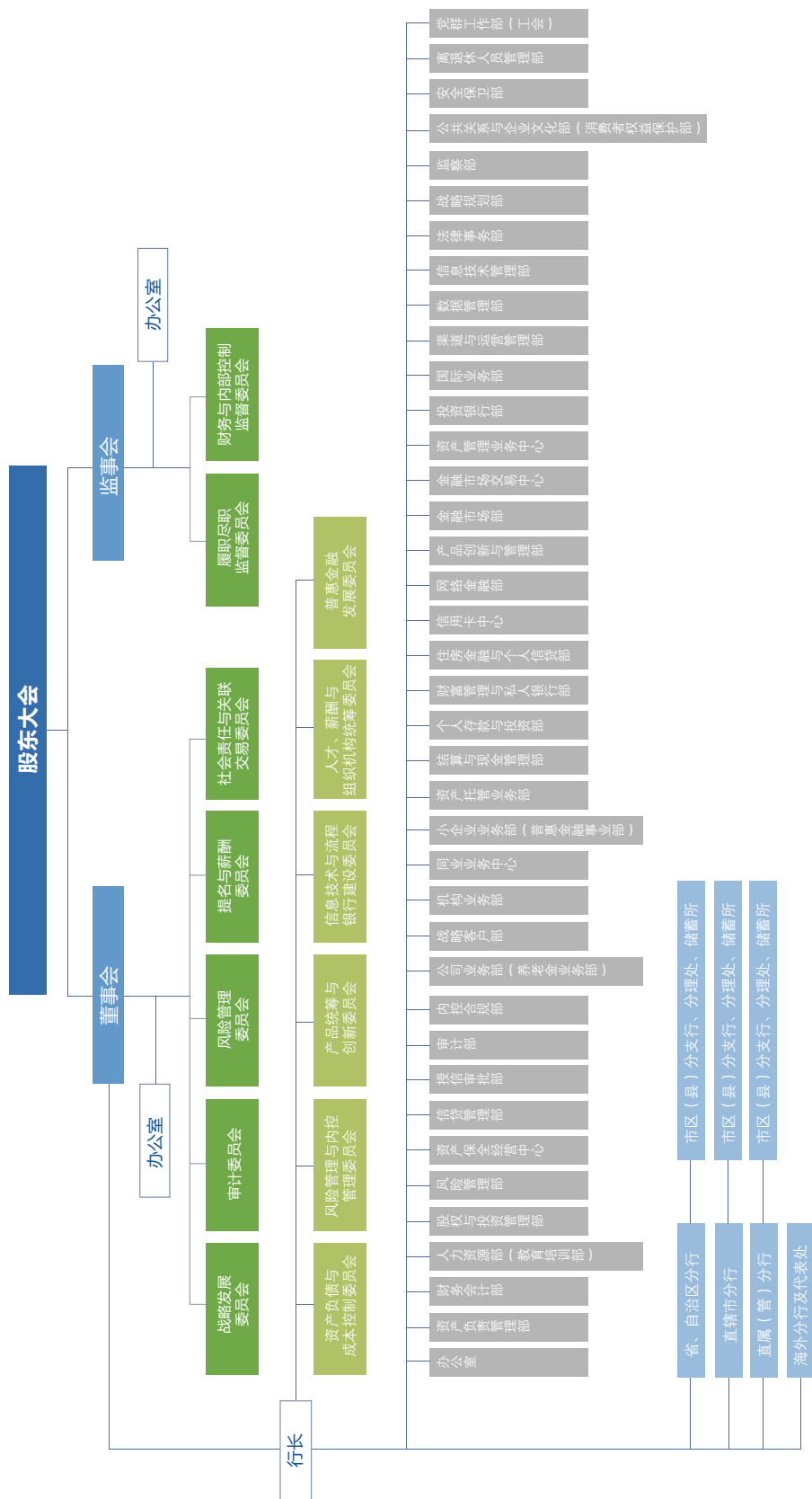
## 信息披露

我行自2005年10月在香港上市以来，已连续12年发布社会责任报告，向社会公众披露我行的企业社会责任理念、企业社会责任战略推进与实施的成效，以及我行依据与各利益相关方交流与沟通的情况，在更好地履行企业社会责任方面所进行的改进和完善。依据《中国建设银行股份有限公司年度社会责任报告编制披露工作规程》每年编制和披露社会责任报告，已形成较为成熟的工作体系。



## 公司治理

## 我行管理架构图



## ○ 股东大会

股东大会是我行的权力机构。2017年6月15日，我行召开2016年度股东大会，审议通过了2016年度董事会报告、监事会报告、财务决算方案、利润分配方案、2017年度固定资产投资预算、2015年度董事和监事薪酬分配清算方案、选举董事和监事、聘用2017年度外部审计师、发行不超过960亿人民币等值合格二级资本工具、修订公司章程、股东大会议事规则、董事会议事规则和监事会议事规则等议案。2017年10月9日，我行召开2017年第一次临时股东大会，审议通过了关于选举田国立先生担任执行董事的议案。

## ○ 董事会

董事会是股东大会的执行机构，向股东大会负责。董事会下设战略发展委员会、审计委员会、风险管理委员会、提名与薪酬委员会、社会责任与关联交易委员会等五个专门委员会。截至2017年末，我行董事会共有董事15名，其中执行董事4名，非执行董事6名，独立董事5名。田国立先生担任董事长。

2017年，我行董事会严格执行股东大会决议及股东大会对董事会授权方案，于2月8日、3月29日、4月27日、6月14日、8月17日、8月30日、10月9日、10月26日、12月20日共召开会议9次，主要审议通过了固定资产投资预算、财务报告、利润分配、选举董事长、提名董事候选人、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。

社会责任与关联交易委员会由4名董事组成，主席由独立非执行董事卡尔·沃特先生担任，委员包括执行董事章更生先生，独立非执行董事钟瑞明先生、莫里·洪恩先生。2017年，社会责任与关联交易委员会共召开5次会议，加强委员会自身建设，加强关联交易监督管理，审核社会责任报告，监督公益捐赠执行，推动消费者权益保护工作，监督绿色信贷战略执行，指导推动普惠金融工作。

## ○ 监事会

监事会是我行的监督机构，向股东大会负责。监事会下设履职尽责监督委员会、财务与内部控制监督委员会。截至2017年末，监事会共有监事7名，其中股东代表监事3名，职工代表监事3名，外部监事1名。郭友先生担任监事长。

2017年，监事会分别于1月12日、3月10日、3月29日、4月27日、6月19日、8月30日、10月26日、12月21日共召开会议8次，主要审议通过了监事会报告、履职评价报告、定期报告、利润分配方案、监督工作方案等议案，并专题听取了我行消费者权益保护工作开展情况的汇报。

监事会通过审核审议财务报告和利润分配方案、非现场分析、现场调研检查、听取专题汇报等方式对银行财务、内控、风险管理等进行监督。通过列席会议、调阅资料、审核履职报告、访谈座谈、履职测评等方式，对董事会、高管层及其成员履职情况进行监督。

## ○ 高管层

高级管理层是我行的执行机构，对董事会负责，接受监事会监督。我行高级管理层由行长及其他高级管理人员组成，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。截至2017年末，我行高级管理层由11名高级管理人员组成，包括行长1名，副行长6名，纪委书记1名，首席风险官、首席财务官、董事会秘书各1名。王祖继先生担任行长。

高级管理层依据我行公司章程等治理文件和董事会的授权，有序组织经营管理活动。根据董事会确定的战略和目标，制定综合经营计划，定期向董事会报告战略实施和计划执行情况；分析研判内外部形势，制定经营策略和管理措施，并根据市场变化适时作出调整；主动邀请董事、监事参加重要会议、重大活动，听取意见建议，密切与董事会、监事会的沟通，促进经营管理能力和运行效率提升。

※ 有关我行公司治理详细内容，请参阅我行同期发布的2017年年报中《公司治理报告》。

社会责任业绩

SOCIAL RESPONSIBILITY PERFORMANCE

01

服务大众的银行

A BANK THAT  
SERVES THE PUBLIC

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## 一心一意办好银行，倾力服务国家发展战略

我行资产总额达到

# 22.12

万亿元

全年基础设施行业领域贷款新增4,612.97亿元

向国家上缴税收

# 619.39

亿元

推动贸易便利和人民币国际化

实体经济是一国经济之根本。我行始终把服务实体经济作为天职和宗旨，倾力服务国家战略，紧跟“一带一路”、京津冀协同发展、长江经济带、雄安新区建设等国家战略，发挥基础设施建设、工程造价咨询、综合化牌照等方面的优势，在国家经济建设主战场发挥好国有金融机构“主力军”作用，为国家重大项目提供优质高效的综合化金融服务。积极服务京津冀协同发展，于2015年成立京津冀协同发展小组。组织召开京津冀协同发展委员会2017年度例会，研究京津冀协同发展及雄安新区建设机遇，协调解决存在的问题，明确下一步工作要求。支持京唐铁路、京张城际铁路、太行山高速公路、北京新机场、天津南港海上风电场一期工程、中国国电廊坊热电厂等重大项目。大力支持雄安新区建设，成立服务雄安新区领导小组，发挥在基础设施领域的传统优势，全力支持新区建设。

持续做好首都副中心、“一带一路”、国家级新区、东北振兴、西部大开发、服务冬奥会等区域金融服务，积极跟进长江经济带、粤港澳大湾区等区域建设。服务区域重大项目建设，积极跟进相关区域基础设施建设、产业转型升级、生态环境保护、民生改善等领域的重大项目。

截至2017年末，我行资产总额达到22.12万亿元，全年基础设施行业领域贷款新增4,612.97亿元，向国家上缴税收619.39亿元；推动贸易便利和人民币国际化，跨境业务快速发展，跨境人民币结算量达到2.05万亿元。

## 建设银行全力支持“一带一路”

## 案例 CASE

建设银行作为一家基础设施项目贷款具有传统优势、人民币业务综合实力领先、国内经营牌照较为齐全和全球化战略布局较为完善的银行，服务“一带一路”优势明显。建设银行专门成立服务“一带一路”建设领导小组，制定完成《支持“一带一路”建设综合金融服务方案》。目前，建设银行在“一带一路”沿线国家已累计储备268个重大项目，遍布50个国家和地区，投资金额共计4,660亿美元。

老挝南欧江二期水电站项目是中资企业首次在海外获得整条河流域开发权的项目，分为7个梯级电站进行开发，总装机容量127.2万千瓦，年发电量50亿千瓦时。建设银行成为该项目唯一一家商业银行入围银团，作为牵头行，从接到客户方项目融资招标通知，到贷款协议最后成功签署，仅用了9个月时间。

2017年初，在法国路透社评选的2016年度国际项目融资奖颁奖仪式上，建设银行参与的迪拜哈翔2,400兆瓦清洁能源电站银团贷款项目，荣获“2016年度中东及非洲地区最佳电力项目”奖。2017年2月，建设银行作为牵头行参贷的印尼东固LNG三线项目，被《亚洲金融》杂志评选为“2016年度最佳项目融资”奖。





### 客户总体满意度监测结果

个人客户总体满意度



### 客户总体满意度监测结果

对公客户总体满意度



## 以客户为中心，提升客户服务体验

在全球范围拥有14,920个营业机构，国际化发展进程不断提速，已在全球29个国家和地区设立境外机构，跨时区、跨地域、多币种，24小时不间断的全球金融服务网络体系已初步建成。

率先在全行业开展《银行营业网点服务基本要求》《银行营业网点服务评价准则》两项国标认证，截至2017年末，北京、上海、福建等9家分行及其所属网点已首批通过认证；有序推进网点大堂服务智能化转型，推广手机银行、微信银行线上智能取号、排队提醒等功能。下发《中国建设银行营业网点服务标识中英文对照表（2017年版）》，为国内外客户提供一致、规范的网点服务体验。

通过创新产品和服务，不断满足客户金融需求，全年完成产品创新1,500余项。自主研发智慧柜员机，为客户提供“一站式、自助化、智能化、多样化”服务体验。2017年，智慧柜员机完成9次功能上线，体验改善、新增及优化业务功能251项，实现客户自助快捷办理，既减少客户排队时间，又节约资源。创新推出“龙支付”品牌，在整合现有网络支付、手机支付、移动支付等全系列产品功能基础上，不断进行升级迭代，实现更开放的用户体验，满足更多样的支付方式，适用更丰富的支付场景，提供更安全的支付环境。推广“安心悠享”老年客群与“金蜜蜂”大学生客群综合服务方案，以专业化优质服务提升客户体验。

整合全行服务资源，构建了集电话、微信、在线、短信等为一体的综合型客户服务网络。截至2017年末，客户服务中心从业人员5,426人，全年通过电话热线服务客户5.94亿人次，通过微信客服、在线客服、短信客服等智能渠道服务客户12.66亿人次。响应国家减费让利号召，下调或减免手续费，如主动免收个人客户唯一账户的年费及小额账户管理费，普惠金融、便民利民。

## 建设银行微信公众号位列中国企业新媒体指数榜首

### 案例 CASE

2017年，在中国企业新媒体指数榜上，建设银行微信银行继续位列同业之首，蝉联“2017年度中国企业最具影响力新媒体账号”奖项。自2013年推出微信银行服务至今，建设银行始终基于用户需求，全力打造“无所不在”的智能服务平台。当前，微信银行依托“微金融”“悦生活”“信用卡”三大功能板块，为用户提供多项金融和非金融服务。



## 做好普惠金融工作，解决社会难点痛点



彩色：截至2017年12月31日

灰色：截至2016年12月31日



成立普惠金融发展委员会

152 家

组建普惠金融事业部，新设普惠金融网点

个人助学贷款余额

8,077.92 万元

覆盖全国25个地区

探索大银行服务普惠金融客户的体制机制，积极履行大行责任，解决社会难点痛点。2017年，明确董事会社会责任与关联交易委员会负责监督指导管理层推进普惠金融相关工作，成立普惠金融发展委员会，组建普惠金融事业部，37家一级分行均成立普惠金融事业部，新设152家普惠金融网点。

深入推进普惠金融政策落地实施，制定《中国建设银行提升县域金融服务能力工作方案》，加强县域尤其是贫困县域的营业网点建设，同时改善营业网点经营环境；拓展和延伸客户服务网络，支持县域银行业务发展。

作为业内首推的全流程线上个人自助贷款服务，“快贷”贷款门槛低至1,000元，最大限度地扩大了贷款客户覆盖面，惠及民生消费。截至2017年末，累计服务约600万客户，全年发放3,303亿元，贷款余额1,563.39亿元，知名度和业务量均处同业领先地位；稳健开办个人助业贷款业务，满足个体工商户、小微企业主生产经营融资需求，当年累计发放金额376.65亿元。

助力教育事业发展，推出一揽子大学生专属综合服务与产品。支持高校师生创新创业，连续3年冠名支持中国“互联网+”大学生创新创业大赛，惠及2,200余所高校超百万名大学生，推动产学研结合，项目孵化，优质成果产业化运作。个人助学贷款余额8,077.92万元，覆盖全国25个地区。

注重为弱势群体提供金融服务，加强对残障客户等特殊群体的服务，在网点入口设置无障碍通道标识和导盲犬可入标识，在网点摆放便民设施，在等候区设置爱心座椅专用标识，在柜台设置爱心窗口，各电子渠道已实现基本金融服务的无障碍化。

## 青海分行流动金融服务车开进偏远牧区

## 案例 CASE

青海分行结合当地实际情况，创新推出流动金融服务车，为机构空白县域、重点乡镇、军警客户和广大社保卡持卡客户提供现金自助存取款，个人支付结算，理财产品销售，电子银行签约，银行卡发卡等金融服务，弥补县域乡镇物理网点和自助渠道的不足。流动服务车自2016年3月启动运行以来，已深入到海北州门源县、刚察县、海晏县等偏远牧区，为老少边区的农牧民群众提供了便利的金融服务。截止2017年末，行程达2万余公里，累计办理业务29,000多笔。



组织集中宣教活动约

11,000 次

发放宣传材料约573万份

## ○ 不负信任和嘱托，悉心保护消费者权益

强化董事会、监事会和高管层的统筹规划和指导，将消费者权益保护工作纳入全行经营发展战略、企业文化建设和年度业务发展指引，健全各层级消费者权益保护工作管理体系。强化消费者权益保护要求在日常经营管理中的贯彻执行，通过产品审核准入管理、售中销售行为管控和售后业务监督检查等举措，把消费者权益保护理念贯穿于产品服务的各个环节，并进一步加强消费者个人信息保护、公平对待残疾人等特殊消费者群体和普惠金融服务等相关工作。

深化金融宣教工作，以营业网点为主阵地，持续开展常态化的宣传教育。在全国范围内开展“金融知识普及月”“金融知识进万家”“送金融知识进校园”“打击电信网络新型违法犯罪集中宣传月”等宣传教育活动，有针对性地普及金融知识，提高其防范金融风险的能力。各项活动期间，全行1.4万多个营业网点、超过12.8万员工参与，组织集中宣教活动约11,000次，发放宣传材料约573万份，发送宣传短信、微信和微博约387万条，金融知识普及活动受众超过1.898万人次。宣传教育活动的成功组织赢得了社会的广泛赞誉，荣获银监会组织开展的“金融知识进万家”宣传服务月活动“先进单位”称号。持续开展“普及金融知识万里行”系列活动，针对“支付结算账户使用安全”“电子智能服务推广”等进行宣传教育；贯彻落实监管要求，做好全行存款保险标识使用及相关宣传教育工作。

## 关爱特殊消费群体 践行建行服务理念

## 案例 CASE

辽宁沈阳的客户杜先生是一位盲人，每次到建设银行办理业务，都受到热情接待。杜先生的客户经理从2010年为其服务至今，对待每一笔业务都耐心细致，虽因工作原因先后更换了3个网点，但杜先生却一直紧随。杜先生使用自助设备时，客户经理悉心帮他查看周围环境，确认安全后，再由杜先生放心地输入密码。杜先生办理基金定投业务，客户经理协助他认真做好风险评估，并为他分析各种基金产品的投资方向和收益等情况，直到杜先生选到满意的产品。正是这些细微之处的关心，让杜先生认准了这位客户经理，认准了建行。





重视客户投诉处置工作，通过制度的完善和机制体制的持续健全，提升客户投诉处置效率，提升客户满意度；将客户投诉视为重要管理资源，加强投诉分析应用，定期对全行投诉情况进行统计，并就投诉热点问题进行深入分析，持续完善产品，优化流程。2017年度，我行个人客户总体满意度达到78.7%，高出同业平均水平2.9个百分点。

按照监管要求，完善理财产品销售专区建设及“双录”（销售理财类产品时进行录音录像）各项工作，于2017年11月底前实现了全国37家分行“双录”系统的一体化管理，将“双录”嵌入业务交易流程之中，为消费者的金融交易安全提供了保障，有效改善了客户的消费环境和服务体验。

打击金融诈骗等犯罪行为，切实保护客户财产安全。针对钓鱼网站对公众利益造成的极大损害，建立反钓鱼工作机制，全年处理关闭钓鱼网站及支付链接9,792个，将风险遏制在客户交易之前。2017年，客户服务中心通过受理疑似被诈骗求助电话为客户保全资金超过千万元。专门开发了外部欺诈风险管控系统，与公安部、国家安全部“总对总”直连对接，快速控制涉案资金。2017年，累计为受害客户追回资金损失2,000余万元。

## 专业专注做好服务 保障客户财产安全

## 案例 CASE

一位60多岁的老年客户来到建设银行内蒙古新城某支行，欲将5万元汇给呼和浩特某财富管理有限公司。在与客户经理交谈中，客户表示该公司年化收益率可达9%，且没有任何风险。客户经理敏感地判断出这很可能是民间非法集资行为，通过帮助客户联系收款方，进一步证实了自己的判断。经过反复劝说和耐心解释，客户最终醒悟，打消了汇款的念头，并对建设银行几位工作人员连连称谢。





02

促进民生的银行

A BANK THAT  
PROMOTES LIVELIHOODS

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## ○ 破解融资难题，全力服务“三农”

截至2017年末，涉农贷款余额

**17,650.87** 亿元

新农村建设贷款余额305.85亿元

打通县域金融服务“最后一公里”

**9** 万个

共建立“裕农通”普惠金融服务点近

制定《涉农业务综合营销指导意见》，明确支持“三农”的重点，加大对新型农业经营主体，农村第一、二、三产业融合和农村基础设施建设等重点领域的支持力度。截至 2017 年末，涉农贷款余额 17,650.87 亿元，新农村建设贷款余额 305.85 亿元；2017 年发放个人支农贷款 52.11 亿元。

加强服务“三农”产品和服务创新，稳妥有序推进农村集体经营性建设用地使用权抵押贷款、农村承包土地经营权抵押贷款。积极拓展供应链融资服务，探索“互联网 + 农业”服务新模式；加大对农村地区基础设施和公共服务支持力度；依托供销社系统的供应链、产业链，通过“核心企业 + 农户 + 订单”等模式，为小微企业、村镇级供销社、专业合作社、个体工商户和下游企业合作农户提供快捷的小额信用类信贷支持。

积极推动金融服务进村入户，打通县域金融服务“最后一公里”。扎根 669 个建设银行定点帮扶村的“裕农通”普惠金融服务平台，为农户提供包括助农取款、现金汇款、便民缴费等综合金融服务。截至 2017 年末，共建立近 9 万个“裕农通”普惠金融服务点，覆盖全国 31 个省市自治区，惠及百万县域农户。

## 聚焦精准扶贫 实现惠农发展

## 案例 CASE

山东枣庄瑞丰食品有限公司位于山亭区，主要从事薯类、板栗和柿类产品加工、销售，具有自营进出口资格，依托农业专业生产合作社，拥有一条薯类加工生产线，设备技能先进，年加工薯类等即食型软包装系列绿色休闲食品 8,000 多吨，产品远销日本、韩国和东南亚等国家和地区。山东枣庄山亭支行为该公司提供信贷支持，并综合配置了对公账户、单位结算卡、企业网银、对公商户等结算产品，通过降低贷款利率，给优惠政策的方式，促进了企业的发展壮大。同时，鼓励企业与贫困农户建立紧密的利益联接机制形成产业扶贫利益共享。目前，该企业已为当地 43 户建档立卡贫困户提供就业岗位，贫困人口月均工资在 1,900 元以上，已实现稳定脱贫。



枣庄瑞丰食品有限公司经理 张显涛

建设银行为我们提供了300万的资金支持

## 支持实体经济，扶持小微企业

累计为超过130万户小微企业提供  
近5.9万亿元信贷支持

93%

2017年，小微企业申贷获得率达

2011年以来，小微企业贷款连续七年完成“三个不低于”监管要求，截至2017年末，累计为超过130万户小微企业提供近5.9万亿元信贷支持。2017年，小微企业申贷获得率达93.00%。

依托“新一代”和大数据挖掘技术，全面推广全流程在线服务模式“小微快贷”，提升精准服务、自动审批等精细化管理水平和风控能力，有效提高服务效率和覆盖面。截至2017年末，“小微快贷”累计向20.72万客户投放贷款1,718亿元，成为大银行应用金融科技服务普惠金融客户，提升服务实体经济成效的典范，服务成效获得国务院领导、监管部门认可和社会各界广泛赞誉。

与国家税务总局开展“线上银税互动”，推动银税系统区域性直连，创新“云税贷”业务，让更多诚信纳税小微企业享受线上信贷服务便利，破解小微企业因“信用缺失”导致的融资难题。创新“助农富通”服务方案，推广助农贷、农业助保贷、供应链增信贷等助农金融模式；创新“扶贫供应贷”，支持贫困地区特色产业和实体经济发展。

扶持小微企业情况表

项目类别	截止 2017年12月31日	截止 2016年12月31日	截止 2015年12月31日
小微企业贷款客户数（万户）	60.50	30.89	25.19
小微企业贷款余额（亿元）	16,105.82	14,418.92	12,778.79

注

统计口径按照新四部委企业划型标准（含个体工商户、小微企业主）

## 扶持小微企业案例

案例  
CASE

潜江市某水产品有限公司主要以龙虾收购及销售为主。2017年，小龙虾市场价格持续上涨，交易利润空间增大，但企业自有流动资金所收购的小龙虾数量一直难以满足下游客户需求，很可能失去合作伙伴，造成不可挽回的损失。湖北分行了解情况后，为企业发放“潜江龙虾易贷-小微创业贷款”35万元，解决了企业资金周转的燃眉之急。收到贷款后，企业每日增加小龙虾收购量3,000斤，不仅满足下游企业供货需求，稳固了合作关系，还抓住市场价格上涨行情，每日净利润增加3,000元以上。

“由于行业特殊性，从签约订单至回款的周期并不固定，为了订单能按时交付，我们需要短期资金用于生产周转，建行小微快贷不仅满足了我们资金周转的需求，还盘活了公司的资金流”。福建恒达教育装备工程有限公司是福建省制作教育动物标本的龙头企业，十几年稳健发展，在行业具有领先优势。但是，资金临时性周转需求，让企业经营者一直颇为头疼。2017年，公司通过网银提交小微快贷申请，仅用5分钟，一笔100万元的贷款额度就到达账户。

## 发挥自身优势，圆百姓安居梦

为2.7万中低收入家庭投放

# 100.84

亿元

保障房个人住房贷款

积极落实国家宏观调控政策，重点支持百姓合理住房消费需求，全年共为近 222 万客户提供了商业性个人住房贷款服务，为近 103 万客户提供了公积金个人住房贷款服务，为 2.7 万中低收入家庭投放保障房个人住房贷款 100.84 亿元。

响应国家公积金支持保障性住房建设项目贷款试点工作要求，积极承办公积金项目贷款业务；在坚持风险可控、商业可持续经营的原则上，大力支持经济适用住房、棚户区改造项目、公共租赁住房等保障房项目建设。截至 2017 年末，棚户区改造贷款余额 453.30 亿元，新增 289.19 亿元。

支持安居工程情况表

项目类别	截止 2017年12月31日	截止 2016年12月31日	截止 2015年12月31日
个人住房贷款余额（亿元）	42,130.67	35,856.44	27,738.95
公积金个人住房贷款余额（亿元）	20,489.92	18,534.89	15,104.23
保障性住房项目开发贷款余额（亿元）	578.30	355.02	446.98

1991

率先独家承办住房公积金业务。

2000

全面推出二手房和商业用房贷款业务。

2010

发放全国第一笔公积金支持保障性住房建设项目贷款。

1992

发放全国第一笔公积金个人住房贷款。

2004

与德国施豪银行合资成立国内首家住房储蓄银行——中德住房储蓄银行。

2007

创新推出“房易安”业务，为购房客户提供房屋交易资金托管服务。

2014

创新推出全国金融系统首个全流程网上自助个人信用贷款——“快贷”产品。

1985

率先推出个人住房贷款业务，在深圳发放国内第一笔个人住房贷款“按揭贷”。

1995

首家推出个人住房公积金与商业性组合贷款。

2005

首家成功试点住房抵押贷款证券化业务。

2017

率先推出住房租赁综合服务方案，助力住房租赁市场发展。



党的十九大报告提出，坚持房子是用来住的、不是用来炒的定位，加快建立多主体供给、多渠道保障、租购并举的住房制度，让全体人民住有所居。我行作为国有大型商业银行，紧扣中央要求，聚焦民生所盼，发挥传统优势，积极助推国家“租购并举”政策落地，助力新时代百姓安居梦，积极倡导“房子是用来住的 租挺好”、“长租即长住 长住即安家”的住房租赁新理念，用心打造“要租房 到建行”的服务品牌。11月2日、3日，在国有大行中率先宣布进军住房租赁市场，住房租赁综合解决方案率先在国家住房租赁试点城市广东佛山、深圳落地。此后，综合解决方案相继在全国各大城市落地。

## 百姓开心入住“CCB建融家园”

## 案例 CASE

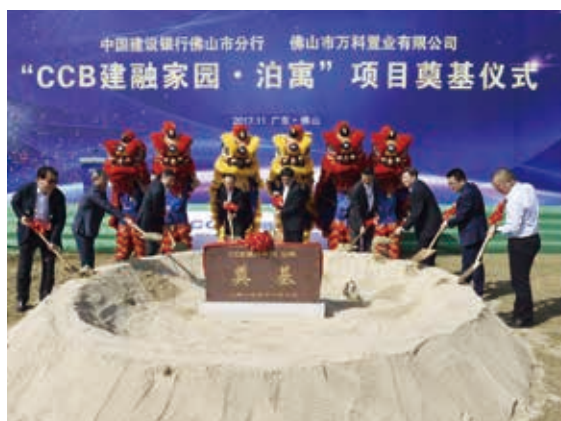
建设银行推出为佛山市政府打造集五大系统为一体的住房租赁监管及交易服务平台，在佛山揭牌和奠基首批“CCB建融家园”长租社区，在深圳推出首批5,000余套“CCB建融家园”长租房源、发布个人住房租赁贷款产品“按居贷”，携手政府和各市场主体集中推出多项服务措施。如今，已有许多当地百姓开心入住

“CCB建融家园”：

朱女士一家入住建融家园，她现在的梦想是生二胎。

李先生一家入住建融家园，他说：“终于可以把父母接来了。”

孙女士一家入住建融家园，她说：“我终于在这个城市有了自己的家。”





03

## 低碳环保的银行

A LOW-CARBON AND  
ENVIRONMENTALLY-FRIENDLY BANK

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2017年，绿色贷款余额增速达

12.74%

“两高一剩”行业领域贷款同比下降1.11%

## 大力发展绿色信贷，支持生态文明建设

我行将建设“绿色银行”作为中长期业务规划的目标，将低碳、绿色、环保和保护生物多样性有机地融入信贷政策和经营理念，不断完善绿色信贷政策制度、加快信贷结构调整、强化环境和社会风险管理、丰富绿色信贷产品和服务，有效推动绿色信贷业务发展。2017年，绿色贷款余额增速达12.74%，远高于对公贷款平均增速，为2,100多家从事绿色产业的客户提供了融资支持。当年“两高一剩”行业贷款余额比去年同比下降1.11%。

落实银监会《绿色信贷指引》规定，依据《中国建设银行绿色信贷发展战略》制定《关于加强环境和社会风险管理的通知》，明确客户环境和社会风险分类标准，将客户环境和社会风险由高至低分为A、B、C三类；将环境和社会风险管理贯穿信贷全流程，明确贷前调查、授信审批、贷中审核、贷后管理等各环节具体管理要求及差异化管理措施。信贷政策中将企业是否遵循环境指标纳入准入标准，严格控制环保不达标客户、环境违法违规且没有及时整改的客户和项目。建立环保信息查询机制，加强环境和社会风险客户跟踪，督促企业加快整改，对无法完成整改的客户坚决退出。建立绿色信贷信息系统，推进绿色信贷评价管理，将绿色信贷纳入KPI考核，并给予经济资本奖励。

### 绿色信贷情况表

项目类别	截止 2017年12月31日	截止 2016年12月31日	截止 2015年12月31日
绿色贷款余额（亿元）	10,025.21	8,892.21	7,335.63
折合减排标准煤（万吨）	2,800.46	2,633.15	2,285.24
减排二氧化碳当量（万吨）	6,305.09	5,958.84	5,298.74
减排COD（万吨）	23.64	20.29	15.38
减排氨氮（万吨）	3.14	2.39	1.85
减排二氧化硫（万吨）	26.78	18.86	12.39
减排氮氧化物（万吨）	4.77	3.49	1.70
节水（万吨）	119.87	103.88	90.32

## 建设银行绿色信贷“三个支持”和“三个不支持”原则

### 案例 CASE

“三个支持”：对列为国家重点的节能减排项目、得到财政税收支持的节能减排项目、对节能减排显著的企业和项目给予支持，在办理流程、核准权限、准入标准等方面给予“绿色通道”，在贷款定价方面给予一定优惠政策，在信贷规模上予以适当倾斜，甚至配以专享额度，并借助综合性、集团化经营优势，为其提供综合金融服务。

“三个不支持”：对列入国家产业政策限制和淘汰类的项目，对高耗能、污染问题突出、环保不达标的客户或项目，以及出现重大环境风险和重大环保问题、存在环境违法违规的客户或项目不予支持。



贵州分行大力支持黔西南鸿大环保垃圾发电项目

在行业选择上，明确将清洁能源、清洁交通、节能减排、节能环保服务、治理污染等领域以及先进制造业、信息技术产业等具有低碳环保特征的行业作为优先支持领域，加大金融倾斜力度；在客户和项目选择上，将满足“节能减排”要求及能源消耗、污染物排放标准作为建立信贷关系的底线要求，对发生环保违法违规情况的客户实行“环保一票否决制”；严格落实国家产业政策，对高污染、高能耗行业严格管控，控制行业资金投入，同时支持企业采用节能减排的新设备、新技术，有力促进传统产业结构调整和技术改造升级。

## 建设银行积极支持传统行业绿色转型

### 案例 CASE

在国家绿色发展战略导向下，鞍钢集团以低碳环保为要求，不断拓展钢铁行业“清洁、绿色、低碳”的发展内涵，大力发展循环经济、提升能源和资源利用效率，曾在国务院节能减排工作会议上介绍经验。鞍钢节能公司是鞍钢集团于2010年成立的全资子公司，是冶金行业在国家发改委及财政部备案的节能服务公司之一，主要为客户提供工业、市政设施等多种项目节能技术改造服

务，有效帮助客户实现节能减排。近年来，公司以合同能源管理模式开展了50多项节能技术改造项目。2017年，建设银行为该公司提供了3,600万元融资支持，有效支持企业绿色改造、提升节能减排效率，推动节能环保产业发展及传统行业绿色转型。



我行内部审计在信贷类审计项目中，均将绿色信贷执行情况作为审计关注的重点内容。对照监管规定和行内各项政策制度，关注经办机构在信贷管理全流程对绿色信贷相关政策的执行情况；关注绿色信贷政策、制度和管理存在的不足，在分析、研究环境和社会风险暴露反映出的管理缺陷基础上，提出审计建议，改善、促进绿色信贷政策、制度建设和经营管理。

## 建设银行创新推出碳金融信贷产品

### 案例 CASE

落实国家政策和监管部门要求，完善生态文明与绿色金融产品体系，持续深化与国内七家碳排放权交易所的合作，创新推出碳排放权质押贷款。该产品在现行可接受担保措施的基础上，增加碳排放权质押作为风险缓释措施，并针对押品特点提出了专业化管理要求；覆盖表内外信贷业务，支持自身持有或代持管理碳排放权的企业进行表内外信贷融资；加强协同联动，随办法下发《公司业务与同业业务条线推进碳金融业务联动方案》，发挥“碳金融”业务和“碳配额远期交易中央对手清算代理业务”的产品优势，为客户提供综合金融服务。

截至2017年末，网上银行个人用户

**2.71** 亿户

离柜账务性交易量占比达99.19%

## 积极发展网络银行，带动客户节能减排

我行致力于将发展网络金融业务和保护环境、服务民生相结合，加大网络渠道建设，不断丰富相关产品和服务，降低客户成本，节约社会资源，减少对环境的负面影响。截至2017年末，网上银行个人用户2.71亿户，网上银行企业用户603万户，手机银行用户2.66亿户，微信银行绑定用户4,956万户。手机银行、微信银行的广泛应用，极大地满足了广大客户随时随地办理银行业务的需求。离柜账务性交易量占比达99.19%，电子渠道金融交易迁移率达93.57%。

针对日常生活中水电费等公共事业收费存在排队耗时、路途不便、流程繁琐、体验不佳等问题，打造“悦生活”云服务缴费平台。客户可以通过手机银行、网上银行、微信银行等多渠道实现7×24小时在线自助缴费，不仅方便了大众，专业化的信息管理系统也给合作商户带来了便利，节省了相关人工和环境成本，真正实现社会有需要，建行来承担。

## 绿色中国——建信基金在行动

## 案例 CASE

4月15日，由建信基金管理有限责任公司和中国绿化基金会共同组织举办的“绿色中国——建信基金在行动”公益植树活动在河北省滦平县巴克什营林场顺利举行，旨在传递环保正能量，共筑绿色家园。2009年3月，建信基金启动了“绿色公益计划”，持有人每取消寄送一份纸质对账单，建信基金将捐出一元钱，交由中国绿化基金会开展环境保护工作，截至目前，已累计捐款21余万元，植树35,000余株，造林近220亩。



## 关注全球气候变化，践行低碳运营

我行关注全球气候变化，着力降低自身对环境的影响。积极采取低碳运营，在日常经营管理过程中，通过尽量减少人员出差、提倡以视频会议代替现场会议、控制办公区域室内温度、降低能源消耗减少碳排放。响应国家号召，遵守国家节能减排相关法律法规，推广节能减排成熟技术，厉行节约，降低能耗，督促落实，责任到人。总行本部继续逐步将节能灯更换为LED灯，降低办公大楼电量消耗。在办公场所使用节能节水设备，推行无纸化办公及双面打印。积极倡导员工节约能源，绿色出行，低碳生活。

## 建设银行武汉生产园区节能减排措施

## 案例 CASE

### 雨水回收利用:

武汉生产园区总占地面积193,200平方米，绿化面积较大，日常绿化灌溉用水量多。为节约市政用水，园区安装两套设计总容量约1,000立方米的雨水综合利用系统，用于收集园区内较为洁净的雨水，并经过净化处理，为园区绿化灌溉及冲洗提供用水。系统目前已投入使用，经测算，每年为园区节约用水约4,000立方米。

### 余热回收利用:

武汉生产园区办公及生活区域总建筑面积约120,000平方米，入驻人数约3,000人。园区日常生活热水及冬季供暖由水源热泵系统提供。水源热泵利用数据中心机房的排热作为低位热源，回收数据机房废热提供给园区，同时降低数据机房冷却热负荷，实现节能。在投产初期，因数据机房负载较小，园区生活热水及供暖由两台真空热水锅炉燃烧天然气提供。随着数据机房负载量的增加，目前已全部使用水源热泵回收机房余热为园区提供生活热水及供暖。经测算，相比普通热水锅炉7×24小时供暖，通过余热回收利用每天可节约天然气约5,000立方米。

## 2017年温室气体排放情况表

指标	数量
<b>温室气体排放总量（范畴1和2）（吨）</b>	<b>281,821.00</b>
每位雇员温室气体排放总量（范畴1和2）（吨/人）	8.13
<b>直接排放（范畴1）（吨）</b>	<b>22,948.78</b>
天然气	7,727.66
液化石油气	142.32
煤	4,373.46
公司车队	8,447.70
柴油	2,257.65
<b>间接排放（范畴2）（吨）</b>	<b>258,872.22</b>
外部购电	258,872.22

### 注

- 1.环境类绩效数据统计范围仅包括总行办公场所及37家一级分行本部办公场所。
- 2.雇员人数统计范围仅包括总行及37家一级分行本部雇员人数之和。
- 3.基于本集团业务性质，温室气体排放主要源自外购电力及化石燃料燃烧。温室气体清单包括二氧化碳、甲烷及氧化亚氮。温室气体排放数据按照二氧化碳当量呈列，根据中国国家发展和改革委员会刊发的《2015 中国区域电网基准线排放因子》及政府间气候变化专门委员会（IPCC）刊发的《2006 年 IPCC 国家温室气体清单指南》进行核算。
- 4.由于当地电网基准线排放因子暂未公布，西藏分行外购电力所产生的温室气体排放暂未包含在披露范围内。
- 5.数据经普华永道中天会计师事务所（特殊普通合伙人）鉴证。



## 2017年能源及水消耗情况表

指标	数量
能源消耗（兆瓦时）	496,182.28
直接能源消耗（兆瓦时）	96,203.40
天然气（兆瓦时）	39,520.35
液化石油气（兆瓦时）	642.06
煤（兆瓦时）	12,849.26
柴油（兆瓦时）	10,234.43
汽油（兆瓦时）	32,957.30
间接能源消耗（兆瓦时）	399,978.88
外部购电（兆瓦时）	399,978.88
全年每位雇员能源消耗总量（兆瓦时/人）	14.32
耗水量（吨）	2,049,524.54
全年每位雇员市政自来水耗用量（吨/人）	59.15

## 注

1. 本集团主要能源消耗来源为天然气、液化石油气、煤、柴油、汽油及外购电力。
2. 能源消耗量数据是根据电力及燃料的消耗量、中华人民共和国国家质量监督检验检疫总局及中国国家标准化管理委员会刊发的《综合能耗计算通则（GB/T 2589-2008）》提供的有关转换因子进行计算。
3. 本集团主要水资源消耗统计范围包括市政供水、中水及饮用水。
4. 数据经普华永道中天会计师事务所（特殊普通合伙）鉴证。

## 2017年纸张消耗情况表

指标	数量
总耗纸量（吨）	2,861.27
办公用纸（吨）	2,529.76
柜面用纸（吨）	331.51
全年每位雇员纸张耗用量（吨/人）	0.08

## 注

1. 办公用纸仅统计A3及A4复印纸。
2. 柜面用纸仅统计分行用量最多的3类纸。
3. 数据经普华永道中天会计师事务所（特殊普通合伙）鉴证。



## ○ 保护地球家园，妥善处理废弃物

我行十分关注自身对环境的影响，坚持严格的成本控制，倡导员工节约使用办公用品、电池和电子信息产品。根据《中国建设银行财务管理暂行办法》《中国建设银行计算机设备管理暂行办法》委托环保部门指定的、具有电子废物回收资质的专业公司对报废电子设备进行安全、环保回收处理，有效满足绿色运营要求。合作公司对回收的废旧设备分类、分解、清理、测试，对符合再次使用要求的组件作为备品、备件进行二次利用，以延长相关电子设备的实际使用周期，并降低因制造电子产品而对环境产生的不良影响。

2017 年，我行将最新服役到期的办公电脑设备经过内部除尘、外观清洗、硬盘数据清理、原厂系统恢复等多个工序处理后，分别捐赠给建行希望小学及定点扶贫村小学，供师生们教学使用。



## 2017年废弃物情况表

391.50

无害废弃物（吨）

40.29

有害废弃物（吨）

288.29

废弃电子信息产品（吨）

92.74

废弃交通工具（吨）

40.29

废弃硒鼓墨盒（吨）

3.96

废弃电池（吨）

0.011

全年每位雇员无害废弃物消耗总量（吨/人）

0.001

全年每位雇员有害废弃物消耗总量（吨/人）

6.51

废弃办公用品（吨）

## 注

1. 本集团运营涉及的无害废弃物类型主要包括废弃电子信息产品、废弃办公用品及废弃交通工具。
2. 废弃电子信息产品主要包含微机主机、显示器、笔记本电脑、打印机及服务器。
3. 废弃电池仅包含干电池，不包含蓄电池。
4. 废弃办公用品仅包含签字笔、曲别针及订书针。
5. 数据经普华永道中天会计师事务所（特殊普通合伙人）鉴证。





04

## 可持续发展的银行

A BANK FOR SUSTAINABLE  
DEVELOPMENT

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所有重要系统的平均可用率达

99.99%

信息系统连年保持安全稳定运行

## 打造银行最强大脑，保持运营连续性

建立成熟的业务连续性管理组织体系，统一规范业务连续性管理工作流程，明确全行业务恢复的优先级，形成重要业务系统的恢复策略体系。每年制定年度演练计划，建立差别化演练机制，确保应急预案至少每三年演练一次。全行年均修订完善技术应急预案近 2,000 个，开展各类技术类应急演练近 3,000 次，确保突发情况下应急预案的时效性和业务的连续性。

制定《中国建设银行信息科技发展规划》，建立安全可靠、灵活高效、境内外一体化的 IT 系统，形成国内最佳企业级应用体系。全行 IT 重点基础设施建设稳步推进，“两地三中心”生产与灾备体系取得重要阶段性成果，武汉南湖数据中心 2014 年顺利投入运营，北京稻香湖数据中心于 2017 年底具备运营能力。

近年来，在账户数不断增长和交易量屡创新高同时，我行信息系统连年保持安全稳定运行，所有重要系统的平均可用率在 99.99% 以上。其中，网上银行、国际卡等关键系统的可用率均为 100%。特别是在“双十一”电商大促期间，我行交易金额和笔数连续多年位列同业第一。

## 六年磨一剑，“新一代核心系统”建设工程全面竣工

案例  
CASE

2017年6月24日，是一个足以载入建设银行发展史册的重要时刻，这一天，举全行之力，耗时六年时间打造的“新一代核心系统”建设全面竣工并成功上线。

建设银行吸纳国际领先实践和经验，结合自身实际，自主创新推出了一套以“四个一”为显著特征的企业级工程实施方法：即一套业务模型、一套IT架构、一套实施工艺和一套管理流程。这套方法论实现了IT建设模式从“部门级”到“企业级”的根本转变。它既适用于瀑布式大规模开发，也适用于迭代式的敏捷开发，为建设银行带来创新速度、处理效能等全方位的竞争优势。“新一代”核心系统建设，累计投放了一万三千多项创新及优化功能，让建设银行的产品创新更迅速，营销目标更精准，客户体验更优良，业务运营更高效，风险管理更全面，财务报告更准确，显著增强了建设银行在互联网时代的核心竞争力。



## ○ 珍爱每一位员工，切实保护员工权益

全年全行共举办现场培训

**27,708** 期

培训经费支出8.49亿元

根据《中华人民共和国劳动法》《中华人民共和国劳动合同法》相关规定，所有在岗劳动合同制员工均与我行签订了劳动合同。在用工管理上，依法制定了《劳动合同管理办法》《员工休息休假办法》《员工离职管理办法》等内部规章及相关实施细则，依法保障员工各项劳动权利。依法为员工缴纳基本养老保险、基本医疗、失业、工伤、生育等基本社会保险，并建立住房公积金以及企业年金、补充医疗保险等员工福利制度，提高员工的养老、医疗保障。致力于加强绩效与薪酬管理的激励约束作用，坚持薪酬增长向基层机构、业务一线和直接创造价值的岗位倾斜，不断提升绩效与薪酬管理的集约化水平。严格避免聘用童工，杜绝强制劳动现象。

逐年按计划推进员工教育培训工作，制定下发《关于 2017 年全行教育培训工作的意见》，全年全行共举办现场培训 27,708 期，培训经费支出 8.49 亿元，培训 149 万人次，人均培训 7.8 天；网络培训 653 万人次（课次），折合培训工作量 109 万人天。

全行员工接受培训情况表

现场培训	2017年	2016年	2015年
一级分行行级和总行部门级（人次）	872	964	1,123
二级分行行级、一级分行部门级和总行处级（人次）	30,685	29,413	32,457
业务经理级及以下（人次）	1,460,816	1,550,351	1,638,669
网络培训	2017年	2016年	2015年
一级分行行级和总行部门级（人）	334	384	401
二级分行行级、一级分行部门级和总行处级（人）	9,336	10,112	9,674
业务经理级及以下（人）	321,019	337,127	341,661

总行全年派出检查组重点对

**22** 个

一级分行实施安全检查

各级分行建立了不同形式的职工代表大会，广大员工通过职工代表大会制度参与业务经营。会议审议涉及职工切身利益的制度办法；职工代表建言献策，包括经营管理、人力资源管理、薪酬分配、福利保障等多个方面。

持续开展“温暖工程”，对遭遇重大疾病的员工给予特困救助，对受极端恶劣天气影响，发生大面积洪涝灾害，受灾比较严重分行启动了总行级救助。各级工会走访慰问一线员工、困难员工和劳动模范，发放慰问金和救助款。以文化体育活动为牵引，积极营造快乐工作、健康生活的良好氛围。2017 年，我行仍保持较低员工流失率。

重视员工工作环境安全和职业安全，把保障员工人身安全放在重要位置。制定《中国建设银行安全预警工作规定(2017 年版)》，传播“平安建行、人人有责”平安文化理念；巩固提高安全生产基础管理水平，积极开展全行安全生产大检查，总行全年派出检查组重点对 22 个一级分行实施安全检查，深入开展安全隐患排查清理整治工作；坚持以人为本、以防为主加强自然灾害预防，及时发布灾害安全预警，指导提前做好防范应对。针对部分国家恐袭事件频发和骚扰华人现象，及时下发预警提示海外机构加强员工人身安全保护，向海外机构员工推送国际安全事件分析、安全防护要领等信息。

男性员工



161,426 人

45.78%

女性员工



191,195 人

54.22%

84,879



24.07%

30岁以下

83,658



23.72%

31-40岁

135,581



38.45%

41-50岁

48,319



13.70%

51-59岁

184



0.05%

60岁以上

员工流失率情况表

按年龄划分	2017年	2016年	2015年
25岁以下 (%)	6.6	5.0	4.7
26岁-35岁 (%)	4.8	4.3	4.1
36岁-45岁 (%)	1.1	1.1	1.2
46岁-54岁 (%)	0.5	0.4	0.4
55岁以上 (%)	0.2	0	0.1
按区域划分	2017年	2016年	2015年
长江三角洲 (%)	5.0	4.0	3.6
珠江三角洲 (%)	2.5	3.1	3.6
环渤海地区 (%)	1.5	1.4	1.2
中部地区 (%)	1.5	1.7	1.4
西部地区 (%)	2.0	1.7	2.1
东北地区 (%)	1.0	0.8	0.8
总行 (%)	8.1	6.1	6.1
海外 (%)	10.7	9.2	9.3

## 注

- 1.总行包含总部、信用卡中心、客户服务中心、直属中心及培训中心。
- 2.按年龄划分统计数据暂不包括外籍员工。

员工工伤情况表

项目类别	2017年	2016年	2015年
因公死亡人数 (人)	8	4	10
因公死亡比率 (%)	0.002	0.001	0.003
因工伤损失工作日数 (天)	13,676	13,573	32,428



## 截至2017年12月31日员工情况表

**352,621** 人

员工总人数

另有劳务派遣用工4,792人

**14,899** 人

总行

**4.23%** 占比

**19,077** 人

少数民族员工

**5.41%** 占比

**905** 人

海外

**0.26%** 占比

**66,548** 人

西部地区

**18.87%** 占比

**79,223** 人

中部地区

**22.47%** 占比

**5,984** 人

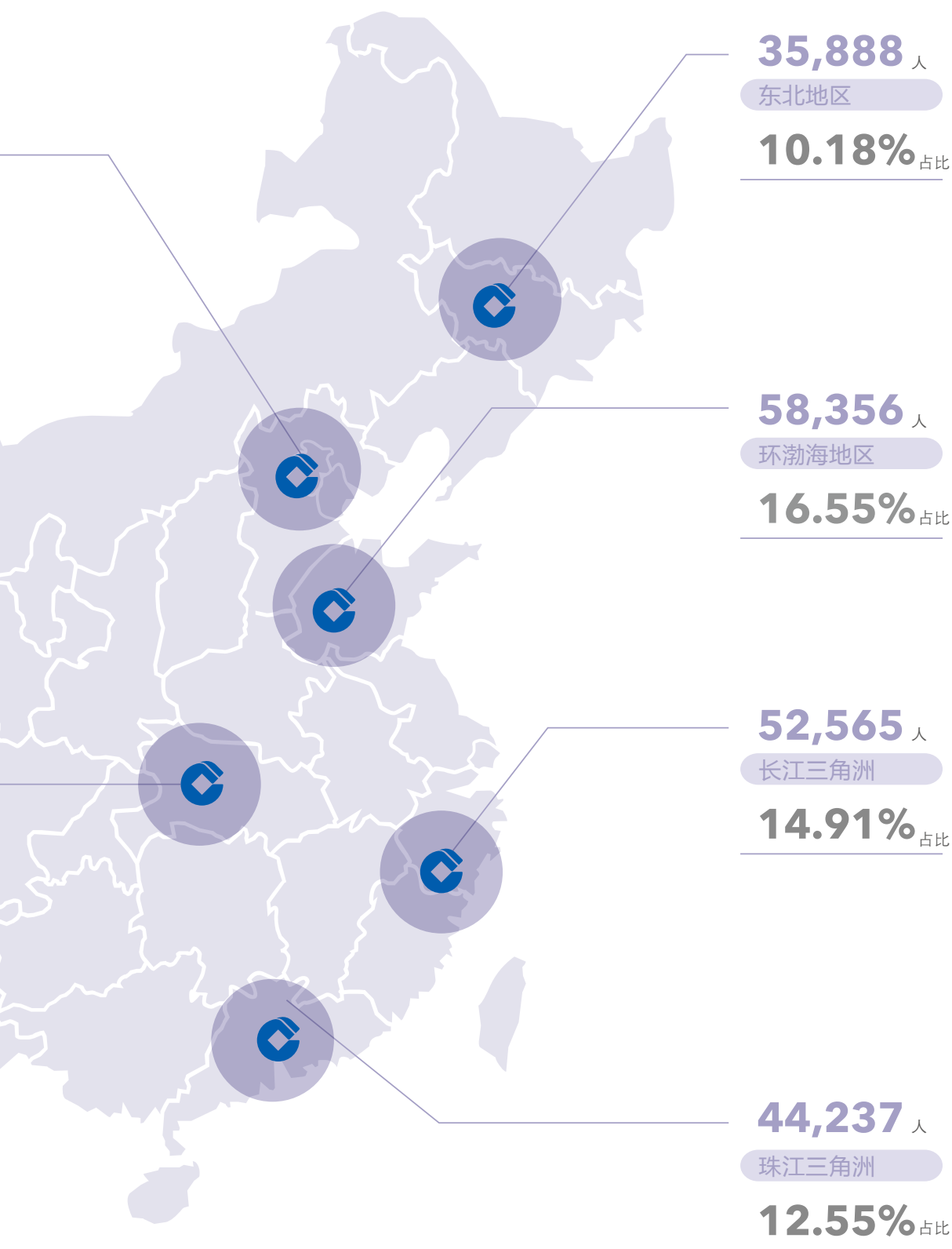
新进员工（人）

**1.70%** 占比

**719** 人

外籍员工（人）

**0.20%** 占比



授予张颖等

**60**名员工

“2016年度反洗钱先进个人”荣誉称号

## 落实全面风险管理，坚持合规运营

围绕总体发展战略，将全面风险管理作为风控工作重心，持续完善覆盖所有机构、员工、业务、流程和所有风险类型的全面风险管理体系。健全纵向到底、横向到边的全面风险管理责任体系，完善集团风险的信息共享和协同管控机制，首次建立全面风险管理评价体系。深化大数据应用，搭建企业级监控预警平台，实现内外部预警信息“统一覆盖、统一管理、统一标准、统一发送”，大幅提升预警科学性和自动化水平。集团资产质量稳中向好，各类风险总体保持稳定，主要业务结构不断优化。

不断完善内控合规工作机制，努力打造科学先进、务实管用、覆盖全集团的合规管理体系。持续健全合规组织架构，打造高素质合规队伍，建立健全评价体系，全面规范制度流程。强调产品创新的风险与内控管理，要求各研发主题严格按照监管要求开展创新，不得开展涉及“三违反”“三套利”“四不当”的产品创新，同时需要风险管理相关部门、反洗钱管理部门分别对新产品上市相关风险进行审核评估。

修订《中国建设银行反洗钱工作管理办法（2017年版）》《中国建设银行大额交易和可疑交易报告管理办法（2017年版）》《中国建设银行反洗钱工作领导小组议事规则（2017年版）》等反洗钱政策及制度，增强反洗钱工作效能。下发《关于表彰2016年度反洗钱工作先进集体和先进个人的决定》，授予北京市分行内控合规部反洗钱中心等15个集体“2016年度反洗钱先进集体”荣誉称号；授予张颖等60名员工“2016年度反洗钱先进个人”荣誉称号。

搭建全行统一的境外机构合规管理框架，全面强化境外合规工作。2017 年，先后印发《中国建设银行境外机构合规管理体系基本框架》《中国建设银行境外机构合规检查指引》《中国建设银行境外机构合规 KPI 考核办法》等系列制度，形成完整的境外合规管理制度体系；强化境外机构合规人员、系统等资源配置；建立总行与境外监管直接沟通机制；建立监管检查整改工作现场检查与验证机制，实地查验境外机构合规制度、系统和监管规则落实等运行情况；建立董事会成员、各级管理层成员的境外合规培训制度，组织开展覆盖境外机构全体人员的合规网络培训；加大合规考核力度，提高合规管理在境外机构绩效考核中的占比。

完善员工违规惩戒制度，修订《中国建设银行员工违规处理办法》《中国建设银行员工违规处理程序规定》，制定《2017 年度案件防控和预防腐败工作考核方案》，进一步规范员工行为。畅通违规问题线索举报渠道，内外部组织机构和人员可通过信函、网上举报、电子邮件、传真、电话等形式，对我行有关组织机构及其工作人员检举控告。强化廉洁合规教育，印发《关于印发加强员工廉洁合规和党员党纪教育意见的通知》，引导和激励广大干部、员工，将制度内化于心、外化于行，坚决对违规说“不”。

我行十分重视知识产权管理工作，注重金融科技创新成果的知识产权保护，按照本行知识产权管理办法相关规定，及时对我行创造的智力劳动成果，包括专利、商标、著作权等知识产权进行权利申请保护，依法维护我行各项创新成果享有的合法权益；同时，我行也充分尊重他人智力劳动成果相关的知识产权权利，在业务发展和经营管理中注重防范知识产权侵权风险，本年度内未发生重大知识产权侵权事件。

2017年  
**2.74** 元  
我行每股社会贡献值

## 努力经营，积极回报投资者

我行十分重视股东利益，平等对待全体股东。2017 年，通过股东大会、业绩发布会、路演活动、参加大型投资者论坛、接待投资者调研、投资者热线及投资者邮箱等多种方式，认真倾听市场声音，积极回应市场关切，增进与股东和投资者的有效交流，累计与境内外投资者及分析师交流千余人次。我行有关定期业绩登载于指定报纸和网站，供股东阅览。

截至报告期末，我行股东总数 329,810 户，其中 H 股股东 45,638 户，A 股股东 378,562 户。根据 2017 年 6 月 15 日召开的 2016 年度股东大会决议，我已向 2017 年 6 月 29 日在册的全体股东派发 2016 年度现金股息每股人民币 0.278 元（含税），合计约人民币 695.03 亿元。

2017 年，我行每股社会贡献值 2.74 元，比上年增加 0.01 元。

注：计算公式：每股社会贡献值=每股收益+每股增值额

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

其中：因我行2017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。

※ 有关我行详细财务信息，请参见同期发布的我行2017年年报。

向供应商付款金额约  
**41.85** 亿元  
总行级潜在供应商2,620家

## 加强供应链管理，带动供应商履行社会责任

截至 2017 年末，我行总行级潜在供应商 2,620 家。其中，当年向我行提供产品和服务的供应商共 441 家，向供应商付款金额约 41.85 亿元。2017 年，修订了《中国建设银行供应商管理规程》等规范性文件，加大集中采购商品的上收力度，实现采购项目集体决策审批；加强供应市场和供应商调研、考察工作，以及供应商外部负面信息监测，特别是环境、社会风险的负面信息监测，全面防范供应商风险。

将绿色理念纳入采购管理制度，在采购投标环节设定相关产品与服务绿色准入要求和评价标准，在《中国建设银行集中采购项目操作手册》中明确体现。在产品类供应商准入阶段，均要求供应商通过 ISO14001 环境管理体系认证，确保供应商在生产过程中的污染物控制工作达到相关要求。针对公务用车、IT 产品、办公家具等重要的采购商品，均要求供应商具备国内最高级别的《中国环境标志产品认证证书》。召开供应商沟通交流会，邀请 23 家重点供应商代表出席，就采购项目合作中有效履行环境和社会责任深入交流和讨论。

供应商管理情况表

类别	截止 2017年12月31日	截止 2016年12月31日	截止 2015年12月31日
长江三角洲供应商数量（个）	448	388	352
珠江三角洲供应商数量（个）	261	230	200
环渤海地区供应商数量（个）	1,614	1,393	1,231
中部地区供应商数量（个）	83	62	52
西部地区供应商数量（个）	42	36	33
东北地区供应商数量（个）	30	29	28
本地供应商采购支出占比（%）	99.47	99.49	99.28
采购合同履约率（%）	100	100	100
外聘专家参与率（%）	2.72	9.18	3.96
开展供应商社会责任培训次数 (包括约谈及业务交流)（次）	29	28	27

注：采购合同履约率、外聘专家参与率、开展供应商社会责任培训次数（包括约谈及业务交流）仅为总行数据。





## 坚定信心，打赢精准脱贫攻坚战

扎实开展金融精准扶贫工作，分别制定我行“十三五”金融扶贫工作规划、2017年金融扶贫工作计划和总行定点扶贫工作方案，组织召开全行金融精准扶贫会议，切实加强金融扶贫组织推动工作。研究制定《中国建设银行支持深度贫困地区脱贫攻坚工作方案》，通过创新服务模式、创新工作机制、拓宽押品范围、优化授信审批流程、给予差异化不良考核安排等方式，加大深度贫困地区金融扶贫工作力度。在由新浪举办的2017金融企业扶贫研讨会暨扶贫创新评选中，我行荣获“金融企业扶贫创新奖”。

加大资源倾斜，信贷资源支持方面，2017年将扶贫贷款纳入经济资本战略性专项配置范围，对贫困地区所属一级分行因扶贫贷款带来的经济资本需求予以统筹支持，加强对扶贫相关行业领域信贷审批指引研究，建立绿色通道优先安排贫困地区项目授信审批工作；服务价格支持方面，严格落实国家对贫困地区减免金融服务费用要求，加大贫困地区分行存贷款业务定价政策倾斜和中间业务收费减免力度；财务资源支持方面，当年安排扶贫专项业务管理费和固定资产专项采购费用，用于开发搭建电子商务特色平台，贫困地区设立自助银行、助农支付服务点以及“善融商务”扶贫工作中相关设备购置及费用支出。

加强产品创新，支持贫困地区特色产业和重大项目，惠及广大贫困地区人口生产生活；推进农村承包土地经营权、农民住房财产权“两权”抵押贷款试点工作，支持特色产业和新型农村经营主体生产经营活动；推动各分行结合地方实际，创新特色业务模式，通过金融扶贫积极帮助贫困地区小微企业发展，带动当地贫困人口就业。3月14日，由我行独家主承销的中国银行间市场首笔扶贫债券——重庆鸿业实业（集团）有限公司扶贫超短期融资券成功注册发行，金额2亿元，发行利率5.3%。该笔扶贫超短期融资券作为金融扶贫的又一项创新，为贫困地区的地方经济发展提供了新的直接融资品种。





## 建设银行善融商务开展电商扶贫

## 案例 CASE

建设银行善融商务电子商务金融服务平台积极对接832个国定贫困县、411个省定贫困县和建设银行1,000余个定点扶贫点等贫困地区产业发展需要，因地制宜创新电商扶贫模式，着力帮助贫困地区扩大商品销量，千方百计增强当地“造血”能力，让互联网发展成果惠及更多贫困人口。特别是2017年善融商务设立精准扶贫馆，连续开展61场线上扶贫主题营销和15场线下对接活动，大力推广贫困地区扶贫商品。截至2017年末，善融商务累计拥有扶贫商户1,900余户，覆盖500多个贫困县，当年实现扶贫交易额超51亿元。善融商务更以突出的扶贫成效获得商务部认可，正式加入商务部“电商扶贫”频道。

金融精准扶贫贷款余额

**1,492.64** 亿元

定点扶贫捐赠4,981万元

截至2017年末，我行金融精准扶贫贷款余额1,492.64亿元，比年初新增544.41亿元，增速57.41%。通过信贷支持贫困地区企业及个人，有效带动建档立卡贫困人口实现就业和增收；通过信贷支持农田水利、生态环境改造、交通基础设施、学校建设等项目，惠及众多建档立卡贫困人口。

2017年，全行定点扶贫捐赠4,981万元，扶贫捐赠项目主要包括道路硬化及修路、危房改造及校舍修建、引水工程及排水系统、亮化工程及村容治理、慰问困难户、带动村民发展生产、购买生产机具等。创新整合资源，将全行长期公益项目的落实重点放在定点扶贫工作上，如建行母亲健康快车，资助贫困高中生“成长计划”，贫困英模母亲资助计划，希望小学教师培训等建行长期品牌公益项目在实施过程中，重点向定点扶贫村倾斜。

## 建设银行精准扶贫案例

案例  
CASE

01

## 总行

总行与中国人民解放军总医院联合开展助医扶贫活动，邀请该医院医生赴贫困山区开展义诊活动，通过医疗救助促进精准扶贫，提高贫困地区群众医疗健康意识。

02

## 山西分行

山西分行扶贫工作队邀请山西省畜牧兽医局教授对滩上镇养殖人员进行养殖专业培训，详细介绍了肉牛养殖方法、母牛养殖存在的问题以及如何使用饲料等，80余人参训。

03

## 湖北分行

红安县城关镇铁山村冯兴安是湖北黄冈分行扶贫脱贫贷款第一个援助对象，得到建行发放的3万元贷款，参与红安县养殖专业合作社经营主体投资，合作社按年给予其投资回报和用工优先权。有了该笔贷款带动，冯兴安家有望年增收2万元以上，到2018年脱贫。

04

## 湖南分行

湖南常德分行在桃源县张家山村因地制宜开展产业扶贫，种植茶叶和红心猕猴桃，部分村民不出村就能找到就业门路，每天可获得120元工资。习惯于外出打工的人，也纷纷回到家乡自主创业。

05

## 广西分行

广西分行为深度贫困村广西玉林市兴业县北市镇宏福村建设标准化养猪场，通过引入地方大型养殖企业，采取“企业+合作社+贫困户”的模式，带动贫困户脱贫致富，真正增强贫困地区“造血”功能。

06

## 重庆分行

重庆分行支持黔江贫困地区发展蚕桑养殖。自2011年以来，累计为黔江区蚕业公司发放贷款16,800万元，指导公司按照“公司+基地+农户”的产业模式发展，目前已形成龙头带基地、基地带农户、农户建基地，基地促龙头的产业化扶贫开发新格局。

07

## 贵州分行

贵州分行把脱贫攻坚作为头等大事和“第一民生工程”，将易地扶贫搬迁作为脱贫攻坚的重中之重，积极与贵州扶贫开发投资有限责任公司对接，成功发放全行首笔易地扶贫搬迁贷款，为易地扶贫搬迁工程顺利推进提供资金保障。

08

## 西藏分行

西藏巴岭乡格拉俄栋村为高寒牧区，村民基本为牧民，人口极其分散，交通非常不便，70%以上村民为自给自足的小型太阳能电池板供电，只能满足夜间12点以前的照明。在西藏分行帮助下，格拉俄栋村电站维修项目顺利竣工，并且验收合格投入使用。

## 善建者行，善者建行

累计实施100多个重要公益项目

**7,786** 万元

2017年对外公益捐赠总额

2005年上市以来，建设银行开始有计划地组织开展公益捐赠工作，先后实施了100多个重要公益项目，主要集中在教育、医疗、扶贫、灾害救助、环境保护等领域，累计捐款9亿元人民币。2017年，我行公益捐赠总额7,786万元。其中，用于定点扶贫村帮扶项目4,981万元。此外，还着重实施了多个长期公益项目。

### 主要公益项目实施情况

项目名称	合作机构	捐款金额	项目期限	截至2017年12月31日
支持建行希望小学	中国青少年发展基金会	1,096 万元	1996- 至今	援建 45 所希望小学，配备图书室、电脑室、运动场，资助培训教师近 600 人次，组织 52 名师生参加北京夏令营
建设未来 -- 中国建设银行资助高中生长计划	中国教育发展基金会	1.38 亿元	2007- 至今	发放 1.38 亿元资助款，资助高中生 8.95 万人次
资助三亚百年职校	中国青少年发展基金会、北京百年农工子弟职业学校	1,200 万元	2011- 至今	每年捐赠 200 万元用于学校办学费用
情系西藏 -- 中国建设银行与中国建投奖(助)学金	中国扶贫基金会	350 万元	2007- 至今	发放 230 万元资助款，资助西藏地区贫困学生 1,100 人次
“母亲健康快车”中国建设银行资助计划	中国妇女发展基金会	4,500 万元	2011- 至今	购置 303 辆母亲健康快车，在新疆、西藏、甘肃、青海等 21 个省、区贫困乡县投入使用
中国贫困英模母亲建设银行资助计划	中国妇女发展基金会	5,000 万元	2007- 至今	发放 5,060 万元资助款，资助英模母亲(妻子)1.8 万人次
积分圆梦·希望工程快乐音乐教室	中国青少年发展基金会	290 万元	2012- 至今	为贫困地区中小学捐建 104 所音乐教室，配备音乐教学设备，覆盖 31 个省、区、市
积分圆梦·乡村音乐艺术教师培训计划	中国文学艺术基金会	40 万元	2013- 至今	培训 200 余人次
积分圆梦·关爱农民工子女	中国青年志愿者协会、团中央青年志愿者行动指导中心	70 万元	2016- 至今	为团中央在全国推进“青年之家”项目提供配套资金，支持四点半课堂、梦想村塾等项目



## “建行公益 有你最美” 公益故事集中展示活动

3月1日，我行在总行大楼成功举办“建行公益 有你最美”公益故事集中展示活动。行领导、董事、监事，来自公安部、武警政治部、银监会、青基会、教育基金会、妇基会、扶贫基金会等相关单位领导，以及总行各部门负责人和员工代表、各分支机构员工代表、公益项目受助人代表、媒体共计300余人出席活动。总行各部门、各分支机构在分会场通过视频同步观看了展示活动。

此次展示的公益故事从不同角度反映了建设银行20多年来持续开展公益项目所发挥的作用、分支机构开展公益活动的做法、员工参与志愿服务奉献社会的精神风貌。此外，展示活动还现场颁发了建行公益“三十佳”（十佳公益故事、十佳公益案例、十佳公益志愿者）奖项。活动结束后，广大员工都深受感动和鼓舞，纷纷表示此次活动带来了满满的正能量，作为建行人充满了自豪感和责任感。



## “母亲健康快车” 中国建设银行资助计划

12月12日，由我行捐赠800万元购置的56辆“母亲健康快车”在北京发车。至此，我行已累计捐款4,500万元，购置303辆母亲健康快车，在新疆、西藏、甘肃、青海、陕西、宁夏、内蒙古、四川、重庆、云南、广西、贵州、湖北、湖南、江西、安徽、山东、河北、辽宁、吉林、广东等21个省、区的贫困乡县投入使用。

由我行捐赠的“母亲健康快车”上配有病床、氧气、超声诊断仪和心电分析仪。在经济落后、交通不便的贫困山区，健康快车提供的健康咨询、义诊、免费健康检查、药品及健康资料发放、孕产妇住院分娩免费接送、基层医务工作者培训以及特殊病例救助等服务逐渐深得人心，成为村民们的“流动医院”，被当地群众称为“救命车”。



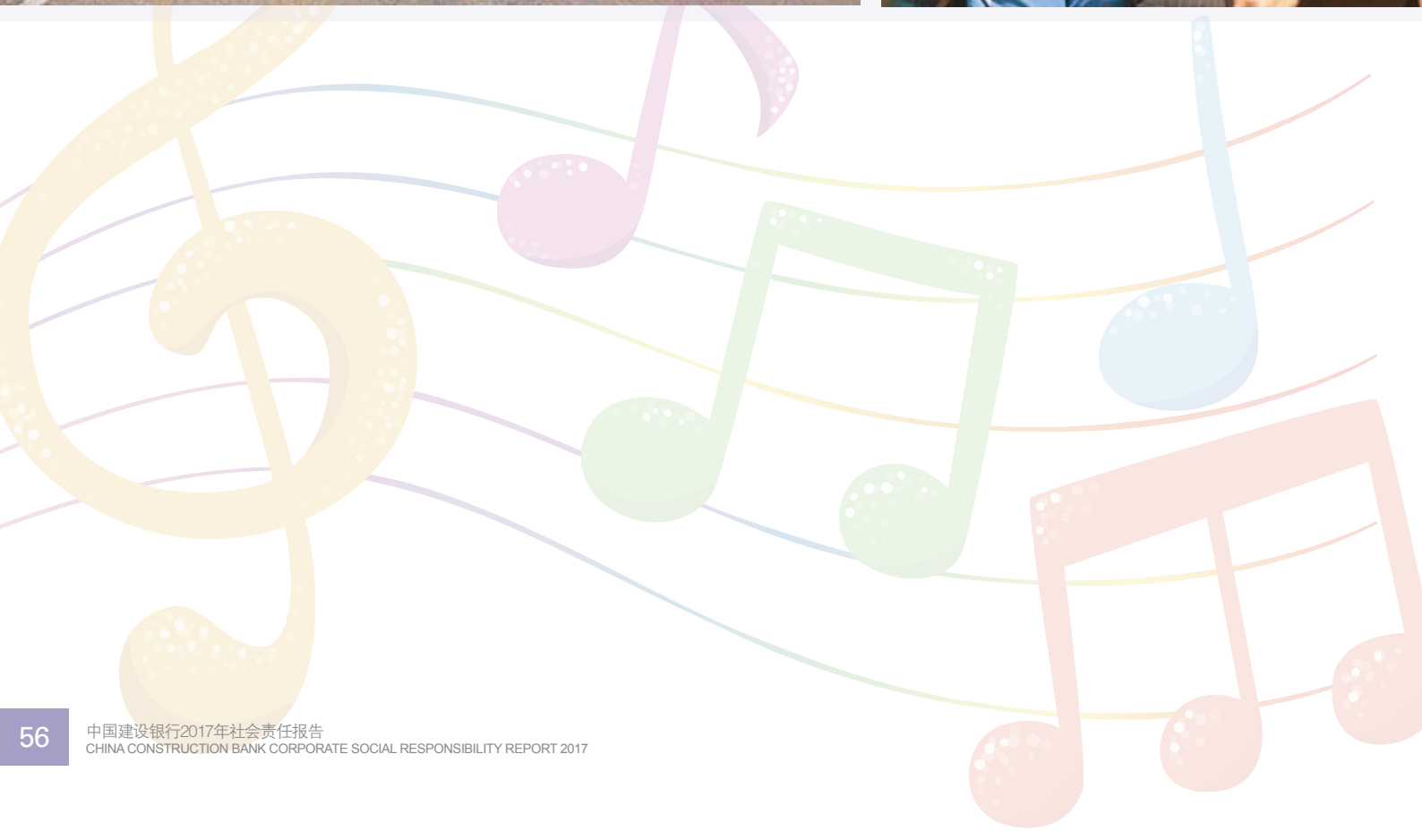


### 梦想起飞——建行希望夏令营

8月1日至4日，我行举办“梦想起飞——建行希望夏令营”，邀请建行希望小学和定点扶贫村小学的36名学生以及16名老师来京参加夏令营。孩子们走出了大山、走进了北京，先后参观了天安门、故宫、航博馆、长城、科技馆、鸟巢、水立方等。共有100多名建行员工及其子女作为志愿者参与其中，他们有的做志愿讲解、有的做服务保障、有的参加结对交朋友。

最后，在建设银行总行大楼举办结营仪式，现场领导嘉宾向参加夏令营的学生代表发放纪念品，向参与夏令营的员工及子女代表颁发结营证书和志愿者证书。员工子女与希望小学、定点扶贫村学生举行结对仪式。结营仪式后，孩子们还参观了建行办公场所和智慧银行，了解银行业务、学习金融知识、与员工亲切互动。







## 各分行与子公司积极参与当地公益活动

### 北京西四支行

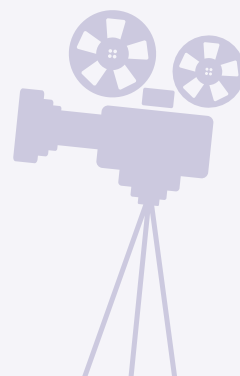
组织“六一”儿童节爱心义卖活动，吸引 44 户家庭报名参与，收到街道各驻区单位、社区居民捐赠的图书、衣物、玩具、日用品、手工艺品等近 300 件。义卖款项定向惠及 86 名有一技之长的残疾人和 183 个低保家庭青少年。

### 江苏淮安分行

2017 年为贫困帮扶、困难帮扶等公益项目捐款 13.5 万元，开展“圆梦行动”“结对帮扶”“夏日送清凉”等多个公益慈善项目，受助人数达 500 多人，参与员工志愿者 400 多人，共组织开展志愿活动 100 多次，志愿者服务时长达 400 多个小时。

### 河北张家口

分行开展第八届“青春热血涌动 建行爱心相连”志愿者无偿献血活动，献血量 6,200 毫升。2009 年以来累计献血量达 135,500 毫升。







### ○ 大连庄河花园口支行

杨建民连续十几年热心公益，为素不相识的老人缴纳医药费，利用业余时间给乡村百姓讲解金融诈骗案例，帮助山区留守儿童，还成立了庄河市“红崖义工”慈善团体，带领更多员工一起做公益。

### ○ 厦门分行

志愿者开展文明交通督导志愿服务活动，在客流量较大的轮渡公交场站引导乘客文明乘车，普及交通安全知识和文明交通礼仪常识，营造文明有礼的城市氛围，以良好的文明面貌迎接金砖厦门会晤。

### ○ 阿姆斯特丹分行

积极承办荷兰中资企业协会 2017 年首场活动，主题为“在荷经营经验分享沙龙”，邀请各大中资企业和咨询机构参加，有效提升了当地中资企业的凝聚力。

### ○ 马来西亚子行

来到当地“日辉之家”孤儿院，开展“关爱儿童，回馈社会”岁末联谊活动，不仅为孩子们带来文具等学习必需品，还与孩子们一起联欢，共度节日。



## ○ 建行（亚洲）

与贵州毕节鸭池镇建行希望小学共建银校结对公益基地，为该校捐赠价值 20 万元的学生课桌椅、教师办公桌椅及图书架，以及价值 4 万余元的图书、文具和防寒羽绒背心。员工志愿者还为孩子们上了主题为“美丽的香港”的中文课和生动的电脑课，并与老师和学生交流座谈，了解学校和同学们的困难。

## ○ 建信期货

福清营业部组织员工参与衣物捐赠的爱心扶贫活动，向内蒙古自治区通辽市奈曼旗东明镇困难群众寄出衣物包裹共 72 斤。

## ○ 中德住房储蓄银行

以捐款方式为四川省阿坝州九寨沟县地震受灾人民提供援助，帮助受灾人民渡过难关；全年持续开展员工志愿者、阳光助残活动、关爱儿童等公益讲座、慰问活动。



## 建设银行远赴边疆开展公益行

## 案例 CASE

9月26日，建设银行在位于新疆帕米尔高原的达布达尔乡“建行希望小学”举行“希望小学·助学圆梦”建行捐赠仪式。为孩子们送上一批学习文体用品、一个图书室和一个电脑教室。塔吉克孩子们穿着节日的盛装，伴随着手鼓，鹰笛，跳起了传统的鹰舞。这也是建行捐赠的第一所“希望小学”。建行对这所小学的关怀和慰问持续了21年之久。参加捐赠仪式的小学生代表热亚尼说：“我一定要好好学习，不仅是为了感谢建设银行的帮助，我还想让我的家乡变得更美好。”参与活动的客户代表感叹：“我们被建行21年来持续不断的爱心奉献所深深感动。”

10月31日至11月3日，建设银行组织员工志愿者赴云南临沧对母亲健康快车、贫困英模母亲资助计划进行探访。通过实地参与母亲健康快车义诊、走访受益人等，志愿者们深入了解了母亲健康快车项目运行情况和在农村地区发挥的作用；通过走访军分区和上门慰问英模母亲，志愿者们真切感受到了这个长期公益项目在润物无声中展现了对英模英烈的告慰、对英模母亲带来的温暖和帮助。志愿者张进说：“看到受益人怀中熟睡的婴儿，我一度眼睛湿润，心疼他们身怀六甲还要跋山涉水一路颠簸坐着摩托车去产检，感叹建行捐赠的母亲健康快车在他们临产前的紧急时刻保障了母婴的安全。”志愿者王海翔表示：“此次公益行，让我们真切感受到了建行公益项目发挥的实实在在的作用，彰显了建行的责任担当。我们要积极投身到建行公益中来，让建行大爱温暖和帮助更多需要帮助的人。”



## 公司基本信息

### CORPORATE INFORMATION

**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：**田国立

**公司总部所在地：**北京

#### 营业特色：

我行多项核心经营指标居于市场领先地位，在保持基础设施、住房金融等传统业务优势的同时，大力发展投资银行、信用卡、电子银行、私人银行、消费金融等新兴业务；不断优化业务和管理流程，加大信息系统等基础建设投入，持续提升风险防控能力和市场竞争力。

#### 加入的组织机构：

我行是中国银行业协会、中国红十字总会、中国金融教育发展研究基金会、中国国际经济交流中心、海峡两岸关系协会等理事单位。

**国际互联网网址：**[www.ccb.com](http://www.ccb.com)

**无线网址：**[wap.ccb.com](http://wap.ccb.com)

**客户服务热线：**86-10-95533

**官方公众号：**中国建设银行

**微信号：**CCB\_elutong



## 独立鉴证报告

INDEPENDENT ASSURANCE REPORT



普华永道

2018/SH-0145

(第一页，共三页)

### 注册会计师独立鉴证报告

致：中国建设银行股份有限公司董事会

我们接受委托，对中国建设银行股份有限公司（以下简称“贵行”）2017 年度社会责任报告执行了有限保证的鉴证业务。

### 董事会的责任

根据香港联合交易所《环境、社会及管治报告指引》（简称“ESG 报告指引”），全球报告倡议组织（以下简称“GRI”）发布的《可持续发展报告指南（G4）》、以及《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》（合称“上交所指引”）编制 2017 年度社会责任报告是贵行董事会的责任。这种责任包括设计、执行和维护与编制社会责任报告有关的内部控制，以使社会责任报告不存在由于舞弊或错误而导致的重大错报。

董事会还负责设定贵行社会责任绩效和报告的目标，包括识别利益相关方以及确定利益相关方所关注的重大问题。

### 我们的独立性与质量控制

我们遵守了国际会计师职业道德准则理事会颁布的执业会计师道德守则中的独立性及其他职业道德要求。该职业道德守则以诚信、客观、专业胜任能力及应有的关注、保密和良好职业行为为基本原则。

普华永道中天会计师事务所(特殊普通合伙)  
中国上海市黄浦区南苏州路202号顺展企业广场2座普华永道中心11楼 邮编200021  
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本事务所遵循国际质量控制准则第1号, 据此维护全面系统的质量控制体系, 包括与遵守职业道德要求、专业标准和适用的法律和法规要求相关的书面政策与程序。

#### 注册会计师的责任

我们的责任是在执行鉴证工作的基础上对是否注意到任何可能对社会责任报告造成重大影响的事项发表结论。

我们根据《国际鉴证业务准则第 3000 号(修订版)——历史财务信息审计或审阅以外的鉴证业务》的规定执行了鉴证工作。该准则要求我们计划和实施工作, 以形成鉴证结论。

有限保证鉴证业务所实施程序的性质和时间较合理保证鉴证业务有所不同, 且范围较小。因此, 有限保证鉴证业务的保证程度远低于合理保证鉴证业务。因此, 我们不会就是否存在可能对 2017 年度社会责任报告造成重大影响的事项发表合理保证意见。我们的鉴证工作包括评估 2017 年度社会责任报告是否存在由于舞弊或错误导致的重大错报风险以及应对评估出的风险。选择的鉴证程序取决于注册会计师的判断及我们对项目风险的评估。

在我们的工作范围内, 我们仅在贵行总行层面以及下列国内分行开展工作:

- 江苏省分行
- 湖北省分行



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我们所实施的工作包括:

- 1) 与贵行参与提供社会责任报告中的信息的相关部门进行访谈;
- 2) 实施分析程序;
- 3) 对社会责任报告中的绩效信息实施分析程序, 选取样本实施检查和重新计算;
- 4) 我们认为必要的其他程序。

#### 固有限制

我们提请使用者注意, 针对非财务数据, 尚无公认的评估和计量标准体系, 因此存在不统一的计量方法, 这将会影响公司间数据的可比性。

#### 结论

基于已实施的程序及获取的证据, 我们没有注意到任何可能对贵行根据 ESG 报告指引以及 GRI《可持续发展报告指南(G4)》和上交所指引编制的 2017 年度社会责任报告造成重大影响的事项。

#### 使用限制

本报告仅向贵行董事会出具, 而无其他目的。我们不会就本报告的内容向任何其他人士承担任何责任。

普华永道中天会计师事务所(特殊普通合伙)  
普华永道中天会计师事务所(特殊普通合伙)  
中国·上海市  
2018年8月27日

## 报告编制说明

### ABOUT THE REPORT

中国建设银行股份有限公司（以下简称我行）每年发布年度社会责任报告，时间范围为每年的1月1日至12月31日，报告范围包括总部及境内外附属分支机构。

报告于2018年3月27日经公司董事会审议通过。我行董事会及全体董事保证本报告内容不存在任何虚假记载、误导性陈述或重大遗漏，并对其内容的真实性、准确性和完整性承担个别及连带责任。

本年度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，报告财务数据来源于经审计的年度A股财务报告。

#### 报告编制依据：

本报告根据香港联合交易所《环境、社会及管治报告指引》（简称“ESG 报告指引”），上海证券交易所《上海证券交易所上市公司环境信息披露指引》、《〈公司履行社会责任的报告〉编制指引》（统称“上交所指引”），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。同时满足中国银监会《关于加强银行业金融机构社会责任的意见》、中国证监会《公开发行证券的公司信息披露内容与格式准则第2号——年度报告的内容与格式》、中国银行业协会《中国银行业金融机构企业社会责任指引》的相关要求。

#### 报告保证方法：

普华永道中天会计师事务所（特殊普通合伙）对我行根据香港联合交易所 ESG 报告指引、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独立有限鉴证。

#### 报告获取途径：

印刷版报告备置地点为我行公共关系与企业文化部，电子版报告可在我行网站（<http://www.ccb.com>）下载。报告以中文编写，附英文翻译文本，若有差异以中文版本为准。

#### 联系方式：

中国北京西城区金融大街 25 号，中国建设银行股份有限公司公共关系与企业文化部，邮编：100033，传真：86-10-66212659

# 附录

APPENDIX

编号	香港联交所《环境、社会及管治报告指引》内容	备注
A1	有关废气及温室气体排放、向水及土地的排污、有害及无害废弃物的产生等的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	已采用
A1.1	排放物种类及相关排放数据	已采用
A1.2	温室气体总排放量（以吨计算）及（如适用）密度（如以每产量单位、每项设施计算）	已采用
A1.3	所产生有害废弃物总量（以吨计算）及（如适用）密度（如以每产量单位、每项设施计算）	已采用
A1.4	所产生无害废弃物总量（以吨计算）及（如适用）密度（如以每产量单位、每项设施计算）	已采用
A1.5	描述减排排放量的措施及所得成果	已采用
A1.6	描述处理有害及无害废弃物的方法、减低产生量的措施及所得成果	已采用
A2	有效使用资源（包括能源、水及其他原材料）的政策	已采用
A2.1	按类型划分的直接及/或间接能源（如电、气或油）总耗量（以千个千瓦时计算）及密度（如以每产量单位、每项设施计算）	已采用
A2.2	总耗水量及密度（如以每产量单位、每项设施计算）	已采用
A2.3	描述能源使用效益计划及所得成果	已采用
A2.4	描述求取适用水源上可有任何问题，以及提升用水效益计划及所得成果	已采用
A2.5	制成品所用包装材料的总量（以吨计算）及（如适用）每生产单位占用	不适用
A3	减低发行人对环境及天然资源造成重大影响的政策	已采用
A3.1	描述业务活动对环境及天然资源的重大影响及已采取管理有关影响的行动	已采用
B1	有关薪酬及解雇、招聘及晋升、工作时数、假期、平等机会、多元化、反歧视以及其他待遇及福利的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料	已采用
B1.1	按性别、雇佣类型、年龄组别及地区划分的雇员总数	已采用
B1.2	按性别、年龄组别及地区划分的雇员流失比率	已采用
B2	有关提供安全工作环境及保障雇员避免职业性危害的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料	已采用
B2.1	因工作关系而死亡的人数及比率	已采用
B2.2	因工伤损失工作日数	已采用
B2.3	描述所采纳的职业健康与安全措施，以及相关执行及监察方法	已采用
B3	有关提升雇员履行工作职责的知识及技能的政策。描述培训活动	已采用
B3.1	按性别及雇员类别（如高级管理层、中级管理层等）划分的受训雇员百分比	已采用
B3.2	按性别及雇员类别划分，每名雇员完成受训的平均时数	已采用
B4	有关防止童工或强制劳工的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料	已采用
B4.1	描述检讨招聘惯例的措施以避免童工及强制劳工	已采用
B4.2	描述在发现违规情况时消除有关情况所采取的步骤	已采用
B5	管理供应链的环境及社会风险政策	已采用
B5.1	按地区划分的供货商数目	已采用
B5.2	描述有关聘用供货商的惯例，向其执行有关惯例的供货商数目、以及有关惯例的执行及监察方法	已采用
B6	有关所提供产品和服务的健康与安全、广告、标签及私隐事宜以及补救方法的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料	已采用
B6.1	已售或已运送产品总数中因安全与健康理由而须回收的百分比	不适用

编号	香港联交所《环境、社会及管治报告指引》内容	备注
B6.2	接获关于产品及服务的投诉数目以及应对方法	已采用
B6.3	描述与维护及保障知识产权有关的惯例	已采用
B6.4	描述质量检定过程及产品回收程序	不适用
B6.5	描述消费者数据保障及隐私政策，以及相关执行及监察方法	已采用
B7	有关防止贿赂、勒索、欺诈及洗黑钱的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料	已采用
B7.1	于汇报期内对发行人或其雇员提出并已审结的贪污诉讼案件的数目及诉讼结果	未来采用
B7.2	描述防范措施及举报程序，以及相关执行及监察方法	已采用
B8	有关以小区参与来了解营运所在小区需要和确保其业务活动会考虑小区利益的政策	已采用
B8.1	专注贡献范畴（如教育、环境事宜、劳工需求、健康、文化、体育）	已采用
B8.2	在专注范畴所动用资源（如金钱或时间）	已采用



编号	全球报告倡议组织（GRI 4.0）可持续发展报告指南指标内容	备注
G4-1	机构最高决策者（如 CEO、董事长或相当的高级职位）就可持续发展与机构的相关性及机构可持续发展战略的声明。	已采用
G4-2	描述主要影响、风险及机遇。	已采用
G4-3	机构名称。	已采用
G4-4	主要品牌、产品和服务。	已采用
G4-5	机构总部的位置。	已采用
G4-6	机构在多少个国家运营，在哪些国家有主要业务，或哪些国家与报告所述的可持续发展主题特别相关。	已采用
G4-7	所有权的性质及法律形式。	已采用
G4-8	机构所服务的市场。	已采用
G4-9	机构规模。	已采用
G4-10	按雇佣合同、性别、地区等划分的员工总人数。	已采用
G4-11	集体谈判协议覆盖的员工总数百分比。	已采用
G4-12	描述机构的供应链情况。	已采用
G4-13	报告期内，机构规模、架构、所有权或供应链发生的重要变化。	已采用
G4-14	机构是否及如何按预警方针及原则行事。	已采用
G4-15	机构参与或支持的外界发起的经济、环境、社会公约、原则或其他倡议。	已采用
G4-16	机构加入的协会（如行业协会）和国家或国际性倡议组织。	已采用
G4-17	a.列出机构的合并财务报表或同等文件中包括的所有实体。 b.说明在合并财务报表或同等文件包括的任何实体中，是否有未纳入可持续发展报告的实体。	已采用
G4-18	a.说明界定报告内容和方面边界的过程。 b.说明机构如何应用界定报告内容的报告原则。	已采用
G4-19	列出在界定报告内容的过程中确定的所有实质性方面。	已采用
G4-20	对于每个实质性方面，说明机构内方面的边界。	已采用
G4-21	对于每个实质性方面，说明机构范围外方面的边界。	已采用
G4-22	说明重订前期报告所载信息的影响，以及重订的原因。	已采用
G4-23	说明范围、方面边界与此前报告期间的重大变动。	已采用
G4-24	机构的利益相关方列表。	已采用
G4-25	就所选定的利益相关方，说明识别和选择的根据。	已采用
G4-26	利益相关方参与的方法，包括按不同的利益相关方类型及组别的参与频率，并指明是否有任何参与是专为编制报告而进行。	已采用
G4-27	利益相关方参与的过程中提出的关键主题及顾虑，以及机构回应的方式，包括以报告回应。说明提出了每个关键主题及顾虑的利益相关方组别。	已采用
G4-28	所提供信息的报告期。	已采用
G4-29	上一份报告的日期。	已采用
G4-30	报告周期。	已采用
G4-31	关于报告或报告内容的联络人。	已采用
G4-32	说明机构选择的“符合”方案及所选方案的GRI内容索引，如报告经过外部鉴证，引述外部鉴证报告。	已采用
G4-33	机构为报告寻求外部鉴证的政策和目前的做法。	已采用

编号	全球报告倡议组织（GRI 4.0）可持续发展报告指南指标内容	备注
G4-34	机构的治理架构，包括最高治理机构下的各个委员会。	已采用
G4-35	说明从最高治理机构授权高级管理人员和其他员工管理经济、环境和社会议题的过程。	已采用
G4-36	机构是否任命了行政层级的高管负责经济、环境和社会议题，他们是否直接向最高治理机构汇报。	已采用
G4-37	利益相关方和最高治理机构就经济、环境和社会议题磋商的过程。如果授权磋商，说明授权的对象和向最高治理机构的反馈过程。	已采用
G4-38	最高治理机构及其委员会的组成。	已采用
G4-39	最高治理机构的主席是否兼任行政职位。	已采用
G4-40	最高治理机构及其委员会的提名和甄选过程，及用于提名和甄选最高治理机构成员的条件。	已采用
G4-41	最高治理机构确保避免和控制利益冲突的程序，是否向利益相关方披露利益冲突。	已采用
G4-42	在制定、批准、更新与经济、环境、社会影响有关的宗旨、价值观或使命、战略、政策与目标方面，最高治理机构和高级管理人员的角色。	已采用
G4-43	为加强最高治理机构对于经济、环境和社会主题的集体认识而采取的措施。	已采用
G4-44	评估最高治理机构管理经济、环境和社会议题绩效的流程，以及对于最高治理机构管理经济、环境和社会议题的绩效评估的应对措施，至少应包括在成员组成和组织管理方面的改变。	已采用
G4-45	在识别和管理经济、环境和社会的影响、风险和机遇方面，最高治理机构的角色，以及是否使用利益相关方咨询，以支持最高治理机构对经济、环境和社会的影响、风险和机遇的识别和管理。	已采用
G4-46	在评估有关经济、环境和社会议题的风险管理流程的效果方面，最高治理机构的角色。	已采用
G4-47	最高治理机构评估经济、环境和社会的影响、风险和机遇的频率。	已采用
G4-48	正式审阅和批准机构可持续发展报告并确保已涵盖所有实质性方面的最高委员会或职位。	已采用
G4-49	说明与最高治理机构沟通重要关切问题的流程。	已采用
G4-50	说明向最高治理机构沟通的重要关切问题的性质和总数，以及采取的处理和解决机制。	已采用
G4-51	最高治理机构和高级管理人员的薪酬政策。	已采用
G4-52	说明决定薪酬的过程。说明是否有薪酬顾问参与薪酬的决定，他们是否独立于管理层。	已采用
G4-53	说明如何征询并考虑利益相关方对于薪酬的意见，包括对薪酬政策和提案投票的结果，如适用。	已采用
G4-54	在机构具有重要业务运营的每个国家，薪酬最高个人的年度总收入与机构在该国其他所有员工（不包括该薪酬最高的个人）平均年度总收入的比率。	已采用
G4-55	在机构具有重要业务运营的每个国家，薪酬最高个人的年度总收入增幅与机构在该国其他所有员工（不包括该薪酬最高的个人）平均年度总收入增幅的比率。	已采用
G4-56	说明机构的价值观、原则、标准和行为规范，如行为准则和道德准则。	已采用
G4-57	对道德与合法行为征询建议的内外部机制，以及与机构诚信有关的事务，如帮助热线或建议热线。	已采用
G4-58	举报不道德或不合法行为的内外部机制，以及与机构诚信有关的事务，如通过直线管理者逐级上报、举报机制或热线。	已采用
G4-EC1	机构产生和分配的直接经济价值	已采用
G4-EC2	气候变化对机构活动产生的财务影响及其风险、机遇	已采用
G4-EC3	机构固定收益养老金所需资金的覆盖程度	不适用
G4-EC4	政府给予的财政补贴	未来采用
G4-EC5	不同性别的工资起薪水平与机构重要运营地点当地的最低工资水平的比率	未来采用
G4-EC6	机构在重要运营地点聘用的当地高层管理人员所占比例	未来采用
G4-EC7	开展基础设施投资与支持性服务的情况及其影响	已采用
G4-EC8	重要间接经济影响，包括影响的程度	已采用

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G4-EC9	在重要运营地点，向当地供应商采购支出的比例	已采用
G4-EN1	所用物料的重量或体积	已采用
G4-EN2	采用经循环再造物料的百分比	未来采用
G4-EN3	机构内部的能源消耗量	已采用
G4-EN4	机构外部的能源消耗量	未来采用
G4-EN5	能源强度	已采用
G4-EN6	减少的能源消耗量	已采用
G4-EN7	产品和服务所需能源的降低	不适用
G4-EN8	按源头说明的总耗水量	已采用
G4-EN9	因取水而受重大影响的水源	不适用
G4-EN10	循环及再利用水的百分比及总量	不适用
G4-EN11	机构在环境保护区或其他具有重要生物多样性价值的地区或其毗邻地区，拥有、租赁或管理的运营点	不适用
G4-EN12 G4-LA11	机构的活动、产品及服务在生物多样性方面，对保护区或其他具有重要生物性价值的地区的重大影响	不适用
G4-EN13	受保护或经修复的栖息地	不适用
G4-EN14	按濒危风险水平，说明栖息地受机构运营影响的列入国际自然保护联盟（IUCN）红色名录及国家保护名册的物种总数	不适用
G4-EN15	直接温室气体排放量（范畴一）	已采用
G4-EN16	能源间接温室气体排放量（范畴二）	已采用
G4-EN17	其他间接温室气体排放量（范畴三）	未来采用
G4-EN18	温室气体排放强度	已采用
G4-EN19	减少的温室气体排放量	已采用
G4-EN20	臭氧消耗物质（ODS）的排放	未来采用
G4-EN21	氮氧化物、硫氧化物和其他主要气体的排放量	未来采用
G4-EN22	按水质及排放目的地分类的污水排放总量	不适用
G4-EN23	按类别及处理方法分类的废弃物总重量	已采用
G4-EN24	严重泄露的总次数及总量	不适用
G4-EN25	按照《巴塞尔公约》2 附录 I、II、III、VIII 的条款视为有害废弃物经运输、输入、输出或处理的重量，以及运往境外的废弃物中有害废弃物的百分比	不适用
G4-EN26	受机构污水及其他（地表）径流排放严重影响的水体及相关栖息地的位置、面积、保护状态及生物多样性价值	不适用
G4-EN27	降低产品和服务环境影响的程度	已采用
G4-EN28	按类别说明，回收售出产品及其包装物料的百分比	不适用
G4-EN29	违反环境法律法规被处重大罚款的金额，以及所受非经济处罚的次数	不适用
G4-EN30	为机构运营而运输产品、其他货物及物料以及员工交通所产生的重大环境影响。	不适用
G4-EN31	按类别说明总环保支出及投资	已采用
G4-EN32	说明使用环境标准筛选的新供应商的比例	已采用

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G4-EN33	供应链对环境的重大实际和潜在负面影响，以及采取的措施	已采用
G4-EN34	经由正式申诉机制提交、处理和解决的环境影响申诉的数量	未来采用
G4-LA1	按年龄组别、性别及地区划分的新进员工和离职员工总数及比例	已采用
G4-LA2	按重要运营地点划分，不提供给临时或兼职员工，只提供给全职员工的福利	已采用
G4-LA3	按性别划分，产假/陪产假后回到工作和保留工作的比例	未来采用
G4-LA4	有关重大运营变化的最短通知期，包括该通知期是否在集体协议中具体说明。	未来采用
G4-LA5	由劳资双方组建的职工健康与安全委员会中，能帮助员工监督和评价健康与安全相关项目的员工代表所占的百分比。	不适用
G4-LA6	按地区和性别划分的工伤类别、工伤、职业病、误工及缺勤比例，以及和因公死亡人数。	已采用
G4-LA7	从事职业病高发职业或高职业病风险职业的工人	不适用
G4-LA8	与工会达成的正式协议中的健康与安全议题	已采用
G4-LA9	按性别和员工类别划分，每名员工每年接受培训的平均小时数	已采用
G4-LA10	为加强员工持续就业能力及协助员工管理职业生涯终止的技能管理及终生学习计划	已采用
G4-LA11	按性别和员工类别划分，接受定期绩效及职业发展考评的员工的百分比	已采用
G4-LA12	按性别、年龄组别、少数族裔成员及其他多元化指标划分，治理机构成员和各类员工的组成	已采用
G4-LA13	按员工类别和重要运营地点划分，男女基本薪金和报酬比率	未来采用
G4-LA14	使用劳工实践标准筛选的新供应商所占比例	未来采用
G4-LA15	供应链对劳工实践的重大实际和潜在负面影响，以及采取的措施	未来采用
G4-LA16	经由正式申诉机制提交、处理和解决的劳工问题申诉的数量	未来采用
G4-HR1	含有人权条款或已进行人权审查的重要投资协议和合约的总数及百分比	未来采用
G4-HR2	就经营相关的人权政策及程序，员工接受培训的总小时数，以及受培训员工的百分比	未来采用
G4-HR3	歧视事件的总数，以及机构采取的纠正行动	未来采用
G4-HR4	已发现可能违反或严重危及结社自由及集体谈判的运营点或供应商，以及保障这些权利的行动	未来采用
G4-HR5	已发现具有严重使用童工风险的运营点和供应商，以及有助于有效杜绝使用童工情况的措施	已采用
G4-HR6	已发现具有严重强迫或强制劳动事件风险的运营点和供应商，以及有助于消除一切形式的强迫或强制劳动的措施	已采用
G4-HR7	安保人员在运营相关的人权政策及程序方面接受培训的百分比	未来采用
G4-HR8	涉及侵犯原住民权利的事件总数，以及机构采取的行动	不适用
G4-HR9	接受人权审查或影响评估的运营点的总数和百分比	未来采用
G4-HR10	使用人权标准筛选的新供应商比例	已采用
G4-HR11	供应链对人权的重大实际和潜在负面影响，以及采取的措施	已采用
G4-HR12	经由正式申诉机制提交、处理和解决的人权影响申诉的数量	未来采用
G4-SO1	实施了当地社区参与、影响评估和发展计划的运营点比例	未来采用
G4-SO2	对当地社区具有重大实际和潜在负面影响的运营点	未来采用
G4-SO3	已进行腐败风险评估之运营点的总数及百分比和已识别的重大风险	未来采用

编号	全球报告倡议组织（GRI 4.0）可持续发展报告指南指标内容	备注
G4-SO4	反腐败政策和程序的沟通及培训	已采用
G4-SO5	确认的腐败事件和采取的行动	不适用
G4-SO6	按国家和接受者/受益者划分，政治性捐赠的总值	不适用
G4-SO7	涉及反竞争行为、反托拉斯和垄断做法的法律诉讼的总数及其结果	未来采用
G4-SO8	违反法律法规被处重大罚款的金额，以及所受非经济处罚的次数	未来采用
G4-SO9	使用社会影响标准筛选的新供应商的比例	已采用
G4-SO10	供应链对社会的重大实际和潜在负面影响，以及采取的措施	已采用
G4-SO11	经由正式申诉机制提交、处理和解决的社会影响申诉的数量	未来采用
G4-PR1	说明为改进现状而接受健康与安全影响评估的重要产品和服务类别的百分比	不适用
G4-PR2	按后果类别说明，违反有关产品和服务健康与安全影响的法规和自愿性准则（产品和服务处于其生命周期内）的事件总数	不适用
G4-PR3	机构关于产品和服务信息与标识的程序要求的产品及服务信息种类，以及需要符合这种信息要求的重要产品及服务类别的百分比	不适用
G4-PR4	按后果类别说明，违反有关产品和服务信息及标识的法规及自愿性准则的事件总数	未来采用
G4-PR5	客户满意度调查的结果	已采用
G4-PR6	禁售或有争议产品的销售	不适用
G4-PR7	按后果类别划分，违反有关产品和服务信息及标识的法规及自愿性准则的事件总数	未来采用
G4-PR8	经证实的侵犯客户隐私权及遗失客户资料的投诉总数	已采用
G4-PR9	如有违反提供及使用产品与服务的有关法律法规，说明相关重大罚款的总金额。	已采用
FS1	应用于业务活动的具体环境和社会政策	已采用
FS2	在业务中评估与监控环境和社会风险的程序	已采用
FS3	对客户环境和社会合规情况的监控	已采用
FS4	提高员工执行环境和社会政策的能力和程序	已采用
FS5	与客户、投资者和合作伙伴关于环境社会风险与机遇的互动	已采用
FS6	按地区、规模、行业分的业务比例	参见公司年报
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）	已采用
FS8	为实现特定环境目标而设计的产品及服务的价值（按目标分类）	已采用
FS9	旨在评估环境和社会风险评估政策以及程序执行情况的审计频率	未来采用
FS10	在投资组合中，报告组织与其存在环境或社会因素互动的公司比例及数量	未来采用
FS11	接受积极和消极的环境和社会影响筛查的资产比例	未来采用
FS12	报告组织将环境和社会议题应用于投票权或投票建议权的政策	已采用
FS13	按类型列示的人口稀少或经济欠发达地区的切入点	已采用
FS14	提高为弱势群体获取金融服务能力的行动	已采用
FS15	金融产品与服务的公平设计和销售的政策	已采用
FS16	按受益类型分，提高金融知识教育的行动	已采用

# CSR 2017

Corporate Social  
Responsibility Report



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## Highlights of the Implementation of Social Responsibility

### Social Recognition to us:

CCB won the title of "Annual Most Socially Responsible Financial Institution" once again on the Launch of 2016 Social Responsibility Report on China's Banking Industry & Award Event in Beijing organized by China Banking Association. Besides, Liu Xing, Manager of Yueyang Branch in Hunan Province won the "Annual Best Social Responsibility Manager" award. Longjing Sub-branch of Yanbian Branch in Jilin won "Annual Best Social Responsibility Contribution Branch" award. The case of CCB's 20 years of effort in building hope primary schools won the "Annual Excellence Charity Project" award with a presentation made during the event.

CCB ranked second in 2017 CSR ranking for public state-owned enterprises in China.

CCB was awarded "Best CSR Practice in Banking Industry of the Year" in the 8th Golden Tripod Awards of the financial industry.

CCB won "Innovation Award for Poverty Alleviation for Financial Enterprises" on 2017 Poverty Alleviation Workshop and Innovation Awards for Poverty Alleviation for Financial Enterprises co-organized by Sina Finance and Sina Public Welfare.

CCB won "Outstanding Contribution Award" of China Women and Children Philanthropy Awards (2015-2016) organized by All China Women's Federation as a commendation for CCB's significant contribution to philanthropy for women and children.

CCB won "Award for Outstanding Contribution to Hope Project" conferred by China Youth Development Foundation.

CCB won "Award for 25 Years of Special Contribution to Hope Project Hainan" conferred by Hainan Youth Hope Foundation.

## Our Contribution to Environmental Protection

02

**1,002.521** billion  
**12.74%**

Committed to responsible investment and maintained stringent credit control on industries with high energy consumption, high pollution and excess capacity. Balance of green credit loans amounted to RMB 1,002.521 billion, an increase of 12.74%

**28,004,600** tons  
**63,050,900** tons  
**1,198,700** tons

Achieved significant results in green financing, energy conservation and emission reduction. Total reduction in standard coal emissions was estimated to be 28,004,600 tons; reduction in carbon dioxide equivalent reached 63,050,900 tons; and water saving totaled 1,198,700 tons

**277** million  
**266** million  
**49.56** million

Promoted online banking services and encouraged energy conservation and emission reduction, growing the total number of online banking clients to 277 million, the number of mobile banking clients to 266 million and the number of WeChat banking clients to 49.56 million



01

## Our Operational Performance

**64** years | **30** | **14,920**

64 years of operating history, 14,920 branches in 30 countries and regions in the world

**22.12** trillion | **61.939** billion

Total assets reached RMB 22.12 trillion, tax paid to the state totaled RMB 61.939 billion

**461.297** billion

Served the country's real economy and supported the implementation of such national development strategies as the Belt and Road Initiative, the coordinated development of Beijing-Tianjin-Hebei, the construction of the Yangtze River Economic Belt and Xiong'an New Area, with growth in infrastructure-related loans for the year amounting to RMB 461.297 billion

**1,610.582** billion  
**1,765.087** billion  
**4,213.067** billion

Promoted inclusive financial services, with the balance of small and micro enterprise loans amounting to RMB 1,610.582 billion, the balance of agriculture-related loans RMB 1,765.087 billion, and the balance of residential mortgage loans RMB 4,213.067 billion

**2.74**

Social Contribution per Share stood at RMB 2.74

**352,621** | **77.86** million

352,621 employees worldwide; charitable donation expenses for the year amounted to RMB 77.86 million

**149.264** billion | **57.41%**

Balance of loans for targeted poverty alleviation amounted to RMB 149.264 billion, an increase of 57.41%

03

## Our Social Value Contributions

## Chairman's Statement

In the past year, the 19th CPC National Congress was convened successfully, and it drew up a magnificent blueprint for the country's development in the new era. China Construction Bank, in accordance with the requirement of strengthening the "three capabilities" and based on the three tasks of "serving the real economy, preventing and controlling financial risks, and deepening financial reforms", has continued to promote reform and innovation, operational transformation and precision management. Over the period, the Bank has achieved a sound performance, with its market competitiveness and value creation capability further enhanced. It has also delivered on the promise of creating value for shareholders, customers, employees and the broader society, demonstrating its responsibilities as a major state-owned bank.

**Dedicated to banking excellence and unswervingly orienting the Bank towards serving the nation's real economy.** We have focused our efforts on serving the development of a modern economic system, stayed true to the original mission, rooted ourselves in the real economy and conscientiously fulfilled our duty and purpose in offering financial services to serve the real economy. We have been devoted to serving the supply-side reform, leveraging our traditional strengths in infrastructure construction and our possession of a comprehensive operating license. With a focus on such major national development strategies as the Belt and Road Initiative, the coordinated development of Beijing-Tianjin-Hebei, the development of the Yangtze River Economic Belt, and the construction of the Xiong'an New Area, we have continued to improve the allocation of financial resources and provide comprehensive financial services for infrastructure construction and other major projects.

**Adhering to the prevention and control of financial risks, assuming the role of a stabiliser and pressure-reducing valve as a major bank.** We have set our eyes on the safeguarding of economic and social safety and stability, gained profound insight into the features and evolution patterns of financial risks in the new era, and made every effort to enhance risk prevention and control in all aspects. We continued to deepen the implementation of the "party committee's responsibilities in risk management", delineated accountability, pursued a proactive risk management approach, improved our compliance management system, strengthened capital management, guarded against both "black swan events" and "gray rhinos" and effectively delivered on the role of a stabiliser and pressure-reducing valve as a major state-owned bank.

**Committing to the development of inclusive financial services and actively tackling challenges and pain points of the society.** We have taken the initiative to leverage our traditional advantages in housing financing, taken the lead to develop the brand platform "CCB is here for your rental needs", actively advocated the new housing approach of "make your house a home through long-term rental" and provided more options for people who wished to settle down. We adopted a targeted approach in addressing the issues of service reach and precise matching, established an inclusive financial services affairs division and developed such programs as "Express Loans", "Express Micro Loans" and "Cloud Tax Credit" built upon the Internet and big data technologies in order to meet the needs of consumer finance and financing from small and micro enterprises; we also deepened cross-domain cooperation, promoted the "Agriculture Aid for



Prosperity" program, and sped up the extension of services and outlets to villages with the aim of establishing presence in the "last mile" of county-level financial services to serve the "Three Rurals", support the rural revitalization strategy and help materialize people's aspirations for a better life.

**Committed to creating a green bank to facilitate the national development of ecological civilization.** We have earnestly followed the development philosophy of "innovation, coordination, greenness, openness and sharing" and the targets set in the UN 2030 Sustainable Development Goals, incorporating low carbon, green, environmental protection, and preservation of biodiversity into credit policy and business philosophy. By devising a green credit development strategy, we have actively promoted green credit and vetoed credit applicants that violate environment protection regulations so as to make our unique contribution to building a beautiful China. We have pursued low carbon operation and vigorously developed Internet-based finance, delivering convenient services to customers while saving resources. Efforts have also been made in promoting green office and low carbon management, constantly cutting energy and resources consumption and creating a low carbon and an environmentally friendly green bank.

**Continuing to spur scientific and technological innovation to provide customers with a better service experience.** In 2017, after six years of intensive R&D, CCB's "New Generation Core System" was officially launched, injecting new impetus into reform and development, through which CCB has gained new strengths. We have maintained a customer-centric philosophy, focused our efforts on the enhancement of total factor productivity and encouraged the innovation of mechanisms, processes, products and services through technological innovation. We have embraced a mobile-first strategy, endeavored to achieve a comprehensive integration of the Internet, big data and artificial intelligence and for the continuous improvement of customer service experience. We have enhanced our consumer rights and interests protection work management system, bolstered consumer education and advocacy, strengthened the supervision and management of customer complaints and continuously improved customer satisfaction.

**Caring for and valuing our employees, fostering a sense of belonging and creativity.** We consider our employees CCB's most valuable asset and we have established an employee policy that stresses creativity, tangible performance and grassroots experience in order to create a broad platform for employee development. We have regarded talented and motivated individuals as the primary resource of the Bank and adopted an incentivizing mechanism that combines career advancement, emotional engagement and appropriate pay and benefits. We have strengthened staff training and education in order to continuously boost the overall competence of our staff. We have also implemented such measures as "Project Warmth" with the aim of enhancing our employees' sense of gain and well-being.

**Taking greater responsibility and duty in the tough battle of targeted poverty alleviation.** We have conscientiously implemented the requirements of the central government's targeted poverty alleviation strategy and regarded poverty alleviation as our mission and duty with a strong sense of responsibility and emotional engagement. We have continued to enrich and expand the new model of poverty alleviation through financial services from such multiple dimensions as industrial support, infrastructural support, product innovation, network extension, e-commerce poverty alleviation and public poverty development. As of the end of 2017, the balance of loans for targeted financial poverty alleviation reached RMB 149.264 billion, an increase of 57.41%. Donations for public welfare stood at RMB 77.86 million in the year. We have continued to pursue the implementation of a number of long-term public welfare projects, developed CCB's own public welfare brand and contributed to the building of a harmonious society.

2018 marks the first year to follow through the guideline of the 19th CPC National Congress and the 40th anniversary of the reform and opening-up. It is also a crucial year for building a moderately prosperous society in an all-round manner and implementing the "13th Five-Year" plan. We will follow the guiding principle of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era and bear in mind our mission and duty, deliver on our responsibilities as a major bank, serve the real economy and strive to achieve a model of high-quality development that is led and guided by the Party, featuring lean management, diligent risk control, optimal capital utilization, sound performance and technology-driven development. We will deliver new results in the new era to make greater contributions to the endeavor of comprehensively building a moderately prosperous society.

**Tian Guoli**

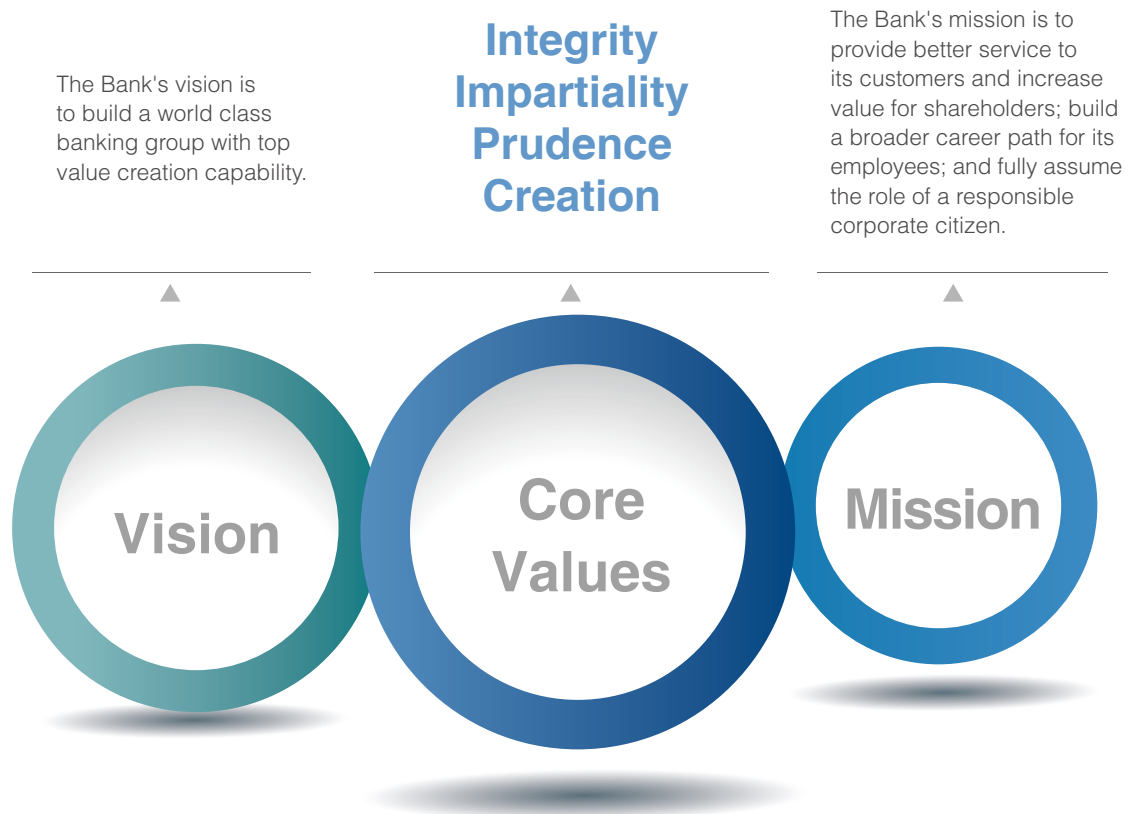
*Chairman*

China Construction Bank Corporation

## Social Responsibility Management

### Corporate Strategy and Social Responsibility Management

#### Corporate Vision, Mission and Core Values



## Strategies and Implementation of Corporate Social Responsibility

### Strategies of Corporate Social Responsibility

While focusing on the real economy and maintaining a customer-centric strategy, CCB has continuously engaged in the innovation of its products and services. By achieving steady and sound development in all its business segments, CCB is transforming into:

#### A bank that serves the public

the Bank focuses on customer experience and needs, and continues to innovate and improve its business processes. It actively explores the consumer finance market to enhance its customer service quality and capabilities;

#### A bank that promotes livelihoods

the Bank aims to promote national economic development and livelihood improvement in the course of its business development. It gives priority to developing financial services for small enterprises and providing better financial services to address public needs for the "Three Rurals" and the development of the western region;



#### A low-carbon and environmentally-friendly bank

CCB takes its environmental responsibilities seriously and provides strong support for the low-carbon economy and environmental protection industry. The Bank has stepped up its efforts in energy conservation and emission reduction by implementing online banking services, such as e-banking and mobile banking, promoting low-carbon operations and minimizing its own energy consumption;

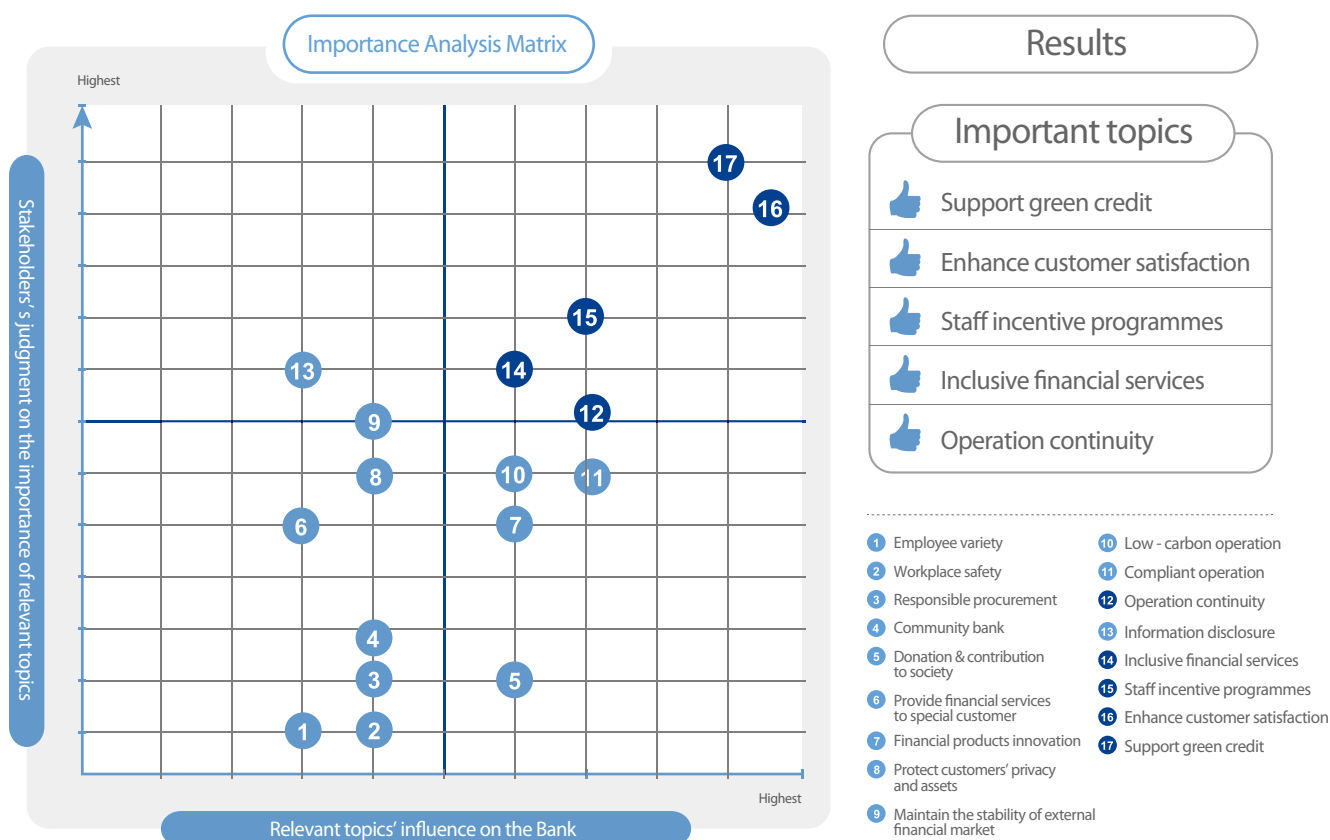
#### A bank for sustainable development

the Bank strives to enhance its ability to increase corporate value and deliver steady returns to its shareholders. It promotes the welfare of its employees by creating a good working environment and providing them with promising career development opportunities. The Bank is also attentive to social needs and actively participates in charity work to ensure it gives back to society. It is concerned with community development and contributes to the improvement of the harmonious development of society.

## Progress and Implementation of Strategies

**Basic Management:** The Bank has a stakeholder's participation system in place and continuously seeks to improve it in order to meet the expectations and needs of its stakeholders. Through regular communication with its stakeholders, the Bank has continued to improve the basic management of its corporate social responsibility work.

The Bank commissioned an external professional organization to compile 489 social responsibility indicators and conducted substantive analysis in accordance with the requirements of GRI 4. By interviewing clients, shareholders, regulatory bodies, staff, suppliers, media, CSR experts and NGOs, the Bank identified important social responsibility topics, including support for green credit, increasing customer satisfaction, promoting inclusive financial services, implementing staff incentive programs and maintaining operation continuity. While adopting a more standardized and scientific approach to compiling a corporate social responsibility report, the Bank also laid the foundation for establishing a stringent management system in the future.

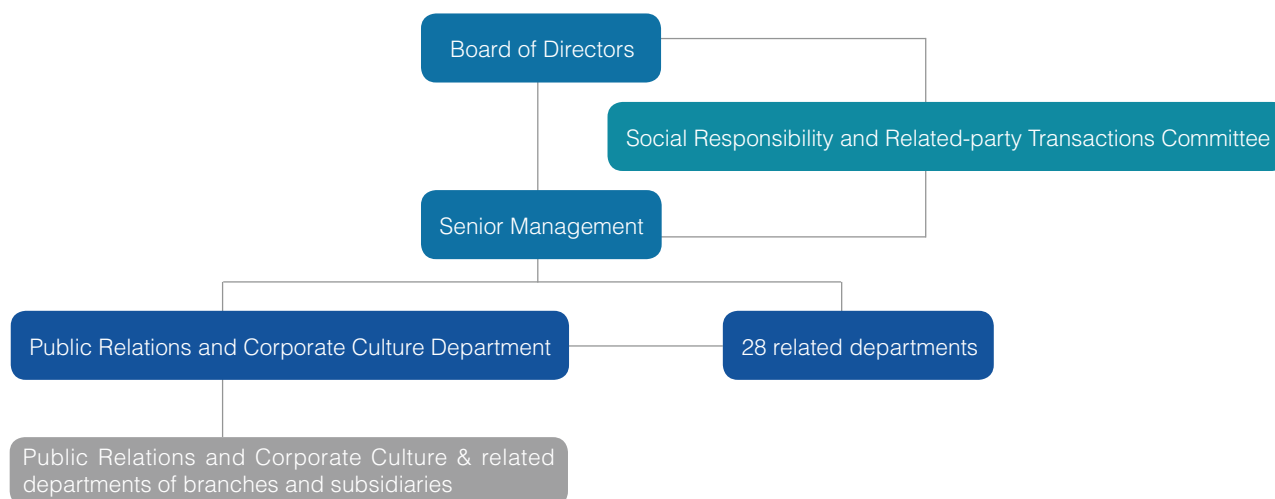




In 2017, the "Circular on Effectively Strengthening Sense of Accountability and Preventing Reputational Risk" was issued to all employees, requiring each and every individual to understand and recognize the special significance of building ecological civilization within the "five-in-one" overall strategy, broaden their international mindset, develop the awareness of biodiversity conservation and environmental protection, earnestly implement the CCB's social responsibility strategy in business management and development, product marketing, customer service and improve education and training in social responsibility.

**Team building:** The Bank has built a sound social responsibility management system covering senior management, all relevant departments at the Bank's head office, all tier-one branches, all operating entities, overseas branches and subsidiaries. The Social Responsibility Office of the Public Relations & Corporate Culture Department at the head office is responsible for organizing and implementing the work, with a working team comprising departments at the head office, branches and subsidiaries in China and abroad. The Bank held regular training sessions on social responsibility management. In 2017, supervisors of the relevant departments of social responsibility at all branches and subsidiaries within CCB all participated in the training.

#### CCB's Social Responsibility Management Structure

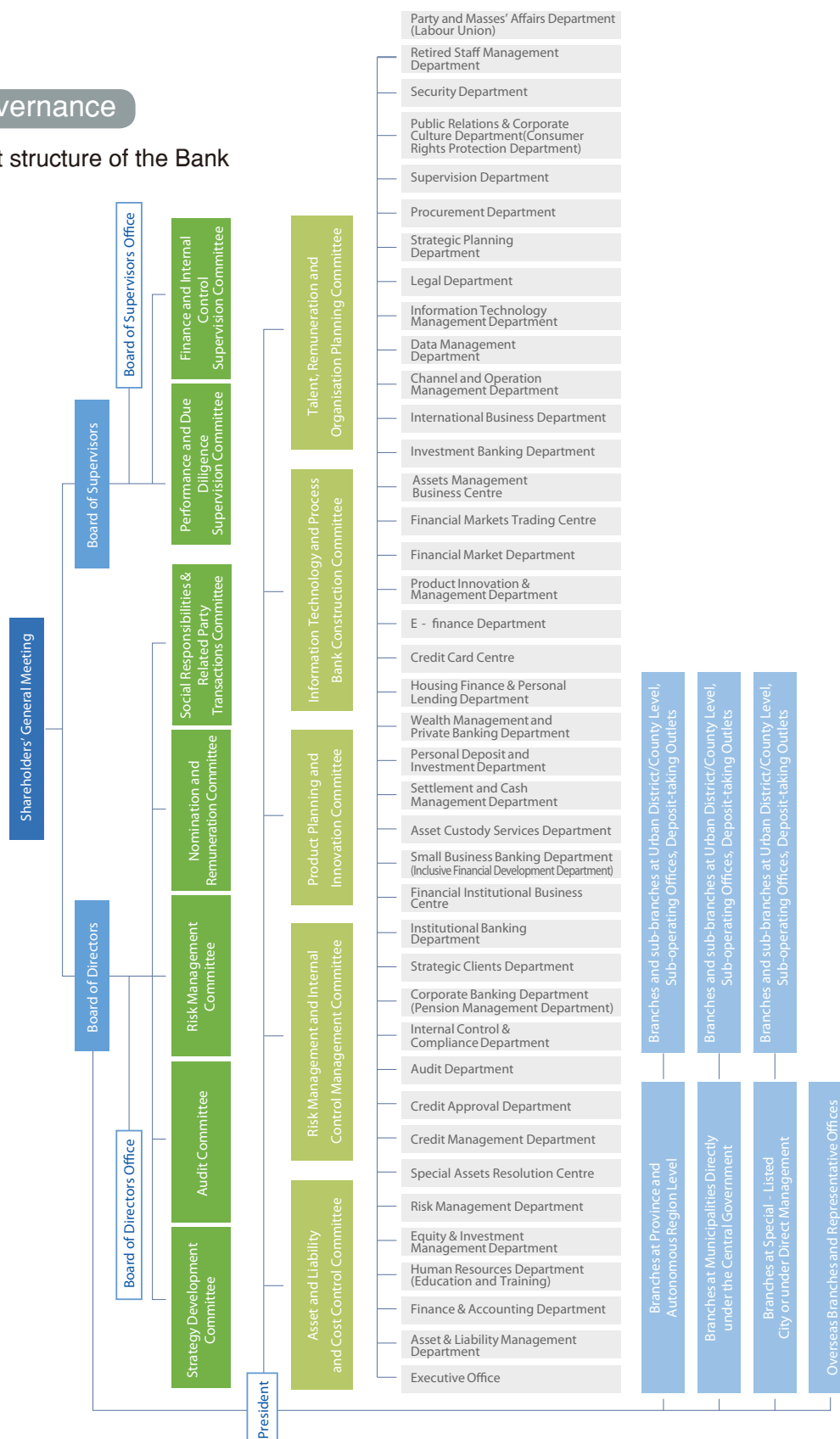


**Information disclosure:** The Bank published the Corporate Social Responsibility Report for the twelfth consecutive year since its listing in Hong Kong in October 2005 to disclose to the public its philosophy on corporate social responsibility, the progress and effectiveness of implementing corporate social responsibility strategies, and the improvements the Bank has made based on the feedback it has obtained from stakeholders on how to better fulfill its corporate social responsibilities. The organization has compiled and published its social responsibility report annually in accordance with the "Working Procedures for the Compilation and Disclosure of the Annual China Construction Bank Corporation Social Responsibility Report"; a relatively sophisticated working mechanism has been developed.



## Corporate Governance

### The management structure of the Bank



## Shareholders' General Meeting

The shareholder's general meeting is the Bank's organ of power. On June 15, 2017, the Bank convened the 2016 shareholder's annual general meeting, during which proposals regarding the following subjects were considered and approved, including the 2016 report of the Board of Directors, the report of the Board of Supervisors, the final accounts report, profit distribution plan, budgets for fixed asset investments in 2017, remuneration policy for the Board of Directors and Board of Supervisors for 2015, the election of members for the Board of Directors and Board of Supervisors, the appointment of external auditors for 2017, issuance of qualified secondary capital instruments worth not more than RMB 96 billion equivalent, amendments to Articles of Association, rules of procedure for shareholders' general meeting, Board of Directors meetings and Board of Supervisors meetings. On October 9, 2017, the Bank held its 1st Extraordinary Shareholders' Meeting of 2017 and passed the proposal on the election of Mr. Tian Guoli as the Executive Director of the Board.

## Board of Directors

The Board of Directors is the executive body of the shareholders' general meeting and is accountable to it. There are five committees established under the Board: the strategy development committee, audit committee, risk management committee, nomination and compensation committee and social responsibilities and related-party transactions committee. As of the end of 2017, the Board of Directors consisted of fifteen directors, including four executive directors, six non-executive directors and five independent directors. Mr. Tian Guoli is Chairman of the Board of Directors.

In 2017, the Board of Directors duly carried out the resolutions of the shareholders' general meeting and proposals authorized by the shareholders' general meeting. The Board of Directors convened a total of nine meetings respectively on February 8, March 29, April 27, June 14, August 17, August 30, October 9, October 26 and December 20. During the meetings, proposals were deliberated and passed, including budgets for fixed asset investments, financial statements, profit distribution, election of director, nomination of director candidates, and appointments of senior management. Information was disclosed in accordance with the requirements of relevant laws and listing rules of the place where the Bank is listed.

The Social Responsibilities and Related-party Transactions Committee is composed of four directors: the independent non-executive director Mr. Carl Walter is the chairman and the committee members include one executive director Mr. Zhang Gengsheng and two independent non-executive directors Mr. Zhong

Ruiming and Mr. Murray Horn. In 2017, the Committee held a total of 5 meetings with the purpose of strengthening its own management and operations and the supervision and administration of related-party transactions, reviewing the social responsibility report, supervising the implementation of donation pledges for public welfare, promoting the protection of consumers' rights and interests, overseeing the implementation of green credit strategies and guiding and promoting inclusive financial services.

## Board of Supervisors

The Board of Supervisors is the supervisory authority at the Bank and is accountable to the shareholder's general meetings. A supervising committee and a financial and internal control supervising committee were established under the Board of Supervisors. As of the end of 2017, the Board of Supervisors consisted of seven supervisors, including three shareholder representative supervisors, three staff representative supervisors and one external supervisor. Mr. Guo You is Chairman of the Board of Supervisors.

In 2017, the Board of Supervisors convened eight meetings respectively on January 12, March 10, March 29, April 27, June 19, August 30, October 26 and December 21. Major resolutions were deliberated and approved at the Board of Supervisors meetings, including reports from the Board of Supervisors, performance appraisals reports, periodic financial reports, profit distribution plans, work plans for supervision and a special CCB progress report on the protection of consumer rights and interests.

The Board of Supervisors supervised the Bank's financial status, internal control and risk management by reviewing its financial reports and profit distribution plans, off-site analysis, on-site investigations, and listening to keynote presentations. The Board of Supervisors supervised the performance of the Board of Directors, senior management and its members by sitting in their meetings, verifying information, reviewing performance reports, and conducting performance evaluations and face-to-face meetings.



## Senior Management

The senior management is the executive body of the Bank and is accountable to the Board of Directors and supervised by the Board of Supervisors. The Bank's senior management, which comprises the President and other members of the senior management, exercises its functions and powers to organize and carry out operation management activities in accordance with the law, regulations, the Articles of Association, and the authorization of the shareholders' general meeting and the Board of Directors. As of the end of 2017, senior management at the Bank consisted of eleven members, including one president, six vice presidents, one secretary of the Commission for Discipline Inspection, one chief risk officer, one chief financial officer, and one secretary to the Board of Directors. Mr. Wang Zuji is the President of the Bank.

Senior management organizes and carries out operation management activities in accordance with the Bank's Articles of Association and authorization by the Board of Directors. Senior management also devises integrated operation plans according to the strategies and targets set by the Board of Directors; reports regularly to the Board of Directors on strategy implementation status; analyzes and evaluates internal and external conditions; develops operation strategies and management measures and makes timely adjustments based on market changes. Senior management also invites directors and supervisors to join important meetings to hear their opinions and suggestions; and maintains close contact with the Board of Directors and Board of Supervisors to enhance operation and management capabilities and efficiency.

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*For details on the Bank's corporate governance, please refer to the Corporate Governance Report in the Bank's 2017 Annual Report issued during the same period.*

## Social Responsibility Performance

### A Bank that Serves the Public

#### Dedicated to Banking Excellence to Serve the Country's Development Strategies

The real economy serves as the cornerstone of a nation's economy. CCB has always regarded its role in serving the real economy as its duty and mission. It has provided full support for such national strategies as the Belt and Road Initiative, the coordinated development of Beijing, Tianjin and Hebei, the Yangtze River Economic Belt and the Xiong'an New Area by leveraging its strengths in infrastructure construction and project cost consulting, as well as its possession of a comprehensive operating license. The Bank has sought to fully perform its role as a state-owned financial institution in providing quality, efficient and integrated financial services for major national projects and serving the nation's economic development. The Beijing-Tianjin-Hebei Coordinated Development Team was set up in 2015 to actively support the cause. The 2017 annual meeting of the Beijing-Tianjin-Hebei Coordinated Development Committee explored the opportunities presented by the coordinated development strategy of Beijing-Tianjin-Hebei and the construction of the Xiong'an New Area, put forward solutions for existing problems and laid out the work requirements ahead. CCB has provided support for such major projects as Beijing-Tangshan intercity railway, Beijing-Zhangjiakou intercity railway, Taihang Mountain expressway, Beijing Daxing International Airport, Tianjin Nangang Phase 1 offshore wind farm and China Guodian Corporation's Langfang thermal power plant. A leading group was established specifically for the purpose of providing the best possible support for the construction of the Xiong'an New Area by tapping into the Bank's traditional advantages in infrastructure.

CCB has sought to constantly provide financial services for such causes as the construction of Beijing's subcenter, the Belt and Road Initiative, state-level new areas, the revival of the northeastern region and the Beijing 2022 Winter Olympics. Besides closely tracking such regional development initiatives as the Yangtze River Economic Belt and the Guangdong, Hong Kong and Macau Greater Bay Area, the Bank has actively served and followed up on major projects in such areas as infrastructure construction, industrial restructuring and upgrading, ecological environment protection, and people's livelihood improvement.

As of the end of 2017, CCB's total assets amounted to RMB 22.12 trillion. Loans to the infrastructure sector increased by RMB 461.297 billion and tax payments amounted to RMB 61.939 billion. The Bank also contributed to trade facilitation and RMB internationalization, achieving continuous rapid growth in its cross-border business with cross-border RMB settlement amounting to RMB 2.05 trillion.

## CCB Lends its Full Support to Belt and Road

## CASE

As a bank with traditional strength in infrastructure financing, leading RMB business, comprehensive domestic operating licenses and a robust global strategic footprint, CCB boasts apparent advantages in serving the Belt and Road Initiative. A Belt and Road leading group has been established and the "Comprehensive Financial Services Plan for Supporting Belt and Road Initiative" has been formulated. At present, along the Belt and Road, 268 major projects have been in the pipeline in 50 countries and regions with a total investment of USD 466 billion.

The Nam Oucagade Phase II Hydropower Project in Laos marked the first time that a Chinese enterprise acquired the right to develop an entire river basin overseas. The project comprises seven separate cascade power stations for development with a total installed capacity of 1,272 MW and an average annual generating capacity of about 5 billion kWh. China Construction Bank was the only shortlisted commercial bank and, as the lead bank, the entire process from the receipt of tender notice to loan agreement and its final signing took only 9 months.

In early 2017, CCB was awarded the best 2016 power project award in the Middle East and Africa by the Thomson Reuters Project Finance International for funding the 2,400MW Hassyan Clean-Coal Power Project in Dubai. And in February 2017, AsiaFinance awarded CCB with the "Best Project Finance Deal of 2016" for its lead role in financing Indonesia's Tangguh LNG project to build a third train at the LNG export facility.

## Enhancing Customer Service Experience through Customer-centric Approach

### Results of Overall Customer Satisfaction Monitoring

Category	2017	2016	2015
Overall satisfaction of personal customers (%)	78.7	76.9	76.9
Overall satisfaction of corporate clients (%)	93.2	93.3	94.0

CCB has 14,920 business institutions in the world. The Bank has sped up the internationalization of its operations, setting up overseas branches in 29 countries and regions, providing cross time-zone, cross-region, and multi-currency financial services to customers globally with 24/7 access.

CCB took the lead across the banking industry in pursuing the national standards certification of "Basic Service Requirements for Bank Outlets" and "Service Evaluation Criteria for Bank Outlets". As of the end of 2017, 9 branches in Beijing, Shanghai and Fujian and their subsidiary outlets have passed the assessments to become the first batch of certified entities. The Bank has advanced the intelligent transformation of its outlets' lobby services in an orderly manner by promoting such

functions as mobile banking, take-a-number on WeChat and queuing reminder. A Chinese-English parallel text for service signs at CCB outlets (2017 version) was issued in order to provide a consistent and standardized outlet service experience for domestic and foreign customers.

Through product and service innovation, CCB has continuously met the financial needs of customers and introduced more than 1,500 product innovations throughout the year. With independent R&D in smart teller machines, customers have been provided with "one-stop, self-service, intelligent and diversified" experience. In 2017, CCB's smart teller machines completed 9 functional updates, with 251 added and optimized features, enabling more efficient and convenient customer self-service, substantially reducing queuing time while saving resources. CCB also launched its innovative payment brand DragonPay and continued to innovate and upgrade on the basis of existing functions such as online payment, smart phone payment and mobile payment, delivering a more open user experience, diversified payment method, enriched payment scenarios and safer payment environment. Through such integrated customer service programs as "Comfort and Enjoyment" for the elderly and "Golden Bee" for university students, customers could enjoy enhanced experience with professional and quality services.

Through the integration of services across the spectrum, a comprehensive customer service network incorporating telephone, WeChat, online services and SMS has been established. As of the end of 2017, 5,426 staff were employed in the customer service center, managing 594 million customer service interactions through telephone hotlines and 1,266 million interactions through such smart channels as WeChat, online platforms and SMS. At the same time, CCB answered the call of government to provide better rates by eliminating or reducing fees, including the waiver of annual fees of customers' sole individual accounts and maintenance fees of small-value accounts, in order to provide inclusive financial services for the convenience and benefit of people.

#### CCB's Official WeChat Account Ranks atop China Enterprise New Media Index

#### CASE

In 2017, China Construction Bank continued to lead the industry in WeChat banking on the China Enterprise New Media Index and won the award of "Most Influential New Media Account of Chinese Enterprises in 2017" once again. Since the launch of banking services on WeChat in 2013, the Bank has always kept customers' needs in mind and remained committed to building an "omnipresent" intelligent service platform. Its three major functions, namely "Micro Finance", "Joyous Life" and "Credit Card" have provided a wide range of financial and non-financial services.

## Conscientious Efforts in Inclusive Finance to Tackle Challenges and Pain Points of the Society.

### Overview of Service Channel Construction

Category	As at December 31, 2017	As at December 31, 2016
Number of online banking customers (10,000)	27,675	24,162
Number of telephone banking customers (10,000)	28,882	24,196
Number of mobile phone banking customers (10,000)	26,638	22,321
Number of self-service banks	29,046	27,872
Number of automatic teller machines (ATM)	97,007	97,534
Number of smart banks	12	12
Number of outlets with barrier-free access	9,000	8,164
Number of outlets with courtesy counters	13,158	12,964

CCB has explored instruments to provide inclusive financial services to customers and actively performed its responsibilities as a major bank to address challenges and pain points of the society. In 2017, the Bank identified the role of the Board of Directors Social Responsibility and Related-party Transactions Committee in supervising and guiding the management's promotion of inclusive financing. The Inclusive Financial Services Development Committee and Inclusive Financial Services Affairs Division were established. Inclusive financial services affairs divisions have been set up in 37 tier-one branches, and 152 new inclusive financial services outlets have been established.

CCB has furthered the implementation of an inclusive financial policy and formulated the "CCB Work Plan for Enhancing County-level Financial Services Capabilities", with the aim of strengthening the construction of outlets in counties, especially impoverished ones; improving the outlets' operational environment in these areas; and expanding and extending customer service networks to support the development of banking services in counties.

As the first fully-online personal self-service loan scheme, the threshold for "Express Loans" was lowered to RMB 1,000, maximizing the service's customer reach and benefiting people's livelihoods. As of the end of 2017, a total of approximately 6 million customers acquired RMB 330.3 billion in loans with an



outstanding balance of RMB 156.339 billion. The service has led the industry in both awareness and business volume. The Bank has also adopted a steady approach towards personal loans in meeting the financing needs of individual industrial and commercial households and small and micro enterprise owners. In the same year, a total of RMB 37.665 billion in personal loans was granted.

To contribute to the development of education, CCB has introduced a package of integrated services and products dedicated to serving the needs of university students. The Bank has supported university faculty and students in their innovation and entrepreneurial endeavors. CCB has sponsored the China College Students' "Internet +" Innovation and Entrepreneurship Competition for three consecutive years, benefiting millions of students in more than 2,200 colleges and universities nationwide and promoting the integration of industry, university and research, project incubation and industrial application of quality research. Individual student loan balance amounted to RMB 80,779,200, covering 25 regions nationwide.

CCB has placed a particular emphasis on the accessibility of financial services for the disadvantaged and strengthened services for people with disabilities and other special groups by placing signboards for accessible passageway and permission for guide dogs at the entrance; implementing user-friendly facilities at our branches; attaching signs for courtesy seats in the waiting area and opening up courtesy counters for those with special needs. Full accessibility is now guaranteed for basic financial services in all electronic banking channels.

#### Qinghai Branch's Mobile Financial Services Vehicles Travel into Remote Pastoral Regions

#### CASE

CCB Qinghai Branch launched an innovative mobile financial services program in light of local conditions, providing self-service cash deposits and withdrawals, personal payment and settlement, wealth management products, electronic banking service contract signing and bank card issuance, addressing the shortage of physical outlets and self-service facilities in counties, villages and townships. Since going into operation in March 2016, CCB's mobile service vehicles have travelled to such remote pastoral regions as Menyuan County, Gangca County and Haiyan County in the Haibei Tibetan Autonomous Prefecture, providing convenient financial services to farmers and herdsmen in remote and border areas inhabited by ethnic minorities. As of the end of 2017, the vehicles had logged over 20,000 kilometers and handled more than 29,000 transactions.

## Living up to the Public's Trust and Expectations, Faithful Protection of Consumer Rights and Interests

With the coordinated planning and guidance by the Board of Directors, Board of Supervisors and senior management, the protection of consumer rights and interests has been incorporated into CCB's agenda of corporate culture building and annual business development guidelines. CCB's consumer rights and interests protection management system has seen improvement at all levels of operation. The protection of consumer rights and interests has been highlighted in the Bank's daily operational and managerial processes while such measures as product audit and access control, sales process control and supervision and inspection of after-sales service have integrated the philosophy of consumer rights and interests protection into all aspects of product and service delivery. CCB further strengthened the protection of consumers' personal information, the fair treatment of persons with disabilities and other special needs and the provision of inclusive financial services among other related causes.

In order to further promote financial education and literacy, educational campaigns with banking outlets as the main point of contact have been regularized. CCB has been active in educational campaigns such as "Month of Financial Basics Popularization", "Financial Literacy for All Households", "Financial Literacy on Campus" and "New Type of Telecommunications and Cyber Crimes Awareness Month" in order to improve their capacity to guard against financial risks. During the various campaigns, over 128,000 staff from more than 14,000 CCB branches participated in approximately 11,000 educational campaigns, 5.73 million brochures or flyers have been distributed and over 3.87 million messages on WeChat, Weibo and SMS have been posted. The outreach of the financial literacy campaigns exceeded 18.98 million contacts with consumers. The success of these educational campaigns has won positive response from the public and earned CCB the "Award for Excellent Organization" in the "Financial Literacy for All Households" educational campaign month organized by CBRC. The bank has continued to carry out the campaign of "Universalizing Financial Literacy in Remote Areas", convey the message of "Ensuring Safety of Payment Settlement Accounts" and "Promoting Electronic Smart Services", and follow through the regulatory requirements for better use of deposit insurance logo and its related education and promotion efforts.

**Caring for Consumers with Special Needs, CCB's Culture of Service in Practice****CASE**

Mr. Du, a visually impaired customer from Shenyang of Liaoning province, has been warmly received by CCB staff during each and every service. His personal account manager has conducted each transaction of his with patience and attention to detail since 2010. Although the manager has been transferred to three different outlets in this period, Mr. Du still decided to stick with the manager. When Mr. Du used the Bank's self-service facilities, the account manager would help him survey the surrounding environment, making sure it's safe and only then would Mr. Du proceed to enter the password. When Mr. Du wanted to enroll in an automatic investment plan, the said manager conducted a meticulous risk assessment with him and provided a thorough analysis of the investment portfolio and projected ROIs of various funds. Mr. Du was able to finally select a product to his satisfaction. It's exactly this sort of attention to detail and caring environment that earned Mr. Du's trust in the manager and loyalty to CCB.

CCB has placed special emphasis on the handling of customer complaints. The efficiency of customer complaint resolution and customer satisfaction has been enhanced through continuous improvements in institutional mechanisms; customer complaints are viewed as important managerial resources, which are analyzed methodically and compiled regularly across the Bank. In-depth analyses have been conducted on concentrated areas of complaints in order to continuously improve the Bank's products and services and optimize its operational processes. Survey results show that in 2017, the overall satisfaction of CCB's personal customers reached 78.7%, 2.9 percentage points higher than the average in the banking sector.

Following the regulatory requirements, CCB has improved its banking product sales area and "dual recording" process (video and audio recording for banking product purchases). By the end of November 2017, 37 branches nationwide have adopted an integrated management system for "dual recording", which has been incorporated into transactional processes in order to ensure the safety of CCB customers' financial transactions. The system has effectively improved the service environment and experience of CCB customers.

CCB has continued to crack down on financial fraud and other criminal acts in order to earnestly protect the safety of customers' financial assets. As phishing websites have caused tremendous damage to public interests, an anti-phishing work mechanism has been established, closing down 9,792 phishing websites and payment links during the year in order to preempt transactions against potential risks. In 2017, our customer service centers effectively handled emergency inquiries from customers suspected of being caught in fraud schemes, safeguarding a total of more than RMB 10 million for customers. An external fraud risk control system was also put in place to ensure direct connections between CCB Head Office and the Ministry of Public Security and the Ministry of State Security, enabling prompt freezing of fraudulently obtained funds. In 2017, some RMB 20 million was recovered for victims of telecommunications and cyber fraud.

## Providing Professional and Conscientious Services, Protecting Customers' Financial Assets

### CASE

A senior customer over sixty years old arrived at a branch in Xincheng District of Hohhot, Inner Mongolia with the intent of transferring RMB 50,000 to a local wealth management firm. During conversations with his account manager, the customer claimed that the firm promised an annualized return of 9% with no risk. The manager keenly concluded that it's likely an illegal private fund-raising scheme and thus proceeded to contact the fund recipient. Further investigation confirmed the manager's suspicion. After repeated and patient explanation and advising, the customer eventually recognized the nature of the transaction, halted the transaction and expressed his gratitude to CCB staff for their help.

## A Bank that Promotes People's Livelihoods

### Tackling Financing Challenges and Serving the "Three Rurals" with Full Devotion

CCB has formulated the "Advice on Guiding the Comprehensive Marketing Campaign for Agriculture-related Businesses", which clearly laid out the priority areas in supporting the "Three Rurals", and proposed to elevate the support for such key areas as the new type of agricultural operating entities, integration of primary, secondary and tertiary industries in rural areas and rural infrastructure construction. By the end of 2017, the agriculture-related loan balance amounted to RMB 1,765.087 billion, with the loan balance to new rural area construction standing at RMB 30.585 billion and individual subsidiary loans for the agricultural sector totaling RMB 5.211 billion.

CCB has strengthened innovation on "Three Rurals" products and services, promoted rural collective construction land use right mortgage and contracted farmland management rights mortgage in a steady and orderly manner. It has actively expanded its supply chain financing services and explored the new service model of "Internet + agriculture". The Bank has also increased support for rural infrastructure and public services delivery. Through such innovative models as "Core Enterprises + Farmers + Orders", microcredit loan was extended to small and micro businesses, village and township-level supply and marketing cooperatives, specialized farmer cooperatives, individual industrial and commercial households and farmers in collaboration with downstream enterprises by harnessing the supply and industrial chain of supply and marketing cooperatives.

CCB has actively delivered financial services to rural households and established presence in the "last mile" of county-level financial services. The

"Rural Betterment" inclusive financial services platform has been providing extensive financial services, including cash withdrawals, remittance and service fee payments, to farmers in 669 villages with which CCB have been strategically paired to assist. As of the end of 2017, nearly 90,000 "Rural Betterment" inclusive financial service facilities have been established, covering 31 provinces, municipalities, and autonomous regions and benefiting millions of rural households nationwide.

### Committing to Targeted Poverty Alleviation, Benefiting Agricultural Development

### CASE

Shandong Zaozhuang Ruifeng Food Co., Ltd., located in Shanting District, is mainly a processor and supplier of potato, chestnut and persimmon products with independent import and export rights. The company boasts a specialized potato product processing production line and advanced equipment and technology. Annually, it processes and packages more than 8,000 tons of potato-based and other ready-to-eat green snacks, which are exported to countries and regions including Japan, South Korea and Southeast Asia. CCB's Shandong Zaozhuang Shanting Branch has provided credit support and integrated settlement instruments, including public accounts, settlement card, and corporate online banking service to the company. The Bank has facilitated the growth of the enterprise through lowering interest rates on loans and preferential policies. At the same time, the company was encouraged to establish a poverty-relief and profit-sharing mechanism with impoverished farming households. So far, the company has provided jobs for 43 registered local impoverished households, with per capita monthly wage averaging at RMB 1,900, above the national poverty line.

## Serving the Real Economy and Supporting Small and Micro Enterprises

### Overview of Support for Small and Micro Enterprises

Category	As of December 31, 2017	As of December 31, 2016	As of December 31, 2015
Number of small and micro enterprise loan customers (10,000)	60.50	30.89	25.19
Loan balance for small and micro enterprises (RMB 100 million)	16,105.82	14,418.92	12,778.79

Note:

Statistical calculation based on the new categorization criteria for enterprises by four ministries (commissions) (including individual business owners and small/micro enterprise owners)

Since 2011, loans to small and micro enterprises have met the regulatory requirement of "three no-lower-than" for seven consecutive years. By the end of 2017, RMB 5.9 trillion in credit support have been provided to over 1.3 million small and micro enterprises. In 2017, the loan approval rate of small and micro enterprises reached 93.00%.

Harnessing the "new generation" and big data mining technologies, CCB has effectively promoted its fully-online "Express Loans for Small and Micro Enterprises" model, improved such areas of refined management as precision service, automatic approval and risk control capabilities, and effectively enhanced its service efficiency and outreach. As of the end of 2017, "Express Loans for Small and Micro Enterprises" has granted a total of RMB 171.8 billion in loans to 207,200 customers, establishing it as a model for major banks to apply financial technology in providing customers with inclusive financial services and enhancing the efficacy in serving the real economy. The results have earned the commendation from the State Council and regulatory authorities and praise from the general public.

CCB has implemented the "online bank-tax interaction" strategy in collaboration with the State Administration of Taxation to promote regional direct connectivity between the banking and taxation systems, innovated the "cloud tax credit" program, allowing more honest tax-paying small and micro enterprises better and more convenient online credit services, and addressed the financing challenges facing small and micro enterprises due to a lack of credit. The Bank has also developed the "Agriculture Aid for Prosperity" program to promote agriculture aid loans, guaranteed loans, supply chain credit enhancement loans and other agricultural aid financing models. The innovative "Poverty Relief Supply Loan" has provided critical support to the development of local distinctive industries and the real economy in impoverished regions.



## Cases of Support for Small and Micro Enterprises

## CASE

**Case 1:** There is an aquatic products company in Qianjiang city mainly engaged in the purchase and sale of crayfish. In 2017, crayfish prices witnessed continued hikes and potential profit margins were elevated. However, a lack of cash flow limited the company's ability to procure enough crayfish to meet the demand of downstream customers. The prospect of losing its partners and irreversible economic losses became imminent. When CCB's Hubei branch learned about the situation, it granted RMB 350,000 in earmarked express loan and solved the company's pressing need for cash flow. The loan allowed the company to purchase an additional 1,500 kilograms of crayfish daily, which not only met the demand from downstream enterprises and helped consolidate their partnership, but also enabled the company to rake in an additional RMB 3,000 in profit daily by capitalizing on the rising prices.

**Case 2:** "The particular circumstances of the industry dictate that the cycle between order placement and payment delivery is not guaranteed. Therefore, in order to deliver our products on time, we need short-term financing for production. CCB's express loans for small and micro enterprises not only meet our needs for financing but also help the company shore up its cash flow." Fujian Hengda Education Equipment Engineering Co., Ltd. is a leading enterprise in the field of production of animal specimens used in educational settings in Fujian province and has witnessed a decade of steady development. However, short-term cash flow needs had long proved to be the Achilles heel of the enterprise. In 2017, the company submitted an online application for an express loan and RMB 1 million in funds was transferred to its account in just 5 minutes.

## Leveraging the Bank's Advantages in Addressing the People's Housing-related Needs and Aspirations

### Overview of Support for Improvement in Housing Conditions

Category	As of December 31, 2017	As of December 31, 2016	As of December 31, 2015
Balance of personal mortgage loans (RMB 100 million)	42,130.67	35,856.44	27,738.95
Balance of personal mortgage loans from provident fund (RMB 100 million)	20,489.92	18,534.89	15,104.23
Balance of loans for social housing development (RMB 100 million)	578.30	355.02	446.98

CCB has actively implemented the country's macro regulation policies, identifying support of residents' reasonable housing needs as a key area, constantly optimizing operational procedures and enhancing service quality. Throughout the year, CCB has granted commercial personal housing loans for nearly 2.22 million customers and housing provident fund loans for nearly 1.03 million customers, while providing RMB 10.084 billion for personal social housing loans for 27,000 low-income families.

In response to the central government's requirement for pilot projects of the social housing construction project with the support of provident fund, CCB is actively involved in provident housing fund loan services. On the basis of controllable risk and sustainable business operations, CCB takes initiative in supporting social housing construction including affordable housing, shanty area rebuilding and public rental housing. By the end of 2017, the loan balance for renovation of shanty areas stood at RMB 45.330 billion, an increase of RMB 28.919 billion.

### CCB's Quest in Helping People Realize their Housing-related Needs and Aspirations

## CASE

In 1985, CCB took the lead in launching personal housing loans and issued the very first mortgage loan for personal housing in Shenzhen.

In 1991, CCB became the first in China to establish a housing provident fund operation.

In 1992, CCB issued the first housing provident fund loan.

In 1995, CCB launched the first loans that combined commercial individual housing loans and housing provident fund loans.

In 2000, CCB fully launched its second-hand housing and commercial housing loan programs.

In 2004, CCB and Germany's Bausparkasse Schwabisch Hall AG jointly established China's first housing and savings bank - Sino-German Bausparkasse Co., Ltd.

In 2005, CCB successfully conducted the first pilot securitization of home mortgages.

In 2007, CCB launched the innovative "Safe Home Transactions" program, providing home buyers with fund custodian services for housing transactions.

In 2010, CCB issued the nation's first housing provident fund loans for the construction of affordable housing.

In 2014, CCB launched China's first fully-online personal loan program - "Express Loans".

In 2017, CCB took the lead in launching a comprehensive rental service program to facilitate the development of the rental market.

The Report of the 19th National Congress of the CPC states that housing is for living in, not for speculation, and that the country will move faster to put in place a housing system that ensures supply through multiple sources, provides housing support through multiple channels, and encourages both housing purchase and renting in order to meet the housing needs of all people. As a large state-owned commercial bank, CCB has closely adhered to the requirements put forward by the central government, prioritized people's livelihoods, leveraged its traditional advantages and actively promoted the implementation of the national policy that encourages both purchases and rentals. The Bank has actively advocated the new housing approaches of "Housing is for Living in and Renting is just as Good" and "Establish a Home through Long-term Rental" and developed the brand platform of "CCB is here for your Rental Needs". CCB led its state-owned peers in announcing its entry into the housing rental market in November. Its comprehensive solutions for housing rentals were implemented in Foshan City of Guangdong and Shenzhen, which have been designated for a pilot house leasing scheme by the central government. Since then, its comprehensive solutions were expanded to major cities across the country.

### People Happily Move into "CCB Jianrong Residence"

### CASE

CCB launched a rental housing supervisory and trading platform that integrated five major systems under the aegis of the Foshan municipal government. It inaugurated the first "CCB Jianrong Residence" long-term rental communities in Foshan and the first batch of some 5,000 long-term rental apartments in Shenzhen. The Bank also introduced the personal rental housing loan program "Residence Loan" and worked in collaboration with the government and various market players to launch a wide range of services and measures. Many local residents have now moved into "CCB Jianrong Residence":

Ms. Zhu and her family are now residents at Jianrong Residence, and her dream is to have a second child.

Mr. Li and his family are now residents at Jianrong Residence. He said, "I can finally ask my parents to come live with me."

Ms. Sun and his family are now residents at Jianrong Residence. She said, "I finally have my own home in this city."

## A Low-Carbon and Environmentally Friendly Bank

### Developing Green Credit and Supporting Ecological Civilization Development

#### Overview of Green Credit

Category	Up to December 31, 2017	Up to December 31, 2016	Up to December 31, 2015
Balance of green credit (RMB 100 million)	10,025.21	8,892.21	7,335.63
Emission reduction of standard coal equivalent (10,000 tons)	2,800.46	2,633.15	2,285.24
Emission reduction of carbon dioxide equivalent (10,000 tons)	6,305.09	5,958.84	5,298.74
Emission reduction of COD (10,000 tons)	23.64	20.29	15.38
Emission reduction of ammonia nitrogen (10,000 tons)	3.14	2.39	1.85
Emission reduction of sulfur dioxide (10,000 tons)	26.78	18.86	12.39
Emission reduction of NOx (10,000 tons)	4.77	3.49	1.70
Reduction of water consumption (10,000 tons)	119.87	103.88	90.32

CCB has made transforming into a "green bank" its medium and long-term business plan. The Bank seeks to organically integrate low-carbon, green operations, environmental protection and biodiversity conservation into its credit policies and corporate philosophy, continue to improve its green credit policies and institutional mechanisms, accelerate credit structure adjustment, strengthen the management of environmental and social risks, expand its green credit products and services and effectively promote the development of the green credit business segment. In 2017, CCB's green loan balance grew at a rate of 12.74%, significantly higher than the average growth of business loans, providing financing support to over 2,100 clients engaged in green industries. In the same year, the outstanding loan balance for industries of high pollution, high emission and overcapacity declined 1.11% compared to 2016.

CCB has implemented the "Guidelines on Green Credit" promulgated by the CBRC and formulated the "Notice on Strengthening Environmental and Social Risk Management" on the basis of "CCB's Green Credit Development Strategy". The Bank has clarified the classification standards for evaluating customers' environmental and social risks, categorizing them from high to low risks into the three categories of A, B and C. CCB has incorporated environmental and social risk management into the entire credit granting process, clearly defined the specific management requirements and differentiated measures in the various

stages of pre-loan investigation, credit approval, credit review and post-loan management. CCB's credit policy has incorporated environmental compliance performance of enterprises into the evaluation process and implemented strict control on the access to credit by non-compliant customers and projects that violate relevant environmental laws and regulations and fail to achieve timely rectification. A mechanism for querying environmental information has been established in order to strengthen the tracking of customers with environmental and social risks, urge them towards speedy rectification and withdraw credit from those who fail to correct the course. CCB has also established a green credit information system, promoted green credit appraisal management, incorporated green credit into KPI based performance appraisal, and conferred financial rewards to high performers.

#### The CCB Green Credit Principles of "Three Support" and "Three Do Not Support"

#### CASE

"Three Support": Provide support to energy-saving and emission-reduction projects listed as national priorities, energy-saving and emission-reduction projects supported by fiscal and taxation policies and enterprises and projects that have achieved substantial progress in energy saving and emission reduction; provide them with easy access in the aspects of procedures, examination and approval and entry criteria; offer some preferential policies on loan pricing and amount or even earmarked credit allocation; leverage CCB's operational advantages as a comprehensive conglomerate to provide the full spectrum of financial services.

"Three Do Not Support": Do not provide support to projects listed in the restrictive or elimination category in the state industrial policies, customers and projects with high energy consumption and pollution that fail to meet regulatory standards or customers and projects that indicate major environmental risks and problems or are in violation of relevant environmental laws and regulations.

In the selection of industries, CCB clearly prioritizes such fields as clean energy, clean transportation, energy conservation, emission reduction, environmental protection and pollution treatment and low-carbon industries including advanced manufacturing and information technology; in the selection of customers and projects, in compliance with "energy conservation and emission reduction" requirements and relevant energy consumption and pollution emission standards is regarded as the precondition for establishing a credit relationship, and customers are vetoed for violations of environmental laws and regulations. CCB has strictly implemented national industrial policies and stringent control of industries characterized by high pollution and energy consumption, controlling capital investment in these industries and supporting enterprises in adopting new energy conservation and emission reduction equipment and technologies, so as to advance the restructuring and technological upgrading of traditional industries.

## CCB Actively Supports the Green Transformation of Traditional Industries

### CASE

Under the guidance of the national green development strategy, Ansteel Group has aimed towards a low-carbon and environmentally-friendly operation and continuously explored and expanded the development vision of "clean, green and low-carbon" within the iron and steel industry. It has devoted substantial efforts to the development of a circular economy, the enhancement of utilization of energy and other resources and introduced its experiences at the Conference on Energy Conservation and Emission Reduction held by the State Council. Ansteel Energy Conservation Company is a wholly-owned subsidiary of Ansteel Group established in 2010 and filed recordation with the NDRC and Ministry of Finance as a member of the metallurgical industry. The company mainly provides customers with a variety of energy conservation and technological transformation services in order to assist its customers to effectively conserve energy and reduce emissions. In recent years, the company carried out more than 50 energy conservation and technological transformation projects through energy performance contracting. In 2017, CCB provided the company with RMB 36 million of financing support to facilitate the green transformation of enterprises, enhance the efficiency of energy conservation and emission reduction programs and promote the development of energy conservation and environmental protection industries and the green transformation of traditional industries.

The implementation of green credit is treated as an area of particular concern during CCB's internal auditing process. With reference to the regulatory requirements and various policies and systems in the industry, we will pay attention to the implementation of green credit-related policies in the entire credit management process;

CCB has investigated the deficiencies in its green credit policies, institutional mechanisms and management, and put forward audit suggestions, improved and promoted its green credit policies, design and management on the basis of analyses of the Bank's managerial inadequacies as reflected in environmental and social risk exposures.

## CCB Launches an Innovative Carbon Credit Product

### CASE

CCB has duly implemented relevant national policies and regulatory requirements, improved its ecological civilization and green finance product portfolio, continued to deepen cooperation with the seven domestic carbon-trading platforms and launched the innovative carbon-emission pledge loan program. The program added carbon rights pledge as a risk mitigation measure on the basis of existing guarantee measures and professional management requirements in light of characteristics of the collateral asset. CCB has also addressed credit needs on and off the balance sheet, supported enterprises that owned carbon rights or managed on behalf of others to access credit financing both on and off the balance sheet; strengthened coordination and interconnectivity, issued the "Plan of Establishing Interconnectivity between Intra- and Inter-bank Business for Promoting Carbon Finance" and leveraged its advantages in the "carbon finance" and "carbon quota forward transaction central counter-party clearing agent" operations to provide customers with integrated financial services.



## ○ Actively Developing Internet Banking and Facilitating Energy Conservation and Emission Reduction among Customers

CCB has been committed to integrating online financing services with environmental protection and serving people's lives, strengthening the building of online channels, constantly diversifying related products and services, reducing cost for customers and economizing on social resources, while reducing negative environmental impact. As of the end of 2017, there have been 271 million personal users and 6.03 million corporate users of online banking, 266 million users of mobile phone banking and 49.56 million subscribers to WeChat banking. The widely adopted mobile phone banking and WeChat banking have effectively met the customers' need of access to banking services anywhere at any time. Non-counter transactions accounted for 99.19% of total transactions while the switch rate to financial transactions through electronic channels reached 93.57%.

To solve such problems as long queue, inconvenient location, redundant procedures and poor service experience in the payment process of public utilities fee charges like water and electricity, CCB launched the "Joyful Life" cloud services payment platform to provide 24/7 self-service payment options to users through multiple channels including mobile banking, online banking, CCB's official website and WeChat banking. "Joyful Life" delivers convenient services to the public, and its professional information management system also offers tangible benefits to partner businesses, helping them save labor and environmental costs. We have truly delivered on our commitment that "CCB is here to serve the society's needs."

### Green China - CCB Principal Asset Management is on the Move

### CASE

On April 15, the "Green China - CCB Principal Asset Management on the Move" tree-planting public initiative, intended to promote environmental awareness and organized jointly by CCB Principal Asset Management Co., Ltd. and China Green Foundation, was successfully held in the Baksi Forest Farm in Luanping County of Hebei Province. In March 2009, CCB Principal Asset Management launched the "Green Public Campaign". Each time the delivery of a paper statement is cancelled, the company would donate 1 RMB to China Green Foundation to be used in environmental protection work. So far, a total of RMB 210,000 in donation have been made and 35,000 trees (occupying around 220 mu or 36 acres) have been planted.

## Monitoring Global Climate Change Developments and Adopting Low Carbon Operations

CCB is much aware of global climate change and makes every effort to reduce its own environmental impact. Proactive steps have been taken in terms of low-carbon operations; energy consumption and carbon emission are reduced in daily business management by cutting business travels, encouraging staff to replace on-site meetings with video conferencing and controlling the indoor temperature in offices. Acting in response to the central government's requirements and to obey relevant laws and regulations, CCB endeavored to promote the application of mature technologies in reducing energy consumption and carbon emission. The Bank has lowered energy consumption, strengthened implementation and supervision of energy reduction, and urged individuals to shoulder due responsibilities. CCB Head Office continued to replace energy-saving lamps with LED lights, reducing energy consumption in the office building. Furthermore, energy conservation and water saving utilities are installed in office area, and paperless office work and double-sided printing are promoted. Employees are also encouraged to save energy, opt for eco-friendly means of transportation and live a low-carbon life.

### Energy Conservation and Emission Reduction Measures of CCB's Wuhan Work and Living Space

#### CASE

**Rainwater recycling:** CCB Wuhan Work and Living Space covers a total area of 193,200 square meters, with a large green area which places a high demand on irrigation water. In order to ensure sustainable water use, the space installed two rainwater utilization systems with a total design capacity of about 1,000 cubic meters to collect cleaner rainwater for purification to be used for greenery irrigation and cleaning purposes. The systems have already been commissioned into service, saving an estimated 4,000 cubic meters of water for the work and living space annually.

**Waste heat recovery and utilization:** CCB's Wuhan Work and Living Space has a total gross floor area of 120,000 square meters with about 3,000 residents. Hot water for both daily use and winter heating is provided through the water source heat pump system. The system utilizes heat from the data center as a low-grade heat source, recycles the waste heat for general use in the work and living space, simultaneously lowering the data center's cooling load and achieving effective energy conservation. In its initial stage, due to the relatively small load capacity of the data center, hot water for daily use and winter heating was provided by two vacuum water boilers through the burning of natural gas. With increases in the load capacity, all water use within the work and living space is now met through waste heat recovery from the data center through water source heat pumps. It is estimated that compared with general-purpose water boilers operating 24/7, the waste heat recovery method conserves roughly 5,000 cubic meters of natural gas per day.

## Overview of Greenhouse Gas Emissions in 2017

Index	Amount
<b>Greenhouse gas emissions (category I and II) (tons)</b>	<b>281,821.00</b>
Greenhouse gas emissions per staff (category I and II) (tons/person)	8.13
<b>Direct emission (Category I) (tons)</b>	<b>22,948.78</b>
Natural gas	7,727.66
LPG	142.32
Coal	4,373.46
Company cars	8,447.70
Diesel	2,257.65
<b>Indirect emission (Category II) (tons)</b>	<b>258,872.22</b>
Procured power	258,872.22

Note:

1. The statistical scope of environmental performance data includes only workplaces of headquarters and 37 primary branches head offices.
2. The statistical scope of employees includes only the sum of the number of employees in the headquarter and 37 primary branches head offices..
3. Based on the nature of the Group's business, the greenhouse gas emissions are mainly derived from the procured power and the combustion of fossil fuels. The list of greenhouse gas includes carbon dioxide, methane and nitrous oxide. Greenhouse gas emissions data are presented in carbon dioxide equivalent and are based on the "China's Regional Grid Baseline Emission Factors 2015" which was published by the National Development and Reform Commission of China and "2006 IPCC Guidelines for National Greenhouse Gas Inventories" which was issued by the Intergovernmental Panel on Climate Change (IPCC).
4. As the baseline emission factors of the local power grid have not yet been announced, the greenhouse gas emissions generated by the power procured by the Tibet branch is not included in the scope of disclosure.

## Overview of Energy and Water Consumption in 2017

Indicator	Amount
<b>Energy consumption (MWh)</b>	<b>496,182.28</b>
<b>Direct energy consumption (MWh)</b>	<b>96,203.40</b>
Natural gas (MWh)	39,520.35
LPG (MWh)	642.06
Coal (MWh)	12,849.26
Diesel (MWh)	10,234.43
Gasoline (MWh)	32,957.30
<b>Indirect energy consumption (MWh)</b>	<b>399,978.88</b>
Procured power (MWh)	399,978.88
Annual total energy consumption per employee (MWh/person)	14.32
<b>Water Consumption (tons)</b>	<b>2,049,524.54</b>
Annual total water consumption per employee (tons/person)	59.15

Note:

1. The Group's major sources of energy consumption are natural gas, liquefied petroleum gas, coal, diesel, gasoline and procured power.
2. The energy consumption data is based on power and fuel consumption and the relevant conversion factors provided in the "General principles for calculation of total production energy consumption (GB/T 2589-2008)" issued by the General Administration of Quality Supervision, Inspection and Quarantine of the People's Republic of China and Standardization Administration of the People's Republic of China.
3. The major water consumption statistics of the Group include municipal water supply, recycled water and drinking water.

### Overview of Paper Consumption in 2017

Indicator	Amount
<b>Total paper consumption (tons)</b>	<b>2,861.27</b>
Office paper (tons)	2,529.76
Counter paper (tons)	331.51
Annual total paper consumption per employee (tons/person)	0.08

Note:

1. The office paper counts only A3 and A4 printing sheets.
2. The counter paper counts only three types of paper which are used in larger quantities by branches.

## Environmental Protection and Waste Treatment

### Overview of Waste in 2017

Indicator	Amount
<b>Non-hazardous waste (tons)</b>	<b>391.50</b>
Disposed electronic products (tons)	288.29
Disposed battery (tons)	3.96
Disposed office supplies (tons)	6.51
Disposed means of transportation (tons)	92.74
Annual total non-hazardous waste consumption per employee (tons/person)	0.011
<b>Hazardous waste (tons)</b>	<b>40.29</b>
Disposed toner cartridge and ink box (tons)	40.29
Annual total hazardous waste consumption per employee (tons/person)	0.001

Note:

1. The types of non-hazardous wastes involved in the operations of the Group mainly include disposed electronic products, disposed office supplies and disposed means of transportation.
2. The disposed electronic products mainly include computer(mainframe), display screen, laptop, printer and server.
3. The disposed battery includes only dry batteries, but not storage batteries.
4. The disposed office supplies include only roller ball pens, paper clips and staples.

CCB attaches great importance to the environmental impacts of its operations and has taken rigorous cost control measures, encouraging staff to economize on office supplies, batteries and electronic waste. The disposal of scrapped electronic equipment is handled by professional operators appointed by environmental protection authorities with qualification in recycling scrapped electronic appliances in line with the "Interim Measures for Finance Management of China Construction Bank" and the "Interim Measures for Computer Devices Management of CCB", which ensures that it satisfies the green operation requirements. The partner company then categorizes, dismantles, cleans and tests the recycled appliances, and components that meet the requirements for re-use are put into secondary use as spare parts, hence extending the actual service cycle of electronic appliances concerned and reducing the negative environmental impact of electronic goods manufacturing.

In 2017, CCB put its decommissioned office computers under a special treatment process, including interior deducting, exterior rinsing, hardware data cleaning, original system restoration, and donated these computers to CCB Hope Primary Schools and primary schools in poor villages that CCB has been paired with to assist, helping teachers and students in classroom teaching.

## A Bank for Sustainable Development

### Building "the supreme brain" for the Bank and Maintaining Operation Continuity

CCB has established a mature management and organization system for business continuity, standardized the procedures for business continuity management, and determined the priority order in business recovery in CCB while building a recovery strategy set for key business systems. A drill plan is developed on an annual basis with differentiated drilling mechanism established, ensuring at least one drill of emergency response plan every three years. There are nearly 2,000 technical emergency response plans have been revised and nearly 3,000 technical emergency response drills conducted throughout CCB for the entire year, ensuring the timeliness of emergency response plan and business continuity in case of unexpected incidents.

CCB has drafted Information Technology Development Plan for China Construction Bank in order to build an IT system which is secured, reliable, flexible, efficient and integrated between domestic and overseas markets and to shape a top -class enterprise application system in China. CCB is steadily pressing ahead with its IT key infrastructure project with significant milestones achieved in "two locations and three centers" construction of production and disaster recovery system. Wuhan Nanhu Data Center was put into operation in 2014 while Beijing Daoxianghu Data

Center had its operational capabilities fully equipped by the end of 2017.

CCB information system has maintained secured and stable operations despite continuously growing accounts and record-hitting numbers of transactions, with all key systems reaching over 99.99% of usability on average, in which 100% usability is achieved in online banking and international bank card, among other key systems. In particular, during the "Double Eleven" e-commerce boom, CCB has ranked No.1 in both the amount of money and the number of transactions among all banks for several consecutive years.

### Six Years of Efforts Bear Fruit with Completion of New Generation Core System

## CASE

June 24, 2017 is a milestone to be commemorated in the history of CCB's development as the "New Generation Core System" built on the synergy of the entire CCB over 6 years was finally completed and launched on this day.

Adopting internationally cutting-edge practice and experience while proceeding from its own condition, CCB has launched an enterprise engineering implementation methodology featuring four elements through in-house innovation, i.e. one business model, one IT architecture, one scheme of implementation techniques and one set of management procedures.

This methodology has enabled the fundamental transition of IT construction model from department level to enterprise level. It's suitable for both large-scale waterfall development and iterative agile development, delivering competitive advantage in all aspects including innovation speed and processing efficiency. The "New Generation" core system has integrated a total of more than 13,000 innovative or optimized functions, resulting in faster product innovation, more precisely-targeted marketing, more efficient business operations, more comprehensive risk management and more accurate financial statement, hence significantly strengthening the core competitiveness of CCB in the Internet era.



## Cherishing Every Employee and Protecting their Rights and Interests

### Employee Information by December 31, 2017

Category	Number of Staff	Percentage
Total number of staff		
(Plus 4,792 labor dispatch staff)	352,621	100.00%
Staff of ethnic minorities	19,077	5.41%
New staff	5,984	1.70%
Foreign staff	719	0.20%
<b>By gender</b>		
Male staff	161,426	45.78%
Female staff	191,195	54.22%
<b>By age group</b>		
Aged below 30	84,879	24.07%
Aged 31-40	83,658	23.72%
Aged 41-50	135,581	38.45%
Aged 51-59	48,319	13.70%
Aged over 60	184	0.05%
<b>By region</b>		
Yangtze River Delta	52,565	14.91%
Pearl River Delta	44,237	12.55%
Bohai Sea Rim Area	58,356	16.55%
Central China	79,223	22.47%
West China	66,548	18.87%
Northeast China	35,888	10.18%
Head Office	14,899	4.23%
Overseas	905	0.26%

According to relevant provisions in Labor Law of the People's Republic of China and Labor Contract Law of the People's Republic of China, CCB has signed labor contracts with all on-the-job staff of contractual employment. In terms of employment management, CCB has formulated internal regulations including Measures of Labor Contract Management, Regulations on Leave and Vacation for Employees, Regulations on Management of Termination of Employment Contract as well as detailed guidelines for their implementation to protect labor rights of employees according to the law. CCB covers basic social insurance for employees including basic pension plan, basic medical insurance, work-related injury insurance and maternal insurance based on legal provisions, while providing bonus packages including housing fund, enterprise annuity, supplementary medical insurance, etc. to build a stronger safety net for employees. Besides, job performance and remuneration management have their roles consolidated in motivating or disciplining employees, with more opportunities for pay rise offered to grass-root level offices, front-line business operation and positions directly generating value. The level of intensive management of performance and remuneration is constantly enhanced, and strict measures have been taken to eliminate child labor and forced labor.

Staff education and training has been progressing year on year according to schedule, with the issuance of Advice on CCB Education and Training in 2017. Throughout the year, CCB has launched 27,708 sessions of on-site training with a total attendance of 1.49 million, with each employee receiving 7.8 days of training, incurring a total expenditure of RMB 849 million. The total attendance in online training reached 6.53 million, equivalent to 1.09 million training man-days.

### Overview of CCB Staff Training

	2017	2016	2015
<b>On-site Training</b>			
Bank level for tier-one branches and department level for Head Office (number of attendance)	872	964	1,123
Bank level for tier-two branches, department level for tier-one branches and division level for Head Office (number of attendance)	30,685	29,413	32,457
Business manager and below (number of attendance)	1,460,816	1,550,351	1,638,669
<b>Online Training</b>			
Bank level for tier-one branches and department level for Head Office (number of attendees)	334	384	401
Bank level for tier-two branches, department level for tier-one branches and division level for Head Office (number of attendees)	9,336	10,112	9,674
Business manager and below (number of attendees)	321,019	337,127	341,661

Workers' Assembly in various forms has been established at all levels of branches, which allows staff to participate in business operations. Regulations and measures concerning personal interests of workers are reviewed and discussed during the Assembly; representatives may contribute their insights and vocalize their opinions in various areas such as business operation and management, HR management, remuneration, bonus package and employee care, etc.

"Care Project" operates on a consistent basis, aimed at providing special relief fund for employees struck by major diseases. Head-office-level relief is offered for branches severely damaged in disaster-stricken areas such as floods due to extreme weather. The trade unions of all levels conducted home visits to front-line workers, needy staff and workers, granted consolation money and relief fund. Besides, cultural and sports events were organized for staff to create an atmosphere of positive mentality in work and caring for health in life. In 2017, CCB has continued to keep a relatively low attrition rate.

#### Overview of Staff Attrition Rate

Category	2017	2016	2015
<b>By Age group</b>			
Aged under 25 (%)	6.6	5.0	4.71
Aged 26-35 (%)	4.8	4.3	4.1
Aged 36-45 (%)	1.1	1.1	1.2
Aged 46-54 (%)	0.5	0.4	0.4
Aged over 55 (%)	0.2	0	0.1
<b>By Region</b>			
Yangtze River Delta (%)	5.0	4.0	3.6
Pearl River Delta (%)	2.5	3.1	3.6
Bohai Sea Rim Area (%)	1.5	1.4	1.2
Central Regions (%)	1.5	1.7	1.4
West Regions (%)	2.0	1.7	2.1
Northeast Regions (%)	1.0	0.8	0.8
Head Office (%)	8.1	6.1	6.1
Overseas (%)	10.7	9.2	9.3

Note:

1. CCB Head Office includes Headquarter, Credit Card Center, Customer Service Center, Operation Center under Direct Management of CCB and Training Center.
2. Foreign employees are not included in the age group category.

CCB attaches great importance to workplace safety and vocational safety of its staff, putting employee personal safety high on the agenda. CCB has formulated "Regulations of CCB for Safety Early-Warning (2017)" to promote the safety culture of "creating a safe CCB with joint efforts and shared responsibilities", while strengthening and improving fundamental management capability for safe production and conducting safe production inspections throughout the entire CCB. The head office has dispatched inspection groups for safety inspections focusing on 22 primary branches to detect and eliminate possible safety hazards. Putting people first and prioritizing prevention, CCB has strengthened its efforts in natural disaster prevention, giving early warning for disasters and instructions for preventive measures in advance. As terrorist attacks and hostile actions against Chinese citizens frequently occur in certain countries, overseas branches were given warnings and notices for personal safety protection for their staff while information such as international security incident analysis and safety protection instructions was provided for CCB staff based overseas.

#### Overview of Work-related Injury

Category	2017	2016	2015
Number of deaths in service (person)	8	4	10
Death-in-service rate (%)	0.002	0.001	0.003
Workday loss due to work-related injury (day)	13,676	13,573	32,428

### Implementing Comprehensive Risk Management and Commitment to Compliant Operations

With overall development strategy at the center, CCB identifies comprehensive risk management as the focus in risk control, continuously improving the comprehensive risk management system covering all departments, staff, services, procedures and risk types, enhancing the robustness of the comprehensive risk management responsibility system which is horizontally and vertically inclusive of all levels and aspects, perfecting the information sharing and coordinated control mechanism of group risk, with the comprehensive risk management assessment system established for the first time. With deepened application of big data and the creation of an enterprise monitoring and early warning platform, CCB has achieved "integrated and unified coverage, management and release based on consolidated standards" of internal and external early warning information, indicating significant upgrade in the scientific basis and automation of early warning system. The quality of group asset has improved steadily with various types of risks remaining stable and the main business structure optimized continuously.

CCB constantly improves its internal control and compliance mechanism and strives to build a scientific, advanced, practical and effective compliance management system covering the entire group. By shaping and perfecting the organizational structure for compliance, CCB has built a high-quality compliance team, established and improved its evaluation system, and standardized the institutional procedures. CCB emphasized the risk and internal control of product innovation, requiring that innovations in all research and development departments should strictly follow the regulatory rules, ensuring that no product innovation is involved in the "three violations", "three arbitrages" and "four inappropriate conducts"; meanwhile, risk management and anti-money-laundering departments must respectively conduct inspection and evaluation of related risks in launching new products.

CCB has reviewed and revised its anti-money-laundering policies and regulations including "Measures for Management of CCB Anti-Money-Laundering Work (2017)", "Measures for Management of CCB's Reports of Large-Sum Transactions and Doubtful Transactions (2017)", "Rule of Procedures of CCB Anti-Money-Laundering Steering Group", etc. to build up capabilities of anti-money-laundering. "Decision on Commendation of Excellent Teams and Individuals in Anti-Money-Laundering Work in 2016" was issued to confer the honor of "Excellent Team in Anti-Money-Laundering in 2016" on 15 teams including Anti-Money-Laundering Center, Department of Internal Control and Compliance, CCB Beijing Branch and "Excellent Individual in Anti-Money-Laundering in 2016" on Zhang Ying among 60 employees.

A consolidated compliance management framework for overseas branches has been established to strengthen overseas compliance in a comprehensive manner. In 2017, CCB has published "Fundamental Framework of Compliance Management System for CCB Overseas Institutions", "Guidelines for Compliance Review for CCB Overseas Institutions", "KPI Evaluations Measures for Compliance for CCB Overseas Institutions" etc. to shape a complete overseas compliance management system. Resource allocation including human capital and systems has been strengthened for overseas institutional compliance; a direct communication mechanism has been put in place between the head office and overseas review and inspection teams, with an on-site inspection and verification mechanism established for inspection, review and rectification to verify the implementation of compliance regulations, systems and regulatory rules in overseas institutions. An overseas compliance training system is created for board members and executives at all levels while online training for compliance is provided for all staff in overseas branches, with intensified efforts in compliance assessment and higher ratio of compliance management in KPI for overseas branches.

CCB has strengthened its disciplinary system for misconducts of its staff, with "Measures of Handling Violations of CCB Staff" and "Regulations on Procedures of Handling Violations of CCB Staff" reviewed and "Plan for Irregularity Control and Corruption Prevention Evaluation in 2017" developed to further promote the correct code of conduct among the staff. Smooth channels are created to report clues of irregularities as both

internal departments and external organizations and individuals may prosecute or indict CCB institutions and their staff via correspondence, online report, email, fax or telephone. Besides, probity and compliance education has been intensified by CCB with "Notice of Publishing Opinions on Strengthening Probity and Compliance for Staff and Party Discipline Education for Party Members" issued, in order to guide and motivate executives and staff to remain aware of the regulations and conscientiously follow them, with a firm "no" to misconduct.

CCB attaches great importance to intellectual property rights (IPR) management, focusing on IPR protection of financial innovation achievements. According to relevant provisions in the measures of IPR management of CCB, IPR applications for intellectual labor achievements including patents, trademarks and copyrights are submitted in a timely manner to safeguard legitimate rights and interests concerning innovation achievements of CCB. Meanwhile, with respect to the intellectual property rights of others, CCB undertook measures to prevent risks of IPR infringements during the course of business development and management. No major cases of intellectual property right infringement were reported during the year.

## Delivering Investor Returns through Conscientious Business Operations

CCB attaches much importance to the interests of shareholders and treat all shareholders on an equal footing. In 2017, CCB has strenuously sought feedback from the market, actively responded to issues of major concern from the market and strengthened effective communication with shareholders and investors through shareholders' meetings, results briefings, road shows, participation in major investors' forums, company visits and meetings, hotline and email for investors, etc. Over 1,000 interactive sessions were held with investors and analysts at home and abroad; while regular results were published on designated newspapers and websites for shareholders' information.

Up to the end of report period, CCB has a total of 329,810 shareholders, including 45,638 H shareholders and 378,562 A shareholders. According to the resolution of 2016 shareholders' meeting convened on June 15, 2017, a dividend of RMB 0.278 (tax included) per share was paid to all shareholders registered by June 29, 2017, totaling at approximately RMB 69.503 billion.

In 2017, the social contribution of CCB per share registered at RMB 2.74, a year-on-year increase of RMB 0.01.

Note: formula for calculation: social contribution per share=earnings per share + value added per share

Value added per share = (tax paid within the year + amount paid in staff salary + loan interests paid to creditors + donations - other social cost incurred by environmental pollution, etc.) ÷ shares

In which the indicator "other social cost incurred by environmental pollution, etc." was zero as no major environmental pollution incidents happened in CCB in 2017.

*For detailed financial information of CCB, please refer to 2017 Annual Report of China Construction Bank released in the meantime.*



## Strengthening Supply Chain Management and Motivating Suppliers to Fulfil Social Responsibilities

### Overview of Supplier Management

Category	Up to December 31, 2017	Up to December 31, 2016	Up to December 31, 2015
Number of suppliers in Yangtze River Delta	448	388	352
Number of suppliers in Pearl River Delta	261	230	200
Number of suppliers in Bohai Sea Rim Area	1,614	1,393	1,231
Number of suppliers in Central China	83	62	52
Number of suppliers in West China	42	36	33
Number of suppliers in Northeast China	30	29	28
Percentage of procurement expenditure from local suppliers (%)	99.47%	99.49	99.28
Procurement contract performance rate (%)	100%	100	100
Participation rate of external specialists (%)	2.72%	9.18	3.96
CSR training for suppliers (including meetings and business-related workshops) (number of sessions)	29	28	27

*Note:*

All data concerning procurement contract performance rate, participation rate of external specialists and number of CSR training sessions for suppliers (including meetings and business-related workshops) are only based on the data from CCB headquarter.

By the end of 2017, CCB had a total of 2,620 potential headquarter-level suppliers, among which 441 supplied CCB with products and services in the same year, incurring approximately RMB 4.185 billion in payment to suppliers. CCB has revised normative documents including "CCB Guidelines for Suppliers Management" in 2017 with stricter control over items for centralized procurement, and collective decision-making in procurement items has been put in place. More efforts are made in survey and inspection of supplying market and suppliers while monitoring of external negative messages of suppliers is strengthened, especially negative messages concerning environmental and social risks, preventing supplier risk in a comprehensive manner.

The concept of green procurement is implemented with green access requirements and evaluation criteria established for related products and services in procurement bidding, which are explicitly reflected in "CCB Operational Manual for Centralized Procurement Projects". All suppliers are required to acquire ISO14001 Environmental Management

System Certification to ensure that pollutant control meets the requirements during production. Suppliers of key products including vehicles, IT products and office furniture are required to acquire China Eco-Labeling Certificate of the highest level in China. Besides, representatives of 23 key suppliers were invited to the suppliers' meeting for in-depth communication and discussion concerning the effective fulfillment of environmental and social responsibility in procurement project cooperation.

## Unwavering Faith in Winning the Tough Battle of Targeted Poverty Alleviation

CCB has been engaged in targeted financial poverty alleviation with down-to-earth actions, mapping out work plan for targeted financial poverty alleviation during the 13th five-year plan period, 2017 work plan for targeted financial poverty alleviation, and work plan for fixed-point poverty alleviation at head office level. Work meetings on poverty alleviation have been convened throughout the bank with steady steps in the organization and motivation of financial poverty alleviation. "CCB Work Plan for Supporting Poverty Alleviation in Poverty-Stricken Regions" was developed with more efforts in financial poverty alleviation in poverty-stricken regions through innovative service models, new working mechanisms, broader range of collaterals and optimized procedures for credit review and approval as well as differentiated NPL evaluation and arrangements. CCB won "Innovation Award for Poverty Alleviation for Financial Enterprises" at 2017 Poverty Alleviation Workshop and Innovation Awards for Poverty Alleviation for Financial Enterprises organized by Sina.

In terms of favorable treatment in resource availability and credit resource support, in 2017, poverty alleviation loan was incorporated into special strategic allocation of economic capital to provide coordinated support in meeting the need of economic capital of level-1 branches of poverty-stricken regions as incurred by poverty alleviation loans. More research has been done in credit review and approval guidelines for poverty-alleviation-related industries, with green channels and priority of credit extension for projects in poverty-stricken regions. In terms of service price support, CCB has strictly implemented the central government's requirement to reduce and exempt financial service fees for poverty-stricken regions, with more favorable pricing policies for saving and loan services and intermediary service fee exemption at branches in poverty-stricken regions. In terms of financial resource support, allocated poverty alleviation project management fees and fixed asset procurement expenses throughout the year to cover the expenditures in the development and construction of e-commerce platform, self-service banks in poverty-stricken regions, "farmer-friendly payment service stations" and "charitable financial business" poverty-alleviation project.

CCB has strengthened product innovation to support distinctive industries and major projects in poverty-stricken regions, delivering benefits for production and livelihood in these regions. CCB has also pressed ahead with the pilot project of collateral loans with management right of contracted farmland and property right of farmers' housing as collaterals, aiming at providing support for business activities of distinctive

industries and new rural business entities. Its branches were encouraged to innovate business models based on local reality, playing an active role in helping small and micro enterprises and creating jobs for the poor in poverty-stricken regions through financial poverty alleviation. On March 14, the first interbank poverty alleviation bond with CCB as the exclusive lead underwriter—Chongqing Hongye Industrial (Group) Co., Ltd. ultra-short-term financial bill for poverty alleviation—was successfully registered and issued. With a total amount of RMB 200 million and issuance rate of 5.3%, this financial bill offered a new channel of direct financing for local economic development in poverty-stricken regions as another innovation initiative in financial poverty alleviation.

### E.CCB.Com Engages in Poverty Alleviation through E-Commerce

## CASE

E.CCB.Com—an e-commerce financial service platform took the initiative to connect with 832 national-level poverty-stricken counties, 411 provincial-level ones and over 1,000 poverty alleviation sites paired with CCB, serving their needs for industrial development and innovating poverty alleviation channels through e-commerce based on local conditions, focusing on helping poverty-stricken regions to expand sales of local products and build up capacity for self-generated development, delivering the benefits of the Internet to wider impoverished population. Especially in 2017, with "targeted poverty alleviation mall" created within E.CCB.com, 61 online campaigns and 15 offline business matching events were launched for this purpose, promoting poverty alleviation products from poverty-stricken regions. By the end of 2017, over 1,900 small businesses from more than 500 poverty-stricken counties were functioning on this platform, generating over RMB 5.1 billion in business revenues for poverty alleviation. Recognized by the Ministry of Commerce for its outstanding results in poverty alleviation, E.CCB.com is officially a member of MOC's "Poverty Alleviation through E-Commerce" channel.

By the end of 2017, CCB's loan balance for targeted poverty alleviation amounted to RMB 149.264 billion, an increase of RMB 54.441 billion compared to the beginning of the year, up 57.41%. Through credit loans supporting enterprises and individuals in poverty-stricken regions, more jobs and revenues were created for the registered poor; while credit loans supporting farmland irrigation, eco-environment upgrading, transportation infrastructure and school construction benefited a large number of registered impoverished population.

In 2017, CCB donated RMB 49.81 million for fixed-point poverty alleviation undertaken by the entire bank. Donation projects for poverty alleviation mainly include road reinforcing and repairs, renovation of dilapidated houses and construction of school buildings, water supply and drainage systems, lighting projects and environment improvement for villages, relief for impoverished households and purchase of production equipment. Innovation is also seen in resource integration, focusing on fixed-point poverty alleviation in long-term philanthropy projects of CCB. For instance, villages included in fixed-point poverty alleviation plan receive more support in the implementation of long-term key philanthropy projects of CCB brand, including CCB Health Express for Mothers, Growth Plan for senior high students from financially disadvantaged families, financial aid plan for impoverished model hero mothers and training for Hope School teachers.

## Cases of Targeted Poverty Alleviation Undertaken by CCB

### CASE

★ CCB Head Office and PLA General Hospital jointly initiated healthcare aid program for the poor, engaging doctors from the hospital to offer free consulting in poverty-stricken mountainous regions, supporting targeted poverty alleviation through healthcare aid and enhancing health awareness among population in poverty-stricken regions.

★ Poverty Alleviation Work Group in CCB Shanxi Branch invited experts from Animal Farming and Veterinary Medicine Bureau of Shanxi Province to train over 80 breeding farmers in Tanshang Town, introducing methods and techniques for raising beef cattle, problems and solutions in cow breeding and use of feeds.

★ Feng Xing'an, a villager in Tieshan Village, Chengguan Town, Hong'an County was the first to receive aid from CCB Hubei Huanggang Branch through poverty alleviation loan. With the RMB 30,000 loan granted by CCB, he became an investor in Hong'an County Animal Breeding Cooperative where he was entitled to annual returns and priority in employment. Thanks to the loan, Feng expects to increase his household revenues by over RMB 20,000 annually and be lifted out of poverty by 2018.

★ CCB Changde Branch in Hunan Province initiated industrial poverty alleviation program in Zhangjiashan Village, Taoyuan County based on local conditions, planting tea and red kiwi fruit, providing local job opportunities for some villagers with daily wage of RMB 120. Many villagers who used to seek jobs elsewhere are now returning to start up their own businesses.

★ CCB Guangxi Branch built a standard pig farm for Hongfu Village, Beishi Town, Xingye County, Yulin, Guangxi, a poverty-stricken village. By partnering with major local breeding enterprises and adopting a model of "enterprise + cooperative + impoverished households", these impoverished households received support and motivation for generating revenues and getting rid of poverty, hence building the capacity for independent development in poverty-stricken regions in a real sense.

★ CCB Chongqing Branch supported poverty-stricken region in Qianjiang to produce silkworms and granted loans totaling RMB 168 million to Qianjiang Silkworm Co., Ltd. since 2011, guiding the company to implement the industrial model of "company + production base + farmers". Currently, a new pattern of industrialized poverty alleviation and development is formed with companies leading production bases, which in turn leads farmers who build production bases, promoting the business growth of companies.

★ CCB Guizhou Branch identifies poverty alleviation as the top priority and "top project on the agenda of people's livelihood", with relocation for poverty alleviation as the No.1 priority in tackling the biggest challenges in poverty alleviation. Partnering with Guizhou Poverty Alleviation Development Investment Co., Ltd., CCB Guizhou Branch successfully granted CCB's first loan for relocation for poverty alleviation, hence providing financial support for the smooth progression of the relocation project.

★ Located in alpine pastoral area, Gelaedong Village, Baling Township in Tibet is sparsely populated mostly with herdsmen, with very poor road structure and over 70% villagers relying on self-sufficient small PV panels for electricity, which is merely sufficient for lighting before midnight. With the help of CCB Tibet Branch, the power station repair project in Gelaedong Village was completed successfully and launched in use upon inspection and approval.

## Public Welfare and Charity Work

Since 2005 when publicly listed, CCB has been donating to philanthropy with plans and coordination and has enabled over 100 key philanthropy programs mainly in the areas of education, medical care, poverty alleviation, disaster rescue and relief, environmental protection, etc., donating a total of RMB 900 million. In 2017, CCB's donation for philanthropy amounted to RMB 77.86 million, among which RMB 49.81 million was dedicated to village-level fixed-point poverty alleviation programs. In addition, a number of long-term philanthropy programs were also implemented with priority

## Overview of Major Philanthropy Programs

Project Name	Partner	Donation Amount	Project Duration	As of December 31, 2017
Supporting for CCB Hope Primary School	China Youth Development Foundation	RMB 10.96 million	1996 up to present	Funded the establishment of 45 Hope Schools equipped with reading rooms, computer rooms and playground, funded training for nearly 600 teachers, funded summer camp in Beijing for 52 students and teachers
Constructing the Future—CCB Financial Aid for Senior High School Students	China Education Development Foundation	RMB 138 million	2007 up to present	Granted RMB 138 million in financial aid for 89,500 senior high students
Funding for Bainian Vocational School, Sanya	China Youth Development Foundation, Beijing Bainian Vocational School for Migrant Children	RMB 12 million	2011 up to present	Annual donation of RMB 2 million to the school
Love for Tibet—CCB and China Jianyin Investment Limited Scholarship (Student Grant)	China Foundation for Poverty Alleviation	RMB 3.5 million	2007 up to present	Provided RMB 2.3 million in financial aid for 1,100 students from disadvantaged families in Tibet
"Health Express for Mothers" CCB Financial Aid Plan	China Women's Development Foundation	RMB 45 million	2011 up to present	Purchased 303 vehicles for "Health Express for Mothers", which are put into use in impoverished counties and townships in 21 provinces and autonomous regions including Xinjiang, Tibet, Gansu, Qinghai, etc.
CCB Financial Aid Plan for Impoverished Mothers of Heroes	China Women's Development Foundation	RMB 50 million	2007 up to present	Granted RMB 50.6 million in financial aid for 18,000 hero mothers or wives
Points for Dream—Hope Project Happy Music Classroom	China Youth Development Fund	RMB 2.9 million	2012 up to present	Donated to the construction and equipment of 104 music classrooms in primary and secondary schools in impoverished regions in 31 provinces, autonomous regions and municipalities
Points for Dream—Training Plan for Music and Art Teachers in Village Schools	China Literature & Art Foundation	RMB 400,000	2013 up to present	Training for over 200 teachers
Points for Dream—Caring for Children of Migrant Workers	China Young Volunteers Association, Young Volunteers Action Guidance Center, Central Committee of the Youth League	RMB 700,000	2016 up to present	Provided fund for "Youth Home" launched across China by the Central Committee of the Youth League, provided support for "Classroom at 4:30" and "Dream Village School", etc.

### ***“Join Us in Making CCB Public Welfare Projects Shine” Exhibition of Philanthropy Cases***

On March 1, CCB has successfully held "Join Us in Making CCB Public Welfare Projects Shine" Exhibition of Philanthropy Cases in the head office building, with over 300 attendees including CCB executives, directors, supervisors as well as representatives of the Ministry of Public Security, Department of Politics of Chinese People's Armed Police Force, CBRC, China Youth Development Fund, Education Development Fund, China Women's Development Foundation, China Foundation for Poverty Alleviation, etc. as well as executives and staff of various departments of the head office, representatives of branch offices, representatives of beneficiaries of public welfare programs and the media. The event was on live broadcast for all departments of head office and branches simultaneously.

The philanthropy cases on exhibition showcased CCB's role in continuous efforts in public welfare projects for over two decades, practices of public welfare campaigns initiated by CCB branches and the positive attitude and commendable actions of CCB staff participating in volunteering. Besides, awards of three "CCB Philanthropy Top Tens", i.e. Top Ten Philanthropy Stories, Top Ten Philanthropy Cases and Top Ten Public Welfare Volunteers were awarded during the event. After the exhibition, all staff were deeply touched and motivated by the rich positive energy brought by the event, saying that they felt a sense of pride and responsibility as part of CCB.

### ***“Health Express for Mothers” CCB Sponsorship Program***

On December 12, 56 "Health Express for Mothers" vehicles, purchased with CCB's RMB 8 million donation, set out their journey from Beijing. Up to now, CCB had already donated RMB 45 million in total for the purchase of 303 health express vehicles which have been put into use in poor counties and villages across 21 provinces and regions, including Xinjiang, Tibet, Gansu, Qinghai, Shaanxi, Ningxia, Inner Mongolia, Sichuan, Chongqing, Yunnan, Guangxi, Guizhou, Hubei, Hunan, Jiangxi, Anhui, Shandong, Hebei, Liaoning, Jilin and Guangdong.

The "Health Express for Mothers" donated by CCB are equipped with bed, oxygen, diasonograph and ECG analyzer. Health express have become villagers' "moving hospitals" by providing services including health consultation, charity clinics, free health check-up, distribution of medicines and health materials, free pick-up of pregnant women for childbirth, training to local medical staff, and special aid etc., which are highly recognized by local villagers and they call it "life-saving expresses".



### *Dreams on Wings—CCB Hope Summer Camp*

"Dreams on Wings—CCB Hope Summer Camp" was held on August 1-4 in Beijing, to which 36 students and 16 teachers from CCB Hope Primary School and village schools in fixed-point poverty alleviation program were invited. Travelling out of the mountains to Beijing, these kids visited Tian'anmen, the Forbidden City, Chinese Aviation Museum, the Great Wall, Beijing Science and Technology Museum, the Bird Nest and the Water Cube, etc., accompanied by over 100 CCB staff and their children functioning as volunteer guides, providing logistic services and participating in pairing and friend-making.

The closing ceremony was held in the CCB head office building at the end of the summer camp, where senior executives and special guests presented gifts for representatives of summer camp participants and conferred certificate for summer camp completion and volunteer service on representatives of CCB staff and their children involved in the summer camp. A pairing ceremony was also held between children of CCB staff and students of CCB Hope School and village schools in the fixed-point poverty alleviation program. After the ceremony, the kids also visited the office area and smart bank of CCB, acquiring knowledge of banking service and finance, while happily interacting with staff.

### *Branch Offices and Subsidiaries Actively Participate in Local Public Welfare Activities*

**CCB Beijing Xisi Sub-Branch** organized a Children's Day Charity Sale in which 44 families participated with nearly 300 items donated by sub-district and community agencies and local residents, including books, clothing, toys, daily utensils and handicrafts. All revenues from the charity sale went to 86 people living with disabilities having been trained with skills and children from 183 disadvantaged families living on subsistence allowance.

**CCB Hebei Zhangjiakou Branch** launched its 8th blood donation campaign themed "Blood of Youth, Love from CCB", during which 6,200ml blood was donated. A total of 135,500ml of blood has been donated since the first campaign in 2009.

**CCB Jiangsu Huai'an Branch** donated RMB 135,000 for poverty alleviation and relief in 2017 and launched a number of charity projects including "Dream Coming True", "Aid from a Partner", "Cool Breeze in Summertime", etc., benefiting over 500 people. Besides, more than 400 staff volunteered in over 100 volunteering activities, serving more than 400 hours in total.

Yang Jianmin of **CCB Dalian Zhuanghe Huayuankou Sub-Branch** has been enthusiastically engaged in public welfare for over ten years, paying medical bills for elderly people who were neither a kin nor acquaintance, educating rural residents about financial fraud, helping children left behind in mountainous regions

by migrant worker parents. He even created "Hongya Volunteers" charity group in Zhuanghe, motivating more staff to engage in public welfare services.

Volunteers from **CCB Xiamen Branch** acted as volunteer traffic wardens to promote civility among road users, keeping order in major transportation hubs such as the ferry terminal bus station, educating people about road safety and civilized behaviors in transport, creating an amicable and courteous atmosphere as a preparation for the BRICS Summit in Xiamen.

**CCB Amsterdam Branch** hosted the first event of Chinese Enterprises Association in the Netherlands in 2017 with the topic of "Experience Sharing: Doing Business in the Netherlands", to which major Chinese enterprises and consulting agencies were invited. The event effectively strengthened cohesion among Chinese businesses in the Netherlands.

**CCB Subsidiary in Malaysia** visited a local orphanage "Yayasan Sunbeams Home" and held a New Year's party themed "Caring for Children and Benefiting the Society", giving children stationeries and other necessities and celebrated the New Year with them.

**CCB (Asia)** partnered with CCB Hope School in Yachi Town, Bijie, Guizhou Province to establish bank-school philanthropy base, donating desks and chairs for students, for teachers' office and bookshelves worth RMB 200,000 as well as books, stationeries and winter down vests worth over RMB 40,000. Staff volunteers also taught a Chinese lesson titled "Beautiful Hong Kong" and computer lessons for school children and talked with teachers and students to learn about their challenges in detail.

**CCB Futures** Fuqing Office organized a charity donation of clothing, donating 36kg of clothing for the poor in Naiman Banner, Dongming Town, Tongliao, Inner Mongolia Autonomous Region.

**Sino-German Bausparkasse** held a charity donation for earthquake victims in Jiuzhaigou County, Aba Prefecture, Sichuan Province to help them through the difficulties. Regular philanthropy activities such as public lectures and care programs were organized throughout the year including volunteering service, helping people living with disabilities and caring for children.

## CCB's Philanthropy Journey to the Frontiers

## CASE

On September 26, "Hope Primary School Making Your Dreams Come True" CCB Donation Ceremony was held in CCB Hope School in Dafdar Township located on Pamirs Plateau, Xinjiang, during which the school children received stationeries, sports goods, a reading room and a computer classroom. Dressed in festive clothes, children of Tajik ethnic group performed their traditional eagle dance to the accompaniment of hand drum and eagle flute. This is the first Hope School donated by CCB for which the love and care from CCB has never ceased for 21 years. Ryanni, a representative of students attending the donation ceremony promised that "I will study very hard, not only out of gratitude for CCB's help but also for my dream to make my hometown a better place." Representatives of CCB's clients exclaimed "We are deeply touched by the unceasing love and commitment of CCB for 21 years."

From October 31 to November 3, CCB organized its staff volunteers to visit the beneficiaries of "Health Express for Mothers" and CCB Financial Aid Plan for Impoverished Mothers of Heroes in Lincang, Yunnan Province. Through involving in free medical consultation in "Health Express for Mothers" and talking with beneficiaries, volunteers have gained deeper insight into the project and the role played by "Health Express for Mothers" in rural area. Through discussions with representatives of military sub-command and home visits for mothers of heroes, volunteers came to understand the appreciation for heroes and the heart-warming comfort and help for their mothers through this long-term philanthropy program, however quiet and low profile it might be. A volunteer named Zhang Jin said, "Tears welled up in my eyes when seeing the baby fast asleep in its mother's arms, and I feel so sorry for the expecting mothers who have to travel a long and bumpy ride on motorcycle for prenatal care. Thanks to the Health Express for Mothers donated by CCB, mothers and babies can have their safety much better ensured at the critical moment of delivery." According to another volunteer named Wang Haixiang, "This journey has vividly shown the practical role played by CCB philanthropy projects, demonstrating the corporate social responsibility of CCB. We are fully ready to get involved in these philanthropy programs and reach out to more people in need with the love, generosity and help from CCB."

## 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

*Stock Code on Hong Kong Stock Exchange(HKEx):* 939

*Stock Code on Shanghai Stock Exchange(SSE):* 601939

*Registered Address:* No.25, Finance Street, Xicheng District, Beijing, P.R.China

*Postcode:* 100033

*Legal Representative:* Tian Guoli

*Company's head office location:* Beijing

***Business Features:***

CCB is leading the market in many core operation indicators. While maintaining its advantages in infrastructure, housing finance and other traditional businesses, CCB is making effort to develop investment banking, credit card, e-banking, private banking, consumer finance and other emerging businesses, optimizing its business and management process, making more investment in IT and other basic systems, and continuously improving risk prevention and control, and market competitiveness.

***Membership in:***

CCB is the council member of the China Banking Association, Red Cross Society of China, China Foundation for Development and Research of Financial Education, China Centre for International Economic Exchanges and the Association for Relations Across the Taiwan Straits.

*Internet Website:* [www.ccb.com](http://www.ccb.com)

*Wireless Website:* [wap.ccb.com](http://wap.ccb.com)

*Customer Service Hotline:* 86-10-95533

*Official WeChat Account:* China Construction Bank; WeChat ID: CCB\_elutong

# Independent Assurance Report



普华永道

2018/SH-0145

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*English Translation for Reference Only*

## **Independent practitioner's assurance report**

To the Board of Directors of China Construction Bank Corporation

We have been engaged to perform a limited assurance engagement on the 2017 Social Responsibility Report ("SR Report") of the China Construction Bank Corporation ("the Bank").

### **Responsibilities of the Board of Directors**

The Board of Directors of the Bank is responsible for the preparation of the 2017 SR Report based on the Environmental, Social and Governance Reporting Guide ("ESG Reporting Guide") issued by Hong Kong Exchange and Clearing Limited ("HKEx"), Global Reporting Initiative ("GRI")'s Sustainability Reporting Guidelines ("G4") and Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange ("SSE") and Guidelines on Preparation of 'Corporate Report on Performance of Social Responsibilities' (collectively known as the "SSE Guidelines"). This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the 2017 SR Report that is free from material misstatement, whether due to fraud or error.

The Board of Directors is also responsible for setting the Bank's objectives in respect of social responsibility performance and reporting, including identification of stakeholders and material issues that are relevant to these stakeholders.



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**Our Independence and Quality Control**

We have complied with the independence and other ethical requirement of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies International Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

**Practitioner's Responsibilities**

It is our responsibility to express a conclusion on whether we are aware of any matter that would materially affect the SR Report based on our work.

We conducted our work in accordance with the International Standard on Assurance Engagements 3000 (Revised) "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information". This standard requires that we plan and perform our work to form the conclusion.





普华永道

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The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion on any matter that would materially affect the 2017 SR Report. Our work involves assessing the risks of material misstatement in the 2017 SR Report whether due to fraud or error, and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk.

Within the scope of our work, we have performed the following procedures in the Head Office of the Bank and the following domestic branches:

- Jiangsu Branch
- Hubei Branch

**The procedures we performed comprised:**

- (i) Interviews with relevant departments involved in providing information in the SR Report;
- (ii) Analytical procedure;
- (iii) Examination and recalculation, on a test basis, of documentary evidence relating to the relevant data disclosed in the SR Report on which we report; and
- (iv) Other procedures deemed necessary.



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**Inherent Limitation**

We remind the users to note that, the absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

**Conclusion**

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the 2017 SR Report is not prepared, in all material respects, based on the ESG Reporting Guide, the GRI's Sustainability Reporting Guidelines ("G4") and the SSE Guidelines.

**Restriction on Use**

Our report has been prepared for and only for the Board of Directors of the Bank and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the content of this report.

**PricewaterhouseCoopers Zhong Tian LLP**

Shanghai, China

27 March 2018

## About the Report

China Construction Bank Corporation ("CCB" or "the Bank") issues an annual Corporate Social Responsibility Report ("CSR Report" or "the Report") covering the period from 1 January to 31 December every year. The scope of the Report covers the Head Office of CCB, its domestic and overseas branches, sub-branches and subsidiaries.

This report has been reviewed and approved by the board meeting held on March 27th, 2018. The Board of Directors and all directors of CCB guarantee that there are no false records, misleading statements or material omissions in the contents of the Report, and will assume individual and joint responsibility for the authenticity, accuracy and completeness of the contents.

For the Report this year, there is no major deviation from previous years in how data is obtained and calculated. The financial data in the Report is from the audited annual A-share financial statements of the Bank.

**Compilation guidelines:** The Report is prepared by CCB in accordance with the Environmental, Social and Governance Reporting Guide ("the ESG Reporting Guide") issued by the Stock Exchange of Hong Kong Limited ("SEHK"); the disclosure requirements of the guidelines issued by the Shanghai Stock Exchange ("SSE"), which include "Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange" and "Corporate Report on Performance of Social Responsibilities" (the above are collectively known as the "Guidelines of the Shanghai Stock Exchange"); and Global Reporting Initiative's ("GRI") Sustainability Reporting Guidelines (G4). The Report also meets the relevant requirements of the China Banking Regulatory Commission's "Opinions on Strengthening Corporate Social Responsibility of Banking Financial Institutions", China Securities Regulatory Commission's "Standards Concerning the Contents and Formats of Information Disclosure by Companies Offering Securities to the Public No.2 — Contents and Formats of Annual Reports" and the China Banking Association's "Guidelines on Corporate Social Responsibility for Banking Financial Institutions in China".

**Certification method:** To ensure the fulfilment of the ESG Reporting Guide by SEHK, the disclosure requirements set by SSE and GRI's Sustainability Reporting Guidelines, PricewaterhouseCoopers Zhong Tian LLP has provided independent and limited assurance for the Report.

**Access channel:** The printed version of the Report is available at the Public Relations and Corporate Culture Department of China Construction Bank Corporation, while the electronic edition can be downloaded in PDF format from CCB's website (<http://www.ccb.com>). The original version of the Report is in Chinese and is subsequently translated into English. If there is any discrepancy, interpretation should be made in accordance with the Chinese version.

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**Address:** No. 25, Finance Street, Xicheng District, Beijing, P.R.China

**Postcode:** 100033      **Fax:** 86-10-66212659

# Appendix

Serial#	Environmental, Social and Governance Reporting Guideline, Hong Kong Exchanges and Clearing Limited (HKEX)	Notes
A1	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Adopted
A1.1	The types of emissions and respective emissions data.	Adopted
A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Adopted
A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Adopted
A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Adopted
A1.5	Description of measures to mitigate emissions and results achieved.	Adopted
A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Adopted
A2	Policies on the efficient use of resources (including energy, water and other raw materials).	Adopted
A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Adopted
A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Adopted
A2.3	Description of energy use efficiency initiatives and results achieved.	Adopted
A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Adopted
A2.5	Total packaging material used for finished products (in tonnes) and (if applicable) with reference to per unit produced.	N/A
A3	Policies on minimizing the issuer's significant impact on the environment and natural resources.	Adopted
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Adopted
B1	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, holidays and vacations, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Adopted
B1.1	Total workforce by gender, employment type, age group and geographical region.	Adopted
B1.2	Employee turnover rate by gender, age group and geographical region.	Adopted
B2	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Adopted
B2.1	Number and rate of work-related fatalities.	Adopted
B2.2	Lost days due to work injury.	Adopted
B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Adopted
B3	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Adopted

Serial#	Environmental, Social and Governance Reporting Guideline, Hong Kong Exchanges and Clearing Limited (HKEX)	Notes
B3.1	Percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Adopted
B3.2	The average training hours completed per employee by gender and employee category.	Adopted
B4	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	Adopted
B4.1	Description of measures to review employment practices to avoid child and forced labour.	Adopted
B4.2	Description of steps taken to eliminate such practices when discovered.	Adopted
B5	Policies on managing environmental and social risks of the supply chain.	Adopted
B5.1	Number of suppliers by geographical region.	Adopted
B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Adopted
B6	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Adopted
B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	N/A
B6.2	Number of products and service related complaints received and how they are dealt with.	Adopted
B6.3	Description of practices relating to observing and protecting intellectual property rights.	Adopted
B6.4	Description of quality assurance process and recall procedures.	N/A
B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Adopted
B7	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Adopted
B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	To-be-adopted
B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Adopted
B8	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Adopted
B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Adopted
B8.2	Resources contributed (e.g. money or time) to the focus area.	Adopted

Serial #	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Notes
G4-1	Statement from the most senior decision makers of the organization (such as CEO, chairman, or equivalent seniors) on the relevance of sustainability to the organization and the sustainable development strategies of the organization	Adopted
G4-2	Description of the major influences, risks, and opportunities.	Adopted
G4-3	Name of the organization.	Adopted
G4-4	Primary brands, products, and services.	Adopted
G4-5	Location of the organization's headquarter.	Adopted
G4-6	Number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	Adopted
G4-7	Nature of ownership and legal form.	Adopted
G4-8	Markets served	Adopted
G4-9	Scale of the organization.	Adopted
G4-10	Total number of employees by employment contract, gender and region.	Adopted
G4-11	Percentage of total employees covered by collective bargaining agreements.	Adopted
G4-12	Description of the organization's supply chain.	Adopted
G4-13	Significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	Adopted
G4-14	Whether and how the precautionary approach or principle is addressed by the organization.	Adopted
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	Adopted
G4-16	Membership of associations (such as industry associations) and national or international advocacy organizations in which the organization joins.	Adopted
G4-17	a. List all entities included in the organization's consolidated financial statements or equivalent documents. b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	Adopted
G4-18	a. Explain the process for defining the report content and the Aspect Boundaries. b. Explain how the organization has implemented the Reporting Principles for Defining Report Content.	Adopted
G4-19	List all the material Aspects identified in the process for defining report content.	Adopted
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	Adopted
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	Adopted
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	Adopted
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	Adopted
G4-24	Provide a list of stakeholder groups engaged by the organization.	Adopted
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	Adopted
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Adopted
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that have raised each of the key topics and concerns.	Adopted
G4-28	Reporting period for information provided.	Adopted
G4-29	Date of most recent previous report.	Adopted
G4-30	Reporting cycle.	Adopted



Serial #	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Notes
G4-31	Provide the contact point for questions regarding the report or its contents.	Adopted
G4-32	Report the 'in accordance' option the organization has chosen. Report the GRI Content Index for the chosen option. Report the reference to the External Assurance Report, if the report has been externally assured.	Adopted
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report.	Adopted
G4-34	Report the governance structure of the organization, including committees of the highest governance body.	Adopted
G4-35	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	Adopted
G4-36	Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	Adopted
G4-37	Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.	Adopted
G4-38	Report the composition of the highest governance body and its committees.	Adopted
G4-39	Report whether the Chair of the highest governance body is also an executive officer.	Adopted
G4-40	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members.	Adopted
G4-41	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.	Adopted
G4-42	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	Adopted
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	Adopted
G4-44	Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.	Adopted
G4-45	Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.	Adopted
G4-46	Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics.	Adopted
G4-47	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.	Adopted
G4-48	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.	Adopted
G4-49	Report the process for communicating critical concerns to the highest governance body.	Adopted
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.	Adopted
G4-51	Report the remuneration policies for the highest governance body and senior executives.	Adopted
G4-52	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management.	Adopted
G4-53	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.	Adopted
G4-54	Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the average annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Adopted

Serial #	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Notes
G4-55	Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the average percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Adopted
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Adopted
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	Adopted
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Adopted
G4-EC1	Direct economic value generated and distributed.	Adopted
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Adopted
G4-EC3	Coverage of the organization's fund of fixed-income pension	N/A
G4-EC4	Financial subsidy received from government.	To-be-adopted
G4-EC5	Ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	To-be-adopted
G4-EC6	Proportion of senior management hired from the local community at significant locations of operation.	To-be-adopted
G4-EC7	Development and impact of infrastructure investments and services supported.	Adopted
G4-EC8	Significant indirect economic impacts, including the extent of impacts.	Adopted
G4-EC9	Proportion of spending on local suppliers at significant locations of operation.	Adopted
G4-EN1	Materials used by weight or volume.	Adopted
G4-EN2	Percentage of materials used that are recycled input materials.	To-be-adopted
G4-EN3	Energy consumption within the organization.	Adopted
G4-EN4	Energy consumption outside the organization.	To-be-adopted
G4-EN5	Energy intensity.	Adopted
G4-EN6	Reduction of energy consumption.	Adopted
G4-EN7	Reductions in energy requirements of products and services.	N/A
G4-EN8	Total water withdrawal by source.	Adopted
G4-EN9	Water sources significantly affected by withdrawal of water.	N/A
G4-EN10	Percentage and total volume of water recycled and reused.	N/A
G4-EN11	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	N/A
G4-EN12	Substantial influence of the institution's activities, products and services on the biodiversity aspect of protected areas or areas of high biodiversity value.	N/A
G4-EN13	Habitats protected or restored.	N/A
G4-EN14	Total number of IUCN red list species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	N/A
G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1).	Adopted
G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2).	Adopted
G4-EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3).	To-be-adopted
G4-EN18	Greenhouse gas (GHG) emissions intensity.	Adopted
G4-EN19	Reduction of greenhouse gas (GHG) emissions.	Adopted
G4-EN20	Emissions of ozone-depleting substances (ODS).	To-be-adopted
G4-EN21	NOx, SOx, and Other Significant Air Emissions.	To-be-adopted

Serial #	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Notes
G4-EN22	Total water discharge by quality and destination.	N/A
G4-EN23	Total weight of waste by type and disposal method.	Adopted
G4-EN24	Total number and volume of significant spills.	N/A
G4-EN25	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention <sup>2</sup> Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	N/A
G4-EN26	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff.	N/A
G4-EN27	Extent of impact mitigation of environmental impacts of products and services.	Adopted
G4-EN28	Percentage of products sold and their packaging materials that are reclaimed by category.	N/A
G4-EN29	Monetary value of significant fines and total number of nonmonetary sanctions for non-compliance with environmental laws and regulations.	N/A
G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce.	N/A
G4-EN31	Total environmental protection expenditures and investments by type.	Adopted
G4-EN32	Percentage of new suppliers that were screened using environmental criteria.	Adopted
G4-EN33	Significant actual and potential negative environmental impacts in the supply chain and actions taken.	Adopted
G4-EN34	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	Adopted
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	Adopted
G4-LA3	Return to work and retention rates after parental leave, by gender.	To-be-adopted
G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements.	To-be-adopted
G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	N/A
G4-LA6	Type of work injury and rates of work injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	Adopted
G4-LA7	Workers with high incidence or high risk of diseases related to their occupation.	N/A
G4-LA8	Health and safety topics covered in formal agreements with trade unions.	Adopted
G4-LA9	Average hours of training per year per employee by gender, and by employee category.	Adopted
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Adopted
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	Adopted
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group, and other indicators of diversity.	Adopted
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	To-be-adopted
G4-LA14	Percentage of new suppliers that were screened using labor practices criteria.	To-be-adopted
G4-LA15	Significant actual and potential negative impacts for labor practices in the supply chain and actions taken.	To-be-adopted
G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted

Serial #	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Notes
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	To-be-adopted
G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	To-be-adopted
G4-HR3	Total number of incidents of discrimination and corrective actions taken.	To-be-adopted
G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights.	To-be-adopted
G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labour, and measures taken to contribute to the effective abolition of child labour.	Adopted
G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labour.	Adopted
G4-HR7	Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations.	To-be-adopted
G4-HR8	Total number of incidents of violations involving rights of indigenous peoples and actions taken.	N/A
G4-HR9	Total number and percentage of operations that have been subject to human rights reviews or impact assessments.	To-be-adopted
G4-HR10	Percentage of new suppliers that were screened using human rights criteria.	Adopted
G4-HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken.	Adopted
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	To-be-adopted
G4-SO2	Operations with significant actual and potential negative impacts on local communities.	To-be-adopted
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	To-be-adopted
G4-SO4	Communication and training on anti-corruption policies and procedures.	Adopted
G4-SO5	Confirmed incidents of corruption and actions taken.	N/A
G4-SO6	Total value of political contributions by country and recipient / beneficiary.	N/A
G4-SO7	Total number of legal actions for anti-competitive behavior, antitrust, and monopoly practices and their outcomes.	To-be-adopted
G4-SO8	Monetary value of significant fines and total number of nonmonetary sanctions for non-compliance with laws and regulations.	To-be-adopted
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society.	Adopted
G4-SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken.	Adopted
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted
G4-PR1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.	N/A
G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes.	N/A
G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.	N/A
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	To-be-adopted
G4-PR5	Results of surveys measuring customer satisfaction.	Adopted
G4-PR6	Sale of banned or disputed products.	N/A

Serial #	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Notes
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	To-be-adopted
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Adopted
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Adopted
FS1	Policies with specific environmental and social components applied to business lines.	Adopted
FS2	Procedures for assessing and screening environmental and social risks in business lines.	Adopted
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	Adopted
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	Adopted
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	Adopted
FS6	Percentage of the portfolio for business lines by region, size and sector.	Refer to Corporate Annual Report
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line (broken down by purpose).	Adopted
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line (broken down by purpose).	Adopted
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	To-be-adopted
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	To-be-adopted
FS11	Percentage of assets subject to positive and negative environmental or social screening.	To-be-adopted
FS12	Voting police(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	Adopted
FS13	Access points in low-populated or economically disadvantaged areas by type.	Adopted
FS14	Initiatives to improve access to financial services for disadvantaged people.	Adopted
FS15	Policies for the fair design and sale of financial products and services.	Adopted
FS16	Initiatives to enhance financial literacy by type of beneficiary.	Adopted



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