



China Construction Bank Corporation
Corporate Social Responsibility Report
2018

March 2019

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Introduction

China Construction Bank Corporation (hereinafter referred to as “the Bank”) publishes Social Responsibility Report annually, which covers the period from 1st January to 31st December of each year. The report covers the businesses of the headquarter as well as domestic and overseas affiliated branches.

This report was reviewed and approved by the Board of Directors of the company on 27th March 2019. The Board and all directors of the Bank guarantee that there are no false records, misleading statements or major omissions in the content of this report, and bear individual and joint responsibility for the truthfulness, accuracy and completeness of the contents. There are no significant changes in the method of obtaining and calculating the data for this annual report compared with the previous one. The financial data of the report is derived from the audited annual A-share financial report.

Guidelines of the Report	<p>This report is compiled on the basis of Hong Kong Stock Exchange's Environmental, Social and Governance Reporting Guidelines ("ESG Reporting Guidelines"), Shanghai Stock Exchange's "Guidelines for Environmental Information Disclosure of Listed Companies of the Shanghai Stock Exchange", "The Company's Social Responsibility Report (collectively referred to as “SSE Guidelines”) and Sustainability Reporting Guidelines published by Global Reporting Initiative (GRI).</p> <p>In the meantime, the report is in line with requirements set out in Opinions on Strengthening the Social Responsibility of Banking Financial Institutions by China Banking Regulatory Commission, Content and Format of the Information Disclosure for Companies That Publicly Issue Securities in</p>
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	<p>China: Content and Format of Annual Report by China Securities Regulatory Commission, Guidelines for Corporate Social Responsibility of China's Banking Financial Institutions by China Banking Association.</p>
<p>Validation Method</p>	<p>PwC Zhongtian Certified Public Accountants (Special General Partnership) conducted independent and limited assurance of this report prepared by the Bank in accordance with the guidelines of Hong Kong Stock Exchange ESG Report, the disclosure requirements of Shanghai Stock Exchange and the sustainability reporting guidelines issued by GRI.</p>
<p>How to obtain</p>	<p>The printed version of the report can be found available at Public Relations and Corporate Culture Department of the Bank. The electronic version can be downloaded from our website (http://www.ccb.com). The report is written in simplified Chinese with English, traditional Chinese version. If there is any difference, the simplified Chinese version shall prevail.</p>
<p>Contact</p>	<p>Address: No. 25, Finance Street, Xicheng District, Beijing, China, Public Relations and Corporate Culture, China Construction Bank Corporation Zip Code: 100033 Fax: 86-10-66212659</p>

From the Chairman

World is constantly changing as time flies. The year 2018 witnessed great complexities and uncertainties in international political and economic arena. China ushered into the 40th anniversary of reform and opening-up, and entered the beginning phase for putting the guiding principles of the 19th National Congress of the Communist Party of China (CPC) fully into effect. At this critical juncture of historical transition, despite the tough environment and confronted challenges, CCB maintains fast-pace development toward its vision, proactively shoulders corporate social responsibilities, carries forward the ethos of innovation, continues to improve the corporate governance structure as well as business operations, decisively applies new strategies and explores alternative development path. For us, these actions not only create value for the stakeholders including shareholders, customers, and employees, but also show our willingness and engagement in finding solutions to social problems through our financial services.

Financial services have always been closely related to the clothing, food, housing and transportation of the general public. We have clearly put forward the goal to "serve the general public with a peaceful and harmonious working and living environment, and create a better life", which steers the bank to meet the fundamental needs of the social development, and facilitate the development of the real economy. We firmly believe that all people have the right to access financial resources and to pursue a better life. Our services and campaigns including housing, inclusive finance, scientific and technological empowerment, workers' care, support for agriculture, rural areas, and farmers, "precision poverty alleviation", community service, and financial education, share a common principle that on the road of pursuing a better life, no one should be left out. In doing so, we are committed to becoming the enabler of social progress to include general public into the contemporary financial system,

by building it together and sharing the benefits, which turns the financial system into a real pillar of the state. These solid efforts have won us the "Comprehensive Award for Best Banking in China" from *The Banker* and the "most socially responsible Financial institution of the Year Award" from the China Banking Association.

We actively implement rental housing strategy, and contribute CCB's solution to the "affordable housing" scheme. We clearly set our positions with the understanding that "houses are not the tools for speculation, but the sheltering for people". As the pioneering financial service provider for housing industry, we use financial tools to mobilize the housing market, maintain a stable landlord - tenancy relationship, and provide solutions to social issues. We have already developed a comprehensive service platform with five integrated sharing systems. This rental housing financial ecosystem provides chain products and services in the rental housing market. In the future CCB will gather more resources to create an intelligent service platform, promote building of smart city, which will realize sustainable housing needs for more people.

Comprehensive efforts have been made to develop inclusive finance, in order to create a better business environment. CCB regards inclusive finance as the strategic fulcrum to deal with the new situation and changes in the market under the new era. On the basis of maintaining its traditional advantages, CCB will extend its strategic focus from large-scale industries and large companies to small-scale industries and small companies. Through the construction of management system and mechanism, the innovation of products and services, the application of system science and technology, and the construction of service networks, efforts have been made to solve the problems of financing difficulties for small and medium-sized enterprises, to strengthen credit support to private businesses, enhance resource allocation to emerging businesses i.e. innovation businesses and start-ups, and effectively improve the access to

financial services for small and micro enterprises, individual industrial and commercial households, and the agricultural population. We will adhere to the basic strategies of precision poverty alleviation and precision poverty eradication, create new channels for e-commerce to help the poor, through the means of "integration with commerce", and explore the road to sustainable development for poverty alleviation.

We actively introduce financial technologies to build open platforms for "sharing". Supported by science and technology, CCB has actively resorted to new technologies and new means such as big data and "Internet +" to innovate its products and service models, and constantly enrich and improve the products of the inclusive financial system. Relying on the technical advantages formed by the "new generation" system, we integrate modern science and technology, customer insights, financial service settings, product operation into one system, transform our role from the past technology users to industry leaders and standard-setters. In the future, CCB will continue to strengthen the drive of science and technology, empower, link resources and export capacities, so as to create a win-win ecology for customers and partners, and maximize the convenience and efficiency of financial technology for our society.

We continue to strengthen risk control and lay a solid foundation for "sustainable operations". The effective prevention and control of risks and the improvement of management level are the premise for banking financial institutions to serve the economic and social development. Over the past year, focused on the three tasks of "serving the real economy, preventing and controlling financial risks, and deepening financial reform", CCB has continued to raise the awareness of compliance among all staff, strictly investigate corruption and bribery and enhance our ability to develop healthy and sustainable business.

The bigger an enterprise, the greater its responsibility. Over the past year, we have added the service of “Labours’ Harbour” in all of our branches, making the network service available to a vast number of ordinary workers. We have also built a “CCB University”, piloting on a contemporary vocational financial education with the integration of business, education, research and application, training new financial talents for CCB and the society. Looking at the development trend of the banking industry, it can be predicted that the physical forms and service modes of a bank will change dramatically in the future, but the essence of finance, namely serving the society and people’s livelihood, will never change. CCB will be deeply linked with various social industries in a variety of forms, so that finance will insert new strength in social governance, environmental protection, public welfare and other fields.

New era brings new directions. 2019 marks the seventieth anniversary of the founding of the PRC, and a critical year for building a comprehensive moderately prosperous society. Against the uncertainties in the development of the world economy, and the new challenges confronting the banking financial institutions, CCB will continue to facilitate the real economy with financial services, strive to achieve high-quality development, and realize the transition into “the second curve” in the process of socially-empowered financial innovation, which in turn will create shared value for investors, customers, employees and the desired living environment for the people.



Chairman

China Construction Bank Corporation

About Us

China Construction Bank Co., Ltd. is a leading joint-stock commercial bank in China, headquartered in Beijing. Its predecessor, China Construction Bank, was established in October 1954. The Bank was listed on the Stock Exchange of Hong Kong (Stock Code 939) in October 2005 and on the Shanghai Stock Exchange (Stock Code 601939) in September 2007. With a market value of about \$207.179 billion at the end of 2018, the bank ranks fifth in the world on the chart of listed banks. The group ranked second in *The Banker's* Top 1000 World Banks 2018 based on Tier 1 capital.

With 14,977 branches including 200 overseas branches in 29 countries and regions and 345,971 employees, CCB serves hundreds of millions of individuals and corporate customers. The Bank's subsidiaries cover multiple business areas, such as mutual funds, financial leasing, trust, life insurance, property insurance, investment banking, futures and pension.

Adhering to the business philosophy of "customer-centric and market-oriented", the Bank is committed to becoming the most valuable, creative bank, maintaining consistency and good balance between short-term and long-term benefits, and business objectives and social responsibility objectives, in order to optimize the value of customers, shareholders, society and employees.

Membership status:

CCB is board membership of China Banking Association, Red Cross Society of China, China Foundation for Development of Financial Education, Association for Relations Across the Taiwan Straits and etc.

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wireless access point (WAP): wap.ccb.com

Customer service contact: +86-10-95533

WeChat Official Account: China Construction Bank Corporation

WeChat contact: CCB_elutong

Responsibility: Light up 2018

We are an international banking group with

65 years

of operating history, with total assets of

23.22 trillion yuan

and annual tax contribution of

58.666 billion yuan.

We are committed to creating diverse values for shareholders, customers and employees through sustainable financial services.



Sharing Diversified Values

Social contribution
2.88 yuan per share

345,971
employees worldwide

Annual public welfare donation expenditure is
89.41 million Yuan

More than
14,000 "Larbours' Harbour"
have been made accessible to the public, serving nearly
30 million people who need help, such as cleaning workers, couriers and other outdoor workers

Fully integrate social resources by founding CCB University to empower government agencies, higher education institutions, enterprises and society to achieve education and industrial integration. For private entrepreneurs, farmers, civil servants, and poverty alleviation workers, we have provided

538 sessions of training namely, "Jinzhi Huimin".



For the People

In 2018, the infrastructure industry sector loans increased by
102.164 billion yuan to promote sustained and steady economic development

There are
36 million individual customers who have used our financial services for their assets, with a year-on-year increase of
1.05 trillion yuan

The supervision service system for housing rental integrated service platform has been launched in
288 cities, providing solutions for "affordable housing" scheme and helping to explore the under-developed rental housing market

Handling cross-border RMB business of
2.76 trillion yuan for
27,412 customers of
145 countries and regions

Mobile Banking provides high quality security services to more than
309 million users, with a transaction volume of over
57 trillion yuan



Improving People's Livelihood

With the advantages of fintech and inclusive financial strategy, the balance of inclusive finance loans hit
631.017 billion yuan, "small and fast loan" innovative products provide more than
700 billion yuan loans to more than
550,000 small micro-owners

The balance of agriculture-related loans was
1,764.65 billion yuan, and the balance of industrial precision poverty alleviation loans was
63.040 billion yuan. With industrial assistance,
114,000 poor people managed to get themselves into employment and increase income

Launched "Yu Nongtong" county-level services for rural areas. With
151,000 service centers and
61,000 new ones, we have provided services to
11.95 million rural households throughout the year, covering
25% of rural villages in China



Green Development

We have been actively combating climate change and support low-carbon transformation. The balance of green loans is
1.04226 trillion yuan, equivalent to reductions of
30.1171 million tons of standard coal burning, or
69.2612 million tons of CO2 emission equivalent

Stricter loan policy has been taken to regulate loans to environmentally unfriendly industries. As a result, the balance of loans to the "high pollution, high energy consumption and over capacity" industry decreased by
4.16% compared with the same period last year

Uphold environmental operations in coping with climate change by developing online banking; off-counter account transaction volume accounted for
99.23% and the financial transaction migration rate via online channel was
92.66%



Protecting Customer Rights

Measures have been taken to protect personal data, focusing on customer information security and quality improvement of personal customer information, putting in place smart warning and whole process monitoring system wherever personal customer information may be used

Protect the safety of customers' property, promote the development and construction of external fraud risk management and control system, control the funds involved in more than
14 billion yuan, gather about
9 million blacklists involved in the case

Properly handle customer complaints in a timely way, as an important resource research mining, play its role in improving products, improving services, optimizing the process; In the whole year, the completion rate of handling customer complaints reached
99.85% and the overall satisfaction rate of individual customers reached
81% at the leading level among domestic peers

CSR Management and Approach

Corporate Culture

Our Vision

Build a world class banking group with top value creation capability.

Our mission

Provide better services to our customers, create greater value to our shareholders, build up a broader development platform for our associates, and assume full Responsibility as a corporate citizen.

Core values

Integrity, Impartiality Prudence and Innovation

Corporate Governance

The Board of Directors is the executive body of the shareholders' meeting and reports to shareholders' meeting. The Board consists of five special committees: the Strategic Development Committee, the Audit Committee, the Risk Management Committee, the Nomination and Remuneration Committee, and the Social Responsibility and Related Transactions Committee. By the end of 2018, the Board of Directors has 14 directors, including 3 executive directors, 5 non-executive directors and 6 independent directors. Mr. Tian Guoli serves as chairman of the board.

In 2018, the Board of Directors has implemented the decisions of the shareholders' meeting and the authorized proposal put forward. Eight meetings were held on 19th January, 27th March, 26th April, 28th June, 28th August, 23rd October, 16th November and 28th November during which executive directors, non-executive directors, independent directors, shareholder representative supervisors and senior management personnel were elected. Further during those meetings, the strategic plans for Fin Tech, Inclusive finance, and capital management for 2018-2020 were made, external auditors for 2018 was selected, the external donation authorization given to the Board revised. Information was also disclosed in accordance with the relevant laws and regulations and the policies of listing stock exchanges.

The Social Responsibilities and Related Party Transactions Committee consists of five directors. The chairman is an independent director, Mr. Carl Walter. The members include executive director Mr. Zhang Gengsheng, independent directors Mr. Chung Shui Ming Timpson, Mr. Kenneth Patrick Chung and Dr. Murray Horn. In 2018, the Committee held 4 meetings to strengthen supervision and management of related transactions, review social responsibility reports, supervise the implementation of charitable donations,

promote consumer rights protection, supervise and uphold green credit and inclusive finance.

Investor relationship management and Progress

In 2018, with combined measures in reaching out to investors and inviting them to come, CCB tried to improve effective communication with the market, by holding shareholders' meetings, organizing performance announcements and public events, participating in investor forums, and carrying out investor research, participating in open day events of listed companies organized by the Shanghai Stock Exchange, exchanging ideas online with small and medium-sized investors, answering and respond to IR hotline and mails, etc. CCB took the feedback from the market very seriously, responding to concerns in a timely manner, and informing investors of the latest development in House Rentle, Inclusive finance and Fin Tech, strengthening our strategic and competitive advantages, making investors aware of what response CCB has taken against climate change, supporting green economy development, improving risk management and fulfilling social responsibility.

For details of corporate governance, please refer to the Corporate Governance Report in China Construction Bank Corporation 2018 Annual Report.

CSR Management

Social Responsibility Strategy

With China's real economy and a passion for improving people's livelihood, the Bank provides financial solutions based on economic and social development and customer needs, serving the public with affordable housing and prosperous business environment, and creating a better life. Customer-centered, constantly innovating products and services, achieving steady and healthy development in different businesses, the bank strives to be:

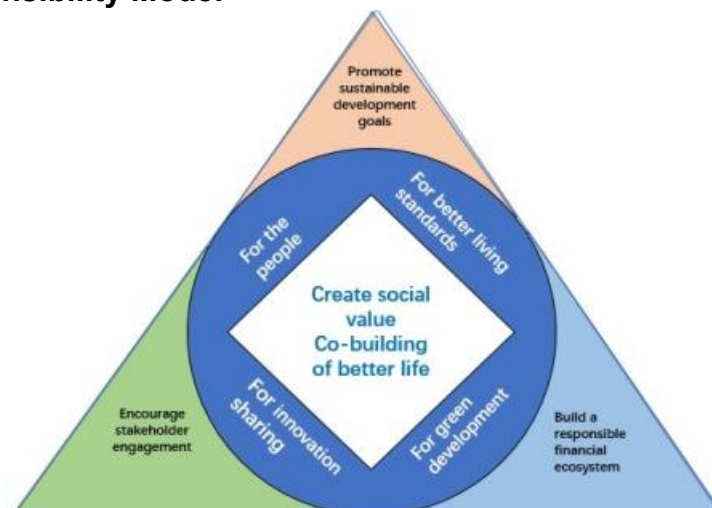
A bank that serves the public -- Try to understand the experience and appeals of customers, continuously to innovate and improve business processes, vigorously develop the consumer finance market, strive to improve service quality and service capabilities; actively protect the legitimate rights and interests of consumers; use the business premises to provide more shared services to the public;

A bank that promotes people's livelihood -- Combine business development with support for economic and social development, and meet customer needs; fully support the development of the real economy and people's livelihood while putting the Inclusive Financial strategy into practice, serve small and micro enterprises, solve "three dimensional rural issues", Housing rental and other issues concerning people's livelihood, helping people pursue a better life;

A bank that cares about environment and carbon emission -- Care about global climate change, stand for responsible investment, promote green banking construction, vigorously develop green finance, support low-carbon economy and environmental protection industry, help corporate customers to save energy and reduce emissions, protect biodiversity, and place restrictions on high-pollution and high energy consuming industries; Develop Fin Tech, build a shared financial ecosystem; implement a mobile priority strategy, actively promote online financial services; adhere to low-carbon operations, alleviate energy consumption and impact on the climate;

A bank that supports sustainable development - Implement comprehensive risk management, adhere to compliance operations; enhance the Bank's ability to create more value, create more value to our customers, provide sustained and stable returns to our shareholders; care about our associates rights and interests, create a better working atmosphere and career development opportunities for associates; play a role in social development and community building, and encourage our associates , customers and corporate clients to actively participate in charitable causes and contribute to the harmonious development of society.

Social Responsibility Model



	One Mission	Three Tasks	Four Initiatives
Social Responsibility Model	<p>Building A Better Life : create diverse values for shareholders, customers and associates with responsible financial services, and meet people's needs for a better life.</p>	<p>Promote Sustainable Development Goals: Promote Sustainable Development with innovative financial services to help build a community of shared future for mankind.</p> <p>Building a responsible financial ecosystem: led by the new development concept, supported by Fin Tech, guided by the solutions to</p>	<p>For the people: ensuring a safe home, serving customers, sharing services and creating greater value</p> <p>For better living standards: support innovation in two dimensions, rural revitalization and small and micro enterprises growth, enhance economic vitality and improve life quality.</p>

		<p>major social issues, work together and build a financial service ecosystem in which the Bank and society coexist.</p> <p>Encourage stakeholder engagement: Try to understand stakeholder claims, while making sure banking operations are compliant with requirements, improve user and public experience, and provide satisfactory services.</p>	<p>For innovation sharing: financial technology innovation supports business innovation, product innovation and management innovation, fulfilling the responsibility of the Bank, and driving the industry to innovate and grow continuously.</p> <p>For green development: build ecological civilization with green finance and sustainable operations.</p>
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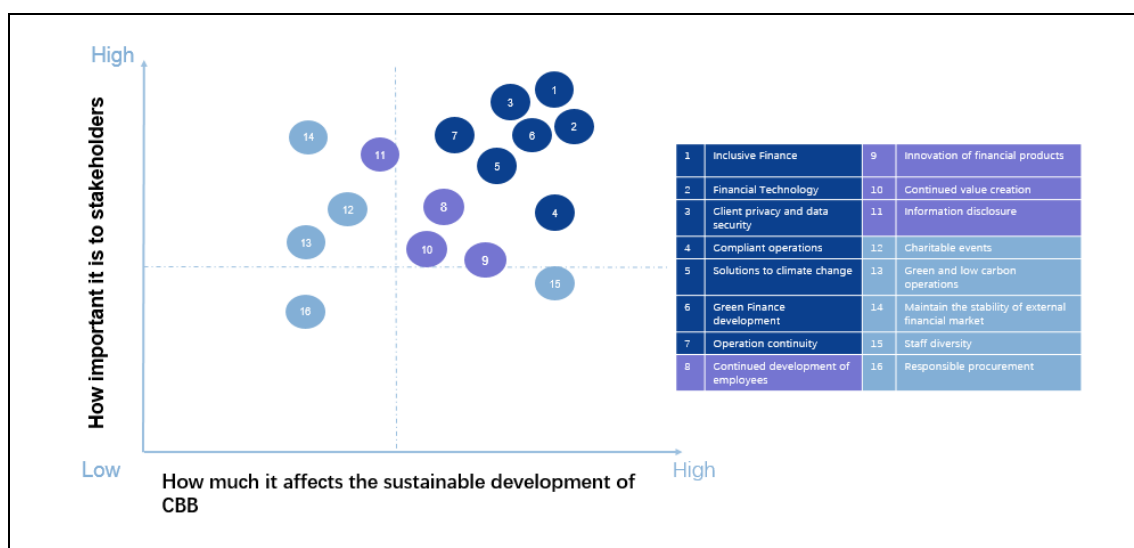
Pushing Forward Social Responsibility

Analysis of substantive issues

Analysis of substantive issues is an important basis for the information disclosed in this report. These substantive issues are categorized, analyzed and finalized through stakeholder engagement mechanisms. The Committee for Social Responsibility and Related Transactions and the ESG management team regularly discuss major issues affecting the continued development of the Bank. In the meantime, exchanges with ESG rating agencies, professional consulting organizations, academic and social institutions and media are kept on a regular basis to sort out issues from a broader social perspective that affect different stakeholders

In 2018, the issues disclosed in this annual report are finalized based on the following dimensions, including:

- ① Issues in relation to national policies;
- ② Issues raised by exchanges, investors, and ESG rating agencies;
- ③ Key issues in relation to solving climate challenges based on the Paris Agreement and the Recommendations of the Task Force on Climate-related Financial Disclosures (TCFD);
- ④ Sustainable development -- A global issues recognized by United Nations 2030 Agenda for Sustainable Development;



Substantive issues for 2018

Stakeholder Engagement

Stakeholder	Channel	Specific Practice for 2018
Investor	Meeting Networking event for investors Daily communication with the team for investor and public relations	1. Regularly participate in networking events for domestic and foreign institutional investors 2. Respond promptly to inquiries from investors and ESG rating agencies 3. Continue to carry out investor education events and advocate for the value of scientific investment
Government and regulatory authorities	Work meeting Information Reporting Daily correspondence and report	1. Collaborate with government departments, get involved in policy-making process, and promote a transparent and efficient platform for house rental services 2. Collaborate with government departments and facilitate the implementation of inclusive finance 3. Build green bank, hold workshops and seminars for Green Finance,

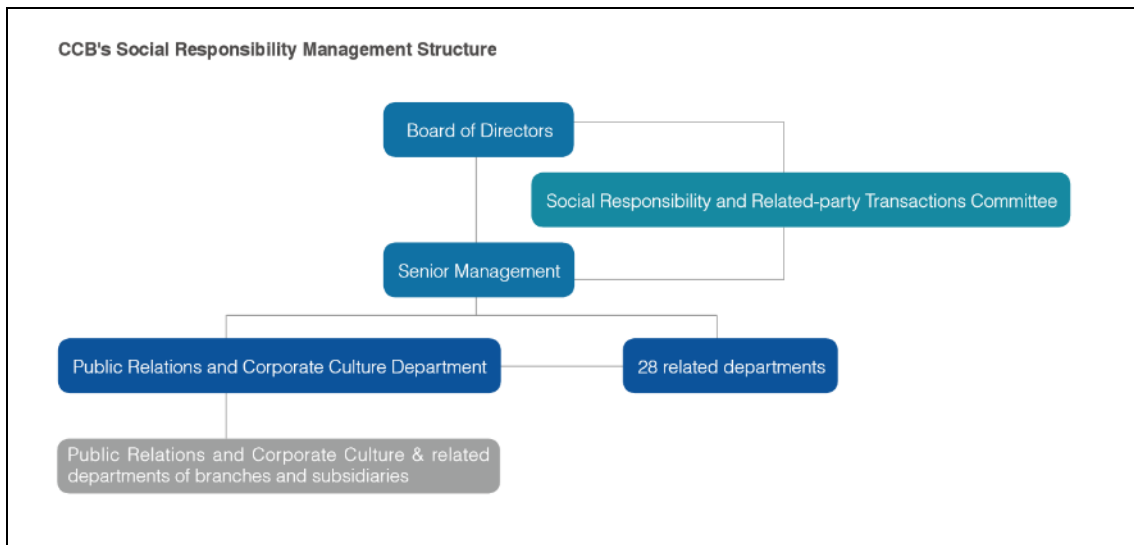
		<p>discuss climate challenges and deepen communication with green financial systems, and low-carbon development issues</p> <p>4.Discussion and report in relation to consumer rights protection</p> <p>5.Report on risk and compliance management</p>
Client	<p>Networking event for clients</p> <p>Satisfaction and experience survey</p> <p>Product innovation lab</p> <p>Social media e.g. WeChat</p> <p>Management and daily communication at client service center</p> <p>University of China Construction Bank</p>	<p>1.Invite customers to participate in product prototyping and work experience events</p> <p>2.Provide customers with financial training against cyber fraud</p> <p>3.Hold customer engagement events on social media</p> <p>4.Provide customers with the knowledge and training they need via accessible platforms of University of China Construction Bank</p> <p>5.Engage customers in charity activities</p>
Employee	<p>Employee representative conference</p> <p>Employee enhancement events</p> <p>Regular feedback</p>	<p>1.Develop “key proposal meeting of the staff Congress” to further focus on the key issues of concern to the staff.</p> <p>2.Hold Innovation Marathon to provide a long-term mechanism for employees to participate in product innovation</p> <p>3.Gather the resource of the whole</p>

	<p>Volunteering events University of China Construction Bank</p>	<p>bank to build a high-end think tank with market competitiveness and international influence, and recruit part-time young researchers to join the think tank</p> <p>4.Push forward the idea of Labours' Harbour, allow associates to participate in different volunteering events</p> <p>5.Engage associatesin public welfare activities, through the Youth Volunteers Association of China Construction Bank, carry out extensive Youth Voluntary Public Welfare activities</p> <p>6.Provide employees with a lifelong learning ecosystem of interconnection and interoperability through CCB University</p>
<p>Partner</p>	<p>Procurement Policy and Bidding Procedure Daily Communications Specialized Meetings Cooperation with Peers University of China Construction Bank</p>	<p>1.Provide suppliers with special training that includes environmental and social standards</p> <p>2.Together with technology companies to bring Fin Tech to reality</p> <p>3.Promote small and medium-sized banks to enhance their technological advantages and the development of Inclusive finance</p> <p>4.Deepen the integration of production and education through CCB University, establish a vocational education</p>

		alliance to help private entrepreneurs improve their operation and management skills
Community	Communication events Charitable events Finance education CCB University	1.Organize charitable events with customers 3.Establish a customer experience zone to help customers better understand financial services and learn more financial knowledge 4.Spread financial knowledge, improve everyone’s awareness of financial fraud and the ability to identify it, and build a ecosystem based on credibility with the community 5.Provide knowledge and financial solutions to learners who need them

Corporate structure and Progress

Under the supervision of the Board, CCB's social responsibility management scope includes senior management, relevant departments of the head office, branches and business outlets, as well as overseas branches and subsidiaries. Within the Board, there is a Committee for Social Responsibility and Related Transaction. In 2018, the Committee reviewed and approved the release of “China Construction Bank Co., Ltd. 2018 Social Responsibility Report” to further improve the exclusiveness and responsiveness of information disclosure. Meanwhile, the Committee supervised charitable donations, promoted consumer rights protection, supervised the implementation of green credit strategies, and guided the promotion of inclusive finance.



In relation to information disclosure management and mechanism, the Department of Public Relations and Corporate Culture and others have established a collaborative mechanism for environmental, social and governance information disclosure, effectively responded to stakeholder inquiries about ESG-related information. The Social Responsibility Report is released on a regular basis. Since CCB completed IPO in Hong Kong in October 2005, the report has been released for 13 consecutive years. In terms of capacity enhancement and management integration, in 2018, social responsibility trainings were held twice within CCB, separately for the staff of ESG executive team, as well as the CSR responsible persons of first tiers branches and subsidiaries. Training focused on environmental and social risks, international sanctions, responsible investment and other issues, the selection of outstanding social responsibility cases of CCB, and the integration of social responsibility management in business innovation development and risk prevention and control.

Social Recognition

Awarding Organization	Award/Title of Recognition
Financial Journal <i>The Banker</i>	<i>Best Bank in China</i> The “micro-finance” service has won “top 10 financial innovation product award”
The Asian Banker	Best Large-Scale Retail Bank in China
China Banking Association	Most Socially Responsible Financial Institution of the Year Best Social Responsibility Special Contribution Network of the Year Best Social Responsibility Manager of the Year
People’s Daily	“Safe-guarding the micro/small businesses with the innovative service - Express Finance for Micro/Small Businesses” won the representative case of inclusive Finance in China in 2018
The 10th Annual Conference on China Corporate Social Responsibility	Best Corporation of Responsibility Best Corporation of Philanthropy
2018 Annual Meeting of Chinese Enterprises for Sustainable Competitiveness	Best Enterprise of Sustainable Competitiveness
2018 Summit Forum on People's Corporate Social Responsibility	Best Enterprise of the Year
The 11th Summit on China Corporate Social Responsibility	2018 Outstanding Enterprise for Social Responsibility 2018 Outstanding Case for Social Responsibility
2018 Golden Tripod Award at China International Finance Exhibition	Financial Services of the year Award
China Association of small and medium-sized Commercial Enterprises	Top Ten Commercial Banks supporting the Development of small and medium-sized Enterprises in 2018
Second New era Capital Forum	Golden Jun Horse Award: the most socially responsible Pioneer of Public Welfare
China Women's Development Foundation	Enterprise of Outstanding Contribution "Mother Health Express" -- Tribute for

	the past 15 years
China Foundation for Poverty Alleviation	Outstanding Contribution for 2017
The Central Committee of the Communist Youth League, the Central Civilization Office, the Ministry of Civil Affairs, the Ministry of Water Resources, the State Health and Health Commission, the China disabled Persons' Federation, the China Federation of Voluntary Service, etc.	"Dream-Come-True with Accumulated Points - Micro Public Welfare" selected as the first batch of projects in the National Youth Voluntary Service excellent Project Library

Social Responsibility Practice and its impact

For the people

Better housing services for the people

Along with continued urbanization, a large number of migrants are involved in urban construction. While fighting for their dreams they also play a part in driving social development. The China Mobile Population Development Report 2017 shows that migrant population in China reaches 245 million, among which 70% are renting. The demand for renting houses by these new citizens is both a social issue and a promising blue ocean market. With unique strength in credit, services and technology in social and economic activities, CCB creates a new financial model that combines the concept of sharing with financial technologies. With the advantage that our financial technologies reduce costs and improve risk control, CCB can provide effective and comprehensive solutions to the development of the housing rental market, and safe and convenient rental experience for those who make their own contribution to economic prosperity and social progress.

With financial technology, CCB has developed and launched a comprehensive housing rental service platform. The supervision service system covers all aspects of the housing rental market, providing full-site IT services for leasing, and effective tools and means for government authorities to supervise the leasing market, creating a more transparent environment for all parties involved, and assurance to both parties involved in transactions. By the end of 2018, the system has been launched and running in 288 cities.

Progress: Promoting multiple supply of long-term rental housing, conducting research and development on the rental housing index

CCB plays a supportive role in helping the government and enterprises to increase the supply of long-term rental housing, facilitating unsold houses in the market for leasing, and changing the rental period of idle houses on the

market from short to long. Since the platform was launched, the cumulative number of listings have exceeded 10 million. The platform has effectively increased the market supply and played an important role in stabilizing the rental price and boosting the market. Using big data analysis means, the first housing rental price index in China's financial industry to support all kinds of market participants in reasonable pricing has been developed. By the end of 2018, the housing rental price index had covered 52 cities, including Beijing, Shanghai and Shenzhen.

Data: by the end of 2018, the housing rental price index had covered 52 cities, including Beijing, Shanghai and Shenzhen ,CCB had issued more than 2,000 individual rental loans, with an average household loan amount of no more than 30,000 yuan, corporate housing rental loans have supported 79 housing leasing enterprises.

Case study: CCB Jianrong Home

CCB proactively promotes the new concept of “long-term rent means long-term residence, long-term residence becomes home”, strengthening cooperation with the government and enterprises, integrating housing supply, building “Jianrong Home”, new apartments for young professional, renovating villages and factories, changing them to urban area and community. CCB provides tenants with a living environment of higher quality and improves the tenant happiness index. By the end of 2018, 136 “Jianrong Homes” long-term rental communities had been built in 27 provinces and cities.

In Fujian, CCB gives great attention to the elderly. Together with CCB's branches in Fujian, Jianxin Pension Company, “CCB Jianrong Home Zhongfu City Caring Apartment” project has been launched. The apartment includes facilities for nutrition, fitness and pleasure purposes that can provide a variety

of quality services such as nutritious meals, sports and entertainment for the elderly. In addition, a “smart community cloud platform” and “safe and secure service platform” are in place to further enhance and improve the services, helping the elderly to live in peace and safety. In Shenzhen, CCB will extend the services of “CCB Jianrong Home” and create a public welfare station, providing 24-hour free services to residents in Shenzhen, caring about them and making them feel at home.

Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable

Optimize customer experience

With branches and subsidiaries in 29 countries and regions around the world, CBB relies on the advantages of financial technology to provide efficient, intelligent and convenient financial services to hundreds of millions of individuals and corporate customers. With a global institutional layout, a variety of financial products, and professional service capabilities, we have built a global financial service network system across different time zones and regions that provides services 24hrs a day and accepts multiple currencies. By the end of 2018, as the only local RMB clearing bank in the UK, CCB branch in London has cleared 31.23 trillion yuan, helping London to become the largest offshore clearing center outside China. In 2018, it handled 2.76 trillion yuan of cross-border RMB business for 27,412 customers in 145 countries and regions.

By the end of 2018, 49,687 smart teller machines are in service, covering the entire banking network , The total number of services provided by smart teller machines in the year reached 328 million times. These machines provide 22 major services, covering general services for private and public organizations; In 2018, new functions have been added including housing display for Jianrong Home, housing fund supervision, top-up with facial recognition, application for small fast loan and withdrawal; 112 functions have been optimized payment, report loss, card retrieval, further to increase the variety of service and enhance customer experience.

CCB has been engaging in piloting Smart Bank, relying on the industry-leading “new generation core system”, big data, Artificial Intelligence, Internet of Things and other financial technology to enable smart appointments, smart identification, smart guidance and diversion, and smart display, smart interaction, smart marketing, smart trading, smart risk control, smart operation, and smart management. Through the perfect integration of financial technology and banking services, our Smart Banks not only recognize and understand

customers as well as their needs. They provide customers with warmer care and services. In such situation, financial services are at easy reaches, even without physical branches. By the end of 2018, 5,433 employees were working in the customer service center, providing assistance to more than 513 million people via telephone hotlines, serving 1.288 billion people through smart channels such as WeChat, online customer service and SMS. A third-party survey by CATI shows that overall customer satisfaction in 2018 was 81.0%, an increase of 2.3% from 2017. CCB has been continuously optimizing branch facilities to provide more convenience for customers with special needs. By the end of 2018, 10,056 branches have set up wheelchair ramps.

In terms of CCB mobile banking, a full range of services are available such as wealth management, transfer, repayment, investment, financing and payment. Latest financial technology achievements such as fingerprints, voiceprints and facial recognition have been applied to mobile banking. Mobile banking has become the main channel and financial service platform for all kinds of transactions of CCB. By the end of 2018, the number of mobile banking users exceeded 309 million with the more than 132 million active users, 57 trillion yuan worth of transaction. According to the mobile banking satisfaction research conducted by a third-party company, CCB's mobile banking satisfaction score was 93.4 in 2018, ranking first among the four major banks. In addition, our private account managers ranked first in the industry in the China Financial Planners Competition, the National Outstanding Wealth Manager Competition, the Forbes China Preferred Financial Planner, and the Elite China Private Banking Service Competition.

Case study: Customer engagement and product innovation

CCB Product Innovation Lab is an important platform and carrier for strategic product innovation and forward-looking project incubation, focusing on prototyping and customer experience. In the early stage of the project, the lab

carries out customer survey based on prototypes to help other departments narrow down the needs of target customer group to more focused and specific ones. In the later stage of the project, customer verification activities are conducted based on product prototypes, to make sure that customers can easily and visually understand product innovation, and that customer feedback on future optimization is carefully considered. In 2018, more than 1,300 product innovations were completed.

Goal 12. Ensure sustainable consumption and production patterns

Safeguard customer rights

Customer rights protection is one of the core responsibility issues of CCB. At the board level, the Committee for Social Responsibility and Related Transaction, in accordance with the authorization of the Board of Directors, holds regular meetings for evaluation. CCB ensures that new regulations are followed up and relevant policies and systems are improved in a timely manner. The Consumer Protection Work Guidelines (2018 Edition) is the fundamental framework for CCB's customer rights protection.

CCB is committed to providing products and services that meet customer needs through comprehensive and rigorous management process and internal control. We invite customers to participate in the prototype design for product innovation, consider the customer's needs and identify the core issues CCB needs to solve. In terms of audit access, measures including self-assessment, consumer protection audit and legal and regulatory compliance audit are in place to ensure that customer rights are protected. In terms of sales process, with management in information disclosure and sales behavior and full technical support, customers' right to know and property security are better protected.

CCB is well aware of the importance of personal information to its customers and is committed to protecting the security of customers' personal information. We are committed to maintaining the trust of our customers in CCB and adhering to the following principles to protect our customers' personal information: the principle of consistency of rights and responsibilities, the principle of clear objectives, the principle of choice and consent, the principle of necessity, the principle of ensuring security, and the principle of openness and transparency. At the same time, CCB is committed to taking appropriate security measures to protect customers' personal information.

Our Privacy Policy is available on the global official website. We encourage customers to read it carefully before signing up. The Privacy Policy is a general privacy policy uniformly used by CCB and applies to all CCB products and services. The Privacy Policy helps customers understand:

- 1.How does CCB collect and use your personal information
- 2.How does CCB use Cookie and similar technology
- 3.How does CCB share, transfer and disclose your personal information
- 4.How does CCB store and protect your personal information
- 5.Your right to control your personal information
- 6.How does CCB handle personal information of customers under 18
- 7.How is Privacy Policy updated
- 8.How can you get in touch with CCB

For more information about our Privacy Policy, please visit our official website at http://www.ccb.com/cn/mycom/register_xy_secret.html

We are committed to protecting the safety of customer property, promoting the development and construction of external fraud risk management and control system, and continue to improve the construction of the “green channel”, 7×24 hour real-time control, capped transaction and account freeze control mechanisms. Since the launch of the system, the cumulative number of inquiries has exceeded 2.7 million times, the cumulative freeze has stopped more than 300,000, the funds involved in the control have been nearly 14 billion yuan, and the blacklists involved have been gathered about 9 million.

Educating the public with financial knowledge is a continuous undertaking in customer right protection. At the beginning of each year, CCB Department for Consumer Rights Protection put forward a plan for public education, and identifies the banking products and services that consumers are most concerned about, prioritize them for public education. In 2018 CCB focused on

providing education for the public in anti-counterfeiting of RMB, prevention of telecommunication network fraud, anti-money laundering and other content for publicity and explanation. During the “3·15” event, more than 14,000 branches were involved, including 116,000 participating staff members and about 12,000 events. 2.7 million copies of promotional materials were distributed, and more than 860,000 messages were sent via SMS, Weibo and WeChat to over 8.72 million recipients. In September various events were held with focus on the theme “More financial knowledge means better wealth security”. For the entire month, about 194,000 staff members were involved, more than 6.68 million promotional materials were distributed. The events were broadcasted more than 2800 times to more than 14.45 million audience. In addition, with CCB Customer Service on WeChat platform, CCB further provided knowledge to customers and answer questions such as debit cards, credit cards, e-platform operations, investment and financial loans, strengthening consumer safety awareness. CCB has provide services to more than 10 million customers.

The bank has handled customer complaints in a timely manner, used it as an important resource research and mining, and played its role in improving products, improving services, and optimizing processes. The annual completion rate of customer complaints reached 99.85%, and the overall satisfaction of individual customers reached 81%, which was at the leading level in the industry.

Case study: CCB is/will be the choice of my life

"Although we have never met before, I have confidence about CCB because of your wisdom and attitude. CCB will be my lifelong choice, and massive thanks to you!" This is what Ms. Song, a customer based in Xinjiang, said on the phone to a staff member of risk control for e-Banking service based in Hefei. The words of the These kind words will always aspire those who protect the asset of our customers. They are called "Blue e-Guard"

After being told fraudulent information, Ms. Song tried to make a cross-bank transfer of 9,980 yuan to another account. Luckily, the transfer was intercepted by the CCB's risk control system in time. Following the unsuccessful transfer, the criminals once again tricked the customer into trade via fast payment and account payment, which were also intercepted by the system in time. In the meantime, the risk control specialist took urgent measures for the account while getting in touch with Ms. Song to persuade her from making further transfer. No loss incurred eventually.

Goal 12. Ensure sustainable consumption and production patterns

For better livelihood

Gather intelligence for business prosperity

The Inclusive finance is not only reflected by the supply of credit resources, but also by the understanding in social needs of different classes from a financial perspective, and the transformation from cumulative experiences to effective solutions that tackle the challenges of economic and social development.

Difficulties in raising funds is not uncommon to small and micro enterprises and the difficulties are due to lack of information, credit and credibility system. While large bank groups may not have the services they need and keep up with innovation. CCB has always been committed to solving this issue by using new technologies such as big data, artificial intelligence, and mobile Internet, through internal data integration and external information sharing, and opening up data barriers to achieve “mass acquisition, accurate portrait, automated approval, intelligent risk control and integrated services. CCB is committed to creating a credit model with features including “one-minute” financing, “one-stop” service, and “one-price” fee standard, making contribution to solving financing difficulties of small and micro enterprises and the private economy. By exploring the new model, CCB will digitize, standardize and correlate internal and external information resources, and create conditions for accurately assessing customer credit to help customers better manage their information and credit, standardize business operations and improve information transparency, with the aim of building an information ecosystem in which credit can be collected, issued, utilized, accumulated and sustained.

The goal of Inclusive finance is to bring the benefits of financial reform and development to more people, not only to enable SMEs, farmers, people in poverty, and ordinary people to enjoy convenient and effective financial services, but also to stimulate their vitality, improve people's livelihood, create

jobs and bring more energy for economic development. By the end of 2018, CCB has provided more than 7 trillion yuan of credit support to 2.25 million small and micro businesses.

We have provided more than 700 billion yuan of loans to nearly 550,000 small and micro-business owners with “fast loans” innovative products. In 2018 alone, 342,000 new small and micro enterprises received the funds they needed for their livelihood with our products. Based on its outstanding achievements in supporting small and micro businesses in the same industry, CCB was granted the targeted cuts to Reserve Requirement Ratio (RRR) by the PBOC in 2017 and 2018.

Development: Release CCB Xinhua Inclusive Finance Index for Small and Micro Enterprises

In 2018, CCB worked with universities and media to conduct research and publish the Blue Paper of Inclusive Finance, systematically sorted out theories and policy measures of inclusive finance, especially the practice of inclusive finance by the government and market entities, and in Fin Tech sector to support the decision making in the innovation of financial products, models, and mechanism. CCB Xinhua Inclusive Finance Index for Small and Micro Enterprises fully reflects the operation and development of the inclusive finance of SMEs. For the first time the “barometer” of China's inclusive finance was created.

Case study: the APP of “CCB Hui Dong Ni” makes financial services better

At the beginning of 2019, Premier Li Keqiang visited the Inclusive Finance Department of CCB and instructed that maintaining the employment mainly depends on tens of thousands of SMEs, and the development of SMEs is inseparable from the support of inclusive finance. Inclusive finance benefits both the country and the people.

In the past, banking services for SMEs relied mainly on manual operations, which means higher operating cost, longer processing time and less service coverage. "Hui Dong Ni" APP evaluates corporate credit based on big data such as transaction settlement and tax records. It provides efficient and convenient credit services for SMEs online with new financing tools and platforms.

"Hui Dong Ni" integrates functions such as online credit assessment, appointment making, loan processing and progress query. It can accurately meet customer needs, deliver financial products to customers and provide handy services so that financing becomes convenient and cost is reduced. This solved the "last mile" problem.

On this basis, our APP supports open-end services, which allows it to be connected with other platforms such as the governments'. The app now has been connected on a pilot basis with the "Smart Ningxiang" app of Hunan Ningxiang Municipal Government and the Government Procurement Network of Zhejiang Hangzhou Finance Bureau. We will further expand service coverage and build an inclusive ecosystem with multi-party interactions.

For more information about this case, please see:

http://group1.ccb.com/cn/ccbtoday/newsv3/20180828_1535424041.html

China Construction Bank China "Internet+" University Students Innovation and Entrepreneurship Contest

The final round of the 4th China Construction Bank China "Internet+" University Students Innovation and Entrepreneurship Contest was held at Xiamen University from 13th to 15th October 2018. After intense competition among teams from hundreds of universities, 90 projects were awarded in the end.

In April 2016, CCB signed a Strategic Cooperation Agreement with the Ministry of Education. As the title sponsor, CCB has and fully participated in the contest for four consecutive years. Finals have been held in Jilin, Hubei, Shaanxi and Xiamen respectively. With over 50 title sponsorship, CCB has provided funding of more than 70 million yuan.

For more information about this case study please visit:

http://group1.ccb.com/cn/ccbtoday/newsv3/20181016_1539654275.html

Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

Goal 9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

Goal 17. Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development

Supporting rural development

“Yu Nong Tong” service is launched in counties and rural villages where no CBB branch is available, in order to expand the service coverage to the far-flung areas. Through collaborations with supply and marketing cooperatives, IT service companies, health clinics, etc., we provide integrated financial services for farmers and small and micro agricultural businesses. The Services range from deposits, loans, remittances to fees payment and investment. By so doing we have overcome geographical barriers and extended the scope of our services. By the end of 2018, the balance of agriculture-related loans stood at 1,764.650 billion yuan, the balance of new rural development loans 14.863 billion yuan, and personal agriculture loans 2.928 billion yuan. A total of 151,000 services centres for “Yu Nong Tong” have been established, among which 61,000 centres were newly built, covering 25% villages across China, providing better and safer services to 11.95 million farmer households.

Case study: “Yu Nong Tong” -- empowering rural development

Through “Yu Nong Tong”, Jiande Branch in Hangzhou has made services available on platforms including mobile banking, UnionPay’s Quick Pass, “Long Pay”, and WeChat, allowing Internet Finance to enter rural areas, so that people can enjoy services at home. The branch has also launched new business modes with its partners, such as “bank+”, “bank+” telecommunication company”, “bank+Taobao” rural service station” and “bank+ village council” to facilitate the development of “Yu Nong Tong” service stations. Staff members of the branch also bring financial knowledge such as how to identify fraud and counterfeit money to people in rural areas.

Goal 1. End poverty in all its forms everywhere

Goal 10. Reduce inequality within and among countries

Targeted poverty alleviation with financial services

CBB follows closely the guideline for targeted poverty alleviation and eradication, prioritizing the quality of targeted poverty alleviation with financial services. With a focus on poverty-stricken areas and areas receiving special support from head office and branches, the Bank strengthened organization and policy support to meet the diversified poverty alleviation needs. The Bank incorporated poverty alleviation with inclusive finance strategy and Fin Tech strategy to stimulate the productivity of poverty-stricken areas. The Bank has been exploring a sustainable poverty-alleviation path featuring targeted poverty alleviation, reducing poverty through industrialization, product innovation, e-commerce and charitable events.

By the end of 2018, the balance of loans for targeted poverty alleviation with industry assistance reached 63.04 billion yuan, an increase of 31.75%. With the support from industries, we have helped 114,000 people to get jobs and increase their income.

What we have done

The bank has been strengthening product innovation and promoting integrated services. Focusing on alleviating poverty with infrastructure, the Bank has effectively supported the development of key infrastructure and public service projects in poverty-stricken areas. By leveraging CBB's advantages and synergies, we have been providing integrated services including credit granting, and poverty alleviation bonds for key poverty alleviation projects.

The Bank has been stepping up efforts to alleviate poverty through industrialization. The Bank summarized an industrial poverty alleviation model which creates linkage between leading agricultural enterprises, guarantee companies, agricultural cooperatives, etc. and low-income households and establishes mutual trust, cooperation and service relations. To effectively create jobs and increase the income for poverty-stricken households,

the Bank provides differentiated financial products and service models by employing Fin Tech, credit enhancement, industrial chain upgrading, and management improvement mechanisms.

The Bank has been expanding service channels and networks. Among the 177 newly established CBB branches approved by the CBIRC in early 2018, 19 are located in state-level poverty-stricken counties. By the end of 2018, 7,236 self-service teller machines have become available in poverty-stricken counties, and 2,306 self-service banking branches have been open, an increase of 195 and 51 respectively compared with the beginning of the year, providing convenient financial self-services for customers in poor areas.

The Bank has been using Fin Tech to solve poverty issues. It has been exploring the application of Fin Tech in poverty alleviation, and promoting 2020 action plan for poverty alleviation with financial services. The Blockchain Targeted Poverty Alleviation Platform was launched in September to ensure transparent spending, precise allocation and efficient supervision of poverty alleviation funds.

Case study: e-commerce poverty alleviation: the Shanrong e-commerce platform

With Shanrong Business Platform, CBB has been promoting poverty alleviation through e-commerce channels. In addition to preventing financial risks, CBB has been working with leading local enterprises and agricultural cooperatives to expand sales channels of high-quality agricultural sideline products in poverty-stricken areas to help people increase their income at lower costs.

In October 2018, CCB, together with China Education Development Foundation and the Ankang Municipal People's Government, held an exhibition on poverty alleviation named "Goodwill, Compassion and Well-being" in Ankang. 45 large-scale buyers and 46 exhibitors throughout China signed purchase orders worth

a total of 29.19 million yuan, which will benefit nearly 10,000 poor households. In Qianjiang, Chongqing, the CCB Chongqing Branch has adapted the services to local conditions to support the development of sericulture and industrialization, fostering an industrial development model of “company + base + farmers”.

The 10,000 Small businesses helping A Million Farmers Campaign

CCB Guangdong Branch launched a three-year inclusive finance campaign designed to help hundreds of thousands farmers with support from small businesses. The campaign aims at connecting 10,000 small businesses in three years and helping 10,000 low-income farming households by providing support in funding, employment and technology. In 2018, as a result of the campaign, nearly 2,000 SMEs have been connected to 2,000 farming households. 34% of the SMEs are founded or directly managed by female entrepreneurs and 38% of those household beneficiaries are women.



Goal 1. End poverty in all its forms everywhere

Goal 5. Achieve gender equality and empower all women and girls

Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

Goal 10. Reduce inequality within and among countries

Sharing Innovation

Fin Tech is having a profound impact on the global financial industry. As emerging technologies that drives financial innovation, Fin Tech can greatly expand service coverage, promote inclusive finance, and further improve customer experience. As CCB has proposed the Fin Tech strategy and formulated the Financial Technology Strategic Plan (2018-2023), Fin Tech now is on top of CCB's agenda. The Bank is fully aware of the importance of risk prevention and control in Fin Tech, are committed to protecting customer privacy and data security. With this in mind, CCB has been implementing the TOP+ strategy featuring technology development, financial innovation, capacity expansion, the opening of capacity and platform ecosystem fostering for customers and partners. We make great efforts to integrate resources and share them to benefit the public and society with the power of technology and the wisdom of finance.

In terms of TOP+ strategy, T stands for technology-driven. Technology and data are the two wheels that drive financial innovation and transformation in the new trend; O stands for opening capacity. In compliance with regulatory requirements, the Bank is making CCB's business functions and data available to the society through services to stimulate vitality and productivity and maximize the value of CCB's app store. P stands for platform ecology. The Bank is dedicated to build a network of platforms by developing its own platforms and connecting them with those of its partners to meet people's growing needs for a better life. "+" stands for mechanisms and corporate culture that encourages innovation and inclusiveness. They will support the Group's continuous transformation, innovation, and future-oriented sustainable development.

"Innovation, digitalization, openness and collaboration" are the core concepts of our Fin Tech strategy. Through the implementation of the TOP+ strategy,

CCB will promote the construction of systems of intelligent operation, intelligent trading, and intelligent risk control, and improve the level of precision management. The Bank is providing integrated customer-centric product solutions and personalized services. CCB is also building collaborative operation platforms between lines of service, branches, parent and subsidiary companies to make sure that information, operation and management at home and abroad are on the same page. The Bank is collaborating with relevant industries to build an ecosystem where financial and non-financial services can merge. It is building online and offline 3D interconnection channels to provide customers with superior service experience. Intelligent, Customized, Collaborative and Boundless will become the four characteristics of smart finance and smart ecology.

Development: Research on Fin Tech Index

The Financial Research Institute of the Development Research Center of the State Council and the CCB Research Institute has jointly issued the "Fin Tech Research and Evaluation 2018 - the Fin Tech Index of Global Systemically Important Banks" to provide a systematic analysis framework for the study of global Fin Tech theory and application, contributing the Bank's insight to the healthy and stable development of the financial industry.

Data: Female employees play an important role in advancing the Fin Tech strategy. Female accounts for 50% in managerial positions in the Fin Tech sector. They take part in the decision-making and the design of Fin Tech strategies. Nearly 40% of employees in the Fin Tech sector are women. They making huge contributions to the landing and application of Fin Tech.

We value the collaborations between partners to promote research and development. We encourage technology start-ups to own or control shares to support the technological development of CCB and to enhance their own R&D

capabilities. By the end of 2018, we have collaborated with 43 technology companies in R&D.

Case study: Build a smart government service platform to improve people's life

By using Fin Tech, CCB aims to build the Smart City Government Service Platform, a comprehensive platform that covers the full process and all kinds of scenarios. With such platforms and extended service coverage, the Bank will bring in new business models that combine the Internet, government and finance, build bridges between the people and the government, and continuously improve the quality and efficiency of services. By the end of 2018, 74 provinces have agreed to launch the platform. 38 provincial-level cities have been using the platform. The platform covers 19 tier-one branches, supporting 720 fee-paying items, involving 240 cities and counties.

“CCB Long Fortune” personal wealth management platform

In December 2018, CCB Long Fortune Platform was launched. As a wealth management and service platform for every customer, the platform can help customers analyze their family assets, liabilities and liquidity, so that they can manage their assets to maintain or increase their value, and enjoy high quality financial services.

For more information about this case study please visit:

http://group1.ccb.com/cn/ccbtoday/newsv3/20181229_1546075251.html

Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable

Goal 12. Ensure sustainable consumption and production patterns

Green development

Green credit

In 2016, the Board of Directors approved the *China Construction Bank Green Credit Development Strategy (2016-2021)*, which aims at accelerating green development of business, preventing environmental and social risks, and enhancing CCB's performance of social responsibility. By integrating economic, social and ecological benefits as a whole, the Bank upholds Green Banking as the goal of medium and long-term business planning.

CCB is committed to building customer environment and social risk management capabilities, guiding customers to effectively manage their own environmental and social risk through financial means, preventing events that affect credit and reputational risks arising from customers' own risks. Over the years when granting customer access, the Bank has always used the clients' capability of meeting environmental standards as an indicator. Customers and projects that fail to meet environmental standards or make improvements in a timely manner wherever needed will be under the Bank's strict scrutiny.

In 2017, according to the *China Construction Bank Green Credit Development Strategy*, the Bank drafted the *Notice on Strengthening Environmental and Social Risk Management* which specifies environmental and social risk management throughout the credit process, and clarifies the requirements and differentiated management measures for pre-lending investigations, credit approvals, loan review, and post-lending management. For highly risky customers, in addition to strict control of credit granting, the Bank enforces higher risk assessment requirements.

In 2018, in terms of the development of environmental and social risk management information systems, the Bank has incorporated customer

environment and social risk classification indicators into the credit process system to enable the display of risk information through the entire process. Risk information such as external environmental violations will be imported to the internal management system to further enhance the risk early warning management and control capabilities. When a customer is exposed to a risk, the Bank will be able to fully evaluate the risk and adjust credit strategies. Concerning customers with high environmental and social risks, the Bank conducts on-site inspections on clients' environmental and social risk assessment at least every six months, and conduct surveys with relevant parties, such as upstream and downstream enterprises, government regulators, etc., to ensure the authenticity of the content of the assessment. The Bank organizes credit policy and risk management training courses to deepen the employees' awareness of environmental and social risk prevention and control. Next, the Bank will improve its environmental and social risk management capabilities by improving the basic policies and systems, promoting the construction of a systematic and integrated management system for environmental and social risks, and hiring independent consultants for environmental and social risks.

As of the end of 2018, the balance of the Bank's green loans was 1,042.26 billion yuan, an increase of 72.934 billion yuan compared with the beginning of the year. The balance of green loans accounted for 15.35% of corporate lending, an increase of 0.52 percentage points from the beginning of the year. In 2018, the total amount of newly granted green loans was 170.88 billion yuan, including 70.872 billion yuan in clean transportation, 45.017 billion yuan in clean energy, and 26.581 billion yuan in energy conservation and emission reduction. The loan balance for high-pollution-and-high-energy-consumption industries fell by 4.16% year-on-year. For CCB's branches in China, thermal power industry loans decreased by 0.50% compared with the beginning of the year, and coal industry loans decreased by 0.13%.

In September 2018, CCB established the "Green, Social and Sustainability Bond Framework" and completed the issuance of a sustainability bond of 1 billion US dollars and a green bond of 500 million euros to support the development of green credit and inclusive finance.

Facilitate green innovation

The Bank integrated low-carbon and green development, environmental protection and biodiversity conservation into credit policies and business concepts, improved and updated the green credit policy system, accelerated credit restructuring, strengthened environmental and social risk management, provided more green credit products and services, effectively promoting the development of green credit business and contributing to climate change mitigation.

In order to help the Chinese government to fulfill its commitment to the Paris Agreement, the bank gave huge support to clean transportation and clean energy projects that are conducive to reducing greenhouse gas emissions and to pollution prevention and control projects that are conducive to improving the quality of air, water and soil. The bank strictly managed and controlled business related to high-polluting and energy-intensive industries, refrained from investing in these industries, and supported enterprises to adopt new equipment and new technologies for energy conservation and emission reduction, effectively promoting traditional industrial restructuring and technology transformation and upgrade.

As at the end of 2018, loans to the clean transportation sector of CCB's branches in Mainland, China reached RMB532,421 million, an increase of RMB33,719 million from the beginning of the year; loans to the clean energy sector reached RMB292,072 million, an increase of RMB12,865 million from the beginning of the year; and loans to the energy-saving and emission reduction sector reached RMB112,790 million, an increase of RMB4,754 million from the beginning of the year.

Case study: Support green projects

CCB Zhejiang Branch provided RMB104 million loans to support the

development of a Fishery and Light Complementation Photovoltaic Power Plant project. The project is to build a grid-connected photovoltaic power plant above the surface of a fish pond. To generate the same amount of coal-fired power, compared with the coal consumed supplying a kwh of electricity for coal-fired power plant, which is 325g (standard coal), the plant will help save 6664.1 tce per year, reducing carbon dioxide (CO₂) emissions by 19,900 tons, smoke and dust by 2.06 tons, Sulphur dioxide by 13.71 tons, and NO_x emissions 13.71 tons.

CCB Guangdong Branch provided RMB300 million loans for a denitration project of 3×660 MW generator set. When put in operation, the project will help reduce the annual nitrogen oxides emissions by 13,341 tons, significantly lowering the ground concentration of nitrogen oxides. This will be of great significance for improving the atmospheric environment in the Pearl River Delta region.

As the leader arranger of the Syndicated loans, CCB Hubei Branch provided RMB1.3 billion to support the construction of Beihu Sewage Plant and its affiliated projects. After the completion of the projects, the annual pollutants BOD₅, COD_{cr}, SS, NH₃-N, TN and TP will be reduced by 12,045 tons, 23,178 tons, 17,520 tons, 4,709 tons, 2,829 tons and 374 tons, respectively. This will play a positive role in protecting water environment of the Yangtze River.

Goal 13. Take urgent action to combat climate change and its impacts

Green operations

As at the end of 2018, CCB had 3,004 potential suppliers at the headquarters level. Among them, 585 suppliers provided products and services for us in the year of 2018. Payment to suppliers reached RMB 4882 million in the same year. In 2018, CCB further revised the regulatory documents on the procurement system, conducted more research into supply markets, and continued to monitor negative information of the suppliers, especially negative information related to environmental and social risks, taking a holistic approach to forestalling supplier risks. CCB has incorporated the concept of green development into procurement management, and set green access requirements and evaluation criteria for related products and services in the bidding process. In the stage where product suppliers are granted access, they are required to obtain the ISO14001 environmental management system certificate, ensuring that pollutant control in the production process meets relevant requirements. In relation to important procurement activities such as purchasing official vehicles, IT products and office furniture, suppliers are required to obtain the highest level of environmental certificate in China.

By providing financial services, CCB leverages technology to guide consumers towards a green lifestyle, and to spread the concept of green development to the society. CCB Zhejiang Branch launched a green evaluation incentive mechanism called “Green Shell”. Customers can gain “Green Shell” credits through activities including green industries related production and management, green lifestyles and the use of CCB’s green financial services and products. With different bands of credits, customers will enjoy different favorable terms and conditions for obtaining our financial services.

Compliant operations

Maintain stable operations

CCB is committed to meeting the regulatory requirements for business continuity management, creating a business continuity management system and mechanism that can be implemented across CCB but also integrate departments closely and enable them to respond rapidly and effectively, ensuring CCB's continuous operation and steady development. We have established a mature system for business continuity management with clear division of responsibilities, providing strong organizational guarantee for business continuity management.

We have established a hierarchical and systemic policy system, clarified the requirements for the management system, and standardized the workflow.

In terms of business impact analysis, we have conducted a business impact analysis and local business impact analysis across CCB, clarified the priority of the business recovery, and developed a recovery strategy system for important business systems, providing a basis for system-related business and technical plan development.

In terms of emergency response, a multi-level, multi-dimensional, and matrix emergence response system has been put in place. Vertically, the system includes emergency response and recovery regime, bank-wide and department-wide response regimes; horizontally, the system covers multiple departments across multiple dimensions such as IT system, security, infrastructure and office resources, and priority services.

We have also made regular annual drill plans, and created a differentiated drill mechanism, improved the participation of emergency drills at all levels, ensured that a drill would be carried out least once every three years. In addition, self-

assessment on annual business continuity management has been carried out on a regular basis to comprehensively assess the design and operation of the business continuity management system, to identify problems, urge rectification, and improve management.

The management of intellectual property rights and protection of IPs derived from financial technology innovation are priorities on CCB's agenda. According to CCB's rules and regulations on IP protection, we file protection in time for IP rights, including patents, trademarks, copyrights, etc., to protect the legitimate rights derived from various innovations. CCB is also committed to fully respecting the intellectual property rights derived from the intellectual work of others, and preventing risks of IP infringement in business development and operation. No major IP infringement incidents occurred during the year.

Support employee development

CCB regards its employees as the most valuable resource and is committed to driving growth and promoting sustainable development through diversified and inclusive human resource management.

Our operations and management are compliant with the laws and regulations of P.R.C and countries of registered offices. We are committed to protecting employees' employment rights, and other legitimate rights and interests, making it clear that overseas branches must respect the customs and habits of local residents and should not violate their rights. When recruiting new employees to meet the needs of business development, we are committed to recruiting employees following laws and regulations, upholding transparency and equality, and prohibiting discrimination. Child labor and forced labor are strictly avoided and prohibited. Democratic management is also applied to employee representative conference where employees submit proposals through their employee representative to participate in management and business development. We have also established an open letter box or a petition department to accept complaints about employee rights protection. In 2018, there is no complaint received within CCB. Regarding investment decision-making and procurement process, as required ISO26000 Social Responsibility Guide, we have included relevant standards for employee rights protection in the review, and by way of training, informed suppliers of employment rights, wages, working hours, work insurance and benefits to suppliers.

CCB attaches great importance to the safety of employees' working environment and occupational safety, and believes that "employees' safety is above anything", putting it in the first place. We have formulated and issued *Notice on Further Strengthening the Management of CCB Offices and Branches*, to improve the safety management system, strictly prohibit the entry

of dangerous articles such as flammables, explosives, and chemicals into the office or business areas, promote the use face recognition technology for access control in office buildings so as to ensure the safety of office premises. We are committed to putting in place a system for fire safety management responsibility, carrying out fire safety inspections, especially fire safety supervision for projects under construction, strengthening the deployment and management of fire-fighting apparatus and facilities in office and business premises, ensuring that fire safety management systems, equipment and facilities are in place while hidden safety issues are wiped out. We are adhering to employee safety management that put employees and prevention first. We carried out the event “the Month for Safety Promotion”, strengthened safety education and training for our employees, organized fire evacuation drills, put in place Emergency Measures for Employees’ Personal Safety. We did our level best to care for our employees and promptly gave early warning of safety risks, improved employees’ safety awareness and their ability to cope with emergencies and avoid risks.

The continued development of employees is fundamental to the sustainable development of CCB. In 2018, the founding of CCB University became an important part of CCB’s development that pushed forward the transformation and leapfrog development of CCB’s education and training. Meanwhile, CCB’s continuous promotion of stratified and classified training is empowering employees of different business lines, different positions and different levels, with risks under control, supporting CCB to achieve our own strategic development in the process of facilitating the development of the real economy and transformation towards a low carbon economy.

CCB brings together the whole bank to build a high-end think tank with market competitiveness and international influence, and supports CCB’s long-term development with strategic height and intelligence drive. Through the part-time

youth researcher program of the think tank, we have built a platform for youth research innovation, capacity enhancement and value realization, and pool the wisdom of young people to contribute suggestions and achievements for the development of the country and CCB. The first 100 part-time youth researchers have been recruited. Through expert guidance, special training, project research, outcome transformation, resource support, and a number of incentives, we support the improvement of research abilities and development of the young research talents.

Financial technology is the core competitiveness of the banking industry to achieve strategic development. CCB has continuously improved the education and training system for Fin Tech security. On the one hand, we have compiled training materials available for all employees, technicians, security personnel and management personnel and are trying to use online learning platforms to produce online training courseware for information security. In 2018, through on-site training courses such as IT risk management, information security technology, personal data privacy protection, and various forms of cyber security competitions, CCB has ensured that its staff have the professional skills to be competent in financial technology. A total of 2,034 employees participated in the training events and competitions in relation to financial technology, and more than 300,000 employees participated in the online training course for information security.

Throughout the year, we have provided 23,843 on-site training events for 1.31 million trainees. On average, each trainee received 6.9 days of training. Training courses have been clicked online 5.13 million, equivalent to training on 855,000 trainees per day.

Development: China Construction Bank University



As a bank, we need more knowledge to provide services of continuous innovation.

How to bring together diverse knowledge?

How to come up with new wisdom to solve problems arising on the road ahead?

We are willing to explore, with universities, companies and governments, to overcome latest pain points through corresponding knowledge, big or small; we are willing to share our wisdom with individuals, businesses and the society so that more people can get enlightenment from the country and the era. Let us explore together, share knowledge and share wisdom.

Exploring the new model of financial education and the new path of modern finance, using financial power to solve social pain points, serving the public to live and work in peace, and building a modern and beautiful life are the common pursuits of CCB and CCB University.

With “Corporate University of New Era, New Finance, New Ecosystem” as its vision and “Gathering people with same goals and help them develop further” as its motto, CCB University adopts the philosophy of openness, sharing, steadiness and innovation. The “U” shape surrounded by the school badge represents the meaning of “University” and “Union” (attracting quality resources), which reflects the spirit of the breakthrough of CCB University and conveys the concepts of openness and globalization.

CCB University is committed to integrating social resources, combining together fragmented education and training resources of the enterprises with those of universities to establish a campus network throughout China. There

are nine research institutes within the University, aiming to enhance the research capabilities in the professional field. CCB University together with a number of other universities has set up a “New Financial Talents Production and Education Integration Alliance” as a high-end educational think tank of “intelligence, interconnection, and integration”. The Alliance is a place where research is being conducted to solve current social issues, an incubation platform where industry knowledge and education meet, and a bridge where innovation and application are connected. CCB University is committed to cultivating international talents with an international perspective and has established partnership with many overseas universities. CCB University Hong Kong College will be the main campus for overseas training. London College and New York College will be the leading talent education and training bases, bringing in the latest training concepts and the research achievement, carrying out diversified cooperation continue to enhance its international influence.



Photo: Founding Ceremony of CCB University

CCB University opens its doors to government authorities, educational institutions, enterprises and the society. Together with universities, It builds and shares internship and training bases where internship opportunities will be provided for students. Through big data laboratories and product innovation laboratories, It helps achieve data interconnectivity and integrate education with industry. CCB University has launched the Finance Popularization campaign, and cooperated with universities to carry out a training scheme named, Jinzhi Huimin. More than 538 training sessions on different topics such as village

revitalization, tax planning and Fin Tech have been provided to private entrepreneurs, farmers, civil servants, ordinary working-class people, and poverty alleviation officials, and etc. We have also brought financial knowledge such as financial policy interpretation, risk of wealth management product, and inclusive financial instrument application to them, using the power of finance to make people feel they are being taken care of.

For more information, please visit:

http://group1.ccb.com/cn/ccbtoday/newsv3/20181217_1545026758.html

Case Study: The village secretary of the Party and small farmers entered the classroom of "CCB University"

The "CCB University" launched the project of "Smart Finance Benefits the People" in August 2018, with a focus on the training of inclusive finance groups such as small and micro business owners, privately or individually-owned businesses, objects for poverty alleviation, agriculture-related groups, and poverty alleviation officials at township level.

Huang Zhenghua, as the village secretary of the Party of Huangcun, Xingcun Town, Wuyishan City, Fujian Province for twelve years, worked with tea and tea farmers for a lifetime. What he didn't expect was that it was the project of "Smart Finance Benefits the People" of CCB that made him return to campus after graduating from school for so many years.

"The quality of tea was improved in these years, and the income of tea farmers also increased. However, we must rely on financial support in order to truly realize rural revitalization and industrial transformation and upgrading. While we have been in the countryside for a long time, and don't know much about finance, and there is no opportunity or channel to accept financial education. " Huang Zhenghua said, "I heard about the 'CCB University' for the first time, I did not expect CCB had a university, and never expected that CCB University

would provide us with the opportunity to enter Xiamen University and receive the training of inclusive finance.”



Photo: CCB University Branch conducted a series of training of "Smart Finance Benefits the People and Warms Thousands of Families" in Shaanxi Province to bring financial knowledge to construction sites

Case study: Innovation Marathon

In 2018, CCB held the first “CCB Innovation Marathon Event” to explore a long-term mechanism for innovation incubation with CCB's characteristics, and to satisfy the urgent needs of customers. Thanks to the event, 349 innovation projects were created.

In “48-hour innovation acceleration” events in Changsha, Guangzhou and Shenzhen, 450 Makers, more than 100 internal and external specialists and mentors, have had great exchanges on business plans of 75 innovative projects. The results of innovative solutions and product prototypes generated by the event have been improved several times. All these beautiful cities have witnessed all hardworking Makers’ passion and determination to spare no effort to design CCB’s future products and services and to strive for realizing their dreams.

Goal 9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

Goal 12. Ensure sustainable consumption and production patterns

Tighten regulation on financial risks

In 2018, CCB continued to deepen comprehensive and proactive risk management, and integrated risk prevention and control with CCB's development strategy, combined it with CCB's traditional business comparative advantages and advantages in areas of innovation, such as house leasing, financial technology, and inclusive finance. CCB focused on exploring synergistic risk control mechanisms to enhance active recognition capabilities; implemented risk early warning and monitoring to enhance active prevention capabilities; strengthened the use of risk toolboxes to enhance active control capabilities; improved risk management and active resolution capabilities; consolidated basic management and enhanced active management. Efforts will be made to support major businesses, to enhance the ability of value creation, and step by step to improve CCB's risk management commensurate with the goal of being the best in China and first class in the world.

Compliance is a shared responsibility of all employees of CCB. We have established the concepts in which we encourage employees to comply with rules and regulations, and in which we believe compliance brings value. We are committed to promoting integrity, work ethics and values across CCB, creating sustainable competitiveness and a culture of compliant operations, incorporating it into the culture development of CCB and providing a safe and effective guarantee for CCB's business operations and growth.

We have improved employee disciplinary system by formulating "China Construction Bank's Employee Behavior Management Measures (2018 Edition)", and releasing "Employee Compliance--Required Reading (2018 Edition)" to employees. The employee Compliance--Required Reading includes three sections, namely the concepts of compliance, prohibited provisions and financial crimes, and typical cases of employee's illegal actions. It provides our employees with guidelines for compliance with laws and regulations, further

promoting compliance concepts and strengthening warning education. We have strengthened the education of integrity compliance by formulating the "Measures for the Responsibility of the Leading Cadres of China Construction Bank Party Members", and further strengthened the supervision and management of leading cadres. We have unblocked channels for reporting violations so that internal and external organizations and personnel can report complaints to relevant organizations and their staff through letters, online reports, e-mails, faxes, telephone calls, etc.

We have tightened the restrictions for compliant operations. We have improved the anti-money laundering system by applying the anti-money laundering regulations to business systems and processes. We have optimized anti-money laundering related systems, using group analysis and data mining functions to further improve the accuracy and completeness of monitoring models and data. On the basis of the original list monitoring function, we have launched a new anti-money laundering inventory monitoring system to further optimize large amounts of transaction report and suspicious transaction analysis. We have improved anti-money laundering risk assessment system by systematically conducting product and institution money laundering risk assessment and regular re-inspection work. We have optimized anti-money laundering related functions of various business systems and improved customer identity information quality. For high-risk business management, we have further strengthened the ex-ante management of the risk of money laundering through business, and improved the system's ability to prevent money laundering by intervening in the pre-issuance of rules and regulations to effectively make risk warning prompts. We have effectively supported the development of anti-money laundering, anti-terrorist financing and anti-tax evasion supervision systems, playing a positive role in effectively preventing and controlling financial risks, maintaining economic and financial security, and promoting social justice and equality.

For more information about Risk and Compliance, please refer to China Construction Bank Corporation 2018 Annual Report

Participate in community development

With professionalism and dedication of financial professionals as well as passion and responsibility of members of the society, we conducted deep research into social pain points and difficulties and engaged to solve them. By building a shared public welfare platform based on the concept of getting employees, customers, business organizations involved in cause of the public welfare, we reached out the helping hand to more people in need, and brought positive energy to the society.

Labours' Harbour



Sharing resources and enhancing the capacities that our branches can provide, is another priority of enriching and extending inclusive finance and an innovative way to take our actions. In August 2018, CCB announced the establishment of “Labours’ Harbour”,

covering 37 tier-one branches, 868 tier-two branches and all business service points

The people we provide services for. We give priority to providing a variety of convenient and beneficial services for people working outdoors including sanitation workers, taxi drivers, traffic police, urban management officers, couriers and volunteers, for people with special needs such as the elderly, the infirm, the sick, the disabled and the pregnant, the children getting lost, and students to take an exam, and for other people in need.



Photo: Reheating food for outdoor workers

The service facilities we have. Our banking outlets are equipped with basic service facilities such as toilets, water dispensers, tables and chairs for resting, books, Wi-Fi and Internet connection, cellphone chargers, currency-counting machines and currency detectors, reading glasses, umbrellas, and first aid kits. Some outlets, based on their actual conditions, are equipped with accessible facilities, e.g. wheelchairs, wheelchair accessible ramps, and business guides written in braille, as well as caring facilities such as nursing rooms, baby carriages and microwave ovens. We try to create for people a warm harbour where they could get some rest, refresh themselves, charge their phones and take care of their needs.



Photo: Imparting financial knowledge to outdoor workers

The services we offer. The Labours' Harbour offers not only basic convenient services such as temporary resting, care for children getting lost, and lost and found, but also tourist information and language services including foreign

languages and sign language according to banking outlets' location and features of their businesses and customers. In addition, we continuously boost our banking outlets' capacity for social services by taking the initiative to integrate service resources from third-party organizations such as the administration for industry and commerce, the railway administration, poverty alleviation programs on CCB's e-commerce website (buy.ccb.com), and bookstores.



Photo: Finding her family for the kid who got lost

“CCB not only provides financial services for the society, but also provides sincere and considerate help for ordinary workers. The Labours' Harbour is a happy family!”

-- Representative of Taxi Drivers

“I'd never thought that one day the sanitation workers in their uniforms could sit at the spacious and bright Labours' Harbour like they were home, drinking water, having meals and charging phones. We also have access to all the newspapers and magazines in the outlet. CCB gives us a true feeling of love, thoughtfulness, kindness and warmth. The Labours' Harbour is really a happy harbour to sanitation workers.

-- Representative of Sanitation Workers

“The Labours' Harbour is very good. CCB has even launched an APP under the same name, which gives us information of the nearest harbour. Things couriers need like toolboxes and medical kits can be found in the Harbour. Very thoughtful.”

-- -- Representative of Couriers



Photo: The representative of tax drivers delivering remarks at the launching ceremony of the Labours' Harbour App

The spirit of sharing couldn't be truly revealed until it is integrated with the public service and a goodwill towards ordinary people.

“Have a rest when tired. Drink some water when thirsty. Charge the phone when the battery is low. Warm up a cold meal.” -- This is the original intention when CCB first established the Labours' Harbour. It's like a warm-hearted neighbor greeting a tired passer-by. Maybe he's not shouting loudly, but what he offers is the warmth you desperately need. In our stereotypical ideas, banks are usually aloof and lukewarm, with their gates open to customers only. But now CCB's Labours' Harbour has started an “ice-breaking journey”. It provides workers with a space where they could sit at the table and have a hot lunch in the cold days, which makes them feel steady and warm, as well as the respect of the society for every ordinary and hard-working worker.

-- Sanlian Lifeweek



Photo: Refilling hot water for outdoor workers

“Although the Labours’ Harbour is nothing but small spaces in the cities, it breaks down the occupational and environmental barriers, and achieves opening and sharing. CCB works hard to create a friendly atmosphere featuring respect for workers and love for life, which embodies advanced modern thoughts and ideas.

The Labours' Harbour advocates caring for workers, creating a good social atmosphere and spreading the social positive energy. While giving the thumbs up to it, we look forward to more "harbours" sharing the love for all and giving each worker in cities fulfilment, happiness, and access to enjoy the fruits of urban development.

-- *Xinhuanet*



Photo: Offering a resting place for outdoor workers



Photo: A sweet moment with outdoor workers

Case Study: "Smurf" project

Nanjing Branch combines public welfare activities with the educational practices of CCB employees, integrating "Literary CCB", "Sunshine Bookshelf" and "Blue Vest" ("Smurf") into the "Labours' Harbour". Most of branches in Nanjing were equipped with service facilities such as caring seats, water dispensers, and first-aid kits by the end of 2018, so that outdoor workers such as environment workers, traffic and patrol police, and couriers could drink and rest in time.

The employees of branches also carried out activities to help poverty-stricken students and popularize financial knowledge to citizens, and organized the "Blue Vest" volunteer team to carry out environmental protection public welfare actions in major scenic spots in Nanjing. In addition, a shared book drifting point was established to create a reading atmosphere and convey the power of culture through the national reading activity of "Literary CCB".



Photo: Sunshine bookshelf caring activity of "Literary CCB"

For more information about the Labours' Harbour, please visit

http://biz.ifeng.com/a/20180831/45147711_0.shtml

https://mp.weixin.qq.com/s/t-Cd5sf4M_5NRWhMCmkYvA

It is our duty to manage each donation and use it in the right place. CCB has put forward measures for charitable donations of entire process. Detailed provisions have been made regarding project feasibility analysis, project implementation, project publicity, project supervision and auditing. In 2018, CCB donated a total of 89.41 million yuan. Of this amount, 61.88 million yuan was used for designated poverty alleviation village assistance projects. In addition, a number of long-term public welfare projects have been focused, such as CCB Hope Primary School, Growth Plan for High School Students, Health Express for Moms, Heroic Mother Project are the long term charitable projects that CCB have been supporting, among which CCB Hope Primary School has been running for 22 years since 1996.

Note: More information regarding the development of major public welfare projects can be found in Section 6 Social Responsibility Performance -- Community Investment

Case study: Health Care for Moms

On 14th May, 2018, our volunteer service team arrived in Tongren, Guizhou. The volunteers travelled miles to visit the beneficiaries of the health care project.

Mr. Chen and his wife, a very capable couple, treated the volunteers with home-made snacks and good tea while telling volunteers about their story. The story takes us back to the time when Mrs. Chen was pregnant for the second time and an emergency occurred in the seventh month of her pregnancy. At that moment, Mrs. Chen's placenta praevia was in danger. It was the Health Express for Moms Project that saved her life... The couple said that if there was not such project, they would not neither have a family, nor their good life today.

Over the last 8 years, CCB has made donations for 357 vehicles/trains to the project, covering 23 provinces, autonomous regions and municipalities in poverty-stricken counties and towns, as well as Laos and Cambodia. So far, 692,800 people have used the free surgery service; 1,091.1 thousand people has used the general health check-up service, making a total of 2.161 million benefit from the project. In addition, "Health Express for Moms" Project provided training to 312,600 grass-roots workers, helped or referred 35,800 patients in critical conditions and 28,700 pregnant women, all of which promoted the health of women and children in those areas.

Goal 3. Ensure healthy lives and promote well-being for all at all ages

Goal 5. Achieve gender equality and empower all women and girls

10 years later, a dream came true

Time flies as each day passes. CCB always cares about the lives of students and their development. In October 2017, we sent a letter with a message "We are looking for you" to "90,000 students who have benefited from the "Growth Plan" through mobile banking, WeChat and other channels.

In a laboratory at Qiushi Yuan, Zhejiang University's, Xie Peile, currently a PhD student, is observing the changes in the bottle. The laboratory is where he is trying to find answers to his research. "When CCB staff got in touch with me after they have tried a couple time, the feeling I had 10 years ago suddenly came back to me, and I could not calm down for a while." A former student, now an employee of CCB Xinjiang Branch said that what growth means to her it to grow up slowly, to know the meaning of working hard and giving back, and the power of responsibility.

"CCB's public welfare projects have helped people grow. CCB's employees have also learnt a lot from these projects, which have made us more proud of CCB, made us feel that we belong here, and we all have responsibility for our society.

-- Employee representative Liu Caiqiao

For more information about this case study please visit:

http://www.ccb.com/cn/ccbtoday/news/20180417_1523949853.html

Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

CCB Volunteers support teaching for charitable causes

From 25th to 28th September, 2018, CCB and China Youth Development Foundation jointly held the CCB Hope Primary School Education Public Welfare Bank. 20 volunteers and media were assigned to 5 rural primary schools in Ankang, Shaanxi to support educational activities. Volunteers bring knowledge of astronomy geography, science, music, painting and physical education to children.

During the event, volunteers also participated in the CCB "Labor Harbour"

volunteer service activities in our Ankang Branch. They were told by environment workers and couriers about how much the love this harbour. A retired man also wrote a letter express his gratitude. At Hanbin High School, volunteers and rewarded students from CCB's project "Growth Plan for High School Students" had great exchanges, and witnessed the development of those students and their spirit of never giving up. Our volunteers encouraged them to study hard and develop their talents; In Lazhu Village of Langao, volunteers joined in the clinic for project "Health Express for Moms", and listened to the county health director telling the stories of how two moms who were about to give birth were escorted to the hospital under the risks of natural disasters, and how the moms and the children were both safe in the end thanks to this project. These stories made volunteers understand by first hand why "love car", "life-saving car" and "mobile hospital" are associated with this project.



Photo: 20 volunteers from all levels of CCB offices support teaching in 5 schools in Ankang, Shanxi

Goal 1. End poverty in all its forms everywhere

Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

Social responsibility performance

Economic performance

Economic performance	2018	2017	2016
Total assets (trillion yuan)	23.22	22.12	20.96
Net profit (billion yuan)	255.666	243.615	232.389
Return on average assets (%)	1.13	1.13	1.18
Return on average equity (%)	14.04	14.80	15.44
Number of branches worldwide	14,977	14,920	14,985
Tax contribution (billion yuan)	58.666	61.939	80.294
Social contribution per share (yuan)	2.88	2.74	2.73
Cross-border RMB settlement volume (trillion yuan)	2.76	2.05	2.53
the infrastructure industry sector loans increased (billion yuan)	102.164	4,61.297	1,88.371
Agriculture-related loan balance (billion yuan)	17,64.650	17,65.087	1,693.968
Rural development loan balance (billion yuan)	14.863	30.585	56.838
loan balance for inclusive finance (billion yuan)	631.017	418.502	336.522
Number of inclusive finance loan customers (thousand households)	1191.9	714.5	365.8
Personal housing loan balance (billion yuan)	4,753.595	4,213.056	3,585.644
Public reserve funds personal housing loan (billion yuan)	2,210.306	2,048.992	1,853.489
Balance of development housing project loans (billion yuan)	131.322	57.830	35.502
Balance of shantytown renovation loan (billion yuan)	119.952	45.330	16.411-
Payment to suppliers (billion yuan)	4.882	4.185	4.142
Expenditure on public welfare donation (thousand yuan)	89,410	77,860	74,420
Including: Targeted poverty alleviation donations (million yuan)	61.88	498.1	429

Environmental performance

Green credit	2018	2017	2016
Green loan balance (billion yuan)	1,042.260	1,002.521	889.221
Standard coal equivalent emission reduction (thousand tons)	30,117.1	28,004.6	26,331.5
Carbon dioxide equivalent emission reduction (thousand tons)	69,261.2	63,050.9	59,588.4
COD emission reduction (thousand tons)	296.3	236.4	202.9
Ammonia and nitrogen reduction (thousand tons)	38.7	31.4	23.9
Sulfur dioxide emission reduction (thousand tons)	247.3	267.8	188.6

NOx emission reduction (thousand tons)	39.6	47.7	34.9
Water saving (thousand tons)	1,230.6	1,198.7	1,038.8

Greenhouse gas emission	2018	2017
Total emissions of Greenhouse gases (Category 1&2) (tons)	261,547.00	277,449.13
Total greenhouse gas emissions per employee (Category 1&2) (tons per person)	7.38	8.01
Direct emissions (Category 1) (tons)	17,518.07	18,576.91
Natural gas	7,258.00	7,727.66
liquefied petroleum gas	214.05	142.32
Coal	1.58	1.58
Company vehicles	7,092.32	8,447.70
Diesel	2,952.12	2,257.65
Indirect emissions (Category 1) (tons)	244,028.93	258,872.22
External power purchase	244,028.93	258,872.22

Note:

1. The environmental performance statistics includes only the data from the head offices and the office of 37 tier-1 branches.
2. Employee numbers include only employees of head offices and 37 tier-1 branches.
3. Based on the nature of the Group's business, greenhouse gas emissions are mainly derived from purchased electricity and fossil fuel combustion. The greenhouse gas refers to carbon dioxide, methane and nitrous oxide.
Greenhouse gas emissions data are presented in terms of carbon dioxide equivalent, and calculated according to the 2015 China Regional Power Grid Baseline Emission Factor published by the National Development and Reform Commission of China and the 2006 IPCC National Greenhouse Gases published by the Intergovernmental Panel on Climate Change (IPCC).
4. Since the local grid's baseline emission factor has not been announced yet, the greenhouse gas emissions generated by the Tibet Branch's purchased electricity are not included in the disclosure.
5. The coal consumption disclosed in last year's report includes the consumption of head office, tier 1 branches and some tier 2 branches, which are adjusted to be the consumption of head office and tier 1 branches.

Waste	2018	2017
Harmless waste (tons)	371.47	391.50
electronic devices (tons)	173.67	288.29
Transportation vehicles (tons)	188.43	3.96
Batteries (tons)	2.19	6.51
Office supplies (tons)	7.18	92.74
Annual total harmless waste consumption per employee (tons/person)	0.010	0.011

Hazardous waste (tons)	20.58	40.29
Discarded toner cartridges (tons)	20.58	40.29
Annual total amount of hazardous waste consumed per employee (ton/person)	0.001	0.001

Note:

- 1.The types of non-hazardous waste generated in the operation of the Group mainly include discarded electronic products, discarded office supplies and scrapped vehicles.
- 2.The waste electronic products include desktop computers, monitors, laptops printers and servers.
- 3.Waste batteries include dry batteries and do not include storage batteries.
- 4.Waste office products include waste pens, clippers and staples.

Energy and water consumption	2018	2017
Energy consumption (MWh)	446,323.04	483,337.67
Direct energy consumption (MWh)	78,505.55	83,358.79
Natural gas (MWh)	37,118.44	39,520.35
Liquefied petroleum gas (MWh)	965.67	642.06
Coal (MWh)	4.65	4.65
Diesel (MWh)	11,703.93	10,234.43
Gasoline (MWh)	28,712.86	32,957.30
Indirect energy consumption (MWh)	367,817.49	399,978.88
External power purchase (MWh)	367,817.49	399,978.88
Annual total energy consumption per employee (MWh/person)	12.60	13.95
Water consumption (tons)	2,280,545.68	2,049,524.54
Annual tap water consumption per employee (ton/person)	64.36	59.15

Note:

- 1.The Group's main sources of energy consumption are natural gas, liquefied petroleum gas, coal, diesel, gasoline and purchased electricity.
- 2.The energy consumption data is based on the consumption of electricity and fuel, the conversion factor provided by the General Administration of Quality Supervision, Inspection and Quarantine of the People's Republic of China and the General Rules for the Comprehensive Energy Consumption (GB/T 2589-2008) issued by the China National Standardization Administration. Calculation.
- 3.The Group's main water consumption includes municipal water supply, recycled water and drinking water.

Paper consumption	2018	2017
Total paper consumption (tons)	2,277.20	2,861.27
Office use (tons)	1,730.00	2,529.76
Counter use (tons)	547.20	331.51
Annual paper consumption per employee (ton/person)	0.06	0.08

Note:

1. Office paper consumption includes A3 and A4 printing paper
2. Paper consumption at counter services only include the mostly used three types paper

Low carbon operation	2018	2017
Off-counter account transactions (%)	99.23	99.19
Financial transaction migration via electronic channels (%)	92.66	93.57

Social responsibility performance

Employee distribution	Total number	Percentage	Number of female	Number of male
Total number of employees (persons)	345,971	100%	188,307	157,664
Additional labor contractors (persons)	3,937	--	1,927	2,010
Ethnic minority employees	19,138	5.53%	--	--
New employees	12,234	3.54%	--	--
Foreign employees	763	0.22%	420	343
By gender				
Male employees	157,664	45.57%	--	--
Female employees	188,307	54.43%	--	--
By age				
Below 30 (persons)	77,033	22.27%	--	--
31-40 (persons)	88,190	25.49%	--	--
41-50 (persons)	129,481	37.43%	--	--
51-59 (persons)	51,076	14.76%	--	--
Above 60 (persons)	191	0.05%	--	--
By region				
Yangtze River Delta (persons)	51,641	14.93%	29,180	22,461
Pearl River Delta (persons)	43,618	12.61%	22,839	20,779
Bohai Rim (persons)	57,478	16.61%	30,978	26,500
Central (persons)	77,865	22.51%	41,313	36,552
West (persons)	65,625	18.97%	35,773	29,852
Northeast (persons)	35,116	10.15%	18,962	16,154
Headquarter office (persons)	13,643	3.94%	8,770	4,873
Overseas (persons)	985	0.28%	492	493

Training progress for employees	2018	2017	2016
On-site training			
First-tier branch and head office (person-times)	483	872	964
Second-tier branch, first-tier brand department, and department of headquarter office (person-times)	29,312	30,685	29,413
Business managers and lower levels	1,275,556	1,460,816	1,550,351

(person-times)			
Online training			
First-tier branch and head office (person-times)	253	334	384
Second-tier branch, first-tier brand department, and department of head office (person-times)	8,023	9,336	10,112
Business managers and lower levels (person-times)	299,408	321,019	337,127

Employee turnover rate	2018	2017	2016
By age			
Below 25 (%)	5.9	6.6	5.0
26-35 (%)	6.1	4.8	4.3
36-45 (%)	2.0	1.1	1.1
46-54 (%)	0.6	0.5	0.4
55 (%)	0.2	0.2	0
By region			
Yangtze River Delta (%)	3.7	5.0	4.0
Pearl River Delta (%)	2.3	2.5	3.1
Bohai Rim (%)	1.6	1.5	1.4
Central (%)	1.8	1.5	1.7
West (%)	1.9	2.0	1.7
Northeast (%)	1.2	1.0	0.8
Headquarter office (%)	7.5	8.1	6.1
Overseas (%)	9.1	10.7	9.2

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.

Employee work injury	2018	2017	2016
Business death (persons)	4	8	4
Business death ratio (%)	0.001	0.002	0.001
Working days affected as a result of work injuries (days)	15,889	13,676	13,573

Supplier chain management	2018	2017	2016
Number of suppliers - Yangtze River Delta	518	448	388
Number of suppliers - Pearl River Delta	294	261	230
Number of suppliers - Bohai Rim	1,867	1,614	1,393
Number of suppliers - Central	87	83	62
Number of suppliers - West	52	42	36

Number of suppliers - Northeast	34	30	29
Local supplier procurement expenditure ratio (%)	99.92	99.47	99.49
Contract fulfillment (%)	100	100	100
External expert participation rate (%)	4.23	2.72	9.18
Number of training provided to suppliers' social responsibility (including interviews and business exchanges) (times)	30	29	28

Customer satisfaction	2018	2017	2016
Individual customer - Overall customer satisfaction (%)	81.0	78.7	76.9
Corporate customer - Overall customer satisfaction (%)	93.8	93.2	93.3

Service channel development	2018	2017	2016
Number of online banking users (hundred thousand)	31,256	27,675	24,162
Number of telephone banking customers (hundred thousand)	33,649	28,882	24,196
Number of mobile banking users (hundred thousand)	30,954	26,638	22,321
Number of users that connect bank accounts with WeChat (hundred thousand)	6,443	4,956	3,623
Number of self-service bank branches	28,238	29,046	27,872
Number of ATMs	92,225	97,007	97,534
Smart Bank	10	12	12
Number of branches with step free access	10,056	9,000	8,164
Number of branches with "Caring Window"	13,923	13,158	12,964
Number of branches with "Labours' Harbour"	14,307	-	-

Community investment

Project name	Partner organisation	Amount of donation	Timescale	By the end of 2018
Hope Primary School	China Youth Development Foundation	118.6 million yuan	1996-Now	Assisted with building 45 Hope Primary Schools that are equipped with library, computer room, sports ground, funded training events for nearly 800 teachers, and organized 120 teachers and students to participate in Beijing Summer

				Camp.
Build a future -- CCB Growth Plan for High School Students	China Education Development Foundation	144 million yuan	2007-Now	Issued 144 million yuan in grants to support 91,500 high school students
Health Express for Moms -- CCB Support and Donation Plan	China Women's Development Foundation	54 million yuan	20011-Now	Purchased 357 vehicles and placed the, in poverty-stricken towns and counties in 23 provinces and autonomous regions such as Xinjiang, Tibet, Gansu and Qinghai.
Heroic Mothers in Poverty -- CCB Support and Donation Plan	China Women's Development Foundation	50 million yuan	2007-Now	Issued 50.6 million yuan in grants to support 18,000 heroic mothers (wives)
Link Tibet -- CCB Scholarship	China Foundation for Poverty Alleviation	3.5 million yuan	2007-Now	Issued 2.53 million yuan in grants to support 1,210 poor students in Tibet
"Dream-Come-True with Accumulated Points -- Micro-welfare"	China Youth Development Foundation, China Literature and Art Foundation, China Youth Volunteer Association, League Central Committee Young Volunteer's Guidance Centre	6 million yuan	2012 - now	Donated 115 "Happy Music classrooms", supported training of music and art teachers for rural areas, built the "Home of Young People" for China Youth Volunteer Association, League Central Committee Young Volunteer's Guidance Centre
"Shan Xin Hui Si" Study support activities	CCB Youth volunteers Association, League Committee of local branches	3 million yuan	2016 - now	Donating money and goods to more than 5000 students from poor communities, organized summer/winter schools for more than 150 students and teachers from poor communities

Independent Assurance Report

2019/SH-0115

(Page 1 of 4)

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 2018 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 2018 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 GRI Standards 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 2018 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.

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.

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 2018 SR Report. Our work involves assessing the risks of material misstatement in the 2018 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:

- Tianjin Branch
- Guizhou 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.

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 2018 SR Report is not prepared, in all material respects, based on the ESG Reporting Guide, the GRI Standards 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 2019

Appendix

Environmental, Social and Governance Reporting Guideline, Hong Kong Exchanges and Clearing Limited (HKEX)

Environmental	Serial#	“Comply or explain” Provisions	Notes
Emissions	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.	Green development
	A1.1	The types of emissions and respective emissions data.	Environmental performance
	A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental performance
	A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental performance
	A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental performance
	A1.5	Description of measures to mitigate emissions and results achieved.	Green development
	A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Green development
Use of Resources	A2	Policies on the efficient use of resources (including energy, water and other raw materials).	Green development
	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).	Environmental performance
	A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Environmental performance
	A2.3	Description of energy use efficiency initiatives and results achieved.	Green development
	A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Green operations
	A2.5	Total packaging material used for finished products (in tonnes) and (if applicable) with reference to per unit produced.	Not applicable
Environment	A3	Policies on minimizing the issuer's significant	Green

and Natural Resources		impact on the environment and natural resources.	development
	A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Green development
Social	Serial#	"Comply or explain" Provisions	Notes
Employment	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.	Support employee development
	B1.1	Total workforce by gender, employment type, age group and geographical region.	Social responsibility performance
	B1.2	Employee turnover rate by gender, age group and geographical region.	Social responsibility performance
Health and Safety	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.	Support employee development
	B2.1	Number and rate of work-related fatalities.	Social responsibility performance
	B2.2	Lost days due to work injury.	Social responsibility performance
	B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Support employee development
Development and Training	B3	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Support employee development
	B3.1	Percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Social responsibility performance
	B3.2	The average training hours completed per employee by gender and employee category.	Social responsibility performance
Labour Standards	B4	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to	Support employee development

		preventing child and forced labour.	
	B4.1	Description of measures to review employment practices to avoid child and forced labour.	Support employee development
	B4.2	Description of steps taken to eliminate such practices when discovered.	Not applicable
Supply Chain Management	B5	Policies on managing environmental and social risks of the supply chain.	Green operations
	B5.1	Number of suppliers by geographical region.	Social responsibility performance
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Green operations
Product Responsibility	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.	Safeguard customer rights
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable
	B6.2	Number of products and service related complaints received and how they are dealt with.	Social responsibility performance Safeguard customer rights
	B6.3	Description of practices relating to observing and protecting intellectual property rights.	Maintain stable operations
	B6.4	Description of quality assurance process and recall procedures.	Not applicable
	B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Safeguard customer rights
		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.
Anti-corruption	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-	Better

		blowing procedures, how they are implemented and monitored.	regulations on financial risks
Community Investment	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.	Help community development
	B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Help community development
	B8.2	Resources contributed (e.g. money or time) to the focus area.	Social responsibility performance

Indicators of the Global Reporting Initiative's Sustainability Reporting Guidelines

Serial #	Indicators of the Global Reporting Initiative's Sustainability Reporting Guidelines	Notes
102-1	Name of the organization	About us
102-2	Activities, brands, products, and services	About us
102-3	Location of headquarters	About us
102-4	Location of operations	About us
102-5	Ownership and legal form	Introduction
102-6	Markets served	About us
102-7	Scale of the organization	About us
102-8	Information on employees and other workers	Introduction
102-9	Supply chain	Green operations
102-10	Significant changes to the organization and its supply chain	Green operations
102-11	Precautionary Principle or approach	Compliant operations
102-12	External initiatives	SDGs
102-13	Membership of associations	About Us
102-14	Statement from senior decision-maker	From the Chairman
102-15	Key impacts, risks, and opportunities	From the Chairman
102-16	Values, principles, standards, and norms of behavior	Management and methods of CSR
102-17	Mechanisms for advice and concerns about ethics	Management and methods of CSR
102-18	Governance structure	Corporate structure and development
102-19	Delegating authority	Corporate structure and development
102-20	Executive-level responsibility for economic, environmental, and social topics	Corporate structure and development
102-21	Consulting stakeholders on economic, environmental, and social topics	Stakeholder Engagement

		Analysis of substantive issues
102-22	Composition of the highest governance body and its committees	Corporate Governance
102-23	Chair of the highest governance body	Corporate Governance
102-24	Nominating and selecting the highest governance body	Please refer to the annual report of CCB
102-25	Conflicts of interest	Please refer to the annual report of CCB
102-26	Role of highest governance body in setting purpose, values, and strategy	Corporate structure and development
102-27	Collective knowledge of highest governance body	Management and methods of CSR
102-28	Evaluating the highest governance body's performance	Please refer to the annual report of CCB
102-29	Identifying and managing economic, environmental, and social impacts	Analysis of substantive issues
102-30	Effectiveness of risk management processes	Corporate structure and development
102-31	Review of economic, environmental, and social topics	Analysis of substantive issues
102-32	Highest governance body's role in sustainability reporting	Corporate structure and development
102-33	Communicating critical concerns	Analysis of substantive issues
102-34	Nature and total number of critical concerns	Management and methods of CSR
102-35	Remuneration policies	Please refer to the annual report of CCB
102-36	Process for determining remuneration	Please refer to the annual report of CCB
102-37	Stakeholders' involvement in remuneration	Please refer to the annual report of CCB
102-38	Annual total compensation ratio	Please refer to the annual report of CCB
102-39	Percentage increase in annual total compensation ratio	Please refer to the annual report of CCB
102-40	List of stakeholder groups	Stakeholder Engagement
102-41	Collective bargaining agreements	Not yet disclosed
102-42	Identifying and selecting stakeholders	Stakeholder Engagement

102-43	Approach to stakeholder engagement	Stakeholder Engagement
102-44	Key topics and concerns raised	Stakeholder Engagement
102-45	Entities included in the consolidated financial statements	Corporate Governance Please refer to the annual report of CCB
102-46	Defining report content and topic Boundaries	Analysis of substantive issues
102-47	List of material topics	Analysis of substantive issues
102-48	Restatements of information	Introduction
102-49	Changes in reporting	Introduction
102-50	Reporting period	Introduction
102-51	Date of most recent report	Introduction
102-52	Reporting cycle	Introduction
102-53	Contact point for questions regarding the report	Introduction
102-54	Claims of reporting in accordance with the GRI Standards	Introduction
102-55	GRI content index	GRI content index
102-56	External assurance	Independent Assurance Report
103-1	Explanation of the material topic and its Boundary	Analysis of substantive issues
103-2	The management approach and its components	Analysis of substantive issues
103-3	Evaluation of the management approach	Analysis of substantive issues
201-1	Direct economic value generated and distributed	Responsibility: Light up 2018
201-2	Financial implications and other risks and opportunities due to climate change	Green development
201-3	Defined benefit plan obligations and other retirement plans	Support employee development
201-4	Financial assistance received from government	Not yet disclosed
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Not yet disclosed
202-2	Proportion of senior management hired from the local community	Not yet disclosed
203-1	Infrastructure investments and services supported	Responsibility: Light up 2018
203-2	Significant indirect economic impacts	Responsibility: Light up 2018

204-1	Proportion of spending on local suppliers	Social responsibility performance
205-1	Operations assessed for risks related to corruption	Adopted in future
205-2	Communication and training about anti-corruption policies and procedures	Compliant operations
205-3	Confined incidents of corruption and actions taken	Not yet disclosed
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Not applicable
301-1	Materials used by weight or volume	Environmental performance
301-2	Recycled input materials used	Not applicable
301-3	Reclaimed products and their packaging materials	Not applicable
302-1	Energy consumption within the organization	Environmental performance
302-2	Energy consumption outside of the organization	Environmental performance
302-3	Energy intensity	Environmental performance
302-4	Reduction of energy consumption	Environmental performance
302-5	Reductions in energy requirements of products and services	Environmental performance
303-1	Interactions with water as a shared resource	Not applicable
303-2	Management of water discharge-related impacts	Not applicable
303-3	Water withdrawal	Environmental performance
304-1	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Not applicable
304-2	Significant impacts of activities, products, and services on biodiversity	Green credit and loan
304-3	Habitats protected or restored	Green credit and loan
304-4	IUCN Red List species and national conservation list species with habitats in areas affected by operations	Not applicable
305-1	Direct (Scope 1) GHG emissions	Environmental performance
305-2	Energy indirect (Scope 2) GHG emissions	Environmental performance
305-3	Other indirect (Scope 3) GHG emissions	Environmental performance
305-4	GHG emissions intensity	Environmental performance
305-5	Reduction of GHG emissions	Environmental

		performance
305-6	Emissions of ozone-depleting substances (ODS)	To-be-adopted
305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	To-be-adopted
306-1	Water discharge by quality and destination	Not applicable
306-2	Waste by type and disposal method	Environmental performance
306-3	Significant spills	Not applicable
306-4	Transport of hazardous waste	Not applicable
306-5	Water bodies affected by water discharges and/or run of	Not applicable
307-1	Non-compliance with environmental laws and regulations	Not applicable
308-1	New suppliers that were screened using environmental criteria	Green operations
308-2	Negative environmental impacts in the supply chain and actions taken	Green operations
401-1	New employee hires and employee turnover	Employ
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Support employee development
401-3	Parental leave	Support employee development
402-1	Minimum notice periods regarding operational changes	Not yet disclosed
403-1	Occupational health and safety management system	Not yet disclosed
403-2	Hazard identification, risk assessment, and incident investigation	Support employee development
403-3	Occupational health services	Not applicable
403-4	Worker participation, consultation, and communication on occupational health and safety	Support employee development
404-1	Average hours of training per year per employee	Support employee development
404-2	Programs for upgrading employee skills and transition assistance programs	Support employee development
404-3	Percentage of employees receiving regular performance and career development reviews	Support employee development
405-1	Diversity of governance bodies and employees	Employ
405-2	Ratio of basic salary and remuneration of women to men	Not yet disclosed
406-1	Incidents of discrimination and corrective actions taken	Not applicable
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Not applicable
408-1	Operations and suppliers at significant risk for incidents of child labor	Not applicable
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Not applicable
410-1	Security personnel trained in human rights policies or	Not yet disclosed

	procedures	
411-1	Incidents of violations involving rights of indigenous peoples	Not applicable
412-1	Operations that have been subject to human rights reviews or impact assessments	Not yet disclosed
412-2	Employee training on human rights policies or procedures	Not yet disclosed
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Not yet disclosed
413-1	Operations with local community engagement, impact assessments, and development programs	Not yet disclosed
413-2	Operations with significant actual and potential negative impacts on local communities	Not applicable
414-1	New suppliers that were screened using social criteria	Green operations
414-2	Negative social impacts in the supply chain and actions taken	Not applicable
415-1	Political contributions	Not yet disclosed
416-1	Assessment of the health and safety impacts of product and service categories	Not applicable
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Not applicable
417-1	Requirements for product and service information and labeling	Safeguard customer rights
417-2	Incidents of non-compliance concerning product and service information and labeling	Not yet disclosed
417-3	Incidents of non-compliance concerning marketing communications	Not yet disclosed
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Safeguard customer rights
419-1	Non-compliance with laws and regulations in the social and economic area	None

The 2030 Agenda for Sustainable Development

- Goal 1. End poverty in all its forms everywhere
- Goal 2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture
- Goal 3. Ensure healthy lives and promote well-being for all at all ages
- Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
- Goal 5. Achieve gender equality and empower all women and girls
- Goal 6. Ensure availability and sustainable management of water and sanitation for all
- Goal 7. Ensure access to affordable, reliable, sustainable and modern energy for all
- Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
- Goal 9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster

innovation

Goal 10. Reduce inequality within and among countries

Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable

Goal 12. Ensure sustainable consumption and production patterns

Goal 13. Take urgent action to combat climate change and its impacts

Goal 14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development

Goal 15. Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

Goal 16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

Goal 17. Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development