



2008 年社会责任报告

CORPORATE SOCIAL
RESPONSIBILITY REPORT 2008





本报告介绍了2008年中国建设银行股份有限公司立足中国国情，积极承担经济、社会和环境责任方面的活动及表现。时间范围为2008年1月1日至2008年12月31日，特别注明的除外。

本报告中的财务数据来源于经审计的中国建设银行股份有限公司2008年度A股财务报告。除特别注明外，本报告中所涉金额以人民币作为计量币种。

本报告依据上海证券交易所发布的《关于加强上市公司社会责任承担工作暨发布〈上海证券交易所上市公司环境信息披露指引〉的通知》、《上海证券交易所上市公司环境信息披露指引》及上市公司2008年年度报告工作备忘录第一号附件二《〈公司履行社会责任的报告〉编制指引》编制。本报告内容符合指引中的有关要求。

本报告经中国建设银行股份有限公司董事会、监事会审议批准。本公司董事会及全体董事保证本报告内容不存在任何虚假记载、误导性陈述或重大遗漏，并对其内容的真实性、准确性承担个别及连带责任。

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董事长致辞



郭树清

董事长

中国建设银行股份有限公司

2008年，是极不平凡的一年。建设银行沉着面对复杂形势，抓住发展机遇，各项业务成绩喜人，社会责任工作再谱新章。

作为国有控股大型商业银行，我行努力适应经济形势和宏观调控的变化，逐步深化内部改革，持续加快流程优化，不断提升客户服务和风险管理能力，各项业务稳健增长，主要财务指标在全球大银行中名列前茅。在2008年度中国企业联合会发布的中国企业500强中，我行列第7位。《财富》全球企业500强中，我行由上年的第230位升至第171位，在国内同业中升幅最大。

我行积极适应经济形势变化，坚决贯彻国家宏观政策，进一步增强大局意识、责任意识和服务意识，转变思维方式、工作方式和业务增长方式，以“扩内需、促增长、调结构”为重点，在风险可控的基础上扩大放贷规模。发挥传统优势，大力支持国家基本建设；通过“网络联贷联保”、“信贷工厂”等多种模式，支持小企业发展；并不断探索，走出服务“三农”新路子。截至2008年末，我行贷款总额为3.79万亿元，全年新增5,217.86亿元，同比增长15.95%。其中，基础设施贷款新增1,941.06亿元，同比增长19.52%；小企业贷款同比增长17.07%；涉农贷款新增1,052.31亿元，同比增长31.37%。

在支持国家经济增长的同时，我行始终坚持“有保有压”，大力推进信贷结构调整。认真执行“绿色信贷”政策，积极支持有利于环境保护、有利于改善生态环境的项目；严格限制向“高能耗、高污染”行业贷款。对不符合国家政策的271个退出类行业，实现贷款余额、不良贷款余额和不良贷款率“三降”。全年累计退出贷款644.59亿元，完成退出计划的121.86%。我行还不断推出信贷新举措，促进民生改善，切实帮助中低收入居民解决住房、教育和创业等困难。此外，在系统内开展厉行节约活动，以实际行动支持国家节能减排政策。

我行始终坚持“以客户为中心”的经营理念，通过改进电话银行服务、实施网点转型、优化网上银行等方式，主动服务大众客户。同时制定并执行“客户接待日”制度，通过与客户面对面交流，快速有效地解决服务问题。截至2008年末，我行ATM装机数量已突破3.1万台，极大地方便了大众客户。奥运期间我行积极提供优质、安全、高效的金融服务，实现了零重大故障、零有效投诉的预期目标，被中国银行业监督管理委员会授予“中国银行业迎奥运文明规范服务系列活动组织奖”。

冰冻雪灾和汶川地震发生后，我行心系灾区，与国家和人民同呼吸、共命运，克服一切困难，全力保障服务不中断。针对灾后出现的非常规情况，我行推出无卡折提取救急款等多项应急措施，满足受灾群众紧急用款的需要。通过捐款捐物、组织志愿者队伍等多种方式，大力支援灾区人民抢险自救和灾后重建。对灾区信贷实施非限制性行业准入和审批标准，开辟绿色通道，保证资金快速到位。为灾区受灾企业授信超过2,000亿元，公司和员工为灾区及其他公益事业捐款约2.11亿元。

我行在承担企业社会责任方面持续而有效的努力，得到了社会各界的高度评价和广泛认可。在2008年亚洲企业社会责任排名中，我行列第12位，为中资银行之首。此外，还获得了“改革开放30年最具责任感企业”、“最具爱心内资企业”等十多个相关奖项。这些成绩的取得离不开社会各界的关心与帮助。在此，我谨代表董事会，衷心感谢广大股东、客户及各界朋友对我行的信任与支持，感谢全行员工的努力与拼搏。

2009年，面对更加严峻的挑战，我行将忠实履行“为客户提供更好服务，为股东创造更大价值，为员工搭建广阔的发展平台，为社会承担全面的企业公民责任”的使命，继续加快战略转型，不断探索承担社会责任的新形式，努力提升品牌形象，用更优异的成绩向伟大祖国建国六十周年献礼！

行长报告



张建国

行长

中国建设银行股份有限公司

2008年，我行努力践行科学发展观，时刻与国家同呼吸，与人民共命运，内部改革不断深化，各项业务发展良好，社会责任工作成绩斐然。

一、坚持稳健经营，促进经济发展

面对全球金融危机，我行坚决贯彻国家宏观经济政策，以自身稳健经营，维护金融稳定为己任，按照市场化原则开展经营活动。积极支持扩大内需，在风险可控的基础上充分发挥自身优势，加大对基础设施、民生工程、生态环境和灾后重建项目的支持力度。同时，坚持“有保有压”，大力推进信贷结构调整，压缩产能过剩和潜在过剩行业贷款。2008年，我行各项业务快速发展，综合竞争实力显著增强。截至2008年末，资产总额达75,554.52亿元，同比增长14.51%；全年营业收入为2,675.07亿元，较上年增长21.89%；不良贷款率为2.21%，较上年下降0.39个百分点；平均资产回报率为1.31%，加权平均净资产收益率为20.68%；主要财务指标在国际大银行中名列前茅。

二、心系灾区百姓，全力抗震救灾

年初南方冰冻雨雪灾害发生后，我行向灾区捐款1,200万元，全力支持灾区抗灾。“5.12”汶川大地震发生后，我行公司和员工多次以捐款方式向灾区奉献爱心，累计捐款约1.79亿元。同时，全行紧急动员，克服一切困难，确保服务不中断。在余震不断、交通瘫痪甚至亲友伤亡的情况下，我行灾区分支机构员工始终把坚守岗位放在第一位，冒着生命危险抢救现金、凭证和资料。震后次日，四川省分行80%的网点正常营业，94%的存取款自助设备开通运行，并推出一系列应急和特殊服务措施。如，对无法提供银行卡、存折的灾区客户，允许凭有效身份证明或取款密码，提取一定数额的存款；对救灾资金汇划免收手续费，受灾群众逾期还款不予罚息，对伤亡人员金融资产交易、转移、继承提供特别服务等。对用于救灾和恢复生产的贷款，我行开辟“绿色通道”，以实现贷款的随时受理，及时审批，优先安排。截至2008年末，为灾区受灾企业授信2,229.62亿元，有力地支持了灾区重建。

三、提供优质服务，支持北京奥运

我行将2008年确定为“奥运服务年”。在文明规范、服务创新、环境建设、系统安全等方面，采取多种措施，努力为中外客户提供高水平的金融服务。奥运会期间，全行制定预案，加强演练，提高应对突发事件能力。同时强化语言培训，力争外语交流无障碍。95533客户服务中心推出英语自助语音服务和人工服务，并在相关地区提供韩语、粤语、闽南语服务，努力为客户提供较全面的多语言服务。在奥运场馆和主要旅游购物地区周边网点，增设POS机2,886台，开办多币种外币兑换业务及旅行支票见票即付业务。我行涉奥城市网点全部延长营业时间，更换双语标识牌，叫号机增加“外汇业务”模块，采用中英文叫号，设置残疾人无障碍坡道、无障碍设施提示。此外，我行还向北京奥组委派出12人英语座席志愿者团队，为奥运会及残奥会观众提供交通、场馆、赛事等信息查询服务。

四、注重环境保护，实施“绿色信贷”

我行继续坚持从信贷评审、产品创新及内部管理等方面严格要求全行，坚决贯彻落实国家环保法律法规。在信贷评审中严格执行环保“一票否决制”，严格限制向“高污染、高能耗”行业贷款，积极支持有利于环境保护、有利于改善生态环境的项目。截至2008年末，我行绿色信贷项目余额已逾千亿元。我行还发挥自身优势，结合业务特点，通过创新产品支持环保。如黑龙江省伊春分行发行同业首张生态概念卡“红松龙卡”。我行还出台多项内部节能新举措，如推行办公用品循环使用，严格控制公车，通过多种方式降低办公能耗，搭建能源管理平台等，将全行的厉行节约活动不断推向深入，以实际行动支持国家节能减排政策。

五、推动网点转型，主动服务大众

我行在分行继续推行网点转型，并推进设置大堂经理引导分流客户、窗口弹性排班等措施，较好地缓解了大众客户排长队的问题。截至2008年末，全行11,610个零售网点完成了以营销服务为主的功能转型，占全部网点87%，平均等候时间缩短约35%。此外，在北京、上海、厦门、广州、成都建立客户体验中心，方便客户零距离、全方位体验我行产品和服务。同时，总行、一级分行和二级分行行长认真执行“客户接待日”制度，全年共接待各类客户2.8万余位，处理客户问题1.3万项。我行还拥有强大的ATM布设网络，ATM装机数量已突破3.1万台，为大众客户提供了便利。通过大力推行网点、ATM、网上银行、手机银行等多渠道、多方式服务，既方便客户，又节约交易成本。

六、重视社会关切，促进民生改善

我行将支持农业、农民和农村的发展与推进自身结构调整和战略转型紧密结合，创新信贷模式，努力为农企和农户“量身定做”产品和服务，探索多方共赢的“三农”金融服务新路子。全年涉农贷款新增1,052.31亿元，同比增长31.37%。作为国内首家开办住房公积金业务、最早推出住房贷款业务的银行，我行不断推出和完善各种房贷新举措，致力于解决低收入家庭住房金融服务问题。截至2008年末，个人住房贷款余额6,154.29亿元，公积金贷款余额2,889.67亿元。为助力小企业成长，我行与阿里巴巴等公司合作，推出“网络联贷联保”、网上速贷通及供应链融资等创新产品和服务。小企业贷款余额逐年攀升。截至2008年末，我行小企业贷款同比增长17.07%。

七、尊重员工权益，营造和谐氛围

员工是我行宝贵的财富。我行通过规范职工代表大会、工会等各项制度，保障员工利益，提高员工满意度。各分行采取优化柜面流程，改进网点排班安排、精简手工登记簿等措施，有效减轻员工工作负担。同时，进一步充实核心人才队伍，加强领导力素质模型和岗位素质模型的应用，以国际化的视野着力完善人才培养和选拔机制，探索通过组建各类任务型团队促进人才成长的模式。2008年，全行共组织培训项目2.2万个，培训103.09万人次，培训量236.4万人天，均比上年有大幅度增长。其中，总行层面直接针对一线员工的培训项目达107期，同比增加11%。

八、依法合规经营，建设诚信社会

我行在自觉接受公众监督、依法合规经营的同时，发挥银行的信用中介职能和金融服务职能，配合政府推进诚信社会建设。我行建立了完善的信息披露机制和新闻发言人制度，主动披露关联交易、案件治理等重大事项，努力提高公司经营管理透明度。同时，与地方政府合作，在坚持依法经营、尊重市场规则的基础上，努力与政府、企业共同推进金融生态建设。此外，我还积极配合人民银行进行社会诚信体系建设，为打造良好的社会信用环境而努力。2008年，我行系统和人民银行系统数据核对一致率达97.46%，荣获人民银行2008年度征信工作先进集体。

九、投身公益事业，真诚回馈社会

2008年，围绕支持教育、扶危济困及弘扬民族文化等内容，我行对支持社会公益事业发展进行了积极的探索和实践，公益捐赠项目投入及员工个人捐款总额约2.11亿元人民币。继续与中国教育发展基金会合作，实施“建设未来——中国建设银行资助贫困高中生成长计划”，2008-2009学年共资助全国13,354名贫困高中生，实际资助金额2,003.10万元。继续与中国妇女发展基金会合作，开展“中国贫困英模母亲建设银行资助计划”，向1,789名贫困英模母亲发放资助金499.25万元。此外，还为援建和维护建行希望小学捐款53万元，向南方遭受雨雪冰冻灾害地区捐款1,200万元，向中国扶贫开发协会捐赠电脑249台。连续三年首席赞助北京国际音乐节，并支持中国爱乐乐团2008年赴欧洲巡演，为促进中国与世界的文化交流付出努力。

2009年，中国银行业将面临前所未有的挑战。我行将继续深入学习实践科学发展观，不断探索和完善经营管理模式，加快战略转型，在保持业务平稳较快发展的同时，积极履行金融企业的社会责任，为促进和谐社会建设做出更大的贡献。



谢渡扬

监事长

中国建设银行股份有限公司

分支机构及子公司





社会责任管理



社会责任理念

使命

为客户提供更好服务，为股东创造更大价值，为员工搭建广阔的发展平台，为社会承担全面的企业公民责任。

发展战略

战略愿景

始终走在中国经济现代化的最前列，成为世界一流银行。

阶段发展目标

2008年：基本建立专业化和差别化的营销服务体系

2010年：基本完成业务结构转型

2015年：接近世界一流银行水准

2020年：成为世界一流银行

2008年，我行阶段性发展目标基本实现。建立了针对不同客户群体的营销服务机构，逐步形成了专业化和差别化的营销服务体系。截至2008年末，建立了“信贷工厂”模式的小企业经营中心78个，年度新增57个；财富中心106个，年度新增26个；理财中心2,068个，年度新增625个；个人贷款中心约500个，年度新增约220个；在北京、上海、广州建立了3家私人银行。我行已基本建立起多样化的营销服务机构体系，有效地提升了业务处理效率和整体服务水平。

公司治理

股东大会

股东大会是我行的权力机构。

2008年,我行召开了2007年度股东大会,主要审议了2007年度董事会报告、2007年度监事会报告、2007年度财务决算、2008年度资本性支出预算、2007年下半年利润分配方案和2008年中期利润分配政策、聘任2008年会计师事务所、2007年度董事、监事薪酬清算方案、发行次级债券以及委任本行执行董事等议案。

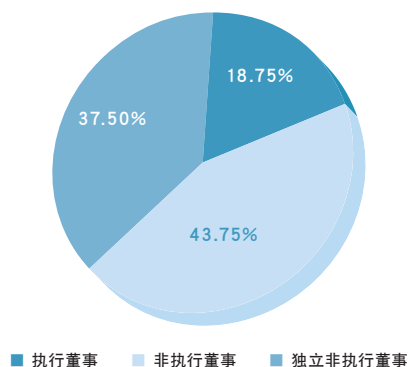
董事会

董事会是股东大会的执行机构,向股东大会负责。

2008年末,我行董事会共有董事16名,其中执行董事3名,非执行董事7名,独立非执行董事6名。郭树清先生担任董事长。

2008年,我行董事会共召开会议12次,其中召开现场会议7次,以书面议案方式召开会议5次,主要审议通过了本行经营计划、资本支出预算、财务报告、利润分配、委任董事、发行次级债券、机构改革、股权投资授权、向四川地震灾区捐款等议案,并依据有关法律法规、上市地上市规则的规定进行了信息披露。

董事会成员结构图



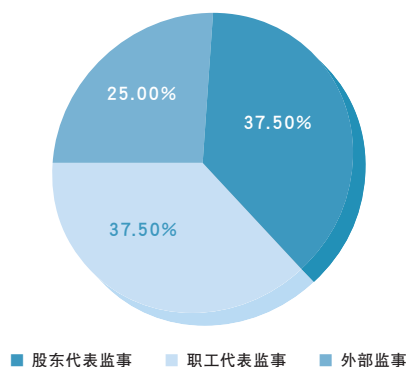
监事会

监事会是我行的监督机构,向股东大会负责。

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

监事会于2008年内共召开7次会议。主要审议通过了监事会报告、本行财务报告、利润分配方案、监事会监督工作方案、监事会工作总结、计划等议案。

监事会成员结构图



高级管理层

我行高级管理层由行长及其他高级管理人员组成，依据法律、法规、公司章程以及股东大会、董事会的授权行使职权，组织开展经营管理活动。

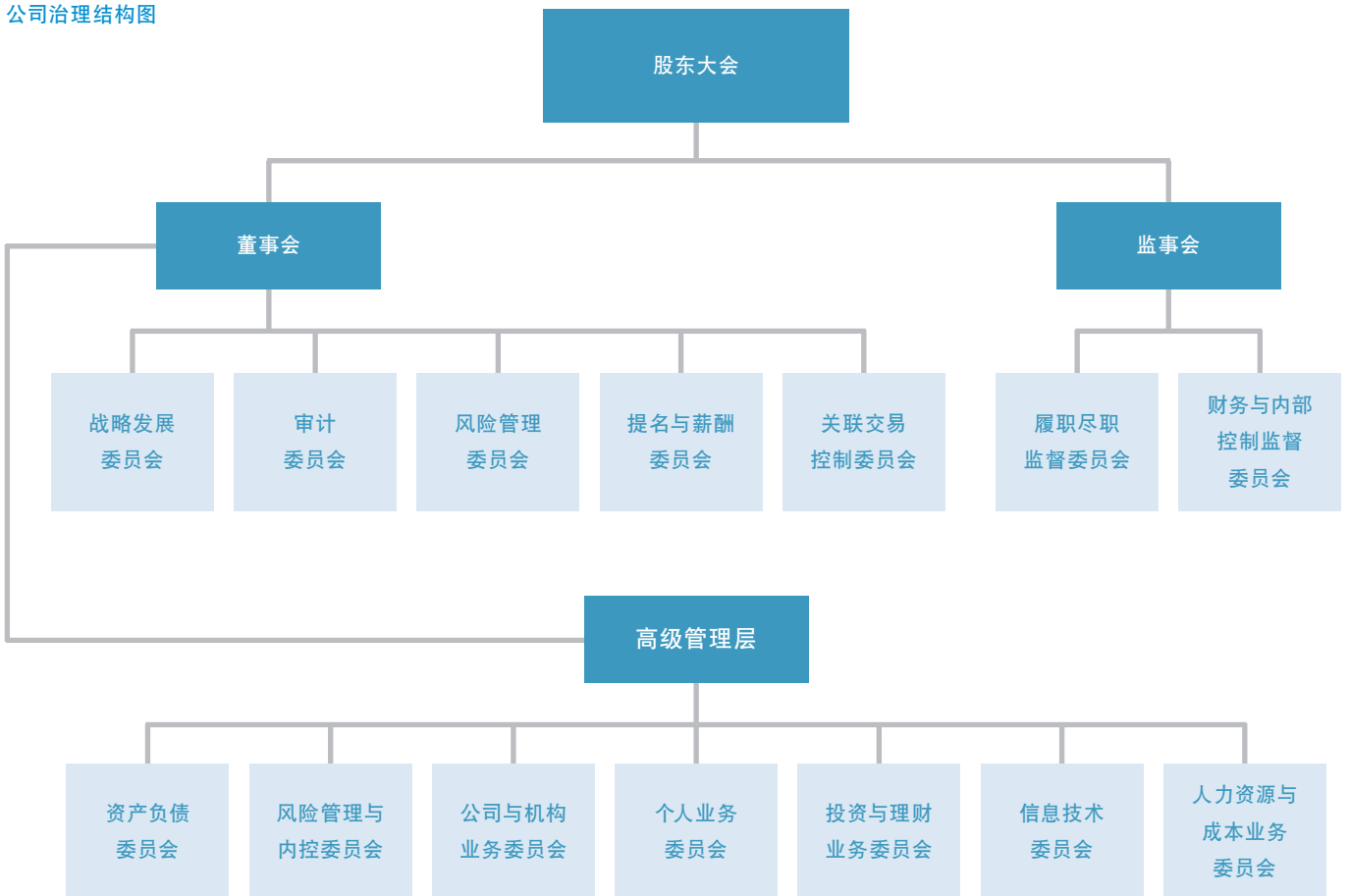
高级管理层由12名高级管理人员组成，包括行长1名，副行长5名，首席财务官、首席风险官（由1名副行长兼任）、首席审计官各1名，董事会秘书1名，批发业务总监1名，零售业务总监1名，投资理财总监1名。张建国先生担任行长。

职工代表大会

我行各级分支机构均建立了职工代表大会制度。总行负责召开全行系统职工代表大会，各一级分行负责召开辖区职工代表大会。各级工会委员会是职工代表大会的工作机构，负责职工代表大会的日常工作，检查、督促职工代表大会决议的执行。

职工代表大会每年召开一次，每次会议必须有三分之二以上职工代表出席。召开职工代表大会进行选举和作出决议，必须经出席会议的全体职工代表半数以上通过。我行职工代表大会的召开遵循《中国建设银行职工代表大会议事规则》。2008年，我行召开了第二届职工代表大会第一次会议。

公司治理结构图



利益相关方

表1 主要利益相关者

相关方名称	沟通方式	对我行期望	具体要求举例	相关指标
政府	法律法规、政策指示发布、国家和各部委、央行会议、专题汇报、报表	持续健康发展、税收稳定增长、增加就业机会、促进社会繁荣	建设和谐社会、节约型社会、合规要求	税收总额、贷款投放量、创造就业机会数
监管机构	法律法规、部门规章、规范性文件、现场检查、非现场监管、监管通报、监管评级、风险通知、约见会谈	依法合规、稳健运行、公平竞争、提高经营管理水平	完善公司治理结构、依法合规经营、加大金融创新力度、调整业务结构、建立科学的激励约束机制、提升经营绩效、改善资产质量、提高抗风险能力、及时披露信息	总资产净回报率、股本净回报率、成本收入比、不良贷款率、资本充足率、大额风险集中度、不良贷款拨备覆盖率
股东	股东大会、定期与临时公告、业绩发布会、业绩路演、反路演、投资者大会/论坛、投资者来访会谈、投资者关系网站专栏、投资者热线电话与邮箱等	不断提高公司价值和市值、降低企业风险、保证企业可持续发展、持续提高盈利能力与核心竞争力、确保国有资产保值、增值	公开披露公司的重要信息、平等参与的机会、对股东利益的保护	利润、资本回报率、国有资产保值、增值率、负债总额、资产负债率、所有者权益市值、上市公司报酬率、少数股东权益、上市公司个数
客户	客户接待日制度征求意见、销售代表日常联络	提供优质的产品和服务、并不断改进	响应速度、对客户提供个性化、专业化服务、服务质量	客户满意度
供应商与合作伙伴	合同、协议、沟通与交流	公平采购、诚信履约、互惠合作、实现双赢	采购信息公开透明、价格公允、长期稳定的战略合作	合同份数及标的、合作期限、履约诚信度
员工	职工代表大会、合理化建议、行长信箱、座谈会、征求意见、交流	不断提高公司的盈利能力和可持续发展能力、为员工提供更多福利和成长机会	职业前途、发展机会、待遇、体面和给人自信的工作环境	员工满意度、员工忠诚度、员工流失率、员工培训的投入
社区	签订文明共建协议、共同开发项目、定期开会沟通、各种庆祝日的联欢	安全运营、促进社区繁荣与和谐；提供安全、健康的生活环境	不会造成安全事故、为建设和谐社会投入资源	社区建设投入、银行网络设备故障率、服务质量投诉事件数
公众和媒体	新闻发布会、积极的新闻报道和宣传、定期发布报告、依法披露信息	追求健康发展的卓越企业、承担社会责任、成为实现可持续发展的表率	诚信、健康、职业化、国际化	知名度、美誉度、获奖情况

政府与监管机构

贯彻落实宏观政策

2008年,我行认真贯彻落实国家宏观政策。

上半年,按照国家“防止由结构性通货膨胀转变为全面性通货膨胀,防止经济由偏快转变为全面过热”政策的要求,出台了相关政策和办法,以严格控制贷款新增投放总量。

下半年,全球金融危机给我国经济带来的负面影响逐步显现。为支持政府应对金融危机,我行认真贯彻落实关于扩大内需、促进增长的十项新政,以及金融促进经济发展九项措施等政策要求,合理扩大信贷规模,确定了铁路、高速公路、电力、电信、城市基础设施建设等14个领域的贷款投放重点,加大了对基础设施领域重点行业和产业的信贷支持力度。

依法合规经营

我行按照《中华人民共和国商业银行法》、上市地交易所上市规则等法律法规和相关规定,依法合规经营。

完善公司治理结构

我行严格按照公司法、《中华人民共和国商业银行法》等法律法规及上市地交易所上市规则等规定,结合本行公司治理实践,优化公司治理结构,完善公司治理制度。

报告期内,我行制定了董事、监事和高级管理人员持有本行股份及其变动管理办法、独立董事年报工作制度、董事会审计委员会内部审计工作考核办法,修订了关联交易管理办法等公司治理文件。

本年度,中国银行业监督管理委员会在我行自我评价的基础上,对董事、高管履职情况以及公司治理运行情况进行了再评价,认为我行公司治理各方认真履职,制衡机制已初步形成。我行对再评价过程中发现的问题进行了梳理,提出了整改意见和措施,以进一步改进和完善我行公司治理。同时,根据中国证券监督管理委员会《关于开展加强上市公司治理专项活动有关事项的通知》,我行对公司治理情况进行了深度自查。本年度北京市证监局对我行进行了现场检查。我行积极配合了现场检查工作的开展,认真组织有关问题的整改,进一步加强了在公司治理、风险管理、投资者关系、信息披露、关联交易管理、新闻发言人制度等方面的工作。

健全有效的内部控制

我行的内部控制目标是合理保证经营管理合法合规、资产安全、财务报告及相关信息真实完整,提高经营效率和效果,促进实现发展战略。我行在考虑内部控制环境、风险识别与评估、内部控制措施、信息交流与反馈、监督评价与纠正等五个基本要素的基础上,建立和实施内部控制制度,并形成了由各级机构、各职能部门、全体员工共同参与的内部控制管理架构。

我行董事会、监事会、高管层高度重视内部控制工作。2008年,董事会审计委员会组织修订完善了内部控制评估体系,继续对2008年度内部控制状况开展了评估工作。我行董事会根据上海证券交易所《上市公司2008年年度报告工作备忘录第一号—内控报告和社会责任报告的编制和审议》,对2008年度我行的内部控制进行了自我评估。评估中发现我行内部控制还存在一些有待改善的事项,但未发现在内部控制设计或执行方面存在重大缺陷。我行董事会认为,自2008年度1月1日起至12月31日止,我行内部控制制度和执行整体健全、有效。

我行积极研究贯彻落实《企业内部控制基本规范》有关事项,将在业已建立的内部控制体系基础上,围绕本行发展战略,研究制定内部控制建设中长期规划,进一步完善内部控制建设工作机制,健全内部控制管理责任体系,不断提高内部控制水平。

透明充分的信息披露

我行信息披露遵守《香港联交所证券上市规则及附录》、香港《银行业(披露)规则》、中国证券监督管理委员会及上海证券交易所相关规定及我行公司章程。我行在遵循会计准则、上市规则、公司条例披露要求等方面保持较高水准,力求为广大投资者和公众提供更多真实、有用的信息。2008年,共发布定期报告4次,临时公告30余次。

严密的反洗钱机制

我行认真执行国家《反洗钱法》和人民银行反洗钱有关制度。2008年,按照有关规定向中国反洗钱监测分析中心报送反洗钱大额交易和可疑交易数据,积极配合监管部门反洗钱非现场监管和反洗钱协查工作;持续监控恐怖融资活动,保持与境外金融机构的反洗钱合作;开展了反洗钱工作的相关培训和宣传活动,以提高员工反洗钱工作意识和技能。

海外机构合规经营

我行在香港、新加坡、法兰克福、约翰内斯堡、东京及首尔设有分行,在伦敦、纽约、悉尼设有代表处。2008年,各海外机构遵守当地政府及相关监管部门的规定,按时报备监管资料、支付监管费用;积极配合各地监管机构对分行、代表处的现场检查,认真按照监管机构的建议改进内控体系或整改有关问题;及时了解各地法律法规的变化情况,更新机构内部相关的规章制度;定期对员工进行反洗钱、遵守银行法的培训;按照各监管部门核准的营业范围、限额等要求开拓业务。截至2008年末,各海外机构遵守当地政府和监管机构的法律法规,未发生重大违法、违规行为,以及被当地政府和监管机构处罚的情况。



持续加强风险管理

完善风险管理组织机构

2008年,我行整合组建了授信管理部,强化信贷审批管理和行业分析研究;成立市场风险管理部,重点解决交易性市场风险薄弱问题,并从分行层面规范代客衍生产品管理,提高全行市场风险识别能力和合规操作水平;逐步集中城市行风险管理资源,将授信业务审批逐步向一级分行集中,提高审批质量和效率,防范道德风险。

推行风险管理技术和工具的应用

我行继续推行风险限额、经济资本、VaR、业务持续性管理、操作风险自评估等风险管理工具的运用,并通过我行风险垂直管理体系以确保其及时、有效的应用。为优化业务流程,完善风险管理运行机制,我行开发了授信业务风险监测系统,实现了公司类和零售类信贷业务的全口径监控。

推进巴塞尔新资本协议实施工作

2008年,我行对公客户评级体系已进行优化,模型开发流程和方法已逐渐与国际先进水平接轨;依托内部评级系统,建立了十二级债项评级体系,资产风险细分能力进一步提高;针对零售业务建立了评分卡体系架构,开发了住房抵押贷款、信用卡、个人消费贷款、汽车贷款等4大类产品评分卡;出台了《授信业务押品管理办法》,加强风险缓释管理;市场风险管理初步具备了应用内部模型法的基础,操作风险管理的基础工具和系统建设已取得良好进展。

推进反腐败体系建设

为贯彻中央《建立健全惩治和预防腐败体系2008-2012年工作规划》，我行制定了相应的工作实施意见，明确了建立健全惩治和预防腐败体系的总体要求。在加强反腐倡廉教育、完善反腐倡廉制度、加强监督检查、加大案件和违规问题防查力度等方面，通过落实领导人员述职述廉、专项检查、信访举报核查等多项具体措施，将廉洁自律规定落到实处。

投资者

我行注重投资者关系的管理。通过组织安排国内外机构投资者和分析师来访、举办业绩发布会和路演、参加大型投资者论坛等方式，与国内外投资机构与分析师进行交流会谈，并通过投资者热线电话、邮件等方式与投资者保持实时沟通，及时介绍我行改革与发展的最新进展。

客户

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

客户满意度调查

2008年，我行继续实施客户之声系统（VOCs）项目建设工作。创建了个人和对公银行业务客户满意度晴雨表，构建了完整持续、有针对性、分层次倾听客户声音的平台和流程体系，并用于分析影响客户满意度的关键因素，为我行产品和服务流程的改进提供依据。

我行应用通行的客户满意度调查研究方法，对总体客户进行分层随机抽样，开展客户满意度调查。2008年，我行个人银行业务的总体客户满意度为61.7%，比上年提高了4.1个百分点。对公银行业务的总体客户满意度为88.4%，比上年提高了0.4个百分点¹。

我行还针对特定客户群体、特定产品、特定渠道开展专项客户之声调查。2008年先后进行了全行个人中高端客户、个人房贷产品、现金管理及支付结算产品、“大丰收”理财产品创新、营业网点渠道、电子银行渠道客户满意度等多个专项调查等项目，为我行充分响应客户需求、完善客户服务渠道建设提供了依据。



注：1.由于个人与对公客户满意度调查的对象、所使用的调查问卷、抽样方法均不相同，因此个人与对公银行业务的总体客户满意度不具有可比性。

2.总体客户满意度为所有被调查客户中对我行总体满意度评价为8-10分（客户可以选择1-10分中的任何一个分数进行评价）的客户比例。



服务质量调查

为加强客户服务质量监测管理，我行建立了营业网点客户服务质量调查制度。2008年，组织实施了2次全行性个人银行业务营业网点服务质量调查，覆盖38个一级分行的千余个网点。调查有效地促进我行了解营业网点服务质量管理中存在的问题，及时制定改进措施，使客户在我行营业网点得到更高水平的服务。

客户接待日

我行在全行实施“客户接待日”制度。从总行到一级分行、二级分行，各级行领导身体力行，通过现场接待和调研等形式，与客户进行互动交流，倾听客户诉求，解决实际问题。截至2008年末，全行各级机构接待各类客户超过28,000位，其中包括个人客户23,600多位、对公客户4,700多位。客户提出各类服务问题、改进建议等总计超过15,000个。截至2008年末，有13,000多个问题已通过现场处理和事后处理等方式妥善解决，并及时告知客户，获得了客户的广泛好评。

95533客户服务中心

我行95533客户服务中心是受理客户投诉、倾听客户意见的主要渠道之一。2008年，我行95533共受理客户投诉14,251笔，其中，电话受理2,197笔，网站受理12,054笔，客户投诉总量比上年减少6,830笔。

客户体验中心

客户体验中心为客户零距离、全方位体验我行产品和服务提供便利，是我行与客户之间互动的桥梁。通过组织开展各类主题体验活动，了解客户消费习惯，评估客户感受，收集、反馈客户意见，促进我行持续改进产品与服务流程。

2008年，我行在北京、上海、厦门、广州、成都等地建立了客户体验中心，针对开户凭证整合、自助设备新功能上线等主题开展了体验活动，获得广大客户和同业认可。

供应商和合作伙伴

我行秉承“相互支持、密切合作、平等互利、共同发展”的原则，努力与合作伙伴建立优势互补、互利共赢的合作关系；以公平竞争、诚信履约为原则与供应商进行合作。通过公开征集、行内推荐、供应商自荐等方式获得供应商信息，将具有良好的商业信誉、制度健全的供应商作为潜在合作对象。我行规定，对商业信誉或商品质量出现严重问题、严重违法违规、有商业贿赂或商业欺诈行为的供应商不予准入。

2008年，我行下发了《中国建设银行集中采购管理办法》、《中国建设银行集中采购操作规程》和《中国建设银行供应商管理规程》，加强对供应商的管理，计划于2009年在全行范围内统一实施供应商的规范化管理。

员工

我行为员工提供广阔的发展平台，力求在经营管理中最大限度地保障员工权益。员工可以通过职工代表大会、员工满意度调查、行长信箱、座谈会、工会组织等多种渠道与管理层进行沟通，参与企业的经营管理活动。

2008年，我行继续开展员工满意度调查。全行员工调查参与率达到94%，高于预期目标的70%。全行员工对满意度调查给予了很大的关注与热情，并在调查中体现出对此项沟通机制的认可。

在对满意度调查进行分析的基础上，我行计划从提高员工现从事工作满意度、营造良好的人才进步与发展环境、不断健全具有内部公平性与外部竞争性的薪酬管理机制等方面着手，采取相应措施，进一步提升员工满意度。

媒体、社会公众和社区

按照有关法律法规和上市公司信息披露准则，我行建立了信息披露机制和新闻发言人制度。及时向媒体和社会公众披露经营管理情况，自觉接受媒体和社会公众的监督。2008年，主动发布新闻稿192篇，及时推介和传播我行改革发展成果和各项金融服务新举措，与媒体和公众进行公开畅通的交流互动。

我行非常关注社区发展。2008年，通过与社区进行文明共建、开展公益活动、为社区提供理财教育、送金融知识下乡等方式，为促进城乡社区的和谐建设作出努力。



提升企业价值

表2 2008年经营业绩及社会经济贡献

经营业绩	2008年	2007年	2006年
资产总额(百万元)	7,555,452	6,598,177	5,448,511
营业收入(百万元)	267,507	219,459	150,212
利润总额(百万元)	119,741	100,816	65,717
净利润(百万元)	92,642	69,142	46,319
平均资产回报率(%)	1.31	1.15	0.92
资本充足率(%)	12.16	12.58	12.11
不良贷款率(%)	2.21	2.60	3.29
社会经济贡献	2008年	2007年	2006年
企业所得税(百万元) ²	27,099	31,674	19,398
营业税及附加(百万元)	15,793	12,337	8,977
于资产负债表日后每股拟派末期现金股息(元)	0.0837	0.065	0.092
已派发中期现金股息(元)	0.1105	0.067	--
已派发特别现金股息(元)	--	0.072716	--
捐赠支出(百万元)	85	197	24
员工成本支出(百万元)	46,657	49,907	32,285

经营成果再创佳绩

2008年, 尽管受到全球金融危机和国内严重自然灾害及经济波动的影响, 我行依然完成了董事会确定的经营目标, 财务业绩优良, 业务发展稳健, 客户服务与风险管理水平进一步提高, 为促进社会经济发展做出了贡献。

2008年, 我行实现营业收入2,675.07亿元, 较上年增长21.89%, 实现净利润926.42亿元, 较上年增长33.99%; 平均资产回报率和加权平均净资产收益率分别达到1.31%和20.68%; 不良贷款率为2.21%, 较上年降低0.39个百分点; 向国家缴纳的所得税、营业税及附加等总计428.92亿元; 每股社会贡献值为1.339元。³



注: 从2008年1月1日起, 国内企业所得税率从33%降至25%。

注: 计算公式: 每股社会贡献值=每股收益(0.39)+每股增值额(0.949)

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

其中: 每股收益为扣除非经常性损益后的基本和稀释每股收益; 应缴税收包括按照权责发生制统计的所得税、营业税及附加、车船使用税、印花税和房产税等; 员工成本包括工资、奖金、福利费、住房公积金等各项员工成本, 参见年度业绩报告员工成本; 向债权人给付的利息包括存款利息支出以及向中央银行借款、同业存放款项、同业拆入款项、已发行债券等利息支出, 参见年度业绩报告利息支出; 因我行2008年未发生重大环境污染事件, “因环境污染等造成的其他社会成本”指标为零。

股东投资回报稳步增长

根据2007年度股东大会决议，我行已向2008年6月23日在册的全体股东派发2007年末期现金股息每股人民币0.065元（含税），合计约151.90亿元，相当于2007年下半年净利润的45%。

根据2007年度股东大会授权及第二届董事会第十六次会议决议，我行已向2008年11月14日在册的全体股东派发2008年中期现金股息每股人民币0.1105元（含税），合计约258.23亿元，相当于2008年上半年净利润的45%。

我行董事会建议派发2008年7月1日至2008年12月31日止六个月的每股0.0837元末期现金股息，合计约为195.60亿元，并提交2008年度股东大会审议。在获得股东大会批准后，该股息将支付给于2009年6月23日（星期二）记载于本行股东名册内之股东。

表3 2005-2007年现金分红及与净利润比率表

单位：百万元人民币

项目	2005年	2006年	2007年
现金分红 ¹	6,638	20,671	46,583
占净利润的比例 ²	14.09%	44.62%	67.46%

1. 包含当中期现金股息、特别现金股息、末期现金股息。
2. 净利润为合并报表归属于本行股东的净利润，现金分红详情载列于当年年报财务报表附注“利润分配”。

我行不仅为股东创造了稳定的价值增长，也使国有资产获得保值增值。2008年11月25日，汇金公司以持有的我行股份获得分红168.89亿元。

融入国际金融市场步伐加快

我行积极推进国际化经营战略，逐步完善海外机构网络布局，与国际金融市场接轨，致力于为客户提供全球一体化的优质金融服务。2008年，我行海外市场拓展取得重大突破。我行在纽约设立分行的申请获美联储正式批准；伦敦子银行的申请已获得批准；悉尼代表处升格分行的申请已获中国银行业监督管理委员会批准；建行亚洲和建银国际的增资计划已获中国银行业监督管理委员会批准。

我行海外经营机构努力优化资产及收入结构，深化境内外业务联动，着力推进海外业务转型，经营发展能力逐步增强。截至2008年12月31日，我行海外经营机构（含建银国际（控股）有限公司和中国建设银行（亚洲）股份有限公司）资产总额为1,198.65亿元，较2007年末增长16.59%。

提高风险防范能力

2008年，我行密切关注国内外经济金融形势的变化，积极主动地采取多项应对措施，防范和抵御经济波动带来的风险。

加快信贷结构调整，坚持“有保有压”、“有进有退”，合理把握准入退出节奏和时机，在信贷结构优化的同时，保证信贷资产质量的持续稳定。

深入推进压力测试，完成了个人住房抵押贷款、房地产开发贷款和宏观经济的压力测试，并把压力测试成果积极应用于防范系统性风险的业务实践中。

密切跟踪国际市场变化，完善市场风险政策制度体系，合理控制市场风险敞口规模，优化外币债券减值准备计提制度，加强市场风险内部模型法建设。

优化完善包括经济资本和风险限额在内的风险管理工具，加强风险管理相关模型和系统建设，为结构调整和业务转型提供基础保障。

促进经济发展

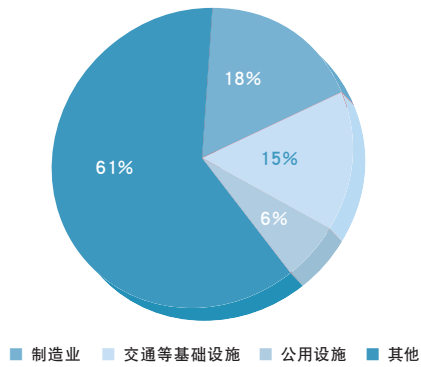
落实扩内需、促增长的经济政策

2008年，为支持政府应对全球金融危机带来的挑战，我行认真贯彻落实扩大内需、促进经济增长十项措施和金融促进经济发展的九项措施，重点加大了对交通、能源、城建等重大基础设施建设，以及小企业、涉农、灾后重建的信贷支持。

我行制定了多项具体措施，为加快信贷投放创造有利条件。建立了快速审批通道，进一步提高客户核准和信贷审批工作质量与效率；为满足客户需求，创新提出多种解决方案，制定了搭桥贷款管理办法，支持基础建设项目资金需求；针对企业兼并重组，对重组贷款进行了创新研究；优化内部管理流程，以充分防范信贷风险为前提，对信贷核准、限额管理、价格政策等进行适当调整。

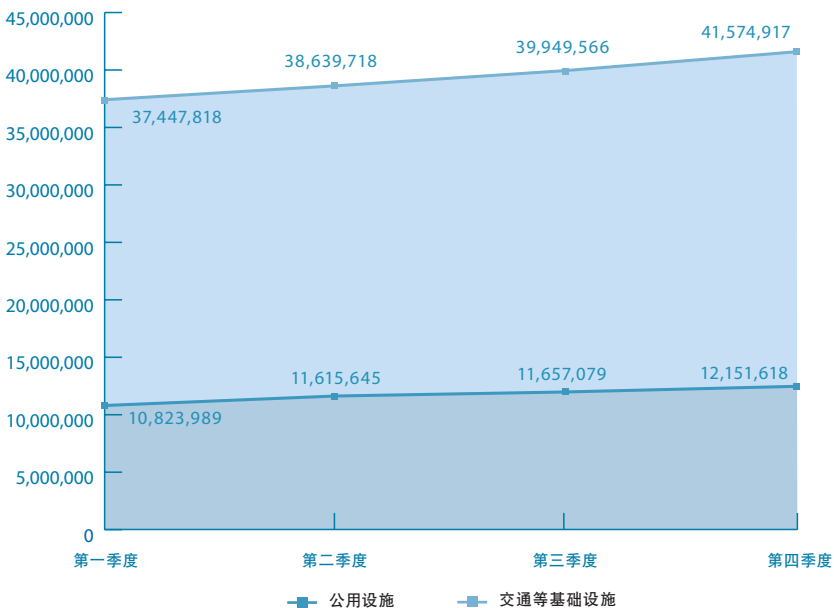
2008年，我行贷款新增5,217.86亿元，增速15.95%。其中四季度贷款新增1,669.60亿元，占全年新增的32.00%；基础设施贷款新增1,941.06亿元，增幅19.52%，其中四季度新增681.48亿元，占全年新增的35.11%。

截至2008年12月31日对公贷款投向结构图



2008年新增对公贷款投向季度变化图

单位：万元人民币



探索服务“三农”新模式



江苏省分行开展送金融知识下乡活动

我行积极响应国家扶持“三农”的政策，支持新农村发展，以支持农业产业化经营和农村基础设施建设为两大主线，以促进农业产业化进程为核心，将集约型农业生产、农产品流通、农副产品深加工等产业作为支持“三农”的金融服务重点，并针对全国各地“三农”发展的不同特点，制定差异化的涉农行业信贷政策。

2008年，我行重点支持了农业大省和粮食主产区的重要涉农企业和特色农业。如为新疆自治区、内蒙古自治区的畜牧业和商品棉产业，黑龙江省、吉林省的油料经济和广西自治区的糖业经济提供信贷支持，为新疆生产建设兵团、中粮集团等涉农企业提供全方位的金融服务。

我行积极探索服务“三农”新模式。创新推出为农户个人生产经营提供资金支持的小额农户贷款产品，并以此为基础培育农户个人信贷业务的新发展。

截至2008年12月31日，我行涉农贷款余额总计4,406.68亿元，较年初新增1,052.31亿元，增幅31.37%。

表4 涉农贷款余额表（截至2008年12月31日）

单位：亿元人民币

	贷款余额	比年初新增	年增长率(%)
农户贷款	90.017	39.81	79.29
农村企业及 各类组织贷款	4,016.528	787.09	24.37
城市企业及 各类组织涉农贷款	300.136	225.41	301.65
合计	4,406.681	1,052.31	31.37

表5 贫困地区信贷支持情况表 (截至2008年12月31日)

项目类别	合同数 (个)	贷款余额 (万元)
基础设施建设	2,221	18,118,945.80
种植饲养	690	543,702.08
引水工程	64	137,499.69
基础教育	133	73,602.56
其他	39,748	20,648,606.30
合计	42,856	39,522,356.40

注: 贫困地区包括陕西省、贵州省、云南省、四川省、甘肃省、宁夏自治区、青海省、新疆自治区、西藏自治区。



浙江省分行丽水支行员工到小企业了解客户情况

支持优质小企业发展

我行通过制定金融服务规划、完善经营管理体系、提供优良产品和服务, 不断加大对小企业的信贷支持力度。截至2008年12月31日, 小企业贷款同比增长17.07%。

制定三年发展规划

2008年, 我行制定了加强和改善小企业金融服务的三年规划。计划在2008-2010年间, 逐步建立垂直条线管理体系和专业化的经营管理队伍, 为客户提供高品质、全方位金融服务。三年规划期内, 我行将继续加大对小企业客户的信贷支持力度, 努力实现小企业贷款稳定增长。

完善经营管理体系

成立专业化小企业中心

2003年以来,我行逐步完善小企业业务组织体系建设,到2008年,我行已建成采用标准化、流水线的“信贷工厂”业务运作模式的小企业经营中心78家。

建立健全政策制度体系

为支持小企业发展,我行建立了专门的政策制度体系,并持续改进和完善。2005年至今,我行制定了《中国建设银行小企业发展指导意见》、《中国建设银行小企业信贷结构调整意见》及《中国建设银行小企业信贷审批指引》等一系列政策制度;为小企业业务建立了差别化的政策体系,专门制定独立的小企业评级办法和评级体系;制定了小企业信贷业务流程及各项业务管理工具,开发独立的小企业风险定价系统,为小企业客户提供优惠的利率政策。

建设经营管理人员队伍

我行已初步建立了小企业业务组织管理架构和专业化的经营管理团队。为提高有关小企业从业人员的操作水平和业务能力,我行加大了培训力度,2008年举办了多期各种形式的小企业业务培训班。

开发金融服务产品

我行专门为小企业客户开发的“成长之路”、“速贷通”产品,深受客户欢迎。截至2008年12月31日,“速贷通”小企业贷款余额为521.71亿元,比年初新增210.23亿元,增长67.5%;“成长之路”小企业贷款余额为421.35亿元,比年初新增203.02亿元,增长92.9%。

我行浙江省分行创新推出的网络银行电子商务信贷业务“E贷通”系列产品,打造了国内领先的“全流程不落地”电子商务信贷业务流程。截至2008年末,已累计向533家小企业电子商务客户发放贷款12.4亿元,贷款余额10.7亿元。

表6 小企业金融产品情况表(截至2008年12月31日)

小企业金融产品名称	授信客户(个)	贷款余额(万元)
成长之路	8,068	4,213,535
速贷通	10,825	5,217,137
E贷通系列产品	507	107,238



郭树清董事长在四川与等待办理业务的灾区客户亲切交谈

全力抗震救灾

“5.12”汶川大地震发生后,我行郭树清董事长、张建国行长、谢渡扬监事长及多位行领导亲赴四川省、甘肃南部等重灾区看望慰问受灾员工,指导有关分支机构开展抗震救灾和灾后重建工作。各级机构和全体员工上下一心,全力以赴,为支持抗震救灾、支援灾后重建做出巨大努力。



保障银行服务不中断

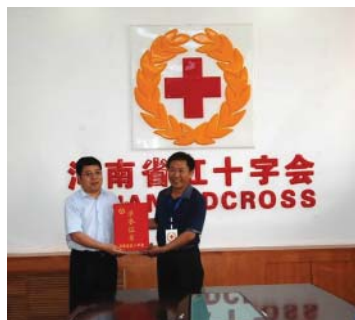
保障支付, 优先满足抗震救灾资金支付需求

在地震发生当天就下发了紧急通知,要求灾区分行每天保持充足资金备付;制定了应急处理方案,保证赈灾款汇缴账户全线畅通。我行北京市分行资金管理人员连续三周节假日加班,整个抗震救灾期间共办理非税收入收缴捐赠款业务约8万笔,收缴金额129亿元,抗震救灾资金均及时到账,无一笔差错,得到了财政部和民政部的高度评价。



以最快速度恢复营业

在地震发生的第三天,受灾地区分行在确保安全的前提下,通过帐篷银行、露天办公等方式设立临时营业点,努力在第一时间恢复受灾地区零售网点和ATM机的正常运营,保障灾区客户提取现金的需要。我行还紧急布设网点,在灾区居民安置区域建立了功能较全面的板房银行,保证受灾客户在安置点就近获得银行服务。在四川省都江堰市、甘肃省南部受灾地区,我行是灾后最早恢复对外营业的金融机构。到5月28日,我行四川省分行网点全面恢复营业。



推出特殊金融服务

“救急取款”服务

为解决受灾客户应急用钱需要，我行快速推出无取款交易介质受灾客户救急取款服务。在存折存单或卡丢失的情况下，客户可以凭本人身份证（公安机关身份证明）和取款密码办理无凭证取款。

免费结算服务

对灾区客户办理的存取款、支付结算、挂失业务一律免收手续费；因财产继承过户产生的手续费一律免收；因提前兑付凭证式国债或储蓄国债产生的手续费一律免收。

异地通兑及挂失服务

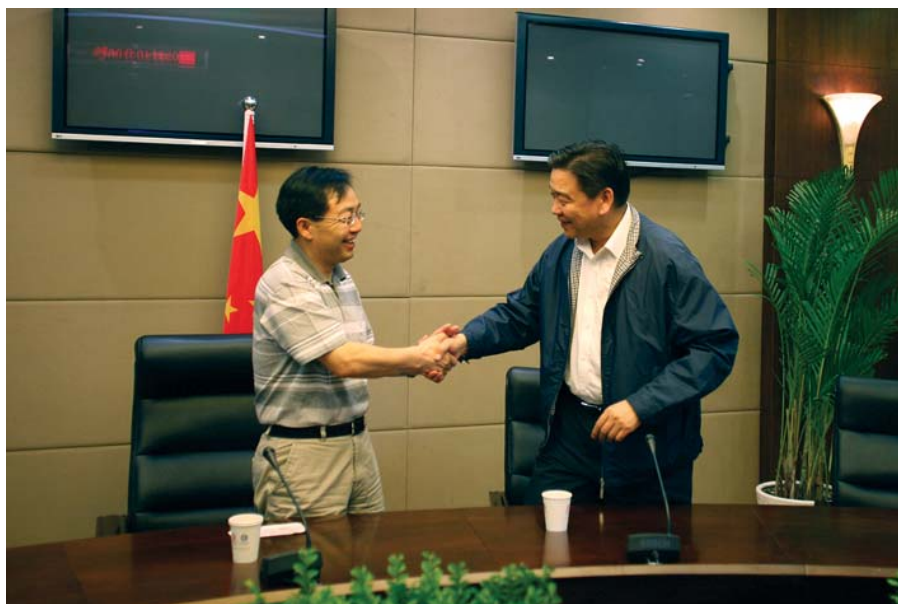
客户可以持卡或带有通兑标志的存折存单，办理存款的全国通存通兑，以及凭证和密码的省内异地书面挂失；若无法提供身份证件，但能够提供账户信息，并能验证密码的，可以办理紧急止付，为客户锁定风险。

外币结汇特殊服务

客户可以办理跨省的外币结汇，若无法提供银行卡或存折的，可凭本人身份证（公安机关身份证明）和取款密码办理；若不能提供身份证（公安机关身份证明），但账户其他信息正确的，可以累计办理300美元以内的结汇。

理财产品提前兑付服务

灾区客户可对5月12日之前购买的、尚在存续期的“利得盈”理财产品办理提前兑付，以用于灾后重建或向灾区捐款等用途。



张建国行长在地震发生第二天代表建设银行向四川省政府捐款



谢渡扬监事长看望四川省绵竹支行坚守在工作岗位上的受灾员工

特殊查询服务

在存折存单或卡丢失的情况下，客户可以凭身份证（公安机关身份证明）查询本人的个人金融资产；若亲属死亡或失踪，可以凭本人身份证（公安机关身份证明）、亲属死亡或失踪证明、亲属身份证号码等，查询亲属的个人金融资产；若被监护对象丧失行为能力，可以凭监护人证明和因地震造成记忆丧失而无行为能力的证明，查询记忆丧失人员的个人金融资产；若因地震致孤，可以凭父母地震死亡证明和孤儿身份证号码，查询孤儿身份证件号码下的个人金融资产。

灾区基金客户外呼服务

通过95533呼叫中心，主动联系受灾地区持有基金的客户，告知客户在我行的基金资产安全，让客户安心，同时深入了解客户的其他金融需求。对无法取得联系的客户，由个人客户经理负责寻找，尽快掌握客户信息的变化情况。

建设银行支援甘南地震灾区捐助赈



朱小黄副行长代表建设银行员工向甘南地震灾区捐款



5月26日，灾后都江堰市第一个板房银行—建设银行都江堰支行“板房银行”对外营业

迅速开通救灾捐款服务

快速办理救灾捐款汇款业务。开设了抗震救灾捐款汇款绿色通道。我行95533电话银行、网上银行、手机银行等电子服务渠道都快速开通了捐款服务。各营业网点安排专门窗口办理向灾区捐款、汇款业务，对向灾区捐款、汇款的客户优先办理，实行免排队措施。

迅速制订减免收费政策。地震发生后，快速反应，立即制订了免收地震捐款汇款手续费等一系列价格政策。同时授权四川等受灾地区分行，根据抗震救灾实际情况自主决定服务收费减免事宜，全力支持抗震救灾工作。

提供“善意提醒确保捐款安全”服务。全行网点在“赈灾捐款专用窗口”张贴告示，提醒客户防范风险；各级行在办理向灾区救灾捐款专项汇款绿色通道相关业务时，通过114查询电话及媒体公布的救援组织联系电话进行多方核实，确保救灾捐款专用账号的真实性和准确性。



我行在灾区设立的临时营业网点

提供抗震救灾信贷支持

建立贷款审批“绿色通道”

紧急下发了《关于抗震救灾期间建立信贷审批绿色通道通知》，对抗震救灾和重建授信业务，建立了审批“绿色通道”。要求各级授信审批部门在依法合规的前提下，特事特办，加快额度授信、贷款审批和发放速度。建立“绿色通道”以后，抗震救灾信贷业务的受理审批速度迅速提高，保证了抗震救灾贷款及时到位。

截至2008年12月31日，对受灾严重的四川、重庆、甘肃、陕西、云南等省份有救灾需求的企业累计授信270户，授信总额2,229.62亿元，发放贷款214户，累计发放金额276.55亿元。

采取措施化解灾区信贷风险

地震发生后，我行针对灾区情况，制定了一系列信贷策略和相应的风险化解措施，全力支持灾区恢复生产、重建家园。

调整信贷授权，将抗震救灾物资定点生产企业或承担抗震救灾任务的企事业单位客户核准权限下放至一级分行，优先为此类企业安排贷款规模。对属于保障灾区群众基本生活、灾后重建的食品制造、医药、医院、学校、自来水、燃气、水利、农业、公路、铁路、电力生产和供应、通讯设备、建材等行业客户发放贷款，不受信贷结构调整和行业限额的限制。

对受灾地区贷款，我行推出逾期后不催缴、不罚息、不作不良记录的政策。对于完全或基本丧失还款能力的客户，在调查核实的基础上，按照国家及我行相关规定进行债务核销。对于部分丧失还款能力的客户，根据客户受损程度与国家相关政策规定，一户一策，研究制定重组方案，减免部分债务，必要时给予一定的新增信贷支持，帮助企业恢复重建。对于还款能力受到潜在影响的客户，评估客户受灾实际情况，调整还款计划、延长还款期限，或根据客户需要发放新贷款支持其生产经营活动正常开展。



四川省德阳分行抗震指挥部



北京市分行的奥运志愿者和火炬手

服务北京奥运

2008年，第29届奥运会在北京成功举办。为展示中国银行业良好的社会形象，为北京奥运会做出贡献，我行围绕“以客户为中心”的服务理念，在文明规范、服务创新、环境建设、系统安全、业务培训等方面，采取了多项措施，努力为中外客户提供高水平的金融服务，得到了广大客户和有关政府部门的好评。

制定应急预案，确保安全运营

为保证奥运期间信息系统的安全运营，对14个城市的173个网点、164个附行式自助银行、10个离行式自助银行以及19台离行式单台自助设备进行检查。制定了外币兑换、网点调款、自助设备运行保障、系统应急支持、网点服务、安全保卫等应急预案和奥运事务报告路线，及时沟通和处理客户遇到的问题。



北京市分行为保证奥运期间安全运营开展防爆演习



北京市分行员工通过举办外语沙龙提高外语服务水平



北京市分行员工为更好地服务残奥会学习手语



我行自助设备为客户提供方便快捷的服务

强化外语服务, 实现与客户无障碍交流

对网点员工进行了银行英语口语培训和柜面礼仪培训, 以保障客户顺利获取各类金融服务。95533客户服务中心推出英语自助语音服务和人工服务, 并在部分地区提供韩语、粤语、闽南语服务, 努力为客户提供最全面的多语种服务。我行还聘请手语教师, 对奥运会和残奥会涉及区域的网点员工进行培训, 实现了与所有客户交流沟通无障碍。

创造良好服务环境, 保证外汇业务顺利运营

奥运期间, 我行新增了新加坡元、瑞典克朗、丹麦克朗、挪威克朗、韩元5个币种的外币兑换业务。为方便客户识别货币兑换地点, 启用了统一货币兑换标识, 以灯箱、铭牌等方式将标识展示在网点外显著位置。同时规范外币旅行支票和外币代兑业务管理, 为柜员提供业务操作指南, 以确保业务顺利开展。为在奥运期间满足客户外币账户异地取款的需求, 开办了外币储蓄异地应急取款业务, 奥运期间共成功办理外币账户异地应急取款7笔。

改进服务设施, 为客户提供方便

在奥运场馆和主要旅游购物地区周边网点, 增设POS机2,886台, 以利于奥运场馆周边、重点街区、奥运签约酒店周边、旅游景区附近网点的银行卡使用。奥运期间, 涉奥城市网点全部延长营业时间, 更换双语标识牌, 叫号机增加“外汇业务”模块, 采用中英文叫号。绝大多数网点以中英文明示营业时间、业务分区, 显示外汇牌价, 设置了残疾人无障碍坡道并张贴无障碍设施提示标牌, 尽力为客户提供各种方便。

支持环境保护

推行绿色信贷

表7 绿色信贷项目统计表

单位：亿元人民币

类别	贷款余额	占贷款总额比重	贷款余额	占贷款总额比重
	截至2008年12月31日		截至2007年12月31日	
可再生能源项目贷款	1,525.19	4.15%	1,236.49	3.90%
环境保护项目贷款	16.24	0.04%	15.63	0.05%

表8 主要绿色信贷政策和管理制度基本情况

类型	政策或管理制度名称	制订时间	主要内容
“两高”行业的授信政策	大中型客户授信审批五项基本原则补充规定	2007年	环保一票否决
“两高”行业授信政策的操作细则	不同行业准入标准和不同行业审批指引	2007年	对焦炭、电石、铁合金、电力等行业实施准入名单管理
	其中：公司客户信贷准入退出标准	2008年	
节能减排授信程序和规范	公司客户信贷准入退出标准、行业限额管理实施方案 其中：关于办理授信业务时增加节能减排条款的通知	2008年	制定准入管理标准和限额管理
		2008年	在授信合同和担保合同中增加节能环保的相关内容
“两高”引起的风险工作方案	关于做好2008年信贷结构调整工作的通知	2008年	具体落实退出两高行业贷款

2008年，为支持环境保护，贯彻落实国家环保法律法规，我行采取多项措施，大力推行绿色环保信贷。

将风力、核力发电、脱硫除尘等环保项目作为重点支持的领域之一，优先办理项目信贷准入，将信贷资源向同类项目进行倾斜。其中，我行吉林龙源风力发电有限公司通榆团结风电场特许权项目，荣获《21世纪经济报道》评选的“2008年中国十佳绿色信贷项目”的殊荣。

在授信业务合同中增加与耗能、污染风险有关的条款，包括借款人承诺节能减排合规的条款。在借款人未履行承诺或耗能、污染时，我行停止对借款人的授信，或者宣布债权本息提前到期，或者采取合同约定或法律允许的其他措施。

出台了《关于加强中国建设银行节能减排授信管理工作的方案》，对节能减排授信工作进行了整体的部署和安排。加强节能环保授信工作的信息统计，建立节能减排行业信贷情况季报制度。

我行还组织节能减排政策法规和环保标准及相关授信的相关培训，增强员工的绿色信贷意识，正确理解相关环保政策、标准和流程。

截至2008年12月31日，我行绿色信贷项目贷款余额1,541.43亿元，比年初新增289.31亿元，增长23.12%。

严控高污染、高能耗行业贷款

为贯彻国家节能减排政策，我行实行名单制管理。依据产业指导目录，严格限制高污染、高能耗、产能过剩行业、环保不达标项目及产业淘汰项目贷款，严格控制名单外客户的贷款新增，防止低水平重复建设，帮助和促进企业升级换代和经济结构调整。

加大对“双高”、产能过剩、产能潜在过剩等行业贷款的监控。我行逐月统计此类行业贷款情况并按季通报全行，发布风险监控旬报，公布行业限额预警信号，提醒有关部门根据情况调整相关行业经营策略，力促全行进一步深化信贷结构调整。

2008年，我行制定了“双高”、产能过剩及潜在产能过剩行业信贷退出计划，计划退出信贷总量达528.94亿元。截至2008年12月31日，实际退出贷款644.59亿元，完成退出计划的121.86%，实际退出客户6,934个。

表9 “两高”行业贷款占比统计表

两高所属行业	截至2008年12月31日贷款占比	截至2007年12月31日贷款占比
钢铁	0.98%	1.15%
铁合金	0.01%	0.01%
水泥	0.61%	0.67%
电解铝、电石	0.31%	0.37%
焦炭	0.23%	0.21%
火力发电	6.32%	6.05%

开展赤道原则研究

2008年，我行在前期赤道原则研究的基础上，进一步开展了赤道原则的实施准备工作，取得了新的进展。

实施准备工作包括指导银行内部作业的业务操作规程和指导外部客户作业的客户指引两个部分。我行通过培训、走访和座谈等方式，了解分支机构对采纳赤道原则的建议；征询客户对采纳赤道原则的意见；通过拜访地方环保行政管理部门，了解我国环境保护管理工作的现实状况，明晰我国采纳赤道原则的外部环境。

此外，我行与银监会、环境保护部门建立了定期沟通交流的渠道；邀请国际金融公司、日本瑞穗银行的专业人员来行交流赤道原则的实施经验；与世界自然基金会等NGO组织进行多次的沟通和探讨。

参与节能环保活动

探索支持节能减排的新模式

2008年，我行与天津排放权交易所在支持节能减排项目方面进行了合作。天津排放权交易所由中油资产管理有限公司、天津产权交易中心、美国芝加哥气候交易所三方组建，是我国首家综合性排放权交易市场。作为该所创始会员，我行一方面将为交易所提供多种方式的金融服务，另一方面将积极尝试创新推出新型交易模式，为节能减排项目提供资金支持。

减少公司营运能源消耗

为节约资源，倡导环保理念，向总行全体员工发出《“节能环保”倡议书》，提出了节约一张纸、节约一度电、节约一滴水、减少一分钟通话、减少一次无谓的用车出勤、减少一粒粮食浪费、拒绝香烟诱惑、培养节能环保的生活方式等八条倡议。

我行与专业机构合作完成《中国建设银行能源诊断报告书》，在报告基础上建立“节能管理信息平台”。“节能管理信息平台”将实现对总部办公楼的用电系统节电情况进行实时监控，并可以按周、月、年进行节能统计分析，为减少能源消耗提供有利的技术支持。

2008年8月，我行发出《关于深入开展节能减排工作的通知》，提出积极开展节能减排工作的具体措施：

— 在各办公楼公共区域（如电梯间、食堂、地下空间、各仓库及卫生间）安装节能灯管，确保公共区域节电达到20%以上。

— 办公楼夏季室内空调温度设置不得低于26摄氏度，冬季室内空调温度设置不得高于20摄氏度；节假日期间关闭办公楼公共区域照明及空调设备。

— 节约办公用纸，充分利用办公信息网络功能资源，减少纸质文件的制发和控制文件印制数量，执行复印纸两面使用的规定。



福建省分行员工开展义务植树活动

积极参与环保行动

为支持环境保护、维护生态平衡，我行积极参与保护珍稀树种红松的行动。

红松是珍贵而古老的树种，天然红松林被称为“第三纪森林”，全世界一半以上的红松资源分布在我国黑龙江省伊春市。目前，我国红松林濒临灭绝，成熟林木只剩下300万株。

我行与“红松故乡”伊春市政府设立了红松保护基金，并发行了自然保护主题信用卡——“红松龙卡”。持卡人每消费一次，我行将向红松保护基金捐一份款，持卡人还可通过该卡在“龙卡红松林”认领红松。红松龙卡发行后，得到环保人士的热心支持。截至2008年末，红松龙卡已发行约14,000张。



分行写真

为提倡环保理念，配合国家禁塑行动，我行重庆分行于2008年5月30日，推出“举手之劳，环保同行”环保购物袋公益活动，向市民赠送价值达10万元的环保购物袋，为参与环保行动的市民提供购物便利。首批投放A款购物袋5,000个，B款购物袋10,000个，均采用棉麻质地，布袋时尚美观，携带方便，目前已有上千重庆市民使用我行环保购物袋。



关注民生改善

发展住房金融服务

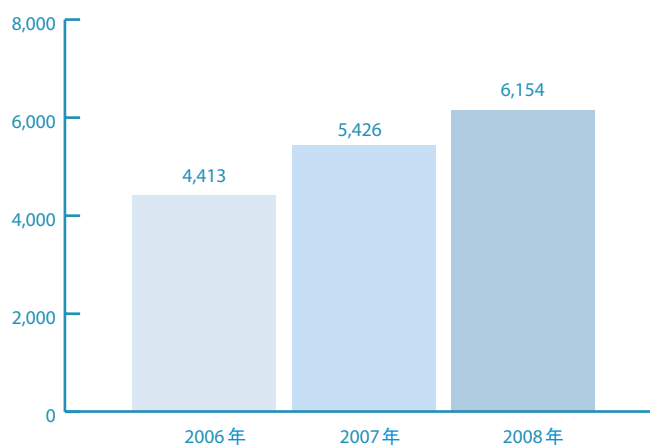
积极拓展个人住房贷款业务

多年来,为支持居民改善住房条件,我行坚持“惠民安居、服务大众”的理念,努力研发个人住房贷款业务的新产品,不断提升服务,以满足广大百姓的购房信贷需求。2008年,我行组织开展了“让房贷减负,为幸福增值”的活动,通过推广多种还款方式、宽限期、存贷通、固定利率等具有“减负”、“增值”特点的产品,支持普通百姓购买自住用房,减轻百姓购房贷款负担;同时加强与优质房屋中介的合作,通过“房易安”等重点产品,为百姓购买二手房提供更为安全便捷的金融服务等。

截至2008年12月31日,我行个人住房贷款余额6,154.29亿元,新增728.67亿元;住房公积金贷款余额2,889.67亿元,比年初新增467.17亿元。

2006-2008年个人住房贷款余额情况

单位:亿元人民币



支持国家住房保障体系建设

2008年,我行积极响应国家建设住房保障体系的号召,主动推进与各级政府住房保障部门的合作,配合国家调整住房公积金运用方向的新政策,加大公积金贷款受托发放力度。积极开展以“保障、安居、自住”为主题的“惠民安居”活动,支持中低收入群体住房消费,并对优质房地产开发企业开发经济适用住房提供信贷支持。

2008年,我行共与30个城市政府签署了保障性住房金融服务合作协议,发放保障性住房开发贷款、按揭贷款,惠及4.6万户中低收入家庭。

加大住房金融产品的创新推广力度

2008年,我行继续坚持以住房为载体,加大产品创新力度,积极打造个人“住房-消费-经营”产品链条,以满足客户的多种融资需求。梳理完善了“房易安”产品,加强与二手房中介的互惠合作,努力提高二手房贷款业务的服务水平;加强公积金贷款和商业住房按揭的产品组合,研究推出了公积金和商业按揭“接力”、“置换”和“贴息”组合新产品。

根据国家有关“稳步发展与住房、汽车消费等相关的保险”的政策要求,我行和阳光财产保险股份有限公司共同研究开发了“乐安居”阳光房贷还款保证综合保险产品,针对中低收入的购房客户,阳光保险公司出资设立“建行阳光关爱基金”,为房贷客户免费赠送“阳光伴我行”交通意外保险。

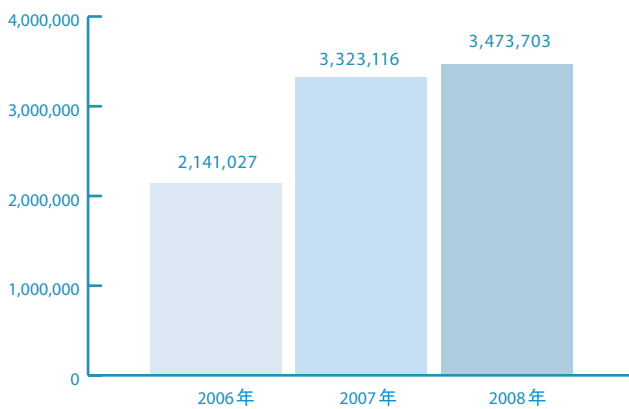
稳步开展助学、助业等贷款业务

2008年,我行继续加强对关系国计民生的教育和就业问题的信贷支持。截至2008年12月31日,我为217所学校的11.48万名学生提供助学贷款,贷款余额11.49亿元;与微小企业、个体工商户、个人创业和再就业客户签署了7.4万份个人助业贷款合同,贷款总额达347亿元。

对于下岗人员等特殊群体,我行提供小额的资金支持,支持其寻找再就业之路,为降低失业率做出努力。截至2008年12月31日,我为下岗失业人员提供了小额担保贷款833万元。

2006-2008年个人助业贷款余额

单位:万元人民币



改进大众客户金融服务

表10

项目	数量		
	2008年	2007年	2006年
金融创新产品数量(个)	372	464	--
银行借记卡累计发卡量(亿张)	2.71	2.24	1.86
银行贷记卡累计发卡量(万张)	1,870.65	1,260.42	634.18
网上银行业务量(万笔)	99,664	77,144	33,599
电话银行业务量(亿笔)	2.59	2.43	2.21
手机银行业务量(万笔)	108,220	75,242	21,015
个人住房贷款余额(亿元)	6,154	5,426	4,413
个人公积金客户数量(万户)	3,343.26	3,128.71	3,015.20

网点转型

我行遵循“始于客户、终于客户”的原则,不断深入推进网点转型。到2008年末,全行已有11,610家网点按照新的服务流程上线,占营业网点总数的87%。其中第四批转型网点客户等候时间明显降低,等候时间低于10分钟的客户占比达到近81%。转型网点在客户服务质量、营销能力、员工体验和工作效率等方面都获得较大改进和提高,赢得客户、同业、媒体、监管机构的认可。

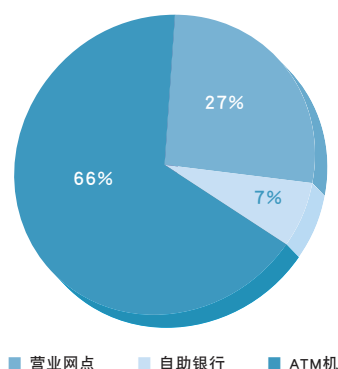
表11 服务渠道建设情况(一) (截至2008年12月31日)

单位: 个

项目	累计数量	新增数量
营业网点	13,374	-74
自助银行	3,595	866
ATM机	31,896	8,039
合计	48,865	8,831

表12 服务渠道建设情况(二) (截至2008年12月31日)

项目	累计客户数量 (万户)	新增客户数量 (万户)	累计交易量 (万笔)	新增交易量 (万笔)
网上银行	2,742	821	99,664	22,520
电话银行	4,039	1,268	25,898	1,600
手机银行	4,401	2,023	108,220	32,978

不同类型服务渠道占比结构


产品创新

为更好地推动产品创新工作, 2007年, 我行启动“建立产品研发与创新机制项目”, 创建了产品创新流程体系; 2008年, 应用产品创新流程实施了“大丰收”、“建行财富-双周盈”、“聚财1号”等产品创新项目, 均取得了良好的市场业绩。在此基础上, 我行制定了产品创新流程管理规程(2009年1月正式下发), 逐步建立起以客户需求驱动产品创新的机制。

2008年, 我行计划开展产品创新228项, 实际完成产品创新372项, 计划完成率为163.16%。其中公司与机构业务条线计划创新166项, 实际完成172项; 个人业务条线计划创新33项, 实际完成136项; 投资理财业务条线计划创新29项, 实际完成64项。

流程优化

2008年, 我行共完成362项流程优化工作。其中, 在优化信贷业务流程方面, 推广专业化、标准化的小企业“信贷工厂”流程, 使试点分行受理放款平均运行时间缩短近65%; 在推广标准化网点转型流程方面, 第四批转型网点客户平均等候时间下降约35%; 在优化客户服务流程系统方面, 我行努力提高业务处理效率, 以银行汇票处理流程为例, 客户等待时间缩短约2分钟。流程优化及其标准化工作的实施, 有效促进了我行对客户需求的响应能力和客户服务水平的提升。

公益产品



宁夏区分行员工深入社区开展金融服务

慈善类银行理财产品—“建行财富·爱心公益类”人民币理财产品

为支援“5.12”汶川大地震的抗震救灾工作、满足广大客户需求，我行紧急推出爱心公益类人民币理财产品。该产品为保本浮动收益型理财产品，产品期限内产生的投资收益，均以购买产品的投资者个人名义，捐赠给中国红十字基金会，用于支援灾后重建。投资者可得到中国红十字基金会提供的捐赠收据和捐赠证书。我为本期产品提供义务服务，不收取任何费用。

该理财产品推出后，得到客户的好评。2008年11月，在由金融界网站主办，中国银行业协会等机构联合组织的“2008年最佳银行理财产品”评选活动，获得“2008年度最佳设计创新理财产品奖”。

医疗健康领域股权投资基金—“中国医疗保健投资基金”

为支持国家医疗体制改革，积极响应国家的医改政策，我行积极探索，力求通过金融创新，引领金融资本为医疗健康产业的发展提供多元化、综合化的金融服务，以促进中国医疗健康产业持续发展，为解决老百姓“求医问药难”的问题做出贡献。

2008年，我行全资子公司建银国际（控股）有限公司积极筹备50亿元，专门投资于中国医疗产业的“中国医疗保健投资基金”。基金通过筹集社会资金，投资于医疗、制药、仪器设备制造、保健等行业中的优秀企业和项目，参与医疗保健产业资源整合，将有利于提升医疗、保健企业的社会效益，促进医疗事业的发展，促进人民健康水平的提高。

公益事业认同信用卡—建行“中国红”信用卡

为响应中国红十字基金会“中国红”行动，倡导公益慈善理念，2008年7月，我行联合中国红十字基金会、中国银联在全国推出银联标准建行“中国红”信用卡。2008年9月，我行与银联签署发卡协议，发卡首年持卡客户每成功申办一张“中国红”信用卡，我行即捐赠人民币1元；持卡人每刷卡消费一笔，我行和银联各捐赠人民币1分，捐赠款项用于资助中国红十字基金会开展的“红十字天使计划”。

助推社会保障体系建设的银行卡—社保“一卡通”

社会保障卡的应用范围涉及养老、就业、医疗卫生、社会福利、社会救济、社区服务等社会领域，是社会大众办理劳动保障业务的有效凭证，也是政府改善民生的重要载体。

2008年，我行推出兼具社会保障卡与银行卡功能的社保“一卡通”产品。该产品实现了全国养老保险信息共享，使参保人实现只要持有社保“一卡通”，就可以在全国范围内实现社会保险关系转移接续的愿望。



开展社区理财教育

进行妇女及家庭理财教育

为推动全社会女性及家庭树立正确的理财观念、普及理财知识，我行开展了“建行杯—中国家庭理财教育”系列活动。此项活动旨在帮助现代女性学习理财知识，巧当家、当好家，对构建富裕、幸福、和谐的家庭，起到积极地促进作用。

2008年，我行在全国20个重点城市启动第三阶段中国家庭理财教育活动，在其他10个城市发放理财手册，把家庭理财的新知识和新理念带给更多的女性及家庭，让更多的家庭受益。

我行已经连续三年开展理财教育活动。在全国20个省市成功举办了180多场“建行杯—中国家庭理财教育”流动课堂，参与客户近2万人次，发放了近400万份理财教育手册和100万份调查问卷，受益家庭数达300多万户。此项活动为广大女性及家庭带来了实用的理财知识，得到了女性朋友，尤其是在职家庭主妇的热烈欢迎和积极响应。



福建省分行开展送金融知识下乡活动

送金融知识下乡

2008年以来，我行以“贴近市场，关爱客户”为主线，组织了青年团员送金融知识下乡等活动。青年团员利用双休日，到农村集贸市场、粮油、建材等批发市场散发宣传单、布置展板，深入乡村开办金融知识大讲堂，并为村民如何增收致富、开展农村特色风情旅游项目献计献策，得到了农民的欢迎和肯定。



江西省分行员工开展社区金融服务

分行写真



浙江省温州分行深入社区开展文明共建活动

从2005年开始，温州分行已连续四年参加当地市政府组织的“双千结对，共建文明”活动。温州分行与洞头县乌仙头村结对，根据村民实际需求，因地制宜开展文明帮扶活动。为丰富村民精神生活、帮助村民提高文化素质，四年来，温州分行每年向村民赠送价值4万余元的报纸，帮助村民了解时事信息和社会经济动态。



2008年1月，温州分行组织慰问小组，给结对单位洞头大门镇乌仙头村送去新春的慰问与关怀，为村里的老人送去了一批电热毯等过冬物资；12月，又为该村订阅了218份报纸供村民阅读。

关怀员工成长

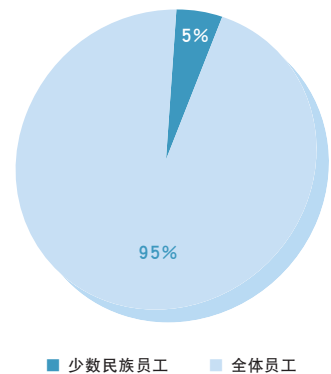
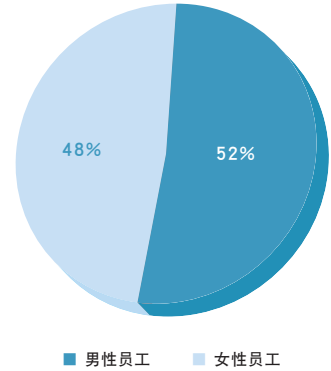
截至2008年末,我行有员工298,581人。此外,我行还有劳务派遣用工47,466人;需本行承担费用的离退休职工31,586人。



表13 员工人数统计表 (截至2008年12月31日)

单位:人

项目	数量
员工总数	298,581
其中: 男性员工	154,385
女性员工	144,196
其中: 少数民族员工	13,891



保障员工权益

薪酬和用工制度

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

工会和职工代表大会

工会依照法律和工会章程开展工作，维护员工合法权益。工会以职工代表大会为基本的民主管理制度，维护平等协商和集体合同制度，发挥民主决策、管理、监督的作用。工会以举办各种竞赛、评先创优、提供合理化建议、建立“职工之家”等多种方式开展工作。

职工代表大会依法组织职工行使民主管理权力。我行员工通过职工代表大会制度，享有听取并讨论管理层领导工作报告及行务公开内容执行情况，参与讨论经营方面的重大问题和重要规章草案并提出建议，参与讨论审议职工工资福利分配原则、制度和规章，参与讨论通过集体合同草案等权利。

2008年11月，我行召开了第二届职工代表大会第一次会议。有360多名职工代表和近60名列席代表参加了会议。会议代表听取了我行经营情况工作报告、职工代表大会和工会工作的情况报告，以及我行职工互助基金收支情况、贯彻实施劳动合同法情况、员工企业年金管理工作、员工之声项目实施情况等报告。



维护职业安全与健康

员工福利

员工福利包含按照国家相关规定建立的社会保险和住房公积金福利，以及结合我行实际建立并实施的企业福利两部分。

社会保险和住房公积金

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

企业福利

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

员工保健

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

互助基金

我行设立员工互助基金，对确因重大疾病造成生活困难的员工，给予适当补助。2008年，职工互助基金共出资210万元，帮助22名特困员工解决实际困难，摆脱生活困境。

职业安全

我行各级机构的安全保卫部门以“内部治安保卫、安全生产监督管理、突发事件处置”为基本任务和职责，负责对办公、营业场所的安全设施进行管理和维护，定期检查各项安全操作规程的执行情况，突发事件的应急处理，以及预防灾害的应急演练等安全保卫事项。

2008年，我行努力推进远程监控联网报警系统建设，加强了对营业场所、金库、自助设备、办公楼和计算机房等要害部位的安全管理和内部控制，以保护员工和客户安全。

各分行结合实际开展了反恐防爆炸、消防疏散、防抢劫、防群体性事件等项目的演练。各营业网点也重点开展了以防抢、防盗、防爆炸、防诈骗为主题的预案演练，切实提高一线员工应对突发事件的能力。



注重员工发展

员工培训

2008年,我行继续加大员工培训的资源投入。在不断扩大培训范围的基础上,创新培训方式,根据核心人才、业务骨干和一线员工等不同培训对象的特点,分类组织开展有针对性的培训,使培训的效率和质量不断提升。本年度我行共举办了22,125期员工培训班,参与培训的人数达103.09万人次,培训经费支出37,667.88万元。

领导力开发

2007年,我行与美国银行合作“领导力开发”一代项目,建立了中国建设银行管理人员领导力素质模型(高级),设计开发了“新入职协助计划”流程,并开始试点工作。2008年,我行继续与美国银行合作,完成“领导力开发”二代项目,主要包括:

- 建立中国建设银行中级领导力模型和员工领导力模型,完成对高级领导力模型的培训、对中级领导力模型的试点培训。
- 设计360度反馈流程,将360度反馈运用于2008年新入职的一级分行行领导和总行部门总经理级人员的领导力发展。
- 建立有效的领导力行为评价指标体系,完善年度考核流程,将领导力模型的素质和要求逐步运用于一级分行行领导和总行部门总经理级人员的绩效管理领域。
- 在信用卡中心、电子银行业务条线、信息技术业务条线建立部分关键岗位成功要素表。

开展反腐倡廉和职业道德教育

开展多种形式的反腐倡廉教育

各级机构开展了反腐倡廉专题报告会、参观展览、集中收看“诱惑的黑洞”等警示教育系列光盘等多种活动,充分利用网页、报纸等载体进行宣传,营造反腐倡廉、合规经营的氛围。

2008年,全行共组织专题学习、先进典型报告会等695场次,受教育员工达15.98万人次;举办各种形式的反面典型现身说法、现场参观等279场次,受教育员工达14.1万人次。

印发中国建设银行员工手册

员工手册汇集了我行企业文化要素、员工行为规范、职业操守、合规操作等内容。手册下发后,全行开展了职业操守、职业道德的宣传教育活动。截至2008年末,各分支机构举办培训班5,255期,共有32.25万人次参加了学习培训;开展员工手册网上答题活动,有近27万员工参加,参与率达83.79%。

致力公益事业





厦门市分行员工加班加点代收社会向四川汶川灾区捐款



安徽省合肥市城西支行向救灾部队捐赠救灾物资

开展公益慈善活动

2008年我行在公益慈善事业上的项目投入及全行员工自发捐款总额约2.11亿元人民币，开展了14项支持公益慈善事业和社会文化发展的活动。

灾害响应

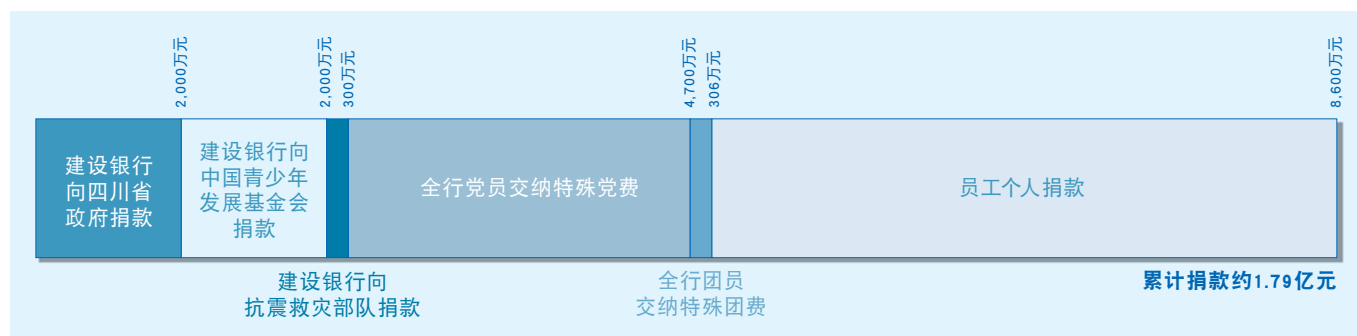
抗击冰冻灾害

2008年初，我国南方大部分地区发生罕见的冰雪灾害。为支援灾区抗灾，我行向灾区捐款1,200万元。其中，已向湖南、贵州省各捐款200万元，向湖北捐款150万元，向安徽、云南、江西各捐款100万元，向广西、江苏、河南、重庆各捐款80万元，向三峡地区捐款15万元。

支援抗震救灾

为支援“5.12”汶川地震的抗震救灾和灾后重建工作，我公司和员工共累计捐款约1.79亿元。其中，以我行名义向四川省政府捐款2,000万元，向中国青少年发展基金会捐款2,000万元，向抗震救灾部队捐款300万元；全行党员交纳特殊党费4,700多万元，全行团员交纳特殊团费300多万元，以及据我行了解到的员工个人捐款约8,600万元。

我行员工捐款主要用于支援灾区重建。截至2008年末，已经支持了甘肃陇南市武都区马街镇安坪小学、重庆市梁平县文化镇中心小学、重庆市礼让镇中心小学、四川绵阳市涪城区南街小学进行灾后重建。





甘肃陇南市武都区马街小学灾后重建奠基仪式

甘肃陇南市武都区马街小学重建。该小学在“5.12”地震中受损严重，我行从员工捐款中划拨259.20万元用于支持该学校灾后重建。预计2009年10月重建工程竣工并交付使用。

重庆市梁平县文化镇中心小学、礼让镇中心小学重建。两所小学受灾严重，重建后教学设施和用品非常缺乏。我行从员工捐款中划拨60万元，为两所小学配备了电脑教室、体育活动中心配套设施。

四川绵阳市涪城区南街小学重建。该小学受损十分严重，教学楼灾后即停止使用，学校正常的教学秩序受到严重影响。我行从特殊团费、员工捐款中分别划拨110万元和250万元，支援该校重新修建教学楼。

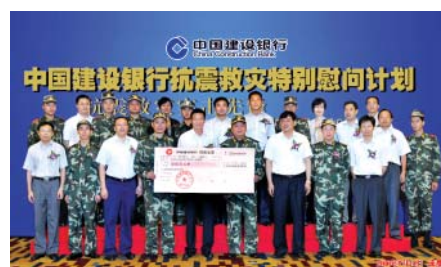
慰问抗震救灾部队。解放军和武警部队在抗震救灾中表现英勇，赢得全社会的尊敬和称赞。为表达对救灾部队的敬意和爱心，我行实施了“舍己为公尽职模范—中国建设银行抗震救灾特别慰问计划”，以我行名义向武警消防局、空降兵15军、武警8740部队捐款300万元，用于资助家庭受灾的川籍官兵，慰问救灾英雄。

支持教育

“建设未来——中国建设银行资助贫困高中生成长计划”

2008年，我行实施的成长计划共受理了全国549所普通高中13,354名家庭经济困难学生的申请资料。2008-2009学年，共资助13,354名学生，实际资助金额2,003.10万元。受助学生中，有102名获得“成长先锋”优秀高中生奖，有2,353名学生顺利考上大学。

截至2008年末，成长计划已经实施了2007-2008学年、2008-2009学年的资助工作，累计实际资助金额4,002.90万元，受助学生达26,686名。



7月14日，“中国建设银行抗震救灾特别慰问计划”捐赠仪式在成都举行



到四川灾区慰问十五军



河南省分行向郑州外国语学校陈美诗同学颁发“成长先锋”奖

成长计划写真

贫困不矢志，有为不负“情”

云南省临沧市二中高0605班赵镇梁同学的成长故事

我的家在云南省云县大寨镇的一个小山村。我们祖祖辈辈都是庄稼人。父亲是一个很随和的人，我从没看见过他和谁叫嚷动粗。母亲，永远是我意志的支持者，家里缝衣补裤、起锅下灶都由她一人操持着。由于分家的缘故，到了父亲这一代，家中的田地已经很少了。父亲与母亲都是小学毕业，他们都希望我在学业上有所成就。

六岁那年，我上了村里的小学。每天早晨，母亲都会为我准备一个红薯，我把它当作我的早点。下午放学后，我就回家帮忙照顾弟弟。十三岁那年，我以270的分数考上了初中。“临沧市第二中学，书学费1,038元”，录取通知书上白纸黑字写着。父亲好像犹豫了。“一定要上”，母亲斩钉截铁地说。由于爷爷多病，我们家几乎没有任何积蓄。开学前几天，父亲每天都奔波在外，筹借我的学费。母亲剪了她的头发，拿到市集上卖了。第一次，我情不自禁地流泪了；第一次，我感觉到父母的辛酸。

离开学还有一个多月的时间，在表哥与堂哥帮助下，我得到了一份在建筑工地上的“工作”，开始了我的打工生涯。打工对于我们这样的农家孩子来说，不是什么难事。过了二十多天，临近开学，我让工头给我结算了“工资”，也有300多块，我把它全部交给了父亲。父亲带我办完了入学手续，把剩下的唯一100元钱留给了我，并告诉我他要在城里打工一段时间，我知道，父亲是为了挣回家的路费。那时，我心里如刀绞一般。

我知道家里供我读书的艰难，我节俭、再节俭，我全身心投入到学习中。我不健谈，也不喜欢和别人交流，我的空间几乎被沉默占据了。我愿意做一个苦行僧，“知识改变命运”始终是我的信念。在高一一下学期期末考试中，我以全年级第10名，进入了学校最好的班级——“宏志”班。

可母亲却病倒了。我知道母亲是为了我每月的生活费而累倒的。母亲，儿子在学校里为您祈祷，希望您早日康复！

十月的阳光如此灿烂！班主任老师告诉我，我被选入了建设银行资助的“建设未来—成长计划”班，每月由建设银行给予150元的资助。这对我来说是多大的鼓舞！对于我的家庭来说是多大的帮助！那天，我给家里打了电话，接听电话的竟是母亲。当我把消息告诉母亲时，母亲高兴地哭了。

漫漫求学路上，虽然困难重重，但爱护我、关心我、帮助我的人更多。我坚信“知识改变命运”。我感恩那些爱护我、关心我、帮助我的人，我一定会为您们交上一份优秀的答卷！



云南省临沧市马迎春副市长向赵镇梁同学颁发“成长先锋”奖

援建和维护建行希望小学

2008年，我行捐款53万元用于援建和维护建行希望小学。其中，向云南德宏州潞西市教育局捐款25万元用于修缮德宏州潞西市勐戛镇芒牛坝小学；向中国青少年发展基金会捐款28万元，为8所小学建设体育园地、配备体育器材，为9所小学建立图书室，配备书架和图书，资助10名建行希望小学教师参加培训。

我行从1996年开始援建希望小学。截至2008年末，正常运行的建行希望小学共32所，在建3所，已经遍及19个省、市、自治区；我行总计为建行希望小学配备了17个图书室、15个体育园地，资助了20名建行希望小学教师参加培训。

建行希望小学分布情况



“情系西藏—中国建设银行与中国建投奖（助）学金”

2007年，我行出资350万元，与中国建银投资有限公司共同设立永久存续的“情系西藏—中国建设银行与中国建投奖（助）学金”，利用基金利息帮助西藏地区贫困高中生和大学生完成学业。截至2008年末，已累计向西藏教育厅拨付23万元资助款，共资助了96名贫困学生继续完成学业。

“中国建设银行清华讲席教授基金”

2007年，我行与清华大学经济管理学院签署协议，捐款300万美元设立永久存续的“中国建设银行清华讲席教授基金”，支持清华大学经济管理学院的学术研究。捐款分3年支付，每年支付100万美元。2008年，我行支付捐款100万美元。截至2008年末，已累计支付200万美元。



广西区融水县怀保镇九东村建行希望小学新落成及操场整修后的新学期开学升旗仪式



分行写真

捐款捐物助学济困 3,900颗爱心温暖梅州

2008年8月，我行深圳市分行组织50名团员青年代表驱车千里，奔赴广东省贫困地区梅州市大埔县，开展“扶贫助学·青春同行”活动，代表分行4,000名员工给当地100名即将跨入大学校门的优秀贫困高中毕业生发放助学金。

大埔县6所中学100名家庭贫困的大学新生，每人领取到了2,000—5,000元的助学金，总计35万元。这100名大学新生由深圳市分行通过党团支部认捐、员工自愿认捐的方式进行“一对一”捐助，以帮助他们走入高等院校，顺利开始大学生活。

深圳市分行于2007年与广东大埔县教育局签订共建“和谐工程”协议，建立了五年的协作关系。大埔县教育局根据实际情况提出改善办学条件的需求，并在每年7月提供当年高考成绩优秀、家庭贫困的学生信息，由深圳市分行提供帮助。截至2008年12月，深圳市分行已在当地援建了一所占地面积为4,200平方米的综合教学大楼，资助了大学新生130多名，同时为田家炳一中捐赠了5万多册图书及其它教学设备。

扶贫济困

积极开展扶贫工作

我行积极配合政府开展扶贫工作。多年来，总行及各一级分行通过捐资助学、出资改善农村基础设施建设、利用金融企业优势扶持农业生产项目等方式，为支援农村经济发展、帮助农民脱贫致富做出了持续的努力。2008年，我行在扶贫工作方面取得良好成绩。

陕西省分行持续推进扶贫工作

陕西省分行在陕西省安康市谭坝乡草庙村开展定点扶贫工作已持续21年。先后有67人次驻点扶贫，累计在安康支持扶贫项目18个，投放扶贫贷款4.8亿元；支持建设希望小学7所；捐赠资金260多万元，捐赠衣物2万多件。2008年在安康地区投入扶贫资金78.7万元，积极推进扶贫工作。

为改善当地办学条件，支持发展教育事业，陕西省分行捐赠40万元用于“5.12”地震后陕西受灾地区的建行希望小学受损校舍的加固维修工作。陕西省分行还捐资为草庙村小学铺设了150米的混凝土道路，并对200平方米的校园场地进行了硬化处理，方便师生通行和进行体育活动。2008年，陕西省分行又捐款17万元，为该校新建了教师办公楼。

为扶持当地产业，促进当地经济的良性发展，陕西省分行捐赠4.2万元为草庙村发展经济果林建设项目，帮助购买优质核桃树树苗，在该村100亩坡地兴建核桃果林，同时聘请林业部门技术人员指导当地村民科学种植。该项目将产生直接经济效益20万元以上，村民平均每户可增收3,000元。

云南省分行实施“兴边富民”帮扶计划

2008年，云南省分行积极响应省政府开展“兴边富民工程”的号召，针对贫困地区德宏州潞西市的实际情况，制定了一揽子帮扶计划，于2008年下半年开始实施。

为提高女性劳动者技能，增强就业竞争力，云南省分行与省妇联合作举办“农村女劳动力转移就业培训班”；为改善当地医疗卫生条件，云南省分行出资举办了“乡村医生在岗培训班”，并向潞西市10个乡镇卫生院捐款20万元用于购置医疗设备；为丰富当地村民的文化生活，捐款为5所村级“文化室”购置图书杂志和音像播放设备1套，并计划在3年内建设15所“文化室”。

江西省分行支持农村基础设施建设

江西省分行连续4年在永丰县陶唐乡园内村开展扶贫工作，累计扶贫捐款243万元。2008年，为改善园内村及周边村民生产生活条件，解决“行路难、饮水难、上学难、看病难”等问题，江西省分行捐款对村内道路进行改造。2008年末，工程顺利竣工。新修建的道路全长2.07公里，通达园内、磨下、虎斜、行家等四个自然村，直接受益村民近百户。



江西省分行捐款修建永丰县陶唐乡园内村道路

内蒙古自治区分行帮助牧民加快脱贫致富步伐

从2006年开始，内蒙古自治区分行在科右中旗巴彦淖尔工作部巴力珠日嘎查开展帮扶工作，三年来累计投入扶贫资金93万元。截至2008年末，全嘎查贫困人口已从2006年的697人减少到现在的136人，贫困发生率从46.6%下降到9%。

2008年初，为帮助解决农牧民的实际困难，内蒙古自治区分行给两个自然村的39眼机井配套了水泵设施，砌筑井台并用钢筋混凝土浇筑井盖，确保了机井设施的长期安全使用，有效缓解了当时的旱情，为农牧民增产增收发挥了作用，有180多户家庭的800多人受益。同时，又投入专项扶贫资金7万元，改造了贫困户的低压线路，确保了农牧民群众的安全用电。

为帮助巴力珠日嘎查的农牧民尽快脱贫致富，内蒙古自治区分行本着“标本兼治，一村一策”的帮扶原则，扶持贫困户发展生猪产业。2008年，已投入资金21万元，为四个自然村173户农牧民家庭购买了优良种猪。该项目的实施将使173户家庭和近700人受益，并带动更多的农牧民走上脱贫致富之路。



“中国贫困英模母亲建设银行资助计划”河南省分行启动仪式



福建省分行隆重举行“中国贫困英模母亲建设银行资助计划”资助金发放仪式

“中国贫困英模母亲建设银行资助计划”

2008年，我行继续实施英模母亲项目。截至2008年末，资助了1,789名贫困英模母亲或妻子，共发放资助款499.25万元。

开展零钱爱心募捐

2008年，我行继续与中国儿童少年基金会合作，开展“零钱慈善”活动，并出资365万元对5,000多个旧零钱募捐箱进行更换。2008年12月，我行荣获中国儿童少年基金会颁发的“最佳热爱儿童爱心单位”荣誉称号，“中国建设银行”第四次被镌刻于设在北京八达岭长城的“中国儿童慈善功德碑”上。

分行写真

四川省成都第四支行开展捐资助学活动

2008年11月，四川省成都第四支行对口帮扶小金县崇德乡中心小学的“鸡蛋工程”正式启动。对口捐助小金县贫困学生是第四支行坚持多年的一项公益活动。2008年9月，支行开始



实施“鸡蛋工程”，让生活艰苦、营养跟不上身体发育需求的贫困学生能每天吃到一个鸡蛋。该计划的实施得到了支行员工的热烈支持。员工们踊跃捐款3万余元。在“鸡蛋工程”启动当天，第四支行将第一期捐款1万元现金移交给学校。



支持“绿色电脑扶贫工程”

2008年5月,我行向中国扶贫开发协会捐赠废旧电脑249台,用于支持“中国村落工程—绿色电脑扶贫行动”。截至2008年末,我行连续两年向中国扶贫开发协会捐赠电脑583台(套)。2008年7月,第一批捐赠的电脑由中国扶贫开发协会整修后,送达河北省大厂回族自治县邵府中心小学,为该学校建立了电脑教室。

建立博爱卫生站

2007年,重庆市遭受暴雨灾害,为帮助灾区重建,改善当地村民卫生条件,我行向重庆红十字会捐款50万元用于重建10所村级建行“博爱卫生站”。2008年,卫生站全部建成投入使用。10所建行博爱卫生站分别位于巴南区、大渡口、黔江、酉阳等10个区县,每个卫生站惠及方圆五平方公里的2,000余名村民,可为近3万群众提供医疗服务。

支持文化事业

赞助中国爱乐乐团赴欧演出

2008年5月,我行赞助中国国际友好联合会100万美元,用于支持该会组织的中国爱乐乐团赴意大利、奥地利等欧洲三国演出,为促进中国文化与世界文化的交流付出努力。

赞助“第十一届北京国际音乐节”

2008年,我行连续第三年作为首席赞助商,向北京国际音乐节艺术基金会赞助200万元人民币,支持其举办第十一届北京国际音乐节。三年来,我行与北京国际音乐节合作,共同搭建国际化的音乐文化交流平台,用音乐向世界传递和平与友谊的信息,同时也为繁荣发展我国文化事业,提升大众文化素养做出努力。

支持中国延安精神研究会的研究工作

我行于2007年与中国延安精神研究会签署协议,捐款200万元专项资助“一史两志”资料库建设和相关课题研究。捐款分2年支付。2008年,我行支付了第二笔捐款100万元。

分行写真

2008年9月,我行约翰内斯堡分行向南非约翰内斯堡黑人贫民区附近的学校捐献了一批办公家具,改善了该校的办公设施和环境,受到了该校师生的热烈欢迎和诚挚感谢。



组织志愿者队伍

2008年,我行发挥各级党、团组织的作用,不断完善社会志愿服务体系,深入开展各项社会志愿服务活动,努力为公益事业尽心出力。

抗震救灾青年志愿者服务队

四川汶川特大地震发生后,各级团组织和团员青年响应团中央和总行党委的号召,迅速行动起来,成立抗震救灾青年志愿者服务队,开展捐款捐物、青年志愿者献血、协助清点赈灾款物、受灾人员心理辅导等活动,积极投身到抗震救灾工作中去。



5月30日,四川省分行机关党委、团委到鹃城学校慰问寄读的灾区儿童

北京市分行抗震救灾青年志愿者金融服务队。为协助中国红十字会收取赈灾款项,该服务队先后派出志愿者170余人次,为中国红十字会提供了17天24小时不间断服务,清点了2,625万元现金捐款,圆满完成清点社会各界赈灾款项的任务,受到红十字总会和社会各界的赞誉,被团中央授予“抗震救灾金融服务队”称号。

天津市分行志愿者服务队。天津市分行共组建了7个由基层团组织组成的志愿者服务队,为天津市红十字会提供了百余人次的义务服务,包括救灾物资的统计调拨,社会捐助款项的归集、清点,账务数据的录入和复核等。被天津市红十字会评为“抗震救灾优秀志愿者组织”。

重庆市分行抗震救灾志愿者预备队。重庆市分行员工踊跃报名参加志愿者队伍,全行共有1,437人参加了“为生命加油—应急救援献血志愿者队伍”、“让爱一路随行—应急救援爱心车队”、“守护明天的希望—关爱灾区孤儿志愿者队伍”、“我们的心在一起—综合志愿者队伍”,为灾区群众排忧解难。

我行员工在抗震救灾中体现的公益精神,受到社会各界的高度赞誉。在金融系统进行的抗震救灾表彰中,我行相关分行有7个集体和个人荣获金融系统抗震救灾先进青年集体和先进个人。

奥运志愿者团队

2008北京奥运会期间,为了更好地满足客户对金融外语服务的需求,我行组建了多支志愿者团队提供外语服务。

95533呼叫中心英语座席志愿者团队,在全行范围内开通了英语人工服务,在部分地区开通了韩语、粤语、闽南话等语种服务。



北京市分行奥运英语志愿者服务队成立



我行奥运志愿者刘思麟—奥运会入场式引导员

北京市分行组织了82人的青年外语服务志愿者队伍,分为25个小队,为客户提供24小时不间断外语服务。

信用卡中心组建了12人的英语座席员志愿者团队,为北京奥运会观众呼叫中心“12308”热线提供服务。

其中,信用卡中心英语座席员志愿者团队在奥运观众呼叫中心服务55天,为奥运会和残奥会观众提供奥运交通信息、场馆信息、竞赛项目介绍和赛况赛果、入场与安检须知、各场馆设施与服务、场馆观赛规则、奥运文化活动等信息咨询服务。他们通过电波传递着北京对来自四面八方的奥运观众的热忱欢迎,为国内外朋友排忧解难,得到了奥运观众、场馆领导和工作人员的一致好评。

由于他们的出色表现,北京奥组委分别授予周岚等12名志愿者“运营管理突出贡献”、“杰出志愿者”、“优秀志愿者”奖;授予我行信用卡中心“运行保障突出贡献单位”和“志愿者工作优秀组织单位”荣誉称号。





案例一

分秒必争为灾区

——河北省、山东省等分行全力支持震后重建

地震无情人有情，建行与灾区心相联。“汶川”大地震发生后，我行打响了“以最快速度，坚决出色完成抗震救灾金融服务工作”的战役。各分支机构分秒必争，对参与灾后重建的企业，全力提供最及时、最全面的金融服务。

河北省分行及时放贷，支持救灾物资生产

中太建设集团股份有限公司和廊坊天利休闲制品有限公司均为河北省分行优质客户。中太建设集团承担了灾区6,000套救灾过渡安置房的安装任务，已签订施工合同7.6亿元。随着工程合同量的迅速增长，资金需求相应增加5亿元。廊坊天利休闲制品有限公司作为全国最大的帐篷骨架生产厂家，是民政部救灾救济司指定的救灾帐篷重要生产厂家，由于交货时间极短，短期内形成资金缺口6,000万元。

为确保在最短时间内完成贷款企业的一系列授信、评估、准入、审批等工作，廊坊分行连夜准备授信材料。2008年5月27日，省分行公司部接到申报材料后，迅速对两公司进行初审。在有效防控风险的基础上，信贷审批部简化申报方式，立即安排受理审查，压缩流程，确定审批人，合规性审查与审批人阅卷同时进行。加开专场审批会议，完善申报方案，提出有针对性的风险控制措施，确保既支持灾后重建，又有效防范信贷风险。

28日下午6点20分，河北省分行审批同意给予中太建设集团股份有限公司一般额度授信5亿元、廊坊天利休闲制品有限公司一般额度授信6,000万元的批复文件顺利下达廊坊分行。26小时，创造了河北省分行信贷审批的最快速度；5.6亿元，凝聚着建行人的责任和爱心，也见证了建行人的效率和敬业精神。





山东省分行特事特办，力保救灾生产资金需求

5月19日，山东华羽集团有限公司财务人员向威海分行振兴路支行提出申请：公司在该行5月20日到期的4,000万元贷款将延迟归还。导致延迟还贷的原因是公司于5月17日接到中国羽绒工业协会紧急通知，为支援四川地震灾区，下达15万只羽绒睡袋的生产任务。中国羽绒工业协会的紧急通知使该公司陷入两难境地：组织生产需动用归还贷款的准备资金，将致银行贷款逾期；如按时归还银行到期贷款，而新贷款不能及时到位，将直接影响支援灾区任务的完成。

灾情就是命令！威海分行领导第一时间组织公司业务部、风险管理部与经办行研究，确定了双管齐下、全力支持企业完成赈灾物资生产的方案。经办行振兴路支行当日组织材料上报市分行，分行风险管理部安排审批人加班审批，同时公司业务部加紧向山东省分行公司业务部申请贷款规模。山东省分行公司业务部快速受理审核，决定优先安排贷款规模。华羽集团公司于5月19日按时归还我行4,000万元贷款，同时威海分行于5月20日将2,000万元贷款迅速发放到位。省、市、支行的三级联动，快速反应，全力保证了企业赈灾物资生产的资金需求。

其他分行也迅速行动，全力支持抗震救灾。例如，上海市分行为生产救灾帐篷的上海扬帆实业有限公司贷款5,000万元；浙江省分行为生产灾区安置房的浙江天鸿钢结构有限公司贷款4,000万元；江苏省分行为生产药品的江苏大红鹰恒顺药业有限公司贷款900万元，等等。建行人和时间赛跑，决不让参与灾后重建的企业在关键时刻“缺血”，以实际行动支援抗震救灾。

案例二

积极探索信贷新模式

——浙江省、江苏省分行支持小企业发展



小企业是当前中国经济增长中最活跃分子，对促进社会就业、增加财政收入、推进科技创新做出了诸多贡献。但近年来，小企业的进一步发展受到融资难等问题的困扰。各级政府纷纷出台相关政策，扶持小企业发展，要求各商业银行加大对小企业的信贷投入力度。我行各分行积极探索创新，进一步加大对小企业的信贷资源倾斜，在业务专业化经营、运行机制、业务流程、产品创新等方面开展了一系列初见成效的有益探索，有力地促进了小企业贷款的投放。

浙江省分行联手阿里巴巴推出电子商务信贷业务

随着信息网络的不断发展，众多小企业在网上建立了自己的经营窗口，作为全球最大的网上交易市场，阿里巴巴的B2B电子商务网上贸易平台已拥有注册的买家、卖家810多万户。而这其中不少企业因规模小或无抵押物，无法得到银行的信贷支持。浙江省分行与阿里巴巴展开全面合作，在全国率先为网商提供了“E贷通”贷款。

“E贷通”电子商务信贷业务是为满足网络小企业客户的融资需求，对通过阿里巴巴B2B电子商务平台发起业务申请，并符合我行相关政策条件的客户提供的信贷业务。目前产品包括：电子商务联贷联保、电子商务订单融资、电子商务速贷通。其中最主要的是“网络联贷联保”——利用网络撮合组建联保体，联保体成员之间互相担保，这种“联贷联保”是不需要小企业提供抵押物的。

为了控制风险，我行借助阿里巴巴网站的“网络公示”和“终止服务”等手段提高客户的违约成本，以客户互控，缓解银行与贷款企业的信息不对称问题。且与阿里巴巴双方各出资2,000万元，共同建立了一个“风险池”，以尽量弥补可能发生的信贷风险损失。

“E贷通”业务为小企业开启了一条崭新的融资之路。它打破了原本横贯在银行与小企业之间的鸿沟，将网络信用度作为贷款的参考标准之一，从而使企业不单纯依靠固定资产、企业担保等来突破资金层面的束缚，实现了银行、网络运营商、小企业三方共赢。同时也提醒广大小企业，在发展过程中，不但要注重资本扩张，同时也要以诚信为本。目前，我已向浙江的533家小企业发放贷款12.4亿元，而且正在把这种“E贷通”模式向上海、广东、江苏等地推广，让更多的小企业客户受惠。

江苏省分行创立“信贷工厂”服务小企业

江苏省分行为服务小企业发展，设立小企业经营中心，配备专职客户经理队伍。在风险可控的前提下简化信贷流程，下放部分授信业务审批权，提高市场响应速度。同时，不断加快产品创新，积极推进专业化营销模式。在建立“信贷工厂”业务模式的基础上，与淡马锡合作，在镇江分行进行了试点，取得了显著成效。

2008年2月，镇江分行成立小企业中心，配备36名专业人员，实行专业化经营，采用“信贷工厂”模式的专业化、标准化、流水线化的信贷业务流程，客户在小企业中心享受从贷款申请到审批、发放、回收的“一站式”服务；贷款品种更加丰富，除了向小企业发放短期流动资金贷款外，还增加了3,000万元以下的中长期流动资金贷款和1,000万元以下的固定资产贷款；担保方式更加灵活，除了原有的土地、房产、机器设备抵押、第三方保证外，还增加了应收账款质押、保理、小企业联贷联保和一定额度的信用贷款，较好地满足了小企业客户“短、频、急”的资金需求。

通过“信贷工厂”式服务，镇江分行贷款投放速度和业务效率大幅提高，营销服务能力不断提升，客户满意度显著提高。镇江分行在解决小企业融资难方面做出的积极努力，受到了地方政府、人民银行、银监局、金融同业以及社会各界的高度关注。镇江市委、市政府给予大力支持，要求当地各大媒体加强对建行一淡马锡小企业信贷业务模式试点工作的宣传；镇江市经委、中小企业局积极与该行联合举办形式多样的融资促进会，搭建银企合作平台；镇江丹阳市政府由财政拿出2,400万元，建立小企业贷款贴息基金，专项用于建行一淡马锡小企业业务模式贷款户贴息；众多小企业也纷至沓来，积极寻求合作。



在国际金融危机等复杂因素影响下，小企业的生存发展更加困难，但这也是一次优胜劣汰、大浪淘沙的过程。对于银行来说，也正是寻找高成长性与抗风险能力强的优质小企业的最佳时机。我行在小企业信贷业务模式上的全新尝试，不仅有利于在竞争中获取主动，树立我行的市场品牌，奠定在小企业领域的领先地位，还为解决小企业贷款难问题提供了可以借鉴的方式与方法。

案例三

红梅花儿开

——山西省临汾分行红梅理财中心与客户共成长

建行山西省临汾分行红梅理财中心，一个誉满平阳大地的品牌，一段用奋斗书写爱心与奉献的传奇历程。秉承“以客户为中心”的经营理念，王红梅带领着她的团队，为民理财，用心服务，探索出了“与市场节奏合拍，与客户需求吻合”的理财新模式，成就了当地百姓理财的金字招牌。同时，中心全体员工也不忘积极履行社会责任，以实际行动回馈社会。“巾帼帮联”、“春蕾助学”正是中心履行社会责任的积极体现。

“巾帼帮联”见真情

“建设新农村是一项长期任务，必须着眼明天，着眼未来，始终不忘履行好我们的社会责任。”对此，红梅理财中心员工铭记在心。

2008年，为了深入贯彻党的十七届三中全会精神，推进社会主义新农村建设，中心积极响应政府号召，参与“百千万”巾帼帮联活动。在主任王红梅的带领下，深入山西省侯马市凤城乡南杨村，认真调查金融服务需求状况，有针对性地开展帮扶活动。



南杨村是一个以农业为主的村庄，村集体没有企业，收入比较低，村民的主要经济来源是外出打工收入。针对此情况，中心组织部分员工代表认真制定了帮扶方案，并迅速付诸实施。员工一方面精心挑选书籍，开展“送法律、送技术、送健康、送理财文化”到农家活动，为农民朋友闲暇时学知识、学法律、学技术提供了便利。另一方面，为村民设立了“理财通道”，帮助村民通过理财增加收入。

为进一步丰富村民金融知识，中心开辟了理财专线，满足村民的日常金融需求。如，真假人民币的识别，零整钞、残旧币兑换，国债需求，利率调整情况下的资产配置以及热门理财产品的风险提示等等。专线开办以来，共解决村民疑难问题近千条，更重要的是，使农民朋友明白了各种产品投资的风险。用他们自己的话说：“红梅理财中心就象我们的眼睛，实现了我们理财的梦。”

南杨村支书也感慨地说：“建行红梅理财中心的帮扶，是在帮我们找方法，帮我们找致富的路子。我们和亲戚一样，经常互相走走、串串。在她们的帮助下，我们都有了理财观念，感谢她们的真情！”

“春蕾助学”献爱心

2008年,当充满红梅理财中心浓浓爱意的捐款在炎炎夏日中送到山西省隰县古城小学“春蕾班”孩子们的手中时,孩子们哭了。“捐助之恩今生不忘,发奋学习报效祖国!”他们用稚嫩的童音重复着三年前发自内心的愿望。

红梅理财中心爱心捐助“春蕾班”计划已执行到第三个年头了。三年来,每年开学之前,红梅理财中心都会精心为这些孩子们准备一份开学的礼物。三年来,爱,没有一次迟到过!在中心的资助下,春蕾班的20名家庭贫困孩子没有一位失学。每每看到孩子们脸上那纯真的笑脸,中心的员工们都由衷的开心,工作起来也格外地富有热情。

孩子们还记得王红梅在捐款仪式上说:“我们资助失学儿童,凝聚着我们祝福的心愿,寄托了对贫困儿童的一份真情。我们希望能以自己的实际行动,带动更多的人慷慨解囊,让更多的贫困儿童感受到来自社会各界的关爱!”他们博大的胸怀,感染了中心的高端客户:“钱挣得越来越多,但并未觉得快乐。红梅告诉我们,能为社会做点事,献上一片爱心,拥有丰富的精神世界,才是快乐的源泉。因此,我们非常愿意参加这些有意义的活动,当今社会需要用知识创造财富。孩子们只有拥有知识,才能更好地服务社会!”所以他们纷纷慷慨解囊,加入到资助贫困学生的行列中。为改善学习环境,有位客户捐资30万元新建了校舍;为资助更多的贫困学生,有位客户每年捐款10万元帮助10名困难学生完成学业。就这样,红梅理财中心和她的客户们在爱心的释放中,诠释着金融服务业对社会的关爱!

强烈的社会责任感和“来源于社会,回馈于社会”的信念是红梅理财中心的动力。正因如此,他们不断撒播爱的种子,并坚信有爱的地方就会有阳光!

案例四

探索服务“三农”新路子

——湖南桃江建信村镇银行成立

湖南作为农业大省，农业人口占全省人口的60%以上。益阳桃江是全国有名的“竹子之乡”、“茶叶之乡”，当地农林资源丰富。为满足当地农村金融需求，2008年12月，我行发起设立的首家村镇银行—湖南桃江建信村镇银行股份有限公司正式开业。

桃江建信村镇银行是具有独立法人地位的银行业金融机构。由我行作为主发起人，并联合袁隆平农业高科技股份有限公司、长沙宏达科技发展有限公司、湖南省金六福酒业有限公司、湖南益阳市东方水泥有限公司、湘潭步步高投资集团股份有限公司、克明面业股份公司、益阳资江电子元件有限公司等7家企业和2位自然人作为共同发起人。公司注册资金5,000万元，其中我行出资2,550万元，占比51%。公司建立了股东大会、董事会、审计委员会，具有完善的公司治理结构。该公司现阶段有员工23人，营业网点1个，开业后将独立开展存、贷、汇等各种业务，主要为当地农民、农业和农村经济发展提供金融服务。我行将在资金、技术、人员、管理上为村镇银行提供有力的支持。



办好建信村镇银行
服务三农实现小康

袁隆平
二〇〇八.十二.八.

桃江建信村镇银行坚持以服务“三农”为宗旨，逐步开展农户小额贷款业务，支持农户改进农业生产技术、提高农业生产效率，鼓励农村市场消费与投资；积极与农业经济组织合作，大力支持具有当地特色的农业经济如竹木加工、种养殖等产业的发展，为当地农业产业经济做大做强提供金融支撑；支持县域小企业、个体工商户的发展，以创新的融资方式解决融资难的问题，以一流的效率解决贷款需求“短、急、小”的问题。

设立村镇银行既是我行响应国家号召、支持社会主义新农村建设的有效行动，也是我行实现战略转型的重大举措。当前城市金融竞争趋于白热化，而农村金融服务相对缺乏，我行在农村市场的大胆尝试，必将为我国农村金融改革提供可借鉴的经验与方法。





案例五

同享一片蓝天

——河南省分行支持开发新能源项目

河南天冠企业集团有限公司是河南省分行重要客户。该公司1939年由中共地下党组织创建，具有69年光荣历史，是目前国内历史最长、最具代表性的乙醇生产企业，是国家520家重点企业、河南省50家重点企业集团及全国四家燃料乙醇定点生产厂家之一，是国家新能源高技术产业基地主体企业。其年产30万吨变性燃料乙醇项目是“十五”期间全国三个试点项目之一。该公司也因此成为国内燃料乙醇行业的领头羊。

在国际石油价格跌宕起伏、我国原油进口量逐年攀升的形势下，借鉴国外经验，在我国推广使用乙醇汽油是国家的一项战略性举措，对于调整能源结构，开发石油替代资源，改善汽车尾气污染物排放，寻求长期、可控的农产品补充能源的转化市场，保障粮食安全，增强加入WTO后我国粮食生产的基础地位，促进农业生产、消费的良性循环和可持续发展具有重要的战略意义。

天冠集团公司燃料乙醇项目获得国家正式批复后，河南省南阳分行积极开展营销。组织项目评估小组实地到企业开展工作，不到两周，就完成了项目评估和授信等材料申报工作，及时上报总行。为了论证项目的可行性，我行又派出客户经理赴外地了解燃料乙醇的推广与项目建设情况，落实燃料乙醇的销售问题，最终获得总行批准，组建银团贷款，承贷额度为3.5亿元。之后，我行与该公司的合作日益深入，仅2008年，我行就为其投放贷款2.15亿元，办理承兑1.3亿元。

得到我行的综合性金融服务，该公司经营效益稳步上升，节能减排能力稳步增强，目前已经成长为国内拥有燃料乙醇、沼气、生物柴油三大生物能源产业生产线的企业。其中，燃料乙醇生产能力国内最大、工业沼气工程国内最大、谷朊粉生产能力国际最大。特别是30万吨燃料乙醇项目，实现了小麦等农产品的综合利用和精深加工，实现了多种副产品的综合开发和利用。生产过程中排放的废糟、废水、废渣、废气等变废为宝，形成了一个可持续的闭路良性循环。

燃料乙醇项目不仅产生可观的经济效益，同时促进了人与自然、社会的和谐发展。该公司由此跻身全国循环经济十大国有企业典型。2008年2月，其所在地南阳市被国家发改委批复为以天冠集团为龙头的新能源产业国家高新技术产业基地。同时，在支持天冠走科学发展道路的过程中，我行的业务得到了发展，社会信誉不断提升，赢得了当地政府和企业的高度赞誉，真正实现了银企双赢。更为重要的是，通过为新能源项目提供金融服务，我行有力支持了国家节能减排政策，真正做到了造福社会，造福人民。

案例六

心系中低收入居民

——中德住房储蓄银行探索住房融资新模式

为贯彻落实中央经济工作会议精神和国务院关于促进房地产市场健康发展的政策措施，2008年12月，由中国建设银行股份有限公司控股的中德住房储蓄银行在天津正式推出经济适用房开发贷款和保障性个人住房贷款等新产品。此举旨在为天津市中低收入居民提供优质住房金融服务，并支持天津市保障性住房建设。

中德住房储蓄银行是中国建设银行和德国施威比豪尔住房储蓄银行于2004年共同投资建立的国内唯一一家专业从事住房储蓄业务的全国性银行。2008年7月21日获中国银监会批准，将业务范围扩大到房地产金融、公众存款等商业银行业务领域。为支持天津滨海新区金融改革创新试验基地建设，服务全市中低收入居民住房消费，在天津市政府的大力支持下，该行探索创新面向中低收入居民的住房金融服务，研发推出包括经济适用房开发贷款、经济适用房个人住房贷款、限价房个人住房贷款及中小户型普通商品住房个人住房贷款等多款住房信贷产品。

该行以支持中低收入居民购买中小户型、中低价位住房和支持政府保障性住房建设为基本服务目标，以“首付低、利率低、期限长、优惠多、效率高”等方式为天津市居民提供住房金融服务。其中保障性个人住房贷款产品不仅以“三天放款”为客户提供住房贷款绿色通道服务，还提供灵活还款、优惠担保和保险政策等差别化金融服务。为更好地支持和推动相关业务的开展，天津市政府将按照“限定总额、限定期限、限定受益人群”的原则，为该行推出的保障性住房金融产品提供财税优惠政策，并通过该行向中低收入居民和保障性住房开发企业提供相应的优惠和支持。

该行与天津市国土资源和房管局签订了支持天津市保障性住房建设合作协议，承诺在未来三年内，将意向性向天津市保障性住房建设提供总额为200亿元的金融支持，最大限度地支持天津市保障性住房建设；同时，该行与天津市津房置业担保公司签订了业务合作协议，与天津市房产总公司、天津住宅建设发展集团有限公司、河东房地产开发总公司等签订了融资协议，将充分发挥该行专业从事房地产金融的优势，进一步加大保障性住房建设相关金融产品创新和金融服务力度，利用各种融资手段解决保障性住房开发建设资金需求，更好地支持中低收入群体购买保障性住房。

新业务的开办，标志着该行已由单一从事住房储蓄业务的储蓄银行转型为专业经营住房信贷业务的商业银行。启动新业务，与天津市政府有关部门签订保障性住房建设合作协议，目的就是依托天津滨海新区的区位优势，借助天津市扶持政策，更好地为居民提供专业化住房金融服务。成功转型后，中德住房储蓄银行充分结合中、德双方股东单位的专业经验优势，结合住房储蓄产品和商业银行产品的特色，拓展全新的保障性住房信贷业务模式。同时，通过大胆实践与创新，摸索和积累经验，积聚实力，适时走出天津，迈向全国，融入全国保障性住房金融服务体系。



2008年,我行积极应对复杂多变的国际国内经济金融形势,公司治理、风险管理和客户服务水平持续提升,各项业务稳健发展,核心绩效指标继续处于国内外同业领先地位,受到监管机构、境内外媒体及评奖机构的认可。共获得70余家境内外媒体和机构颁发的各类奖项(含排名)约120项。其中,获得社会责任类奖项约10项,品牌形象类奖项40余项,产品服务类奖项70余项。

荣誉奖项

社会责任类

2009年1月,荣获《中国新闻周刊》与中国红十字基金会联合颁发的“改革开放30年最具责任感企业”奖。



2008年12月,荣获第一财经日报“2008第一财经·中国企业社会责任榜杰出企业案例奖”。



2008年12月,荣获民政部2008年度“中华慈善奖”最具爱心内资企业奖。



2008年12月,荣获21世纪经济报道“2008年度中国最佳企业公民大奖”、“十佳绿色信贷项目奖”。



2008年12月,荣获中国妇女发展基金会“最具社会责任企业奖”。



2008年11月,荣获中华慈善总会与中国红十字会颁发的“2008年度中国公益50强”。



2008年10月,荣获中国扶贫基金会“中国民生行动先锋”荣誉称号。



品牌形象类

2008年12月,荣获搜狐网(www.sohu.com)“最佳中资银行奖”。



2008年12月,入选《福布斯》杂志亚洲版“亚太地区最佳上市公司50强”,是境内银行业中唯一入选企业。



2008年12月,荣获香港上市公司商会“公司管治卓越奖”。



2008年11月,荣获香港会计师公会“最佳企业管治资料披露大奖·特别嘉许”。



2008年8月,被《银行家》杂志(内地)评为“最佳商业银行”。



2008年7月,荣获美国专业媒体联盟“年度报告银行类亚洲区白金奖”,列亚洲银行业第一位,并获“最佳致股东信函金奖”。



2008年6月,被《经济观察报》评为“中国最佳风险管理银行”。










2008年5月,被香港《资本》杂志评为“中国最佳零售银行”。



2008年4月,荣获新加坡《亚洲银行家》杂志“零售风险管理卓越奖”。



产品和服务类

- | | |
|---|---|
|  | 2009年1月, 建行奥运白金卡荣获VISA国际组织颁发的“2008年度奥运白金卡卓越奥运支持奖”。 |
|  | 2008年12月, 被中国电子商务协会评为“最佳电话银行”、“最佳自助银行”。 |
|  | 2008年11月, 被中国人民银行评为“奥运支付环境建设工作优秀单位”。 |
| 中国银行业监督管理委员会
CBRC | 2008年11月, 荣获中国银行业监督管理委员会颁发的“中国银行业迎奥运文明规范服务系列活动组织奖”。 |
|  | 2008年10月, 荣获《证券时报》“中国优秀财经网站评选·银行类大奖”。 |
|  | 2008年10月, 荣获《首席财务官》杂志(内地)“最佳中小企业服务奖”、“最佳投行业务奖”。 |
|  | 2008年6月, 在《21世纪经济报道》“金贝奖”评选活动中获得“最佳公司理财产品奖”及“最佳人民币理财产品奖”等四项大奖。 |
|  | 2008年2月, 被香港《财资》杂志评为“中国最佳托管银行”, 并在2008年6月获该杂志“金融衍生产品及结构性产品评选优胜奖”。 |

排名情况

- | | |
|---|--|
|  | 2008年11月, 在《21世纪经济报道》举办的“亚洲银行竞争力排名”中列第3位, 较上年度上升两位。 |
|  | 2008年11月, 在香港“企业社会责任亚洲”公布的“亚洲企业社会责任排名”中, 列商业机构第12位、银行业第1位。 |
| 中国企业联合会
China Enterprise Confederation | 2008年8月, 在中国企业联合会“中国企业500强排名”中列第7位。 |
|  | 2008年8月, 被《银行家》杂志(内地)评为“中国商业银行竞争力(财务指标)第一名”、“商业银行核心竞争力第三名”。 |
|  | 2008年7月, 在英国《银行家》杂志“世界银行1000强”排名中列第13位, 较上年度再进1位。 |
| 财富
Fortune | 2008年7月, 在美国《财富》杂志“全球企业500强”排名中列第171位, 较上年度升幅达59位, 在国内银行同业中升幅最大。 |
|  | 2008年7月, 在香港《亚洲周刊》“亚洲银行300强”排名中列第3位, 较上年度上升一位, 并获评“中国最赚钱的银行之一”。 |
| 英国金融时报
Financial Times | 2008年6月, 在英国《金融时报》“金融时报全球500强”排名中列第20位, 较上年度上升15位。 |
|  | 2008年6月, 获《证券时报》“主板上市公司价值百强”第7名, 列银行业第1位。 |



各方评价

“四川灾区人民感谢中国建设银行对灾区的大力支持和帮助，灾区政府和人民在全国人民的支援和帮助下，将一定能够度过难关，重建美好家园。”

——四川省副省长黄小祥

“与客户同发展，与社会共繁荣，拥有53年经营历史的建设银行始终走在中国经济现代化的最前列。2008年，在抗击冰雪和汶川震灾中全力以赴，年度公益投入约2.11亿元人民币，在建设国际一流商业银行的同时，为建设和谐社会倾注爱心。”

——《中国新闻周刊》杂志社

“建行对国际音乐节的赞助，不只是对音乐的支持，对文化事业的支持，更是对一个城市乃至国家文明的支持。作为首席赞助商，建行在一些重大的文化事件上，义不容辞地承担起自己的责任，让中国文化走向世界。应该说，北京国际音乐节能有今天这样的成绩，除了政府的大力支持，以建行为代表的赞助商功不可没，我们应该为这些承载社会责任的企业喝彩！”

——北京国际音乐节艺术基金会艺术总监、著名指挥家余隆

“班主任宣布建行资助学生名单时的场景一直历历在目。当时怀里就象跑了只小鹿似的蹦蹦跳跳，在听到我名字时，那种安全感就像双脚踏上了厚实的土地。建行的资助，让我明白了一直在努力的不是只有自己，也让我明白了感恩。我在心里深深感谢帮助我的所有人，是你们让我不再失去追梦的资格。我会将那些感谢沉淀在心底，不停地努力。”

——广西壮族自治区百色祈福高中2007级理1班农柳霞

“在建行的15年间，我从一名懵懂无知的新行员，成长为一名基层网点管理人员，经历了建行三年转轨、股改上市等不同历史阶段。作为建行的一份子，能够为我行业务全面快速发展贡献力量，我感到无比的骄傲与自豪。同时，对建行为我们青年人搭建出朝气蓬勃、锐意创新、施展才华的职业舞台，感到由衷的感谢和珍重。因为建行的事业就是我们的事业！”

——中国建设银行广东省分行天河直属支行行长朱筱丹

“在与建行接触之前，我一直认为国有银行对我们中小企业来说是遥不可及的，我们没有优势或者垄断项目，也没有国有企业的政府背景，要想从银行尤其是国有银行获得资金支持，谈何容易！就在2008年下半年，通过阿里巴巴网站我们了解到建行电子商务贷款的相关信息，之后在建行网络银行业务部与华星支行的大力支持与热情帮助下，我们公司成功获得了建行提供的流动资金贷款，为公司各项业务的有效开展提供了强有力的保证。在此，我们万分感谢建行能突破创新，把目光投向我们中小企业，尤其是在金融危机的大背景下，给我们中小企业提供宝贵的信贷支持！”

——浙江福盛家具制造有限公司董事长傅和兴



中文注册名称:	中国建设银行股份有限公司
英文名称:	China Construction Bank Corporation
注册地址:	中国北京西城区金融大街25号
邮政编码:	100032
法定代表人:	郭树清
公司总部所在地:	北京
香港联合交易所上市交易股份代号:	939
上海证券交易所上市交易股票代码:	601939
国际互联网网址:	www.ccb.com
无线网址:	wap.ccb.com
客户服务热线:	95533
报告备置地点:	中国建设银行总行公共关系与企业文化部

独立鉴证报告



中国建设银行股份有限公司董事会：

我们接受中国建设银行股份有限公司（“建设银行”）的委托，对建设银行截至2008年12月31日止年度社会责任报告（“社会责任报告”）中根据上海证券交易所发布的有关指引的披露建议在社会责任报告中披露的信息进行了独立鉴证。这些指引包括：

- 《关于加强上市公司社会责任承担工作暨发布〈上海证券交易所上市公司环境信息披露指引〉的通知》
- 《上海证券交易所上市公司环境信息披露指引》
- 《上市公司2008年年度报告工作备忘录第一号内控报告和社会责任报告的编制和审议》的附件二《〈公司履行社会责任的报告〉编制指引》（统称为“上交所指引”）。

本鉴证报告的目的

根据双方的业务约定条款，本鉴证报告仅为建设银行编制。我们的工作仅限于就约定事项在本鉴证报告中向建设银行进行汇报，而非其他目的。我们不会就我们所实施的工作、出具的报告或作出的结论对除建设银行以外的任何第三方承担任何责任。

董事会和独立鉴证服务提供方的责任

建设银行董事会负责根据上交所指引的披露建议所编制的社会责任报告中的信息（“披露信息”）的认定、表述和准确性。

我们的责任是在实施工作的基础上，向建设银行董事会发表我们的鉴证意见。我们的工作和结论仅限于考虑是否存在任何事项使我们相信，这些披露信息在社会责任报告中的内容在整体上，在所有重大方面，存在不公允的表述，即这些信息与我们在建设银行总行所获知的信息存在不一致。

范围

我们的独立鉴证工作旨在就社会责任报告中的披露信息是否存在不公允的表述提供有限保证。建设银行分支机构及子公司活动的信息不包括在本项目的范围内。

为获取有限保证而实施的程序旨在确认信息的可信性，该程序的范围要小于为获取合理保证所实施的程序的范围。我们的工作和报告并不会就建设银行系统和程序的有效性发表意见。

报告标准

建设银行根据上交所指引编制社会责任报告。



鉴证准则

我们按照国际鉴证业务准则第3000号：历史信息审计或审阅以外的鉴证业务（International Standard on Assurance Engagements 3000）执行工作。该准则要求鉴证业务小组具备理解和审阅报告信息所需的相关知识、技能和专业能力，并遵守国际会计师联合会（International Federation of Accountants）专业会计师职业操守的要求以确保其独立性。

实施工作的总结

我们所实施的工作仅限于以下方面：

- 与建设银行总行负责收集、整理和汇报披露信息的管理层和员工进行访谈； 及
- 通过检查披露信息与建设银行总行层面支持文件的一致性，评价披露信息的合理性。我们未对分支机构及子公司的原始文件以及除2007年度企业社会责任报告中披露的信息以外的其它以前年度的信息进行审查。

结论

基于本鉴证报告所述的范围和工作，我们没有注意到任何事项使我们相信，建设银行根据上交所指引的披露建议在社会责任感报告中的披露信息在所有重大方面存在不公允的表述。



毕马威华振会计师事务所
北京
二零零九年三月二十七日

附录 上海证券交易所披露要求与报告内容对照表

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

上海证券交易所的相关要求	索引
《公司履行社会责任的报告》编制指引	
一、公司履行社会责任的报告（以下简称“社会责任报告”）是反映公司履行社会责任方面工作的报告。	非披露要求
二、公司可根据自身实际情况及编制相关报告的工作实践，决定上述报告的内容及标题，包括但不限于：社会责任报告、可持续发展报告、环境责任报告、企业公民报告等。	非披露要求
三、报告标题下方应提示：本公司董事会及全体董事保证本报告内容不存在任何虚假记载、误导性陈述或重大遗漏，并对其内容的真实性、准确性和完整性承担个别及连带责任。	第1页
四、公司在编制社会责任报告时，应至少关注如下问题：	
1. 公司在促进社会可持续发展方面的工作，例如对员工健康及安全的保护、对所在社区的保护及支持、对产品质量的把关等；	第19页—第42页
2. 公司在促进环境及生态可持续发展方面的工作，例如如何防止并减少污染、如何保护水资源及能源、如何保证所在区域的适合居住性，以及如何保护并提高所在区域的生物多样性等；	第32页—第34页
3. 公司在促进经济可持续发展方面的工作，例如如何通过其产品及服务为客户创造价值、如何为员工创造更好的工作机会及未来发展、如何为其股东带来更高的经济回报等。	第19页—第42页
五、公司可按照《关于加强上市公司社会责任承担工作暨发布〈上海证券交易所上市公司环境信息披露指引〉的通知》要求，披露每股社会贡献值。披露该指标的公司，应同时披露社会成本的计算口径。	第20页
六、公司可以聘请第三方验证公司履行社会责任的情况。如公司聘请第三方验证公司履行社会责任的情况，应披露验证结果。	第68页—第69页
七、如有董事对本报告内容的真实性、准确性、完整性无法保证或存在异议的，应当单独陈述理由和发表意见。	非披露要求

附录

《上海证券交易所上市公司环境信息披露指引》	
一、为贯彻落实《国务院关于落实科学发展观加强环境保护的决定》（国发〔2005〕39号）关于企业应当公开环境信息的要求，引导上市公司积极履行保护环境的社会责任，促进上市公司重视并改进环境保护工作，加强对上市公司环境保护工作的社会监督，根据国家环保总局发布的《环境信息公开办法（试行）》（国家环保总局令第35号）以及《关于加强上市公司环境保护监督管理工作的指导意见》规定，现就上市公司环境信息披露的要求明确如下。	非披露要求
二、上市公司发生以下与环境保护相关的重大事件，且可能对其股票及衍生品种交易价格产生较大影响的，上市公司应当自该事件发生之日起两日内及时披露事件情况及对公司经营以及利益相关者可能产生的影响。（一）公司有新、改、扩建具有重大环境影响的建设项目等重大投资行为的；（二）公司因为环境违法违规被环保部门调查，或者受到重大行政处罚或刑事处罚的，或被有关人民政府或者政府部门决定限期治理或者停产、搬迁、关闭的；（三）公司由于环境问题涉及重大诉讼或者其主要资产被查封、扣押、冻结或者被抵押、质押的；（四）公司被国家环保部门列入污染严重企业名单的；（五）新公布的环境法律、法规、规章、行业政策可能对公司经营产生重大影响的；（六）可能对上市公司证券及衍生品种交易价格产生较大影响的其他有关环境保护的重大事件。	不适用
三、上市公司可以根据自身需要，在公司年度社会责任报告中披露或单独披露如下环境信息：	
（一）公司环境保护方针、年度环境保护目标及成效；	第32页—第34页
（二）公司年度资源消耗总量；	暂未统计
（三）公司环保投资和环境技术开发情况；	第32页—第34页
（四）公司排放污染物种类、数量、浓度和去向；	不适用
（五）公司环保设施的建设和运行情况；	不适用
（六）公司在生产过程中产生的废物的处理、处置情况，废弃产品的回收、综合利用情况；	不适用
（七）与环保部门签订的改善环境行为的自愿协议；	无相关信息
（八）公司受到环保部门奖励的情况；	无相关信息
（九）企业自愿公开的其他环境信息。 对从事火力发电、钢铁、水泥、电解铝、矿产开发等对环境影响较大行业的公司，应当披露前款第（一）至（七）项所列的环境信息，并应重点说明公司在环保投资和环境技术开发方面的工作情况。	第32页—第34页
四、被列入环保部门的污染严重企业名单的上市公司，应当在环保部门公布名单后两日内披露下列信息：（一）公司污染物的名称、排放方式、排放浓度和总量、超标、超总量情况；（二）公司环保设施的建设和运行情况；（三）公司环境污染事故应急预案；（四）公司为减少污染物排放所采取的措施及今后的工作安排。上市公司不得以商业秘密为由，拒绝公开前款所列的环境信息。	不适用
五、上市公司申请披露前述环境信息时，应当向本所提交以下备查文件：（一）公告文稿；（二）关于具有重大环境影响的建设项目等重大投资行为的董事会决议（如涉及）；（三）环保部门出具的处罚决定书或相关文件（如涉及）；（四）主要资产被查封、扣押、冻结或者被抵押、质押的证明文件（如涉及）；（五）其他可能涉及的证明文件。	非披露要求
六、根据相关环境保护法律法规公司必须履行的责任及承担的义务，且符合《企业会计准则》中预计负债确认条件的，公司应当披露已经在财务报告中计提的相关预计负债的金额。	不适用
七、依据本指引第三条自愿披露的信息，公司可以仅在本所网站上披露。依据本指引其他规定应当披露的信息，公司必须在证监会指定报刊及网站上同时披露。	非披露要求
八、对不能按规定要求，及时、准确、完整地披露相关环境信息的，本所将视其情节轻重，对公司及相关责任人员采取必要的惩戒措施。	非披露要求
九、本指引自发布之日起施行。	非披露要求

附录

《关于加强上市公司社会责任承担工作暨发布〈上海证券交易所上市公司环境信息披露指引〉的通知》	
一、各上市公司应增强作为社会成员的责任意识，在追求自身经济效益、保护股东利益的同时，重视公司对利益相关者、社会、环境保护、资源利用等方面的非商业贡献。公司应自觉将短期利益与长期利益相结合，将自身发展与社会全面均衡发展相结合，努力超越自我商业目标。	非披露要求
二、公司应根据所处行业及自身经营特点，形成符合本公司实际的社会责任战略规划及工作机制。公司的社会责任战略规划至少应当包括公司的商业伦理准则、员工保障计划及职业发展支持计划、合理利用资源及有效保护环境的技术投入及研发计划、社会发展资助计划以及对社会责任规划进行落实管理及监督的机制安排等内容。	非披露要求
三、本所鼓励公司根据《证券法》、《上市公司信息披露管理办法》的相关规定，及时披露公司在承担社会责任方面的特色做法及取得的成绩，并在披露公司年度报告的同时在本所网站上披露公司的年度社会责任报告。	非披露要求
四、公司可以在年度社会责任报告中披露每股社会贡献值，即在公司为股东创造的基本每股收益的基础上，增加公司年内为国家创造的税收、向员工支付的工资、向银行等债权人给付的借款利息、公司对外捐赠额等为其他利益相关者创造的价值额，并扣除公司因环境污染等造成的其他社会成本，计算形成的公司为社会创造的每股增值额，从而帮助社会公众更全面地了解公司为其股东、员工、客户、债权人、社区以及整个社会所创造的真正价值。	第20页
五（一）、公司在促进社会可持续发展方面的工作，例如对员工健康及安全的保护、对所在社区的保护及支持、对产品质量的把关等；	
其中：对员工健康及安全的保护	第18页，第40页—第42页
其中：对所在社区的保护及支持	第18页，第38页—第39页
其中：对产品质量的把关	第16页—第17页， 第35页—第38页
五（二）、公司在促进环境及生态可持续发展方面的工作，例如如何防止并减少污染环境、如何保护水资源及能源、如何保证所在区域的适合居住性、以及如何保护并提高所在区域的生物多样性等；	
其中：如何防止并减少污染环境	第32页—第34页，第61页
其中：如何保护水资源及能源	第32页—第34页
其中：如何保证所在区域的适合居住性	第32页—第34页

附录

其中: 如何保护并提高所在区域的生物多样性	第34页
五(三)、公司在促进经济可持续发展方面的工作, 例如如何通过其产品及服务为客户创造价值、如何为员工创造更好的工作机会及未来发展、如何为其股东带来给高的经济回报等。	
其中: 如何通过其产品及服务为客户创造价值	第16页—第17页, 第35页—第38页
其中: 如何为员工创造更好的工作机会及未来发展	第18页, 第40页—第42页
其中: 如何为其股东带来给高的经济回报	第21页
六、公司申请披露年度社会责任报告的, 应向本所提交以下文件: (一) 公告文稿; (二) 公司董事会关于审议通过年度社会责任报告的决议; (三) 公司监事会关于审核同意年度社会责任报告的决议; (四) 本所认为必要的其他文件。	非披露要求
七、对重视社会责任承担工作, 并能积极披露社会责任报告的公司, 本所将优先考虑其入选上证公司治理板块, 并相应简化对其临时公告的审核工作。	非披露要求
八、本所根据市场发展需要, 适时制定公司社会责任承担的具体信息披露指引。	非披露要求
九、根据国家环保总局于2008年2月发布的《关于加强上市公司环境保护监督管理工作的指导意见》及《环境信息公开办法(试行)》要求, 现制定并发布《上海证券交易所上市公司环境信息披露指引》, 见附件, 请遵照执行。	非披露要求

About This Report

This report covers the activities and performance of China Construction Bank Corporation (“CCB” or the “Bank”) in the fulfilment of its economic, social and environmental obligations based on an understanding of PRC conditions from January 1st 2008 to December 31st 2008 unless otherwise specified.

Financial data in this report are from the audited 2008 financial statements of the Bank for its A shares. Unless otherwise specified, all financial data in the report are calculated in Renminbi.

This report is compiled in accordance with “Notice on Strengthening Listed Companies' Undertaking of Social Responsibilities and issuance of 'Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange”, “Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange” and Appendix 2: Guidelines on Preparation of ‘Corporate Report on Performance of Social Responsibilities’” of the Memorandum No. 1 on 2008 Annual Report for Listed Companies. The contents of this report comply with the relevant requirements of the guidelines.

This report is audited and approved by the Board of Directors and Board of Supervisors of China Construction Bank Corporation. The Board of Directors and all directors of the company certify that this report does not contain any false record, misleading statement or major omitted content, and account for any individual and joint responsibility for the authenticity and accuracy of its contents.

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

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

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Chairman's Statement

2008 was an exceptional year. Despite the complicated environment, CCB was able to calmly seize on opportunities for development, produce gratifying results in all lines of business and write a new page in its social responsibility efforts.

As a major state-owned commercial bank, we have been adapting to the economic situation and changes in macro-economic adjustments. Thus, we have been gradually deepening our internal reforms, continually quickening the optimisation of our processes, and unceasingly enhancing our customer service and risk management capabilities. With these efforts, all lines of our business have achieved steady growth, and our key financial indicators have attained the best levels among the world's major banks. We were ranked the 7th on the "China's Top 500 Enterprises" presented by China Enterprise Confederation in 2008, and in the Fortune Global 500, CCB's ranking lifted to the 171th from the 230th in the previous year, with the largest leap among all domestic financial enterprises.

In our commitment to actively adapt to the changing economic situations and to keep in line with the State's macro-economic policies, we have enhanced our understanding of the Big Picture, our responsibility awareness and our service awareness. In our aim to "expand domestic demand, promote economic growth and make structural adjustments", we have changed our mentality, our work practice and the approach to growing our business and ramped up the scale of our lending under controllable risk conditions. We are giving strong support to national infrastructure construction by capitalising on our traditional advantages. We are supporting the development of small enterprises through a number of programmes such as the "Internet Joint Guarantee Loans" and "Credit Factory". Through numerous explorations, we have found new ways of providing services to farmers, the farming industry and to rural areas (the "Three Rural Issues"). As of the end of 2008, the total amount of loans of the Bank was RMB3.79 trillion, including RMB521.786 billion in new loans, a year-on-year increase of 15.95%. Of these, new loans for infrastructure amounted to RMB194.106 billion, a year-on-year increase of 19.52%; loans for small enterprises increased by 17.07% year-on-year; and agriculture-related new loans amounted to RMB105.231 billion, a year-on-year increase of 31.37%.

While supporting the economic growth of our country, we have been relentless in maintaining the policy of "guaranteeing some loans while restricting others" and in vigorously advancing the adjustment of our credit structure. We have been conscientious in implementing a "Green Credit" policy by actively supporting projects conducive to environmental protection and ecological improvement, while conscientiously limiting loans to high energy consumption and high pollution industries. For the 271 industries which are not in line with national policies and are retreating, we have realised a "triple lowering" effect on loan balance, non-performing loan balance and non-performing loan ratio. For the whole of 2008, we achieved an accumulative retreat of RMB64.459 billion on such loans, representing a 121.86% completion of our retreat plan. Also, in our effort to improve the livelihood of the people and to help medium- to low-income citizens solve their problems in housing, education and starting new businesses, we have been consistently launching new credit measures. In addition, we are taking practical measures to support the national energy conservation and emission reduction policies by enforcing economising activities internally.

As an unwavering proponent of the "customer-centric" operating concept, we are actively providing better services to our mass customers by improving our telephone banking services, by undertaking the transformation of our retail branches and by optimising our online banking services. In addition, a "CCB Customer Day" system has been established and face-to-face interactions with customers is set up to ensure quickly and effectively deal with service issues. By the end of 2008, CCB has installed more than 31,000 sets of ATMs, offering much convenience to its customers is set up to ensure quickly and effectively deal with service issues. During the Beijing Olympic Games, we were able to provide quality, safe and efficient financial services. We achieved our expected target of zero major failures and zero effective complaints. For this, we were presented by the China Banking Regulatory Commission with the "China Banking Sector's Welcoming Olympic Civilised Services Organisation Award".

After the paralysing snowstorm and the catastrophic Sichuan earthquake last year, we shared the sorrows of our country and suffered the fate of our countrymen. In extending our concern to the disaster areas, we did our utmost to overcome all difficulties in order to secure uninterrupted services. In response to the extraordinary circumstances in the aftermath of the disasters, we implemented a number of emergency response measures to meet the needs of disaster victims for emergency funds. For example, the withdrawal of emergency relief funds without the presentation of bank cards or passbooks was accepted. Also, through the donation of cash or materials and organisation of volunteer teams, we provided strong support to residents in the disaster areas to aid in the post-disaster reconstruction. As to lending procedures in the disaster areas, in addition to allowing credit admission and granting loan approvals regardless of the industrial sector, an express credit channel was created in order to guarantee quick access to funds. For the whole year, the cumulative amount of disaster relief credits CCB issued to enterprises in the disaster areas was more than RMB200 billion, while the total of our corporate and staff donations to the disaster areas and other charity causes was approximately RMB211 million.

Our continuous and effective effort in undertaking corporate social responsibility has won us extensive recognition from society. We were placed 12th in the “CSR Asia Business Barometer Ranking for 2008”, the highest position among all Chinese banks. In addition, we have won a dozen or so related awards such as the “Best Social Responsibility Enterprise Award for the 30 Years of Opening-up and Reform” and the “Domestic-funded Enterprise with Greatest Social Care” award. Such performance would not have been possible without the attention and help bestowed on us by the public. For this, on behalf of the Board of Directors, I would like to express my sincere gratitude to all our shareholders, customers and friends in different sectors for their trust and support and to the whole CCB staff for their unwavering commitment and dedication.

In 2009, in face of the tougher challenges ahead, we will faithfully undertake the mission to “provide better service to our customers; create higher values to our shareholders; build up broader career path for our associates; assume full responsibilities as a corporate citizen”. We will also continue to step up the pace of our strategic transformation, relentlessly explore new formats in taking up corporate social responsibility, strive to enhance our brand image and achieve even better business results in honour of the 60th anniversary of the founding of our Great Motherland.

Guo Shuqing
Chairman
China Construction Bank Corporation

President's Report

In 2008, CCB strived to practice scientific development, shared the joys and sorrows of the country, joined fate with our fellow countrymen and continued to extend our internal reforms. Healthy growth across all lines of our business was recorded and exceptional results were achieved from our social responsibility efforts.

1. Upholding prudent operation principles and promoting economic development

In the face of the global financial crisis, CCB was resolute in implementing the State's macro-economic policies; considered it our duty to operate prudently and to maintain financial stability; and carried out our operating activities in accordance with market-oriented principles. We actively supported the boosting of domestic demand and elaborated our competitive advantages to reinforce the support to infrastructure, civil engineering projects, ecological environment and post-disaster reconstruction with a basis of controllable risk. Meanwhile, we adhered to the policy of "guaranteeing some loans while restricting others"; vigorously advanced the adjustment of our credit structure; reduced loans for industries with overcapacity or potential overcapacity. In 2008, businesses of CCB developed rapidly and the integrated competitiveness was strengthened. As of the end of 2008, CCB registered total assets of RMB7,555.452 billion, representing a year-on-year growth of 14.51%; operating income for the year of RMB267.507 billion, increased by 21.89% from the previous year; non-performing loan ratio of 2.21%, decreased by 0.39 percentage points; return on average assets and weighted return on average net assets of 1.31% and 20.68% respectively. The key financial indicators have attained the best levels among the world's major banks.

2. Reaching out to disaster victims, sparing no effort in disaster relief

After the blizzards and frost in the southern China at the beginning of the year, CCB donated RMB12 million to the disaster stricken areas. After the May 12th earthquake in Sichuan, our corporate and staff showed their care to the disaster areas by making numerous donations to a cumulative total of approximately RMB179 million. On the day of the disaster we called for an emergency mobilisation of our entire staff and overcame all difficulties in order to ensure that our banking services remained uninterrupted. Throughout the aftermath, during which aftershocks seemed interminable, traffic ground to a halt and more relatives and friends were either killed or injured, CCB staff in the disaster areas gave first priority to continuing their duties and risked their lives in salvaging cash, documentation and data. The day after the earthquake, 80% of CCB Sichuan retail branches and 94% of the self-service deposit-withdrawal facilities were operating normally. A whole range of emergency measures and special services were introduced. For example, customers in disaster areas who could not present their bank cards or passbooks were allowed to withdraw a set amount from their deposits with either a valid proof of identity or using their teller passwords. No fees were charged for the transfer of disaster relief funds; no interest penalty was levied for disaster affected customers whose loan repayments were overdue; and special services were provided for the transaction, transfer or inheritance of financial assets of earthquake casualties. An "Express Credit Channel" was established by CCB for receiving loan applications for relief work at all times, and for granting timely approvals and priority arrangements. By the end of 2008, a total of RMB222.962 billion of quake relief credit had been issued to enterprises in the disaster areas to support the post-disaster reconstruction work.

3. Providing quality services to support the Beijing Olympics

2008 was designated as an “Olympic Service Year” by CCB. Through effective measures on deploying civilised norms, service innovations, physical environment construction and system security, CCB made great efforts to provide its domestic and foreign customers with high quality financial services by adopting a number of customer service measures. During the Games, contingency plans were developed and drills were carried out to raise emergency handling capabilities in the Bank. Language training was intensified to deliver unimpeded communication in foreign languages. Voice-assisted self-service and in-person assisted services in English were introduced by our Customer Service Centre 95533, along with Korean, Cantonese and Taiwanese at relevant locations, striving to offer more comprehensive multi-lingual services to our customers. In branches around Olympic venues and key tourist shopping areas, 2,886 POS booths were installed offering multi-currency exchange and cashing of traveller’s cheques. In CCB retail branches located in Olympic cities, business hours were extended and bilingual signage and call-number machines were installed along with a “foreign exchange” function and a bilingual calling capability. Barrier-free access was also installed for the handicapped. Also, a 12-member English-speaking volunteer team was sent to the Beijing Olympics Committee to help providing information on transportation, venues, events etc. to the Olympic and Paralympic spectators.

4. Attending to environmental protection and the implementation of “Green Credits”

CCB continued to insist on the strict implementation of national environmental protection laws and regulations through credit approval, product innovation and internal management. In credit approval, we conscientiously adopted the “single-vote veto system” on environmental cases so as to restrict lending to high pollution and high energy consumption industries. We actively supported projects conducive to environmental protection and ecological improvement. As at the end of 2008, the balance of loans to green credit projects exceeded RMB100 billion. We also supported environmental protection by availing our own business advantages and strengths and launching innovative products. For example, our Yichun City Branch in Heilongjiang issued the first ecology-concept bank card—the “Red Pine Long Card”. We also formulated a number of new energy-conservation measures internally, such as implementing the recycling of office supplies, carefully controlling the use of company cars, lowering energy consumption in the office, and constructing an energy management platform. By continuously furthering conservation activities throughout the Bank, we were able to support the State’s energy conservation and emission reduction policies through practical action.

5. Implementing retail branch transformation and taking the initiative to serve the public

CCB continued to push retail branch transformation by introducing a number of measures in its branches, such as the addition of lobby managers to guide and direct customers and the flexible scheduling of teller duties, etc. This better alleviated the long-existing customer queuing problem. By the end of 2008, we completed the functional transformation of 11,610 retail branches—87% of the total—to shift the primary focus to sales services. In the transformed branches, the average customer waiting time was reduced by approximately 35%.

In addition, customer experience centres were set up in Beijing, Shanghai, Xiamen, Guangzhou and Chengdu, giving customers a first-hand comprehensive experience of CCB’s products and services. Meanwhile, our “CCB Customer Day” scheme was earnestly implemented by CCB headquarters as well as the general managers of tier-one and tier-two branches. For the whole year, more than 28,000 customers had been received and 13,000 customer problems had been processed. We have an extensive ATM network with more than 31,000 ATMs installed, offering much convenience to our customers. By vigorously promoting multiple-channel and multiple-mode services which include retail branches, ATMs, online banking and mobile phone banking, we succeeded in providing convenience to our customers with a concomitant reduction in transaction costs.

6. Attentive to social concerns and promoting the improvement of people's livelihood

CCB made strategic transformation to further the close integration of our support for the development of the farming industry, farmers and rural areas. The results are innovation of credit models; efforts in customising products and services for the farming enterprises and farming households; and the exploration of new ways of providing "multiple-win" financial services to the "Three Rural Issues". The increase of our agriculture-related loans reached RMB105.231 billion, a year-on-year growth of 31.37%, in 2008.

As the first bank in China to launch housing provident fund and residential mortgage businesses, we have continuously introduced and improved mortgage loan measures in an effort to solve the problem of housing financial services for low-income families. As at the end of 2008, the balance of personal residential mortgage loans was RMB615.429 billion, while the balance of provident fund loans was RMB288.967 billion.

To help the growth of small enterprises, we cooperated with companies including Alibaba and launched innovative products and services such as "Internet Joint Guarantee Loans", "e-Quick Finance" and "Supply Chain Financing", etc. The balance of our loans to small enterprises has grown every year. As at the end of 2008, the loans to small enterprises increased by 17.07% year-on-year.

7. Respecting staff rights and creating a harmonious ethos

CCB staff is always our greatest fortune. We protect staff rights and raise staff satisfaction by institutionalising such systems as the Staff Representative Assembly and labour union, and reduce their workload by streamlining the process of the counters, improving the shift arrangement of retail branches and simplifying the written register book in all tiers of branches. To fully staff our core personnel team, we intensified the use of a leadership quality model and a post quality model; adopted an international vision in our efforts to improve personnel development and selection mechanisms; and tested out a model for facilitating personnel growth through the formation of task teams.

In 2008, 22,000 training sessions were conducted to provide 1.0309 million staff-times in training for 2.364 million staff-days, showing a strong growth compared to the previous year. Of which, the training to front-line staff hosted directly by the headquarters reached 107 batches, with a year-on-year increase of 11%.

8. Operating in accordance with laws and regulations and the building of an honest society

While voluntarily accepting supervision of the public and operating in accordance with laws and regulations, we have been carrying out the credit intermediary function and financial service function of a bank and promoted the building of an honest society in cooperation with the government. We have developed and improved the information disclosure mechanism and the spokesperson system. By voluntarily disclosing major matters such as connected transactions and the handling of criminal cases, we are striving to enhance the transparency of our operations and management. In addition, we cooperated with local governments to promote the construction of financial environment with enterprises under the principle of lawful operation and respecting market rules. Moreover, we actively co-ordinated with the People's Bank of China in building an honest society and we were dedicated to the creation of a good social environment with integrity. In 2008, the rate of consistency of the data between our database and the database of the People's Bank of China reached 97.46%, and we received the honour as the 2008 Advanced Group in Credit Information by the People's Bank of China.

9. Participating in public welfare causes and paying back to society with sincerity

In 2008, by focusing our efforts in supporting education, helping the distressed and supporting those in peril, and promoting ethnic culture, we actively engaged in supporting public welfare causes and made donations about RMB211 million approximately, including staff donations. We continued our cooperation with the China Education Development Foundation in the “Build for the Futures—CCB Sponsorship Programme for Impoverished High School Students”. In school year 2008 to 2009, the actual subsidy amount is RMB20.031 million in grants to 13,354 needy high school students across the country.

We also continued our cooperation with the China Women Development Foundation in running the programme for “Impoverished Mothers of Heroes & Exemplary Workers in China” and gave out RMB4.9925 million in aid to 1,789 qualified impoverished mothers. We donated RMB530,000 to support the construction and maintenance of CCB Hope Primary Schools; RMB12 million to areas in southern China affected by blizzards and frost and 249 personal computers to the China Association of Poverty Alleviation and Development. To promote cultural exchange between China and the world, we sponsored the Beijing International Music Festival for the third consecutive year as well as the China Philharmonic Orchestra’s 2008 European tour.

In 2009, the Chinese banking industry will be facing unprecedented challenges. CCB will continue to study and practice the scientific concept of development; unceasingly explore and optimise the management and operational models; and accelerate the strategic transformation. In our efforts to make a greater contribution towards promoting the building of a harmonious society, we will undertake in earnest the social responsibilities of a financial institution while maintaining the steady, but slightly fast-paced, development of our business.

Zhang Jianguo
President
China Construction Bank Corporation

Social Responsibility Management

Social Responsibility Vision

Mission

Provide better service to our customers; create higher values to our shareholders; build up broader career path for our associates; assume full responsibilities as a corporate citizen.

Development Strategy

Strategic Vision

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

Stage-by-stage Development Goals

- 2008: Basic establishment of professional and differential sales services system**
- 2010: Basic completion of business structure transformation**
- 2015: Meeting the standards of world class bank**
- 2020: Becoming a world-class bank**

In 2008, our stage-by-stage development goals were basically achieved. CCB established sales services organizations targeting different groups of customers and gradually formulated a professional and differential sales services system. By the end of 2008, CCB had set up 78 small enterprise operating centres running in "credit factory" model, an increase of 57 year-on-year; 106 wealth management centres, an increase of 26 year-on-year; 2,068 personal finance centres, an increase of 625 year-on-year; around 500 personal loan centres, an increase of around 220 year-on-year. The Bank had also established 3 private banks in Beijing, Shanghai and Guangzhou. CCB has fundamentally established a diversified sales services organizational framework to enhance the efficiency and overall quality of CCB's services.

Corporate Governance

General Meeting of Shareholders

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

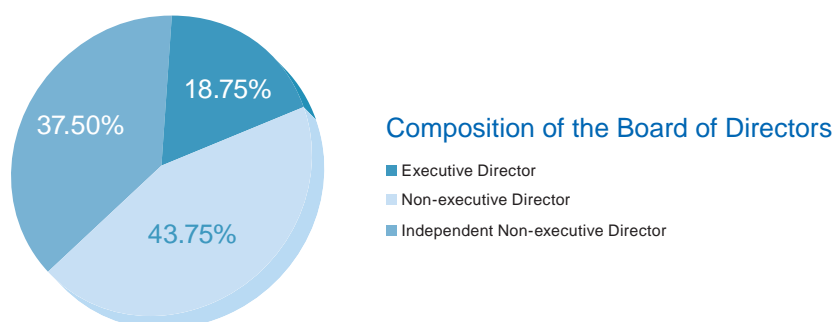
In 2008, the Bank held the 2007 shareholders' general meeting, which mainly resolved the 2007 report of the Board of Directors, 2007 report of the Board of Supervisors, 2007 financial statements, 2008 capital expenditure budget, the profit distribution plan for the second half of 2007 and 2008 interim profit distribution policy, appointment of auditors for 2008, 2007 final emoluments distribution plan for directors and supervisors, the proposed resolutions on the issue of subordinated bonds and the appointment of the Bank's executive directors.

Board of Directors

The Board of Directors, which is accountable to the general meeting of shareholders, is the executive body of the shareholders' general meeting.

By the end of 2008, the Board comprises 16 directors, including 3 executive directors, 7 non-executive directors and 6 independent non-executive directors. Mr. Guo Shuqing is the Chairman of the Board.

In 2008, the Board convened 12 Board meetings in total including 7 on-site meetings and 5 meetings through written resolutions, which mainly reviewed and approved proposals including the Bank's business plan, capital expenditure budget, financial report, profit distribution, appointment of directors, issue of subordinated bonds, organisation reform, authorisation of equity investment, donations to Sichuan earthquake stricken areas. The Board also disclosed relevant information pursuant to the provisions in relevant laws, regulations and listing rules of the listing venues.

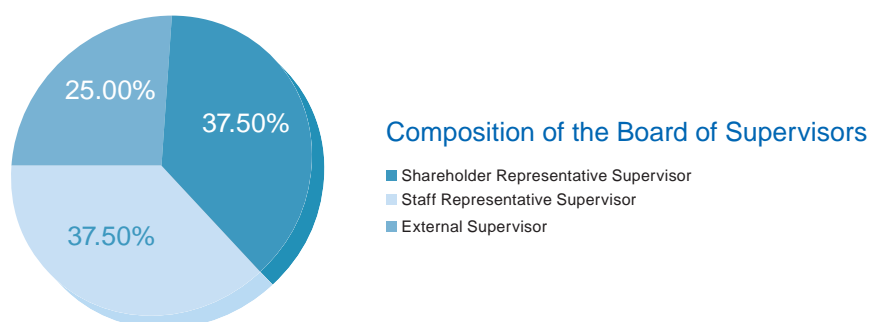


Board of Supervisors

The Board of Supervisors, which is accountable to the general meeting of shareholders, is the supervisory authority of the Bank.

The Board of Supervisors consists of 8 supervisors, including 3 shareholder representative supervisors, 3 staff representative supervisors and 2 external supervisors. Mr. Xie Duyang is the Chairman of the Board of Supervisors.

The Board of Supervisors convened 7 meetings during 2008, which mainly reviewed and approved proposals including the report of the Board of Supervisors, financial statements of the Bank, the profit distribution plan, the annual supervision working plan of the Board of Supervisors, round-up of the work of the Board of Supervisors, and the work plan.



Senior Management

The senior management of the Bank comprises the President and other senior management staff and carries out the duties and implementation of operation and management under the authority empowered by the laws, regulations, the Articles of Association of the Bank, the general meeting of shareholders and the Board of Directors.

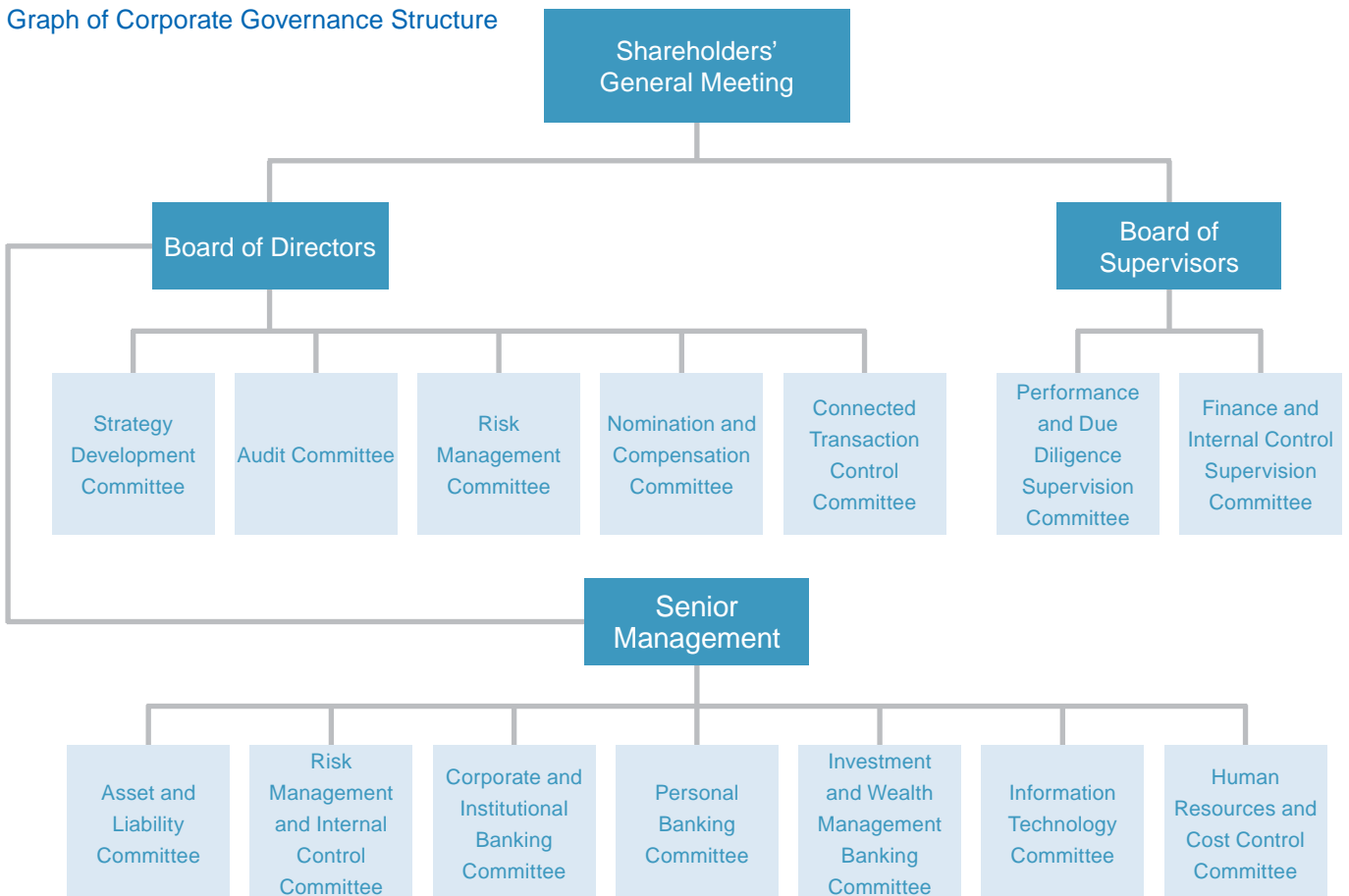
The senior management consists of 12 senior management staff, including one president, 5 vice presidents, one chief financial officer, one chief risk officer (this post is concurrently held by a vice president), one chief audit officer, one secretary to the Board, one controller of wholesale banking, one controller of retail banking and one controller of investment and wealth management banking. Mr. Zhang Jianguo is the President of the Bank.

Staff Representative Assembly

The Bank has established a Staff Representative Assembly system at all tiers of branches and sub-branches. The headquarters is responsible for convening the staff representative assemblies for the whole bank, tier-one branches are responsible for regional assemblies, and labour union committees at all tiers work on behalf of the Staff Representative Assembly and are responsible for the daily work of the Assembly, including inspecting and supervising their execution of resolutions.

Staff Representative Assembly convenes annually and each assembly requires more than two-thirds of participation from staff representatives. Any elections and resolutions must be approved by at least half of all staff representatives who have attended the assembly. The convention of the Bank’s Staff Representative Assembly should follow “Regulations of CCB Staff Representative Assembly”. CCB held the first meeting of the second session of the CCB Staff Representative Assembly in 2008.

Graph of Corporate Governance Structure



Stakeholders

Table 1 Major Stakeholders

Stakeholder	Means of Communications	Expectation to CCB	Example of Specific Requirements	Indicators
Government	Laws and regulations; announcement of policies and guidelines; meetings with the State Council, ministries and commissions; the central bank meetings; reports of specific topics and statements	Continuous and healthy development; steady tax payment growth; more employment opportunities; driving social prosperity	Building harmonious and conservationist society; compliance	Total tax payment; loan volume; number of jobs created
Regulatory Bodies	Laws and regulations; departmental rules and regulations; guideline documents; on-site inspections; off-site monitoring; regulatory circulars; regulatory ratings; risk notices; discussion and meetings	Law abiding and compliance; prudent operations; fair competition; improving business performance and management	Improving corporate governance structure; operating lawfully and in compliance; increasing efforts in financial innovation; adjusting business structure; establishing scientific motivation and restraining mechanisms; elevating operating performance; improving asset quality; enhancing risk mitigation capability; timely disclosure of information	Net return on total assets; net return on equity; cost-to-income ratio; non-performing loan ratio; capital adequacy ratio; risk concentration in large amount of loan; coverage for non-performing loans
Shareholders	General meetings of shareholders; regular and extraordinary announcements; results presentations; roadshows and reverse roadshows; investor briefings/forums; investor meetings; investor relations section on the website; investor hotline and mailbox	Continuous enhancement of corporate value and market value; minimising enterprise risk; guaranteed sustainable development of the enterprise; continuously raising profitability and core competencies; ensuring value maintenance and appreciation of state-owned assets	Open disclosure of important corporate information; equal opportunity for participation; protection of shareholders' interests	Profit; return on capital; rate of maintenance and growth of state-owned assets; total liabilities; asset liability ratio; market value of owners' equity; rate of return of listed companies; minority interests; number of listed companies
Customers	Feedback from CCB Customer Days; daily contacts of sales representatives	Provide and continuously improve quality of products and services	Responsiveness; provide customised and professional services; service quality	Customer satisfaction
Suppliers and Business Partners	Contracts; agreements; communications and exchanges	Fair procurement; execute contracts with integrity; mutual cooperation; win-win situations	Transparent procurement information; fair price; long term and stable strategic cooperation	Number of contracts and objects; period of cooperation; integrity in execution of contracts
Employees	Staff Representative Assembly; reasonable suggestions; President's mailbox; forums; opinion solicitations; exchanges	Continuous enhancement of profitability and sustainable development capabilities; provide more benefits and growth opportunities to employees	Career prospects; development opportunities; remuneration; presentable and confidence-building working environment	Employee satisfaction; employee loyalty; employee turnover; participation in staff training
Communities	Agreement of civilization building; joint projects; regular meetings; various festive celebrations	Safety in operation; foster of prosperity and harmony of communities; providing a safe and healthy living environment	Safety and resources inputs for building a harmonious community	Investment in community construction; malfunction ratio of bank network facilities; number of complaints in service quality
Public and the Media	Press conferences; proactive announcement of news and promotion; regular announcements; compliance disclosures	An excellent enterprise with pursuits in healthy development and undertaking of social responsibilities, aiming to become a role model in achieving sustainability	Integrity; healthy; professional; international	Name awareness; reputation; awards

Government and Regulatory Bodies

Implementation of macro-economic policies

CCB conscientiously implemented China's macro-economic policies in 2008.

In the first six months of the year, the Bank introduced relevant policies and measures to vigorously control the total new loan growth in accordance with the requirements of the government's policy to "prevent structural inflation evolving into full-blown inflation, and prevent the rapidly growing economy from overheating".

In the second half of the year, the deleterious effects of the global financial turmoil on the Chinese economy gradually became evident. In helping the government to deal with the financial crisis, we focussed on meeting the requirements of the 10 new policies to expand domestic demand and promote growth as well as the 9 fiscal measures to stimulate economic development. To this end, we expanded credit on a reasonable scale and identified 14 key sectors for granting loans. Among others, these sectors included railways, highways, power generation, telecommunications and urban infrastructures thus increasing credit support to key infrastructure-related sectors and industries.

Operating in accordance with laws and regulations

CCB operates according to the requirements of the "Commercial Bank Law of the People's Republic of China" and the laws and regulations of the stock exchanges where it is listed.

Sound corporate governance structure

In accordance with the Company Law, the "Commercial Bank Law of the People's Republic of China" and the listing rules of the stock exchanges of the listing venues and other laws and regulations, CCB strengthened its corporate governance structure and improved the corporate governance system, which is in line with the Bank's corporate governance practice.

During the reporting period, CCB formulated the rules on administration of shareholding by directors, supervisors and senior management staff of the Bank and the change of shareholding, the annual reporting system of the independent directors and the assessment of the internal audit of the Audit Committee of the Board, and revised corporate governance documents such as the management measures of connected transactions.

During the year, with the basis of the Bank's self assessment, the China Banking Regulatory Commission re-evaluated the fulfilment of duty of directors and senior management and the adoption of corporate governance of CCB, and thought that CCB's management and staff have taken their responsibilities well to support good corporate governance and a check-and-balance system was initially formed. CCB sorted out the problems discovered throughout the process of re-evaluation and made suggestions on the improvements and measures to further enhance the Bank's corporate governance. Meanwhile, in accordance to the "Notice on Issues Concerning Carrying out a Special Campaign to Strengthen the Corporate Governance of Listed Companies" of the China Securities Regulatory Commission, the Bank conducted an in-depth self inspection regarding the Bank's corporate governance. During the year, the China Securities Regulatory Commission Beijing Bureau carried out an on-site inspection to CCB. Under the active cooperation of the Bank and careful attention to the problems, the work in corporate governance, risk management, investor relations, information disclosure, connected transactions management and spokesperson system were all further enhanced.

Strengthening internal control system

The overall internal control objectives of CCB are to reasonably ensure the lawfulness and compliance of operation and management, safety of assets, authenticity and completeness of financial statements and relevant information, enhancement of operating efficiency and effectiveness, as well as to foster the Bank's development strategy. The Bank has taken into account the following matters in setting up and carrying out its internal control system: internal control environment, risk identification and assessment, internal control measures, information communication and feedback, supervision, assessment and rectification. An internal control management structure involving all business units and departments and the entire staff has been set up.

The Board of Directors, Board of Supervisors and the senior management attached great importance to the Bank's internal control work. In 2008, the Audit Committee of the Board revised and strengthened the internal control assessment system and continued to execute an assessment with regards to the situation of internal control for the year 2008. According to the "2008 Listed Companies Annual Reporting Memorandum No.1 - Preparation and Review of Internal Control Report and Social Responsibility Report" issued by the Shanghai Stock Exchange, the Board of Directors has made a self-evaluation on the internal control from all the said aspects in 2008 and found no significant deficiencies in terms of internal control design or implementation while there is still room for improvement in several aspects. The Board of Directors is of the view that the Bank has established a sound internal control system and brought it into play effectively in the mass from January 1st 2008 to December 31st 2008.

CCB actively studied and implemented the items stated in the "Basic Regulations of Corporate Internal Control". Based on the established internal control mechanism, the Bank formulated a mid- to long-term plan of constructing the internal control system revolving the Bank's development strategy so as to further strengthen the internal control work mechanism, enhance the responsibility system of internal control management and continuously lift the standard of internal control.

Enhancing transparency of information disclosure

Information disclosure at CCB accords with the "Rules and Appendices Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited", the "Banking (Disclosure) Rules" of Hong Kong, the relevant rules of the China Securities Regulatory Commission and the Shanghai Stock Exchange, as well as CCB's own Articles of Association. The Bank strives to maintain a higher standard in terms of compliance with accounting standards, listing rules and information disclosure under the corporate regulations to furnish investors and the public with more genuine and useful information. In 2008, four regular reports and more than 30 extemporary notices were announced.

Improving anti-money laundering mechanism

CCB conscientiously implements the relevant systems required by the "Anti-Money Laundering Law" of the State and the People's Bank of China. In 2008, in addition to reporting data on large and suspicious transactions to the China Anti-Money Laundering Monetary and Analysis Centre to combat money laundering, we actively cooperated with regulatory bodies in their off-site supervision and investigation of money laundering. We also continued surveillance on terrorism financing activities and maintained cooperation with foreign financial institutions in combating money laundering. In addition, to increase the awareness and skill levels of our staff in anti-money laundering, trainings and promotion activities were commenced.

Operating in compliance by overseas subsidiaries

CCB owns branches in Hong Kong, Singapore, Frankfurt, Johannesburg, Tokyo and Seoul while maintaining representative offices in London, New York and Sydney. In 2008, these overseas subsidiaries complied with the regulations of the respective governments and regulatory bodies of the countries and territories in which they are operating. Subsidiaries actively cooperated with regulatory bodies in the timely submission of required information and the payment of regulatory fees, in conducting on-site inspections of branches and representative offices, conscientiously improving and fixing internal control systems and problems by responding to the regulatory bodies' recommendations. Subsidiaries were circumspect in keeping track of changes in relevant local laws and regulations and amended their internal rules and regulations on a timely basis. Training was provided to staff on anti-money laundering and on compliance with local banking laws. Business was expanded within the operation scope, quota and other requirements laid down by the respective regulatory bodies. As at the end of 2008, there was no major breaches of laws and regulations by the Bank's overseas subsidiaries, nor were any of them punished by the local governments and regulatory bodies.

Continuous strengthening of risk management

Further improvement of risk management structure

In 2008, CCB consolidated and built up its credit management department, and strengthened its credit approval management and industry research and analysis. A market risk management department was set up to focus on dealing with tenuous risks in transactional markets. In addition, this new department standardised agency management of derivatives at the branch level, enhanced bank-wide risk identification capabilities and raised the level of compliance operations. To enhance the quality and efficiency of credit approval and to avoid ethical risks, CCB gradually centralised risk management resources in urban branches and the credit approval process to tier-one branches.

Promote the adoption of risk management technologies and tools

Throughout 2008, CCB continued to promote the adoption of risk management tools including risk limits, economic capital, Value at Risk (VaR), business sustainability management, and self-assessment of operational risk. CCB developed vertical risk management system in order to archive timely and effective use of such tools. In order to optimise the business processes and further improve the operational mechanisms of our risk management, a system for monitoring risks in granting credit was developed to provide comprehensive monitoring for the corporate and retail credit businesses.

Drive the implementation of the New Basel Capital Accord

In 2008, CCB's optimisation work for rating systems of corporate customers is in process, with the process and methodology for the development of models aiming to achieve international advanced standard. Based on our internal rating system, a 12-grade debt rating system was developed, further enhancing our capability in categorising asset risks. For our retail business, we set up a scorecard system and developed individual scorecards covering residential collateral-backed mortgage loans, credit cards, personal consumption loans and auto loans. We issued the "Measures in Collateral Management of Credit Business" to reinforce the risk mitigation management. While our market risk management has initially used a basic internal model approach, good progress has been made in the use of basic tools for the management of operational risk and in system development.

Further the development of an anti-corruption system

To implement the central government's "Work Plans on Establishing and Strengthening the Punishment and Prevention Systems for Corruption 2008-2012", CCB has formulated corresponding opinions for the implementation of the plans, thereby defined the general requirements for the establishment of systems for the punishment and prevention of corruption to ensure the implementation of anti-corruption and self-discipline practices, the Bank has redoubled its efforts in anti-corruption education, enhanced the anti-corruption system, coupling efforts in anti-corruption supervision and inspection and in the prevention and investigation of incidences of corruption or breach of regulations, and implemented a number of specific measures such as duty reporting for managers, specific inspections, honesty reporting, and verification of petitions, etc.

Investors

CCB attaches great importance to managing relationships with investors. Exchange and discussion with domestic and overseas institutional investors and analysts were achieved through visits, hosting of conferences and roadshows on financial results announcements, and participating in major investor forums. In addition, through our investor hotline and emails with investors, we were able to maintain real-time communication with investors and carry out briefings on the progress of our reforms and development.

Customers

CCB is committed to providing our customers with better services and strive to meet the needs of our customers to the greatest extent possible in our operations and management. Customers can communicate and give feedback to CCB through channels such as customer satisfaction surveys, specific "Voice of Customer" surveys, CCB Customer Days, the Customer Service Hotline 95533 and CCB Customer Experience Centres.

Customer satisfaction surveys

We continued to build up our Voice of Customer System ("VOCS") in 2008 and created "customer satisfaction barometers" for our personal banking and corporate banking businesses. By developing a platform and a systematic process to listen to customer voices on a comprehensive, continual, targeted and multi-faceted basis, we were able to analyse critical factors affecting customer satisfaction and provide a basis for the improvement of our products and service processes.

The Bank applied the commonly adopted methodology of customer satisfaction surveys and carried out the surveys through stratified random sampling of all customers. In 2008, in our personal banking business, overall customer satisfaction was 61.7%, up 4.1 percentage points from the previous year. Whereas for corporate banking, the overall customer satisfaction was 88.4%, an increase of 0.4 percentage points¹ over the previous year.

Moreover, we also conducted special "Voice of Customer" surveys aimed at specific customer communities, specific products or specific service channels. In 2008, a number of such special surveys were conducted, dealing with the satisfaction of bank-wide medium-to-high-end personal customers, personal housing loan products, cash management and payment settlement products, innovations in "Great Harvest" financial management product, retail branch channels and electronic banking channels. These surveys provided a basis for fulfilling the needs of customers and the development of better channels for customer service.

¹ Note:

1. Because of differences in the objects surveyed in the customer satisfaction surveys for personal and corporate banking business, the questionnaires used and the sampling methods employed, the overall customer satisfaction data for personal banking and corporate banking are not comparable.

2. Overall customer satisfaction is the proportion of surveyed customers giving CCB an overall satisfaction score of 8 to 10 out of a range of 1 to 10.

Service quality surveys

To strengthen the monitoring and management of customer service quality, CCB has established a system of carrying out customer service quality surveys in its retail branch network. In 2008, two rounds of bank-wide survey of the quality of personal banking services in retail branches had been organised, covering over 1,000 retail branches under 38 tier-one branches. These surveys have effectively improved our understanding of service quality management issues existing in the branches and have allowed us to formulate improvement measures in time and subsequently allow customers to enjoy services with higher quality in retail branches.

CCB Customer Day

The “CCB Customer Day” system is in operation throughout CCB. From our headquarters to our tier-one and tier-two branches, managerial staff at all levels are personally involved through on-site reception of customers, conducting surveys and studies in customer interaction and exchanges, or listening to their requests and solving practical problems. As at the end of 2008, more than 28,000 customers of all types had been received by branches of all tiers throughout the Bank. Of these, over 23,600 were personal banking customers and over 4,700 were corporate customers. More than 15,000 service problems or suggestions for improvement were raised by these customers. As at the end of 2008, more than 13,000 problems have been solved either on the spot or afterwards and the customers concerned had been informed in due course, drawing praise from them.

95533 Customer Service Centre

The 95533 Customer Service Centre is our principal channel for customer complaints and listening to customer suggestions. A total of 14,251 customer complaints were received by the Centre in 2008. There were 2,197 cases received via telephone and 12,054 cases received from our website. There was a decrease of 6,830 cases in total customer complaints compared to the previous year.

Customer Experience Centres

As an interactive link with our customers, our Customer Experience Centres provide the platform for our customers to have a zero-distance and comprehensive experience of CCB's products and services. Through different themed activities, we are able to better understand customer consumption habits, assess their feelings, collect and provide feedback to their suggestions and drive continual improvement in our products and service processes.

During 2008, Customer Experience Centres were set up in Beijing, Shanghai, Xiamen, Guangzhou and Chengdu. A number of experience activities were launched, amongst which, the consolidation of identification documents for opening an account and the launch of new functions at self-service facilities were recognised by customers and the banking industry alike.

Suppliers and Business Partners

By upholding the principles of “mutual support; close cooperation; equality and mutual benefits; development in tandem”, we strive to develop a complementary and mutually beneficial relationship with our business partners. Our cooperation with suppliers is based on the principles of observance of contractual terms in good faith and fair competition. At CCB, supplier information is obtained either through open calls for submission, recommendations from within the banking industry or self-introduction by the suppliers themselves. Suppliers with an impeccable reputation and sound operating systems are listed as potential partners. According to CCB’s regulations, when serious problems with business good-will or product quality are known, when there are serious breaches of laws and regulations, or when bribery or frauds are committed, the suppliers concerned are not contracted by CCB.

In 2008, to support the management of suppliers, “Procedures for Managing Centralised Purchasing in CCB”, “Operation Rules and Regulations for Centralised Purchasing in CCB” and “Rules and Regulations for Supplier Management in CCB” were issued. Bank-wide standardised management of suppliers is expected to be enforced in 2009.

Staff

CCB is committed to providing its staff with a broad platform for development and strives to protect the interests of its staff to the greatest extent possible in its operation and management. Staff can communicate with CCB management and participate in operational and management activities through a variety of channels including the Staff Representative Assembly, the Staff Satisfaction Survey, President’s Mailbox, forums and labour unions, etc.

The Staff Satisfaction Survey was conducted continuously in 2008. The rate of participation in the survey was 94%, far higher than the target of 70%. The high attention and enthusiasm in the survey demonstrated by entire CCB staff affirmed their approval of this communication channel.

After analysis of the survey results, CCB plans to further raise the job satisfaction of the staff, creating an environment conducive to personal improvement and development, and continuous improvement of an internally fair and externally competitive remuneration system.

Media, General Public and Communities

In accordance with relevant laws, regulations and guidelines for information disclosure for listed companies, CCB has established its own information disclosure mechanism and spokesperson system. This enables CCB to disclose operational and management information to the media and the general public and voluntarily accept their supervision. In 2008, by issuing a total of 192 press releases, CCB was able to introduce the achievements of its reform and development and various new financial services and conduct open and smooth interactions and exchanges with the media and the general public.

We are very mindful of the community development. In 2008, we contributed to the construction of harmonious urban and rural communities by participating in civil projects, carrying out charity activities, conducting community financial management classes and bringing financial knowledge to the rural areas.

Social Responsibility Achievements

Increasing Enterprise Value

Table 2 2008 Operating Results and Contributions to the Social Economy

Operating Results	2008	2007	2006
Total Assets (RMB million)	7,555,452	6,598,177	5,448,511
Operating Income (RMB million)	267,507	219,459	150,212
Total Profit (RMB million)	119,741	100,816	65,717
Net Profit (RMB million)	92,642	69,142	46,319
Return on Average Assets (%)	1.31	1.15	0.92
Capital Adequacy Ratio (%)	12.16	12.58	12.11
Non-performing Loan Ratio (%)	2.21	2.60	3.29
Contributions to the Social Economy	2008	2007	2006
Corporate Income Tax (RMB million) ²	27,099	31,674	19,398
Business Tax and Surcharge (RMB million)	15,793	12,337	8,977
Recommended Final Cash Dividend per Share Following the Date of Balance Sheet (RMB)	0.0837	0.065	0.092
Interim Cash Dividend Declared per Share (RMB)	0.1105	0.067	--
Special Cash Dividend Declared per Share (RMB)	--	0.072716	--
Donation Expense (RMB million)	85	197	24
Staff Costs (RMB million)	46,657	49,907	32,285

Sustained Excellent Operating Results

In 2008, notwithstanding the impact brought about by the global financial crisis and the severe natural disasters and the economic fluctuation in China, CCB managed to accomplish its operating goals developed by the Board of Directors. The Bank achieved an excellent financial performance, a steady growth of business, and further enhanced customer service and risk management standards, making contributions to promote society's economic development.

In 2008, the Bank realised an operating income of RMB267.507 billion and a net profit of RMB92.642 billion, representing an increase of 21.89% and 33.99% respectively from the previous fiscal year. Return on average assets and weighted return on average net assets reached 1.31% and 20.68% respectively. Non-performing loan ratio dropped by 0.39 percentage points to 2.21%. The income tax, business tax and surcharges to the State amounted to RMB42.892 billion. The social contribution value per share was RMB1.339³.

² Note:

The domestic corporate income tax was lowered from 33% to 25%, effective from January 1st 2008.

³ Note:

Formula: Social contribution value per share = earnings per share (0.39) + value increase per share (0.949)

Value increase per share = (tax payable for the year + staff remuneration + interest paid to creditor + company's donation amount - other social costs caused by environment pollution) / shares

In which: "Earnings per share" refers to the basic and diluted earnings per share after deducting non-current loss; "Tax payable" refers to the income tax, business tax and surcharges, vehicle and vessel tax, stamp duty and housing property tax compiled on an accrual basis of accounting; "Staff remuneration" refers to salaries, bonuses, welfare allowances and housing provident fund, which details are stated in the section of "staff costs" in the annual report; "Interest paid to creditor" refers to interest expense on deposits from customers and interest expense on loans from central bank, inter-bank deposits, money market takings and bonds issued, which details are stated in the section of "interest expense" in the annual report. Since there is no material incident of environmental pollution happened to the Bank during 2008, the "other social costs caused by environment pollution" indicator is zero.

Steady Increase in Shareholders' Return

In accordance with the resolutions passed at the 2007 shareholders' general meeting, CCB paid a final cash dividend of RMB0.065 per share (tax inclusive) for the year 2007 to all shareholders whose names appear on the register of the Bank on June 23rd 2008, with a total amount of approximately RMB15.19 billion, which is equivalent to 45% of the net profit for the second half of 2007.

In accordance with the rights granted by the 2007 shareholders' general meeting and the resolutions passed at the 16th meeting of the second session of the Board of Directors, the Bank paid an interim dividend of RMB0.1105 per share (tax inclusive) for the year 2008 to all shareholders whose names appear on the register of members of the Bank on November 14th 2008, with a total amount of approximately RMB25.823 billion, which is equivalent to 45% of the net profit for the first half of 2008.

The Board of Directors of the Bank recommends a final cash dividend of RMB0.0837 per share for the six months from July 1st 2008 to December 31st 2008, with a total amount of approximately RMB19.56 billion, subject to approval of shareholders at the forthcoming 2008 shareholders' general meeting. If approved, the dividend will be paid to shareholders whose names appear on the register of members of the Bank on Tuesday, June 23rd 2009.

Table 3 Proportion of Cash Dividend to Net Profit 2005-2007 Unit: million

Item	2005	2006	2007
Cash Dividend ¹	6,638	20,671	46,583
Proportion of Net Profit ²	14.09%	44.62%	67.46%

1. Including the interim cash dividend, special cash dividend and final cash dividend for the year.

2. "Net profit" refers to the net profit shareholders entitled in the consolidated balance sheet. Details of cash dividend are published in the "Profit Distribution" in the Notes to the Financial Statements of the annual report for the year.

CCB not only created a steady growth of value for shareholders, but also maintained and added value to state-owned assets. As at November 25th 2008, Central Huijin Investment Company obtained a dividend of RMB16.889 billion from its holding of shares of the Bank.

Stepped up the Pace in Entering International Financial Market

CCB proactively drives forward the international operation strategies and gradually improves the network layout of the Bank's overseas business, aiming to gear to the international financial market and to provide global and unified quality financial services to clients. In 2008, CCB achieved significant breakthrough in overseas market development. The Federal Reserve had approved the Bank's application to set up a branch in New York. Meanwhile, the application for opening a subsidiary in London was also granted, whereas the application for upgrading Sydney representative office to a branch as well as the plans for capital increase of China Construction Bank (Asia) Corporation Limited and CCB International (Holdings) Limited were approved by the China Banking Regulatory Commission.

CCB's overseas operation has input tremendous effort in optimisation of the assets and income structure and the intensification of the business connections inside and outside the border. The Bank is striving for transformation of overseas business and a gradual strengthening of its business development. As of December 31st 2008, the total assets of CCB's overseas operations (including CCB International (Holdings) Limited and China Construction Bank (Asia) Corporation Limited) amounted to RMB119.865 billion, representing a surge of 16.59% over the end of 2007.

Enhancing Risk Mitigation Capability

In 2008, we closely monitored changes in domestic and overseas economic and financial situations and actively implemented a number of measures to defend and contain the impact caused by fluctuations in the economy.

At the same time, we accelerated the adjustment of our credit portfolio and insisted on maintaining policies to “guarantee some loans while restrict others” and to “advance in some business areas and retreat in others”. We also maintained a rhythm and timing in entering and leaving certain areas so that, while improving our credit portfolio, we managed to maintain the quality of our credit assets.

Stress testing was fostered thoroughly, and stress tests in respect of personal residential mortgages, real estate project loans and the macro-economy were completed. The results were applied to shelter system risks in the normal course of business.

In addition to close monitoring of changes in the international markets, we kept on improving our policies and systems in market risk management and rationalising our exposure to market risk. We also held on improving our policy with regard to making impairment preparation for foreign currency bonds and strengthening our setup with respect to the Internal Model Approach of market risk.

Improvement measures aiming to provide a solid basic protection for structural adjustment and business reforms included risk management tools related to economic capital and risk limits, as well as systems and model building related to risk management.

Promotion of Economic Development

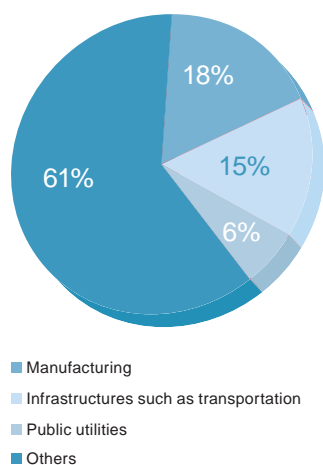
Implementation of Economic Policies to Stimulate Domestic Demand and Promote Economic Growth

In 2008, to support the government’s response to the challenges brought about by the global financial crisis, CCB was earnest in its implementation of the 10 measures to stimulate domestic demand and promote economic growth and the 9 fiscal measures to promote economic development. Specifically, it provided greater credit support to major infrastructure construction projects related to transportation, energy and urban development as well as to small enterprises, agriculture-related projects and to the rebuilding of disaster stricken areas.

We have developed a number of specific measures to help accelerate the granting of credit. An express channel for credit approval has been set up to enhance the quality and efficiency of client screening and credit approval. To meet customer needs, a number of innovative solutions have been devised. For example, measures for the management of bridging loans have been formulated to meet the demands for funds in infrastructure construction projects. Targeting mergers and acquisitions and corporate restructuring, innovative studies into restructuring loans have been carried out. Also, under the premise of risk prevention, internal management processes have been improved by making appropriate adjustments in credit approval, limit management and pricing policies.

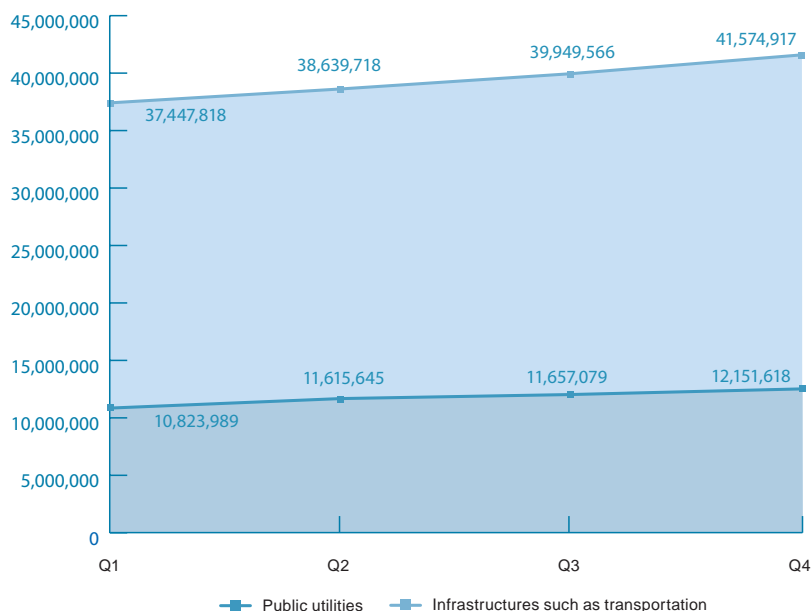
In 2008, CCB had extended RMB521.786 billion of new loans, an increase of 15.95%. New loans in the fourth quarter amounted to RMB166.96 billion, which was 32% of all new loans for the whole year. The increase in loans for infrastructure projects was RMB194.106 billion, representing an increase of 19.52%. Of which, the new loans in the fourth quarter amounted to RMB68.148 billion, which was 35.11% of new loans for the whole year.

Structure of Corporate Loans
(As of December 31st 2008)



Quarterly Changes in New Corporate Loans in 2008

Unit: RMB '0000



Exploring New Modes of Serving the “Three Rural Issues”

In active response to the State’s policies to support the farming industry, farmers and rural areas (the “Three Rural Issues”) and the development of new rural areas, CCB has focussed on two main avenues supporting the industrialisation of agricultural production and the construction of rural infrastructure. In relation to the industrialisation of agricultural production, CCB is treating intensive agricultural production, the circulation of agricultural products and further-processing of agricultural by-products as three main areas for providing financial services. Given the varying characteristics of rural development in different parts of the country, different credit policies for the agricultural sectors are used.

In 2008, we put strong emphasis on key agriculture-related enterprises and to specialised agriculture in major agricultural provinces and key grain production areas. This included credits extended to enterprises engaged in animal husbandry and commodity cotton production in Xinjiang Autonomous Region and Inner Mongolia Autonomous Region, the oil crop economy in Heilongjiang Province and Jilin Province and the sugar crop economy in Guangxi Autonomous Region. Comprehensive financial services were also provided to agriculture-related enterprises such as Xinjiang Production and Construction Corps, COFCO, etc.

We have been actively exploring new modes of serving the “Three Rural Issues”. One innovation is the small farming household loans to provide working capital for production and operations to individual farming households. This product is also used as the basis for CCB to develop credit business aimed at individual farmers.

As at December 31st 2008, our agriculture-related loans amounted to RMB440.668 billion, an increase of RMB105.231 billion or 31.37% from the beginning of the year.

Table 4 Balance of Agriculture-related Loans (As of December 31st 2008)

Unit: RMB100 million

	Balance of Loans	Increase from the Beginning of the Year	Annual Growth (%)
Loans to Farming Households	90.017	39.81	79.29
Loans to Rural Enterprises and Other Institutions	4,016.528	787.09	24.37
Loans to City Enterprises and Other Institutions Related to Agriculture	300.136	225.41	301.65
Total	4,406.681	1,052.31	31.37

Table 5 Credit Support to Impoverished Areas (As of December 31st 2008)

Category	Number of Contracts	Balance of Loans (RMB '0000)
Infrastructure Facilities	2,221	18,118,945.80
Planting and Animal Husbandry	690	543,702.08
Water Diversion Projects	64	137,499.69
Basic Education	133	73,602.56
Others	39,748	20,648,606.30
Total	42,856	39,522,356.40

Note: "Impoverished areas" refer to Shaanxi Province, Guizhou Province, Yunnan Province, Sichuan Province, Gansu Province, Ningxia Autonomous Region, Qinghai Province, Xinjiang Autonomous Region and Tibet Autonomous Region.

Supporting the Development of Quality Small Enterprises

We have been continuously increasing our credit support to small enterprises through financial service planning, improvements to our operation and management systems and through the provision of excellent products and services. As of December 31st 2008, loans to small enterprises increased by 17.07% year-on-year.

Formulating a three-year development plan

In 2008, we formulated a three-year plan to improve and enhance our financial services to small enterprises. Between 2008 and 2010, we plan to gradually establish a vertically integrated management system and a professional operating management team to provide highly quality and comprehensive financial services. Over this 3-year period, we will continue to strengthen our credit support to small enterprises with the aim of achieving a steady growth in small enterprise loans.

Improving the operation management system

Establishment of Professional Small Enterprise Centres

Since 2003, we have managed to strengthen our organizational structure to better serve small enterprises. Till in 2008, we have established 78 Small Enterprise Centres which have adopted a “credit factory” mode of operation using standardised and streamlined procedures.

Establishment of a Sound Policy Making System

To support the development of small enterprises, we have established specialised policy making system and kept improving it. Since 2005, we have formulated a series of policies such as the “CCB Small Enterprises Development Directives”, “Comments on CCB Small Enterprises Credit Structure Adjustments” and “CCB Small Enterprises Credit Approval Guidelines”. A differentiated policy system solely for small enterprises has been set up with respect to independent credit rating procedures and systems, an independent risk rating system and preferential interest rates.

Establishment of an Operational Management Team

An organization and management structure focusing on small enterprise business and a professional management team have been initially established. To enhance their standard of services and business know-how, trainings were more emphasised. By the end of 2008, a number of training courses on different topics on small enterprise businesses were conducted.

Development of financial products

CCB launched products specifically targeting small enterprises, such as “Road to Growth” and “Quick Finance”, which had been well received by our customers. As of December 31st 2008, the loan balance of “Quick Finance” to small enterprises was RMB52.171 billion, an increase of RMB21.023 billion over the beginning of the year and representing a growth of 67.5%. The balance of loans to small enterprises from the “Road to Growth” amounted to RMB42.135 billion, with an increase of RMB20.302 billion over the beginning of the year and representing a growth of 92.9%.

The CCB Zhejiang Province Branch has also launched an innovative concept in credit services called “e-Loan.” Delivered through the internet, this has earmarked CCB as an e-commerce pioneer in the country’s banking industry. As at the end of 2008, we had provided a cumulative total of RMB1.24 billion in loans through this channel to 533 small enterprises, giving a balance of RMB1.07 billion loans.

Table 6 Financial Products to Small Enterprises (As of December 31st 2008)

Financial Product to Small Enterprise	Number of Clients	Credit Balance (RMB'0000)
“Road to Growth”	8,068	4,213,535
“Quick Finance”	10,825	5,217,137
“e-Loan” Series of Products	507	107,238

Spare No Effort in Sichuan Quake-Relief

After the devastating May 12th Sichuan earthquake, Mr. Guo Shuqing, Chairman of CCB, Mr. Zhang Jianguo, President of the Bank, Mr. Xie Duyang, Chairman of the Board of Supervisors, together with many senior bank officers, paid a visit in person to the major disaster area including Sichuan Province and the southern Gansu Province, extending their sincere regards to the afflicted branch staff and offering guidance on the quake-relief work and post-earthquake restoration and reconstruction of the related branches. Units at all levels and every single bank employee spared no effort in making significant contributions to support the quake-relief and post-earthquake construction.

Guarantee Uninterrupted Banking Services

Guarantee payment, prioritised the processing of quake-relief funds

An emergency notice was made on the day of the earthquake, requesting all CCB branches in the quake-hit areas to maintain sufficient capital reserves on a daily basis. CCB also set out a contingency plan to smooth the operation of all the accounts for collecting quake-relief funds. Fund management staff at the Beijing City Branch worked overtime on public holidays for three consecutive weeks. During the entire quake-relief period, around 80,000 donations deemed as non-taxable income were made, amounting to RMB12.9 billion. Every single donation was accurately transferred to the quake-relief fund account on time and the Bank received high appreciation for its effectiveness from the Ministry of Finance and Ministry of Civil Affairs.

Resume business at the fastest pace

On the third day after the earthquake, CCB branches in the quake-hit areas, under the precondition of safety, set up temporary branches in the form of tent banks and open-air business offices. Teams worked to resume the normal functioning of retail branches and ATM machines in the disaster region at a speedy pace to satisfy the cash withdrawal needs of disaster stricken clients. CCB took emergency measures to set up banks in well-equipped plank houses among the relocation area to guarantee that the disaster stricken clients have access to banking service near the relocation sites. In disaster areas such as Dujiangyan City in Sichuan Province and the southern Gansu Province, the Bank was the first financial institution to resume service after the earthquake. All CCB retail branches in Sichuan Province successfully resumed normal functioning on May 28th.

Provide Special Financial Services

Emergency withdrawal service

To satisfy the emergency currency needs of afflicted clients, CCB promptly started to provide emergency withdrawal service for those failed to present withdrawal proofs. In case the client lost his/her passbook, deposit certificate or bank card, he/she could still proceed with the deposit withdrawal upon the presentation of an identity card (identity document issued by a public security organisation) and withdrawal password.

Free settlement service

For the convenience of clients at quake-hit areas, no administration fees are charged for transactions including deposit/withdrawal, payment and settlement and loss reporting. Commission charges generated by property inheritance and transfer and advance collection of national bonds or savings bonds is also exempted.

Interbank withdrawal and loss reporting service

By producing the bank card or deposit certificate labelled with an interbank withdrawal symbol, the client may carry out the interbank deposit and withdrawal for his/her own deposit and file a written loss report of certificate/password at different locations in the province. If the client fails to present his/her identity card, but is instead able to provide account information and pass the password verification, CCB can still process the emergency payment suspension for the sake of the client's assets security.

Special foreign exchange settlement service

CCB clients were able to settle interprovincial foreign exchange transactions with an identity card (identity document issued by a public security organisation) and withdrawal password, if no bank card or deposit certificate is available. If no identity card (identity document issued by a public security organisation) could be produced, but other account information is found identical with the record, the client is allowed to settle foreign exchange transactions totalling less than USD300 accumulatively.

Advance money for financial products

Advance money can be released to disaster stricken clients from the “Profit from Interest” financial product purchased before May 12th and still within the interest period for post-earthquake reconstruction or donation.

Special inquiry service

CCB clients could make an inquiry on personal financial assets by producing an identity card (identity document issued by a public security organisation) if a bank card or deposit certificate is lost. Inquiries could also be made on the financial asset status of family members, by producing documents such as the inquirer’s identity card (identity document issued by a public security organization), death or missing proof and identity card number of family members. The guardian could inquire about the personal financial assets of the ward, who suffers from memory loss, by providing the guardian’s certification and document proving that the ward was incapacitated due to memory loss caused by the earthquake. Inquires could also be made on the orphan’s financial assets under his/her identity card number by producing proof of the parents’ death (which indicated a death as a result of the earthquake) and the orphan’s identity card number.

Calling-out service for disaster hit fund clients

CCB took the initiative to contact fund clients in disaster stricken areas through Call Centre 95533. The Bank comforted the clients by informing them that their fund assets are safely protected by CCB while also gaining a deep understanding of other financial needs of the clients. As for those who cannot be contacted, personal account managers will look for the clients to keep updated with the change of clients’ information as soon as possible.

Prompt start up of disaster relief donation service

Provide remittance service for disaster relief donation rapidly. CCB set up a “Remittance Express Channel” for philanthropic donations. Donations can be made through electronic channels including 95533 phone banking, online banking and mobile phone banking. In all retail branches, express windows were opened to accept donations and remittance to quake-hit regions. No queuing was needed.

Formulate fee exemption policy rapidly. CCB swiftly responded to the earthquake by working out a series of charge policies, such as no administration fee for donations and remittance. CCB also authorised its branches in the disaster-battered area like Sichuan to decide on the service fee exemption policy according to its own situation for the benefit of smooth quake-relief work.

Provide “kind reminder on donation safety” service. A notice was posted on donation express windows at all CCB retail branches to remind clients of the safety risk. When dealing with donations and remittance through the express channel, branches at all levels conducted data verifications through the 114 enquiry hotline and contacts of rescue organizations published by media, to verify the authenticity and accuracy of the special donation accounts for quake-relief work.

Support the Processing of Quake Relief Credits

Set up “Express Credit Channel”

Shortly after the announcement of “Notice of establishment of Express Credit Channel for quake relief period”, CCB established an “Express Credit Channel” to support the earthquake relief work and the restoration of credit extension. Loan approval units at all levels were required to quicken the pace of credit limit extensions and loan approvals under lawful preconditions with full compliance. Since the establishment of “Express Credit Channel”, the approval time of loan applications was reduced to facilitate the on-time delivery of disaster combat loans.

By December 31st 2008, CCB had extended credits to 270 quake-hit corporations located in severely stricken regions such as Sichuan, Chongqing, Gansu, Shaanxi and Yunnan, amounting to RMB222.962 billion. The Bank issued total loans amount to RMB27.655 billion to 214 corporations.

Take measures to address the credit risk in the quake-hit area

After the earthquake happened, CCB formulated a series of credit strategies and corresponding credit relief measures to support the recovery phase of the disaster.

By adjusting the credit granting system, CCB empowered its tier-one branches with credit approval ability. This action provided priority when deciding on the credit scale for corporate clients who produced quake relief materials and institutions responsible for quake-relief work. Structural credit adjustments and industry limits did not apply to loan issuance to corporate clients engaging in fields such as food manufacturing, medicine, water supply, fuel gas, water conservancy, agriculture, highway, railway, power generation and supply, communication equipments, building materials as well as hospitals and schools, which helped to guarantee the basic daily operation in the quake-hit area.

CCB issued regulations that no payment call, penalty interest or negative record would be made against loans issued in disaster stricken area after due date. For clients that have completely or fundamentally lost their pay-back capability, his/her outstanding debt will be cancelled after investigation and verification pursuant to relevant national and the Bank’s internal regulations. For clients who have partially lost their pay-back capability, CCB will, according to the client’s extent of damage and relevant national policy and regulations, provide a customised restructuring plan for each single account, remit part of the liability and offer new credit solution when necessary in order to start up the restoration of the business. For clients whose pay-back capability is potentially affected by the disaster, the Bank will assess the actual extent of damage, readjust the pay-back plan and extend the reimbursement due date or issue new loans to assist with the normal functioning and production of business operations in response to the client’s needs.

Serve for the Beijing Olympic Games

In 2008, the 29th Olympic Games were successfully held in Beijing. In order to demonstrate its good social image of the Chinese banking sector and to make contributions to the Beijing Olympic Games, CCB focused on its "customer-centric" service philosophy by adopting measures in civilised norms, service innovation, environment construction, system security, business training, etc. to provide domestic and foreign customers with high-levels of financial services during the Games. CCB was praised for its service by clients and relevant government departments.

Formulate Contingency Plans to Provide Reliable Operations

To ensure the reliable operation of information systems during the Olympic Games, CCB carried out inspection in 173 retail branches, 164 attached self-service banks, 10 unattached self-service banks and 19 unattached single-sided board self service machines located in 14 cities. Contingency and emergency plans were created for critical services including foreign currency exchange, money transfer at different branches, guarantee of the self-service equipment operation, system contingency support, branch services as well as safety security. In addition, a dedicated reporting channel for the Olympic-related issue was opened for proper communication and handling of problems from the customers.

Strengthen Foreign Language Services to Help for Barrier-free Communication with Foreign Clients

In order to offer all sorts of financial services to clients, CCB conducted special oral English training of banking sector and counter etiquette to staff members across its retail branches. The 95533 Customer Service Centre offered both automated voice service and live support services in English, as well as language support for Korean, Cantonese and Taiwanese services in certain areas. The Bank strived to offer the most comprehensive multi-lingual services to its customers. CCB also engaged sign language teachers to train staff in retail branches near Olympic Games and Paralympics Games host cities and areas to realise barrier-free communication with all clients.

Create Good Environment for Financial Services to Smooth the Foreign Exchange Operations

During the Olympic Games, CCB added foreign currency exchange service for the Singapore Dollar, Swedish Krona, Danish Krone, Norwegian Krone, and Korean Won. To help customers easily identify currency exchange locations, a unified currency exchange logo was displayed in a prominent position outside outlets by using light boxes and nameplates. CCB also provided guidelines for bank staff about standardised methods for servicing customers with foreign currency traveller's cheques and foreign currency exchange to smooth the operation of business. During the period, CCB also opened intercity foreign currency emergency withdraw services for clients requiring foreign currency withdrawals from other places. Seven such business transactions were successfully conducted.

Improve Service Facilities to Provide Customers with Convenience

CCB set up 2,886 sets of POS booths in and around Olympic venues, major zones, around Olympic appointed hotels and major tourist areas to provide the use of bank cards. During the Olympics, business hours in host cities were extended, signboards were replaced with bilingual ones, a "foreign currency" operation module was added in call-number machines, and a bilingual calling was implemented. In the majority of the retail branches, business hours, business sections and foreign exchange information were provided in Chinese and English. To assist the disabled, wheelchair ramps were installed at bank outlets and reminder signs were displayed for the convenience of the clients.

Support for Environmental Protection

Green Credit Policy

Table 7 Table of Green Credit Projects

Unit: RMB100 million

Category	Balance of Loans	Proportion of Total Loans	Balance of Loans	Proportion of Total Loans
	As of December 31st 2008		As of December 31st 2007	
Loan for Renewable Energy Projects	1,525.19	4.15%	1,236.49	3.90%
Loan for Environmental Protection Projects	16.24	0.04%	15.63	0.05%

Table 8 Basic Situation of Major Green Credit Policy and Management System

Category	Name of Policy or Management System	Time Set	Major Content
Credit Policy for “Double High” Industries	Supplements to the Five Basic Principles of Credit Approval for Large and Medium Corporations	2007	“Single-vote veto system” in environmental protection
Operating Details of Credit Policy for “Double High” Industries	Standards for entering various industries and credit approval for various industries	2007	Implement the listing system for industries including steccoke, calcium carbide, ferroalloy etc.
	Of which: Standards for credit admission and withdrawal for corporate clients	2008	
Procedures and Compliance of Credits in Energy Conservation and Emission Reduction	Standards for credit admission and withdrawal for corporate clients; proposal for the management and implementation of limit to industry	2008	Set management standards for credit admission and management of limit
	Of which: Announcement of additional terms on energy conservation and emission reduction concerning credit granting	2008	Additional content on energy conservation and environmental protection in credit contract and guarantee contract
Proposal for Risk Raised by the “Double High” Industries	Announcement of reinforcing credit structure adjustment in 2008	2008	Loan withdrawal from “double high” industries was confirmed

In 2008, in accordance with the State’s environmental protection and relevant regulations, CCB has adopted a number of measures to promote green credit policy.

Various environmental protection projects including wind and nuclear power, desulphurization and dust elimination, were included as one of major areas CCB fully supported. CCB has made it a priority to handle and approve these projects and invested more credit resources to similar projects. In particular, the Concession Project of Tongyu Tuanjie Wind Power Plant by CCB’s Jilin Longyuan Wind Energy Company Limited won the “2008 Top 10 Best Green Credit Projects in China” awarded by 21st Century Business Herald.

CCB has placed additional terms related to energy consumption and pollution risks in its credit contracts, which also include borrowers’ guarantee in compliance of energy conservation and emission reduction. For borrowers unable to deliver promises or related to energy wasting and pollution, CCB will either stop granting credit, issue an early interest expiry date, or employ any relevant lawful ordinances and policies mentioned in the contract.

CCB has undertaken an overall preparation and arrangement for its credit related to energy conservation and emission reduction through issuing “Proposal for the Reinforcement of the Management for the Extension of Credit Related to Energy Conservation and Emission Reduction of CCB”. Apart from enhancing our credit information collection related to energy conservation and environment protection, CCB also established a mechanism to quarterly report the status of credit to the energy conservation and emission reduction industries.

CCB also provided training for its staff on the policies and ordinances of energy conservation and emission reduction, as well as standards and credit related to environmental protection through specialised training. It is aiming at raising the concern in green credit and a better understanding of relevant policies and standards as well as systems to staff.

As of December 31st 2008, the balance of green credit project loans of the Bank amounted to RMB154.143 billion, representing an increase of RMB28.931 billion from the beginning of the year or an increase of 23.12%.

Controlling Credit to High Pollution and High Energy Consumption Industries

In order to comply with the State's energy conservation and emission reduction policies, CCB has created a listing system. Under the national guideline, credit support for high pollution, high energy consumption and excessive production capacity enterprises, as well as projects with unqualified environmental goals or from unapproved industries, is conscientiously controlled. In order to avoid duplicating projects with low quality, and to help and boost advancement in enterprise and economic structural adjustment, loans to companies falling outside the list of industries is conscientiously controlled.

On the other hand, credit control for "double high" industries and those with over production capacity and the potential for excessive production capacity have been tightened. The Bank conducted a monthly survey on loan application by these industries and issues data quarterly to all branches. To further and strengthen its credit structure, CCB issued a ten-day risk monitoring report and alerted all relevant departments industry credit limit to adjust the operating policies accordingly.

In 2008, CCB formulated a credit withdrawal scheme especially for "double high" industries and those with excessive production capacity and the potential for excessive production capacity. The Bank targeted to retreat a total credit loan of RMB52.894 billion. As of December 31st 2008, there were a total of RMB64.459 billion of loans retreated, accounting for 121.86% completion of our retreat plan and 6,934 clients retreated.

Table 9 Table of Proportion of Loans for “Double High” Industries of Total Loans

Double High Industry	Loan Proportion as of December 31st 2008	Loan Proportion as of December 31st 2007
Steel & Iron	0.98%	1.15%
Ferroalloy	0.01%	0.01%
Cement	0.61%	0.67%
Electrolysis Aluminium, Calcium Carbide	0.31%	0.37%
Stecoke	0.23%	0.21%
Thermal Power	6.32%	6.05%

Research on Equator Principles

In 2008, CCB took a step forward in the preparation for the adoption of the Equator Principles (EPs) based on the earlier research done of the EPs.

Preparation for the adoption of EPs included the “Business Operation Guidelines”, which guided the internal operation of the Bank as well as “Customer Guidelines”, which provided guidance on client’s operation. CCB gathered opinions from our branches and sub-branches on adopting EPs through training sessions, visits and seminars while opinions were collected from customers through visits. To clearly understand the external environment for the adoption of Equator Principles across the country, we also visited several environmental protection administration departments to understand current environmental protection work.

In addition to regular communication with the China Banking Regulatory Commission and the environment protection department, CCB has also invited specialists from the International Finance Corporation (IFC) and Mizuho Bank of Japan to share their experience in adopting Equator Principles. CCB has also been in talks and discussion with different non-governmental organizations such as The World Wild Fund for Nature (WWF).

Participation in Energy Saving and Environmental Protection Activities

Exploring and supporting new energy model of energy conservation and emission reduction

CCB co-operated with Tianjin Climate Exchange (TCX) in supporting energy conservation and emission reduction projects in 2008. A joint venture between China National Petroleum Corporation Assets Management Co. Ltd, Tianjin Property Rights Exchange and Chicago Climate Exchange, TCX is China’s first exchange market for integrated emission rights. As a charter member of TCX, CCB will provide not only diversified financial services for the Exchange, but also capital support for energy conservation projects via the establishment of new trading format.

Reducing energy consumption in operations

CCB has issued an “Energy Conservation and Environmental Protection Proposal” to all of its staff in the headquarters to promote the concept of energy conservation and environmental protection. The proposal outlines eight principles which educate CCB staff to save paper, electricity, water and food in their daily lives as well as to reduce phone time and cut unnecessary site-visits so as to reduce the use of transportation. In addition, our staff are also encouraged to stay away from cigarettes and build an energy conservation and environmentally friendly lifestyle.

An “Information Management Platform of Energy Conservation” has been established based on the “CCB Energy Diagnostics Report” conducted by the Bank and other professional institutions. The platform will perform real-time monitoring of electricity saving at the building of our headquarters and provides monthly and annual analysis of the electricity saving condition. It will provide favourable technology support for reducing energy consumption.

In August 2008, CCB issued the “Circular Concerning the Further Development of Energy Conservation and Emission Reduction Work”, which highlighted measures in promoting energy conservation and emission reduction:

-- Install energy-saving light tubes at all public areas of offices (such as lift lobbies, food court, underground space, warehouses and lavatories) to ensure the electricity-saving rate of public area reaches over 20%.

-- Regulate air-conditioning at offices not to be lower than 26°C in summer and not higher than 20°C in winter while the lighting and air-conditioning systems at all public areas of offices are switched off during holidays.

-- Save paper. Staff should utilise the information resources available on the network so as to reduce the volumes of paperwork and control the print-out number, and a double-sided print policy has been adopted.

Active participation in environmental protection action

To support environmental protection and to maintain ecological balance, CCB has been actively participating in protecting red pines, a rare and precious tree species.

Red pines are so rare and precious that natural red pine woodlands are often referred as “The Forest of the Tertiary Period”. Over half of the remaining specimens of this precious ancient tree species in the world are found in Yichun city in Heilongjiang Province. Currently, the mature red pine woodlands are nearly extinct in China with only 3 million mature trees left.

In view of this, CCB founded a “Red Pine Charitable Fund” with the Yichun Municipal Government and launched the “Red Pine Long Card”, a credit card themed on natural protection in China. CCB will make a donation to the fund for each transaction using the credit card. Cardholders can also adopt a red pine via the “Red Pine Long Card”. The “Red Pine Long Card” has been warmly welcomed by environmentalists. CCB had issued around 14,000 “Red Pine Long Card” by the end of 2008.

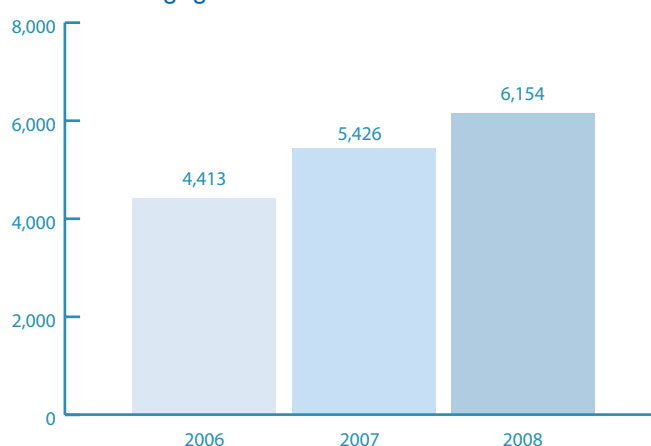
Concern the Improvement of People's Livelihood

Develop Residential Financial Services

Active expansion of personal residential mortgage business

Over the years, CCB has continuously developed its personal residential mortgage products to help improve the housing conditions of residents and to satisfy their demands for residential mortgages based on the vision of "providing quality home for residents and serving the public". In 2008, the Bank launched the programme of "Eliminate residential mortgage burden and add value to your life" to support the general public in purchasing self-occupied houses and to lessen their burden in residential mortgage loans by promoting products featuring "burden elimination" and "value adding", introducing multiple repayment choices, extending loan repayment terms, "Borrow and Save" grace period product and fixed interest rates. Meanwhile, the Bank has reinforced the cooperation with quality housing agents and launched featured products such as "Safe House Trading", with an aim of offering safer and more convenient financial services to the general public for purchasing second hand houses.

Balance of Personal Residential Mortgage Loans from 2006-2008 Unit: RMB100 million



As of December 31st 2008, the personal residential mortgage loan balance of CCB was RMB615.429 billion, newly increased by RMB72.867 billion. Housing provident fund mortgage balance was RMB288.967 billion, increased by RMB46.717 billion from the beginning of the year.

Support the construction of national housing security system

In 2008, CCB actively responded to the State's call on the construction of housing security system by prompting the cooperation among all levels of governmental housing security departments and following the State's new policy of adjustment in the direction of using housing provident fund and to increase its efforts in granting housing provident fund loans. The "Quality Home for Residents" programme with a theme of "security, comfort and self-occupancy" was launched by CCB to provide support to the mid- to low-income group for their residential housing expenditure and to provide credit support to quality real estate enterprises in developing affordable housing projects.

In 2008, CCB has signed agreements of cooperation with governments of 30 cities regarding financial services for affordable housing. The Bank has released security housing development loans and mortgage loans to 46,000 medium and low income families.

Intensify the innovation and promotion of residential financial products

In 2008, with a basis of housing, CCB continued to strengthen its product innovation capability and actively constructed the personal "housing-consumption-operation" product chain so as to satisfy various financing needs of customers. The "Safe House Trading" products were improved. CCB strengthened the cooperation with the second hand housing agents to improve the service quality of the second hand mortgage business. The Bank also reinforced the portfolio of its provident fund loan and commercial property mortgage products. New products such as "Relay", "Replacement" and "Discounted" were introduced.

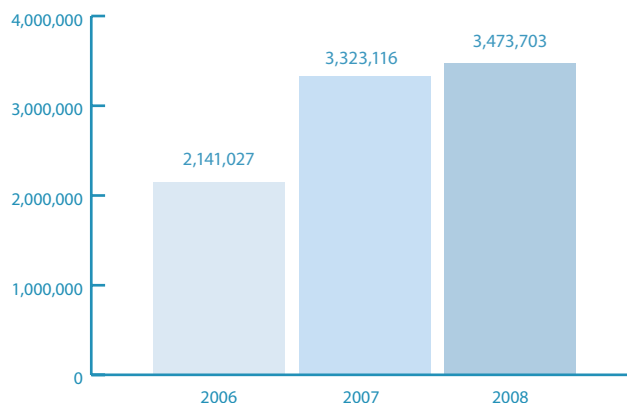
In accordance with the State's requirement of "developing the housing and auto consumption-related insurance business in a steady way", CCB, together with Sunshine Property Insurance Company, developed "Happy Home" insurance product which integrated mortgage repayment guarantee with insurance. As to the medium and low income house-purchasing customers, Sunshine Property Insurance Company founded "CCB Sunshine Caring Fund" and offered "Sunshine with Me" traffic accident insurance for mortgage loan customers free of charge.

Steady Development of Education Loans and Business Assistance Loans

In 2008, CCB continued to strengthen its credit support to education and employment which are directly related to the nation's interest and people's livelihood. As of December 31st 2008, CCB provided education loans to 217 schools for 114,800 students, with a loan balance of RMB1.149 billion, and has signed 74,000 personal business assistance loan contracts with micro-enterprises, individually-owned businesses, individual venturing and re-employment clients, with a total sum of RMB34.7 billion.

To help the State to alleviate the problem of unemployment, CCB provided the laid-off workers with small-amount financial support to help them to seek re-employment and lower the unemployment rate. As of December 31st 2008, CCB has provided RMB8.33 million of unemployment small-amount secured loans to the lay-offs.

Balance of Personal Business Assistance Loans from 2006-2008 Unit: RMB '0000



Enhancing Financial Services to Mass-clients

Table 10

Item	Quantity		
	2008	2007	2006
Number of Innovative Financial Products	372	464	--
Cumulative Issuance of Bank Debit Cards (100 million pcs)	2.71	2.24	1.86
Cumulative Issuance of Credit Cards (10,000 pcs)	1,870.65	1,260.42	634.18
Online Banking Business (by every 10,000 businesses)	99,664	77,144	33,599
Phone-banking Business (by every 100 million businesses)	2.59	2.43	2.21
Mobile Phone Banking Business (by every 10,000 businesses)	108,220	75,242	21,015
Balance of Personal Residential Mortgage Loan (RMB100 million)	6,154	5,426	4,413
Number of Personal Provident Fund Loan Clients (10,000 households)	3,343.26	3,128.71	3,015.20

Retail branch transformation

Following the principle of "started from customers and ended with customers", CCB rolled out the transformation of its retail branches. By the end of 2008, new service flow went alive in 11,610 retail branches, representing 87% of the total retail branches in operation. The waiting time for clients in the fourth batch of transformed branches has been significantly reduced and now nearly 81% of customer accounts are served in less than 10 minutes. The transformed branches have been recognised by clients, peers, media and regulatory bodies for their great improvement in service quality, marketing capability, staff experience and working efficiency.

Table 11 Status of Service Channel Construction (I) (As of December 31st 2008)

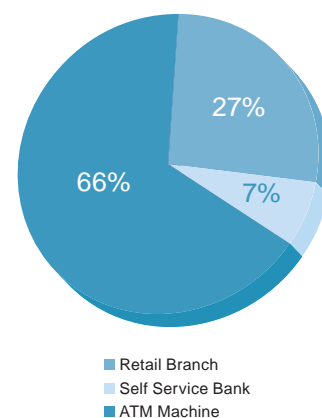
Unit: No.

Item	Cumulative Number	Newly Added Quantity
Retail Branch	13,374	-74
Self Service Bank	3,595	866
ATM Machine	31,896	8,039
Total	48,865	8,831

Table 12 Status of Service Channel Construction (II) (As of December 31st 2008)

Item	Cumulative Number of Clients (10,000 households)	Number of New Clients (10,000 households)	Cumulative Number of Transactions (10,000 transactions)	Newly Added Transactions (10,000 transactions)
Online Banking	2,742	821	99,664	22,520
Phone Banking	4,039	1,268	25,898	1,600
Mobile Phone Banking	4,401	2,023	108,220	32,978

Proportion of Different Service Channels



Product innovation

In 2007, “product development and innovation mechanism project” started and the product innovation process system was established in order to propel the product innovation work. In 2008, innovation process was applied to new products like “Big Harvest”, “CCB fortune--bi-weekly profit” and “Enrichment No.1” which received positive market response. On this basis, CCB has formulated a new agenda of the management of product innovation process (officially released in January 2009), to gradually develop the mechanism of product innovation by customer demand.

The Bank has planned to launch 228 product innovation projects in 2008, while the actual number of project reached 372, accounting for 163.16% of planned completion rate. A total of 172 innovation projects for corporate and institutional business were completed instead of the planned 166 projects; while out of 33 innovation projects for individual business, the Bank had completed 136 projects. Moreover, out of 29 innovation projects planned for investment and financial management businesses, 64 projects were completed.

Process optimisation

In 2008, a total of 362 process optimisation projects were carried out at CCB. For example, in the optimisation of credit operation business, the adoption of professional and standardised “credit factory” process for small enterprises led to a nearly 65% time decrease for average handling of the loan business at the trial branches. After the adoption of standardised workflow of branch transformation, the waiting time decreased around 35% on average in the fourth batch of transformed retail branches. In the area of optimising the workflow and system of customer service, CCB strived to raise the operational efficiency. For example, there was a two minute reduction of waiting time during the bank draft handling process. By implementation of process optimisation and standardization, the Bank’s response ability to client’s demand and service level to the customers have been greatly enhanced.

Public welfare products

“CCB Fortune. Public Benevolence” — charity wealth management product - RMB banking product

The wealth management product was promptly developed to support the May 12th Sichuan earthquake relief and post-earthquake reconstruction work to meet the public need. It is a kind of financial product with guaranteed principal with floating yield. The investment profit gained within the product period is to be donated to the Chinese Red Cross Foundation in the name of the investors for post-earthquake reconstruction. The investors can get a receipt and certificate for donation from the Chinese Red Cross Foundation. CCB offers voluntary service, without charging any fee.

It has been applauded by customers since the product was launched. In the selection of “2008 Best Bank Financial Product” organised by www.jrj.com, co-organised by the Association of China Banking Industry in November 2008, the product won the 2008 “Best Design and Innovative Banking Product Award”.

“China Healthcare Investment Fund” — the medical and health equity investment funds

To support national healthcare system reform and actively follow the national healthcare reform policy through financial innovation as well as to lead diversified and integrated financial services through capital investment, CCB made contributions to help address the problem of getting access to medical treatment for the people of China.

In 2008, CCB's wholly-owned subsidiary — CCB International (Holdings) Limited arranged the “China Healthcare Investment Fund”, a RMB5 billion investment in China's healthcare industry. Through the mobilization of social capital, the fund is used to invest in leading enterprises and projects in the field of medical treatment, pharmacy, medical equipment manufacturing and healthcare. Resources consolidation of the medical and healthcare industry can raise the social efficiency of these enterprises so as to help promoting the development of healthcare business and lift the health of people in China.

Public welfare credit card — CCB “Chinese RED” Credit Card

In response to the "Chinese Red Action" programme by the Chinese Red Cross Foundation, and advocate the concept of philanthropy, CCB, together with the Chinese Red Cross Foundation and China UnionPay introduced UnionPay standard CCB "Chinese RED" Credit Card in July 2008. In September 2008, the Bank signed an agreement with China Unionpay that for the first year, whenever a customer successfully applied a "Chinese RED" Credit Card, CCB will donate RMB1. CCB and UnionPay will also donate one cent RMB respectively for every card transaction. The donations will be used to support the "Red Cross Angel Programme" initiated by the Chinese Red Cross Foundation.

“Social Insurance Card” — prompts the social security system

The Social Insurance Card covers a wide range of programmes, including pension, employment, medical care, public welfare, social relief and community services. It provides a social security credentials for the society and, carries the government's wish and action to improve the people's livelihood.

In 2008, CCB launched the “Social Insurance One-Card Through” which combined the functions of the social insurance card and that of the banking card. It helped to share pension insurance information across the country. With this new card, users now have a transferrable card with their social insurance credentials which they can use all around China.

Community Financial Management Education

Launching women and family financial management education

To help modern women and families build accurate financial management concept and knowledge and make them available, CCB launched a series of activities like “CCB Cup- Chinese Family Financial Management Education”. The programme aims at helping modern women learn financial management skills, cleverly manage domestic work and to be good at keeping house. It plays a very active and promotional role in building happy, prosperous and harmonious families.

In 2008, some 20 key cities started the third phase of family financial management education activity, and 10 other cities were distributed with financial management pamphlets, through which, more new knowledge and family financial management ideas and skills have been passed on to more women and families.

Such financial management activities have been carried out in CCB for three consecutive years and over 180 “CCB Cup—Chinese Family Financial Management Education” mobile classroom lectures have been held in 20 cities and provinces of the country, with about 20,000 people involved. Close to 4 million pamphlets of financial management education have been distributed and 1 million questionnaires have been conducted, which are beneficial to over 3 million families. This activity was actively responded and well-received by women, especially working housewives, since they have gained lots of practical financial knowledge.

Deliver the financial knowledge to countryside

Since 2008, CCB has been focusing on “close to the market and care for the customers”, CCB organised members of the youth leagues to carry out financial knowledge delivery activities to countryside. On weekends, youth members went to rural bazaars, wholesale markets for cereals, oil and building materials to distribute pamphlets and to display financial management information as well as to hold seminars so as to make financial knowledge available in the countryside. At the same time, they provided suggestions about how to increase the farmer’s income and how to develop rural tourism with local characteristics. They were highly recognised by the local farmers.

Concern for Staff Development

By the end of 2008, CCB has 298,581 staff and 47,466 dispatched staff in total, and the Bank bore the expenses of a total of 31,586 resigned or retired staff.

Table 13 Staff Composition (As of December 31st 2008) Unit: Person

Item	Number
Total Number of Staff	298,581
Including: Male Staff	154,385
Female Staff	144,196
Including: Ethnic Minority Staff	13,891

Protection of Staff Rights

Remuneration and work benefits

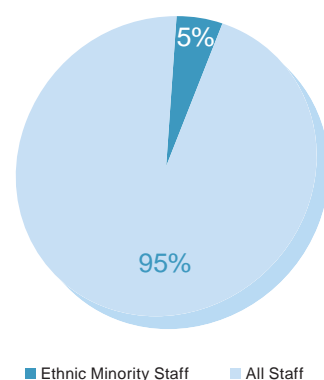
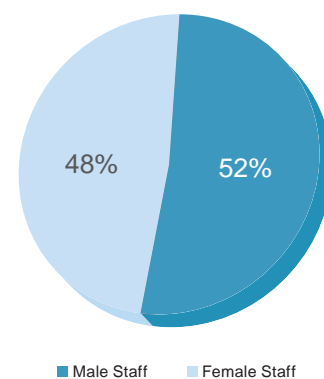
In accordance with the "Labour Contract Law", CCB draws up labour contracts with out staff and adopts the labour contract system. Our staff enjoy equal opportunities in employment, choice of work and rights to work remuneration, rest and holidays, work safety and professional training as stipulated by laws. Staff are also entitled to social insurance and welfare, submission for settlement of labour disputes and any other labour rights provided by law.

Labour union and Staff Representative Assembly

The labour union carries out its work in accordance to the law and the labour union articles to protect workers' legal rights. By leveraging the Staff Representative Assembly as the basis of a democratic management system, the labour union can carry out the function of democratic decision, management and supervision through maintaining equal negotiation and collective contract mechanism. The union organised various activities including competitions and assessments, provided reasonable recommendations and establishment of "Home of Staff".

The Staff Representative Assembly is a legal meeting for the staff in exercising their rights of democratic management. With the Staff Representative Assembly system, CCB staff is able to listen to and discuss on the management report as well as the implementation of the Bank's operation disclosure system. The staff can participate in discussion and recommendations on major topics regarding operations and make suggestions on the draft of important rules and policies. Meanwhile, the staff enjoy the right of taking part in the discussion of the rules of distribution, system and regulations on remuneration and welfare, and the discussion and approval of the collective contract draft, etc.

The first meeting of the second session of our Staff Representative Assembly was held in November 2008. Over 360 staff representatives and nearly 60 non-voting representatives attended the meeting. In the meeting, these representatives received reports respectively on the business operation of CCB; the work of the Staff Representative Assembly and the labour union; the income and expenditure of CCB Staff Mutual Fund; the enforcement of the new labour contract law; the management of the corporate annuity fund; and the implementation of the Voice of Staff programme.



Protection of Occupational Safety and Health

Fringe benefits

Fringe benefits for CCB staff comprise two elements: social insurance and housing provident fund as stipulated by relevant rules and regulations of the State, and corporate welfare established and implemented by CCB.

Social insurance and housing provident fund

CCB pays for basic retirement insurance, basic medical insurance, unemployment insurance, industrial injury insurance, maternity insurance and housing provident fund as stipulated by the State's social insurance system and in accordance with laws and regulations of housing provident fund.

Corporate welfare

To optimise the protection for staff retirement, medical care and housing, CCB has established three kinds of staff welfare: corporate annuity, supplementary medical insurance and housing subsidies. Furthermore, different branches offer supplemental extra staff welfare packages such as single-child subsidies and child care subsidies according to the specific circumstances of individual branches and local government policy.

Staff medicare

The Bank offers basic medical insurance to its staff at all levels as stipulated by relevant laws of the State. Supplementary standard medical insurance has been set across the Bank to subsidise the burden of extra medical costs for staff. At the same time, in order to ensure treatment for female staff in maternity and child birth, maternity insurance is provided by departments at all levels as stipulated by the respective regional governments. In addition to reimbursements through maternity insurance and child birth subsidies, we also grant extra staff allowances according to the financial standing of the respective department in which employees work.

Staff Mutual Fund

CCB has established a Staff Mutual Fund to extend timely subsidies to needy staff suffering from serious illness. In 2008, the Fund had released an amount of RMB2.1 million to assist 22 needy staff to tackle difficulties in their daily life.

Occupational safety

The security departments at all levels are responsible for the management and maintenance of safety amenities installed in the office and operational premises by taking the fundamental principles and responsibilities of "safeguarding the internal security, management and supervision of safe production, management of emergency". They have to inspect the implementation of all safety measures on a regular basis and manage any emergency occurrence. They also have to carry out drills for disaster and emergency.

In 2008, CCB actively pushed forward the construction of a remote monitor safety alarm system network and strengthened the safety management and internal control of key areas such as operational premises, vaults and self-service facilities, office buildings and computer rooms in order to ensure a safe environment for our staff and clients.

Drills for counter-terrorist explosions, evacuation for fire safety, anti-robbery drills and drills for prevention of major incident outbreak were performed at branches. Rehearsals for such themes as robbery prevention, anti-burglary, explosion prevention and anti-fraud issues were undertaken at our branches. In this way, the emergency handling capabilities of our front-line staff have been improved and our staff are better trained and equipped with crisis management abilities.

Emphasis on Staff Training and Development

Staff training

In 2008, CCB continued to increase resources for staff training. The Bank initiated innovative training methods in accordance with the characteristics of core talents, business backbones and front-line staff on the basis of expanding the scope of training. The classified and targeted trainings helped to improve the efficiency and quality of the training continuously. This year, CCB organised 22,125 training courses with a total staff participation of 1.0309 million staff-times. The training expenditure reached RMB376.6788 million.

Development of leadership

In 2007, CCB co-operated with Bank of America in developing the first generation of “Leadership Development” project, by setting up the leadership quality model (senior) for management staff of CCB, mapping out the work flow of newly appointed staff and conducting systematic testings.

In 2008, CCB and Bank of America co-operated again to take the “Leadership Development” project to the second generation level with the following four objectives:

- Build CCB's medium-rank and staff leadership models, complete the training for senior leadership model and conduct pilot trainings for the medium-rank leadership model.
- Design a 360-degree feedback work flow for developing leadership amongst tier-one branch managerial staff as well as general managers of departments at headquarters who were newly appointed in 2008.
- Build up an efficient appraisal benchmark system for leadership performance and optimise the annual assessment process. Apply the quality and requirement of the leadership training model into the efficiency assessment of managerial staff at tier-one branches and general managers of departments at headquarters.
- Map out profile of success elements for key positions in credit card centres, electronic banking and information technology business lines.

Anti-Corruption and Work Ethics Education

Various ways of anti-corruption education in different format

In 2008, we educated our staff on anti-corruption through various means. Briefing sessions, exhibitions and educational videos such as the “Black Hole of Temptation” were prepared for staff at all levels. We also fully utilised websites and newspapers as our promotion channels to foster an image of integrity and compliance. At the same time, we also encouraged self-education amongst staff organising exchanges and discussion on the issue to foster a sense of discipline and responsibility within them.

Throughout 2008, CCB organised 695 featured training symposia and advanced briefings on corruption for various departments equivalent to a total of 159,800 staff-times. 279 flaw model reports and site visits were held with participation of 141,000 staff-times.

Distribution of the CCB Employee Handbook

The “CCB Employee Handbook” which contains key elements of the CCB corporate culture, staff model behaviour, work ethics and compliance. Following the publication of the handbook, promotional and cultural activities of professional ethics and its education in all working fields were commenced. By the end of 2008, 5,255 training sessions had been held and a total of 322,500 staff-times received training. An online handbook quiz was also run in which close to 270,000 staff participated, equivalent to a participation rate of 83.79%.

Public Welfare Causes

Social Welfare Initiatives

In 2008, CCB carried out 14 public welfare and socio-cultural projects with a total of approximately RMB211 million of contribution and donations made by the Bank and its staff .

Natural disaster relief

Snow disaster relief

In early 2008, most regions of southern China suffered from a rare snow disaster. CCB donated RMB12 million to the disaster-stricken areas. RMB2 million of donations were each directed to Hunan and Guizhou Province; RMB1.5 million was donated to Hubei; RMB1 million of donations were each directed to Anhui, Yunnan and Jiangxi; RMB800,000 of donations were each directed to Guangxi, Jiangsu, Henan and Chongqing; RMB150,000 was donated to the Three Gorges area.

Earthquake relief

CCB and its staff donated a total of approximately RMB179 million to support the May 12th Sichuan earthquake relief and reconstruction work, with RMB20 million donated to the Sichuan provincial government in the name of CCB and RMB20 million to the China Youth Development Foundation and RMB3 million of donations were also made to the quake relief troop. The workforce of CCB voluntarily donated RMB86 million as CCB understood, while party members of CCB special party fees amounting to over RMB47 million and league members contributed over RMB3 million as special league fee.

The donations made by CCB staff were mainly used in the reconstruction of disaster-stricken areas. By the end of 2008, the Bank had supported the reconstruction of a number of schools after the earthquake, including Gansu Longnan City Wudu District Majie Town Anping Primary School, Liangping County Wenhua Town Central Primary School and Lirang Town Central Primary School in Chongqing city, as well as the Mianyang City Fucheng Region Southern Street Primary School.

Reconstruction of Gansu Longnan City Wudu District Majie Town Anping Primary School

The school was seriously damaged by the earthquake on May 12th. CCB staff allocated RMB2.592 million of the quake relief donations to support the reconstruction of the school. The project is estimated to be completed and ready for operation by October 2009.

Reconstruction of Liangping County Wenhua Town Central Primary School and Lirang Town Central Primary School in Chongqing City

The two schools were severely hit by the disaster and they were in lack of education facilities and materials after reconstruction. CCB staff allocated RMB600,000 of the employee quake relief donations to equip the two schools with facilities such as computer rooms and sports and recreation supporting facilities.

Reconstruction of Mianyang City Fucheng Region Southern Street Primary School in Sichuan

The school was so badly damaged that the teaching building was suspended for use after the disaster, disrupting the normal teaching schedule and its ability to give classes to its students. RMB1.1 million and RMB2.5 million were allocated respectively from the special league fee and staff donations to support the reconstruction of the teaching building of the school.

Support to quake relief troop

The heroic behaviour of the China People's Liberation Army (PLA) and the armed police troop during the rescue and relief work of the earthquake won the respect and praise by the society. To show CCB's respect and care for the quake relief troop, the "Role Model of Sacrificing for Public Goodness – CCB Quake Relief Special Consolation Programme" was introduced. RMB3 million was donated to the armed police fire stations, troop 15 of the airborne soldiers and troop 8740 of the armed police in the name of CCB in support of financing the soldiers and officers whose families in Sichuan were affected and consoling the quake relief heroes.

Supporting educational causes

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

In school year 2008 to 2009, CCB handled 13,354 applications from students with financial difficulty from 549 general high schools around the nation. The actual subsidy amount is RMB20.031 million and actual number of subsidised students is 13,354. Out of this group, 102 were awarded the “Growth Pioneer” high school students of excellence and 2,353 students were successfully admitted to universities.

As at the end of 2008, for school years 2007 to 2008 and 2008 to 2009, the Programme has extended an aggregate actual subsidy of RMB40.029 million of subsidies to 26,686 students.

Support the construction and maintenance of CCB Hope Primary School

In 2008, CCB donated RMB530,000 to help build and maintain CCB Hope Primary Schools, among which RMB250,000 was donated to the Education Bureau of Luxi City, Dehong Prefecture, Yunnan for the construction of the Dehong State Luxi City Mengjia Town Mangniuba Primary School. The Bank has also donated RMB280,000 to the China Youth Development Foundation to equip 8 schools with sports facilities and build sports grounds and 9 libraries with book shelves and books. Ten teachers at the CCB Hope Primary School were subsidised for training.

CCB has been providing assistance in building the Hope Primary Schools since 1996. By the end of 2008, a total of 32 CCB Hope Primary Schools are in normal use and three are under construction across 19 provinces, cities and autonomous regions. CCB has equipped these schools with a total of 17 libraries and 15 sports facilities and subsidised training for 20 teachers at the CCB Hope Primary Schools.

CCB “Tibet-in-our-heart” scholarship and subsidy

In 2007, CCB used RMB3.5 million to set up the permanent “Tibet-in-our-heart” scholarship and subsidy programme with China Jiayin Investment Limited. The interest of the invested fund is used to aid impoverished high school and university students in the Tibet region to complete their studies.

By the end of 2008, CCB has donated a total of RMB230,000 to the Tibet Regional Education Department. The funding has helped to aid 96 impoverished students in the Tibet region to complete their studies.

CCB Tsinghua Chair Professorship Fund

In 2007, CCB donated USD3 million for the establishment of the permanent “CCB Tsinghua Chair Professorship Fund”, supporting the academic research work of School of Economics and Management of Tsinghua University. The donations are to be made in 3 years, with USD1 million donated each year. In 2008, a donation of USD1 million was made and by the end of 2008, a total donation of USD2 million was made.

Poverty relief

Proactive development of poverty-relief work

CCB has been cooperating whole-heartedly with the government in poverty-relief work. Over the years, CCB headquarters and tier-one branches have made continuous efforts in supporting rural economic development and in helping farmers shake off poverty to get rich through donation and education subsidies, financing construction of rural infrastructure and assisting agricultural production projects by capitalising on the strengths of CCB as a financial institution. In 2008, very good results were achieved in poverty-relief work.

Shaanxi Province Branch: continuous carrying out of poverty alleviation work

Our Shaanxi Province Branch has carried out poverty-relief work in Caomiao Village of Tanba Township, Ankang City, Shaanxi Province continuously for 21 years. Altogether, it has successively delegated 67 staff-times there to support 18 poverty relieving programmes in Ankang; disbursed RMB480 million in poverty alleviation loans; supported the construction of 7 CCB Hope Primary Schools; donated over RMB2.6 million in cash and more than 20,000 pieces of garment. In 2008, CCB invested RMB787,000 in Ankang area for conducting poverty alleviation work.

In its bid to improve local school conditions and support education development, Shaanxi Province Branch has donated RMB400,000 for reinforcing and repairing buildings of the damaged CCB Hope Primary Schools in the earthquake areas in Shaanxi region. In addition, the branch has donated funds to pave a 150-metre concrete road in Caomiao Village primary school for the convenience of teachers and pupils and carried out hardening treatment of its 200m² playground to facilitate sports activities. In 2008, Shaanxi Province Branch again donated RMB170,000 for the construction of a teachers' office building for the school.

Shaanxi Province Branch also supported local industries and promoted the sound development of the local economy through the donation of RMB42,000 for the establishment of an economic fruit plantation in Caomiao Village. The donation has gone to the purchasing of walnut seedlings with high quality in the village for planting over 100 mu of mountain slopes. In addition, technicians from forestry institutions have been hired to provide instructions on scientific cultivation to the local farmers. This project is expected to generate direct economic benefits of over RMB200,000 and will allow an additional income of RMB3,000 for each household in the village.

Yunnan Province Branch: implementation of a "Frontier Development and People Enriching Project"

In 2008, actively responding to the call of the Yunnan Provincial Government to carry out the "Frontier Development and People Enriching Project", CCB Yunnan Province Branch designed a support package against the actual situations of Luxi City in the impoverished prefecture of Dehong. The package was implemented in the second half of 2008.

In cooperation with the provincial women's federation, Yunnan Province Branch ran the "transfer employment" training courses for rural female labourers to enhance their skills and raise their employment competitiveness. To improve local medical and health conditions, it funded on-the-job training courses for rural doctors and donated RMB200,000 to 10 township clinics in Luxi City for the purchase of medical equipment. To enrich the cultural life of local rural residents, the branch made donations for the purchase of a full set of books, magazines and audio-visual equipment for five village level "culture rooms" and planned to build another 15 such culture rooms in the next three years.

Jiangxi Province Branch: supporting rural infrastructure construction

For 4 consecutive years, Jiangxi Province Branch has carried out poverty alleviation work in Yuannei Village of Taotang Township, Yongfeng County, donating a cumulative sum of RMB2.43 million in the process. In 2008, the branch donated funds to improve the road condition of the village, thereby alleviating villagers' "difficulties in walking around, in getting drinking water, in going to school and in going to hospitals" and substantially improved production and living conditions in and around the village. The project was completed at the end of 2008. With a total length of 2.07 kilometres, the newly paved paths connected the four villages of Yuannei, Moxia, Huxie and Xingjia and benefited almost 100 rural households.

Inner Mongolia Autonomous Region Branch: helping herdsmen quicken the pace of shaking off poverty to become rich

Since 2006, CCB Inner Mongolia Autonomous Region Branch has been carrying out poverty alleviation work in Balizhuri gacha (administrative village), Bayan Nur City, Keerqing Right Wing Middle County, investing cumulative poverty alleviation funds of RMB930,000 over the three-year period. By the end of 2008, the impoverished population in the Balizhuri gacha has gone down from 697 in 2006 to 136, and the incident rate of poverty has dropped from 46.6% to 9%.

In early 2008, to help solve the practical problems of the farmers and herdsmen in the gacha, the branch installed water-pumps, built well platforms and provided concrete well covers for all 39 water wells in two villages to help the long-term safety use of the wells. This had effectively combated the dry spell at that time and resulted in significant benefits in increasing the production and incomes of the farmers and herdsmen. The project had benefited over 800 persons in more than 180 families. In addition, to ensure the safe use of electricity by farmers and herdsmen, an investment of RMB70,000 was made to renew the low-voltage wiring in impoverished households.

To help farmers and herdsmen in Balizhuri gacha shake off poverty and get rich as quick as possible, the Inner Mongolia Autonomous Region Branch has adopted the principle of “treating symptoms and cause simultaneously and using a different strategy for each gacha” in supporting pig husbandry by impoverished households. In 2008, the Branch invested RMB210,000 in procuring quality pig stocks for 173 households in four villages in its effort to help the development of a pig industry. The implementation of this project will benefit almost 700 persons from 173 families and will help more farmers and herdsmen to shake off poverty and get rich.

CCB’s “Financing Programme for Impoverished Mothers of Heroes & Exemplary Workers in China”

In 2008, CCB continued to implement the programme. As at the end of 2008, CCB contributed a sum of RMB4.9925 million for 1,789 impoverished mothers and wives of the heroes and exemplary workers.

Pocket Money Donation

In 2008, CCB continued the cooperation with China Children and Teenager’s Fund and organised a charity activity called “Pocket Money Donation”. The Bank used RMB3.65 million to renew more than 5,000 donation collection boxes. In December 2008, CCB was honourably named “the Unit with Greatest Passion for Children” by China Children and Teenager’s Fund and the name of CCB was, for the fourth time, engraved on the China Children Charity Monument which is standing at the Great Wall Badaling section.

Supporting poverty alleviation by used computers

In May 2008, CCB donated 249 sets of used computers to the Association for Undeveloped Regions in China in support of the “Village Improvement Project” to alleviate poverty through the application of information technology. By the end of 2008, a total of 583 sets of computers have been donated to the Association for the second consecutive year. In July 2008, the first batch of computers donated were reconditioned by the Association and then sent to Shaofu Central Primary School in Dachang Muslim Autonomous County, Hebei Province. A computer classroom was also set up in the school.

Constructing philanthropy hygienic station

In 2007, CCB donated RMB500,000 to the Red Cross Society of China in Chongqing for construction of 10 village philanthropy hygienic stations in support of reconstruction and improvement of hygienic conditions of people in disaster stricken areas suffering from heavy rain in Chongqing. In 2008, the hygienic stations were all constructed and put into use. The 10 stations, located in areas and counties including Banan, Dadukou, Qianjiang, Youyang, each provided service to over 2,000 villagers living within 5 km² of each station, in which a total of nearly 30,000 people could enjoy the medical service.

Supporting cultural causes

Sponsoring the European tour of the China Philharmonic

In May 2008, CCB sponsored the China Association for International Friendly Contact with USD1 million. The donation helped to fund the European tour of the China Philharmonic to three European countries including Italy and Austria, in order to promote the cultural exchange between China and the world.

Sponsoring the 11th Beijing International Music Festival

2008 marks the third year for CCB to be the lead sponsor of the Beijing International Music Festival. In cooperation with the Beijing International Music Festival Arts Foundation, CCB contributed RMB2 million to the 11th Beijing International Music Festival. For the last three years, CCB has been working with the Foundation in building a platform for international music cultural exchange, sending the message of peace and friendship with music and promoting the development of cultural activities in China and enhancing the people’s cultural literacy.

Supporting the research work of “China Yan’an Spirit Research Society”

In 2007, CCB donated RMB2 million to China Yan’an Spirit Research Society to sponsor the project of compiling the “One History Two Chronicles” database and research of relevant topics. The donations were made in 2 years. In 2008, we made the second donation of RMB1 million.

Organization of Volunteer Teams

In 2008, CCB enhanced its volunteer organization system through the mobilising efforts of party and league organisations at all levels. The improved system enabled CCB to mobilise more volunteers to support the growing number of charity causes the Bank supports.

Disaster and quake relief youth volunteer service team

Since the earthquake in Sichuan, youth from league organisations at all levels and league members quickly responded to the calls of the Central Commission of China Communist Youth League as well as CCB Party Committee to set up the disaster and quake relief youth volunteer service team. The teams actively participated in disaster and quake relief work by organising fund and material donation, blood donation, checking relief fund and materials, and providing psychological counselling for victims.

The Beijing City Branch disaster and quake relief youth volunteer financial service team. The team was dispatched over 170 staff-times, who provided 17 days of 24-hour services for the collection of donation funds for the China Red Cross, checking a total sum of RMB26.25 million in cash donations. The checking was a resounding success and was highly recognised by the China Red Cross and the society. The team has been recognised as “The Disaster and Quake Relief Financial Service Team” by the Central Commission of the League.

The Tianjin City Branch volunteer service team. Seven youth volunteer service teams from the branch were mobilised to provide volunteer services for the Tianjin Red Cross for over a hundred staff-times. Services included accounting and managing the logistics of donated materials, collection and checking of fund donations, as well as financial record keeping and review. The Tianjin Red Cross recognised the teams as an “Excellent Volunteer Organization of Excellence in Disaster and Quake Relief”.

The Chongqing City Branch disaster and quake relief volunteer preparation team. There was 1,437 staff from the branch provided volunteer services for disaster and quake relief. The dedicated staff participated in the “Blood Donation Volunteer Team”, “Emergency Aid Team”, “Orphans Care Volunteer Team” and general volunteer teams for the relief and assistance of the quake victims.

The spirit of public welfare concern displayed by CCB staff has been highly recognised by the society. Seven groups and individuals of related branches have been awarded Advanced Youth (groups and individuals) in the financial sector for disaster and quake relief.

Volunteer team for the Olympic Games

During the 2008 Beijing Olympics, CCB organised a number of volunteer teams to provide foreign language services to better satisfy customers’ needs for foreign language financial services.

Volunteers in the 95533 Calling Centre provided English language service at all branches and language support of Korean, Cantonese and Taiwanese, etc, at selected branches.

A youth volunteer team with 82 members in the Beijing City Branch provided 24-hour uninterrupted foreign language service in 25 sub-teams.

A volunteer team was set up at CCB Credit Card Centre, with 12 English-speaking volunteers attended at the Beijing Olympic Spectator Call Centre, providing “12308” hotline service.

The attending Card Centre’s English-speaking volunteers at the Beijing Olympic Spectator Calling Centre served for 55 days, providing information on traffic, venues, game results, venue entry security check instructions, venue facilities and services, spectator regulations, as well as relevant cultural events to the spectators of the Olympics and Paralympics. These volunteers warmly welcomed spectators from all over the world and provided assistances that earned the appreciation of Olympic Games visitors as well as management and staff of the venue.

In recognition of their outstanding performance, the Beijing Organising Committee of Olympic Games awarded 12 volunteers, including Zhou Lan, with “Outstanding Contribution in Operation and Management”, “Outstanding Volunteer” and “Volunteer of Excellence”. CCB Credit Card Centre was honourably awarded with “Unit of Outstanding Contribution in Operation Assurance” and “Unit of Organization Excellence in Volunteer Work”.

Case 1 Hebei Province and Shandong Province Branches and Others Show Full Support of Post-quake Reconstruction with Effective and Timely Financial Services

Since the Sichuan Earthquake struck on May 12th 2008, CCB has been committed to providing swift and efficient financial services for quake relief initiatives. CCB's branches and sub-branches had provided the most timely and comprehensive financial services to enterprises involved in post-quake reconstruction.

Hebei Province Branch: timely loan underwriting supported the manufacture of rescue and relief materials

Premium clients of CCB Hebei Province Branch, Zhongtai Construction Group Holdings Limited ("Zhongtai Construction Group") and Langfang Tianli Recreation Product Co. Ltd., both contributed to quake-relief work. Zhongtai Construction Group provided assembling services of 6,000 temporary shelters in a signed construction contract worth RMB760 million to quake-stricken areas. The company needed approximately RMB500 million additionally for operation as a result of the rapid increase of contract sales.

The country's largest tent frame manufacturer, Langfang Tianli Recreation Product Co., Ltd. was appointed by the Department of Catastrophe and Poverty Relief, Ministry of Civil Affairs as the designated tent manufacturer for quake relief. The tight delivery schedule created a RMB60 million capital shortfall for the company under a tight timeframe.

In order to complete the underwriting process, including credit granting, assessment, entrance and approval, in the shortest time possible, CCB Langfang Branch prepared credit approval materials overnight. Upon receiving the application documents on May 27th 2008, Hebei Province Branch office started initial evaluation of the two companies. Taking into account of risk management, the Credit Approval Department simplified the credit application and approval process, streamlined workflow, accelerated the assignment of approval officers, coordinated the operation of compliance review and credit approval process. Additional approval meetings were held and specific targeted risks control measures were introduced to ensure credit risks can be effectively prevented while supporting post-quake reconstruction initiatives.

On May 28th at 18:20, Hebei Province Branch had approved a general credit limit of RMB500 million to Zhongtai Construction Group, and approval documents for a credit limit of RMB60 million for Langfang Tianli Recreation Product Co., Ltd. had arrived at CCB Langfang Branch. In 26 hours, Hebei Province Branch recorded the fastest ever credit loan approval time. The total credit of RMB560 million reflected the responsibility and care of CCB staff as well as their efficiency and dedication.

Shandong Province Branch: special loan arrangement secured business capital needed for disaster relief material production

On May 19th, finance officers from Shandong Huayu Group Co., Ltd ("Huayu Hansi") approached CCB Zhenxing Road Sub-branch of the Weihai Branch to apply for a postponed repayment of the company's loan of RMB40 million due on May 20th. The reason was that they received an emergency notice on May 17th from the China Feather & Down Industrial Association to produce 150,000 feather sleeping bags to the quake-relief effort in Sichuan. The emergency notice had put the company into a dilemma. The manufacture of sleeping bags would require the use of funds for loan repayment, which would cause credit default for the company. And if they repay the loan on time, the assignment for disaster relief would be impacted.

The head of the Weihai Branch called the Business Department, the Risk Management Department and the Zhenxing Road Sub-branch for a discussion and decided to work in two ways to provide full support to the company's solution of relief material production. As the designated branch, the Zhenxing Road Sub-branch prepared documents for the Weihai Branch to review on the same day. The Risk Management Department at the Weihai Branch arranged approvers to work over-time to process the case and the Business Department appealed to its counterpart in the CCB Shandong Province Branch to approve the loan size. The Business Department of Shandong Province Branch sped up the approval process and decided a priority arrangement for the loan scale. On May 19th, Huayu repaid their RMB40 million loan to CCB on time and received another RMB20 million loan from the Weihai Branch on May 20th. The effective cooperation among provincial branch, city branch and sub-branch guaranteed the capital needed for the production of relief materials.

Other branches also acted swiftly to fully support the quake relief. For instance, Shanghai City Branch provided a loan of RMB50 million to Shanghai Yangfan Industrial Co., Ltd. which manufactured tents for disaster relief; Zhejiang Province Branch provided a loan of RMB40 million to Zhejiang Tianhung Steel Structure Co., Ltd which produced makeshift shelters for the disaster-stricken areas. Jiangsu Province Branch provided a RMB9 million loan to Jiangsu Dahongying Hengshun Pharmaceuticals Co., Ltd. Racing against time, CCB offered practical and timely support for quake relief by releasing much needed funding for post-quake reconstruction.

Case 2 Proactive Exploration of Credit Operation Model and Full Support to the Development of Small Enterprise Business by Zhejiang Province and Jiangsu Province Branches

As the most active participants in China's current economic growth, small enterprises have contributed in various ways in improving employment, increasing revenue, and technological innovation. However, in recent years, further business developments for them are often constrained by the problems of financing. Policies have been issued by different levels of governments to support the development of small enterprises and commercial banks have been asked to increase credit loan support to them. All tiers of CCB branches have been actively seeking innovative ways to increase the resources of their credit loan business to benefit small enterprises such as professionalised operation processes and mechanism, enhanced business flow and product innovation. All of which have greatly enhanced the distribution of loans for small enterprises.

CCB Zhejiang Province Branch and Alibaba launch credit loan e-commerce business

With the continuous developments in internet technology, numerous small enterprises have set up operations online. Leading the world as the largest online trading market, Alibaba's B2B online trading platform has accumulated over 8.1 million registered buyers and sellers. Among these enterprises are those without collateral or are too small in scale to qualify for credit from banks. Zhejiang Province Branch and Alibaba have formed a comprehensive cooperation to launch the country's first credit loan e-commerce business – the "E-Loans".

Catering to the financing needs of small internet clients, the "E-Loans" services are available to clients applying through Alibaba's B2B e-business platform and complying with CCB's credit policies and conditions. Current product offerings include the "Network Joint E-Loan and Joint Guarantee", "Online Purchase Order Financing" and "Online Quick Finance". Of which, the most important one is "Internet Joint Guarantee Loans", in which the Internet is used as a go-between to form "joint guarantee groups". Members of a joint guarantee group will provide mutual guarantee to each other and there is no need for collateral from the small enterprises involved.

For risk control, CCB makes use of Alibaba measures such as "Internet public notification" and "service termination" to raise the costs for defaulting and to encourage mutual monitoring between customers. Thus the problem of unsymmetrical access to information between the Bank and the borrowing enterprises is mitigated. In addition, by contributing RMB20 million each side, CCB and Alibaba have formed a "risk pool" to cover possible credit risk losses as much as possible.

The "E-Loans" service offers a new option for small enterprise financing, providing a win-win solution for the Bank, the network operator and small enterprises. It has bridged the gap between banks and small enterprises; making online credit limits one of the references for loan approval to remove the constraints of financing previously limited to fixed assets and corporate guarantees. Meanwhile, enterprises can also be reminded that, instead of focusing on the accumulation of capital, integrity should be considered as the principal of doing business. Currently, CCB has released a total loan of RMB1.24 billion to 533 small enterprises in Zhejiang Province and is launching the "E-Loans" model in areas including Shanghai, Guangdong and Jiangsu to benefit more small enterprises.

Jiangsu Province Branch establishes “credit factory” to serve small enterprises

Jiangsu Province Branch has established a small enterprise operation centre with a specialist client management team. The workflow in loan approval, which incorporates risk-control, is simplified, empowering part of credit approval rights and accelerating responsiveness to market needs. Product innovation is quickened and the specialised mode of operation is actively promoted. In the establishment of “credit factory” trial business model, CCB worked with Temasek and used Zhenjiang City Branch as a testing point, which reported significant result.

In February 2008, Zhenjiang City Branch established a small enterprise operation centre with 36 specialist staff. The centre adopted a “credit factory” mode of operation characterised by a professional, standardised and streamlined business flow, offering clients a one-stop service for loan approval, issuing and repayment. The loan products are more diversified. In addition to the short-term current capital loan, a mid-to-long-term current capital loan up to RMB30 million and a fixed asset loan up to RMB10 million are available. Flexible options are offered including loan guarantees for existing land, property and equipment, third-party assurance, as well as account receivables-backed collateral, collateral factoring, joint loan and joint guarantee, and fixed limit loans, which better satisfy the short-noticed, rapid and frequent capital needs of small enterprises.

With the “credit factory” mode of service, the Zhenjiang City Branch has greatly improved the speed of loan issuance and service efficiency, lifting the branch’s sales and service performance as well as client satisfaction. The branch’s efforts in resolving the difficulties faced by small enterprises in financing has been highly appreciated by the local government, the People’s Bank of China, the China Banking Regulatory Commission, peers in the financial sector as well as the general public. The city’s party committee and government delivered great support to the branch by asking the local media to increase their coverage of the CCB-Temasek small enterprises credit loan business mode. The Municipal Economic and Trade Commission and the SME Council in Zhenjiang have held financing promotion conferences with CCB to showcase the small enterprise loan services provided. The Danyang Municipal Government in Zhenjiang has also donated RMB24 million to set up a fund for subsidising loan interest of small enterprise loans, specialised in subsidising loan interest for clients of the CCB-Temasek small enterprises credit loan business. Various small enterprises have since approached the Bank seeking cooperation.

Under the entwined influences of the international financial crisis, the survival and development of small enterprises is particularly difficult. This is also a question of survival of the fittest. For banks, this is an optimal opportunity to find the more risk-resistant small enterprises which have the best potential to grow. Our new take on small enterprise credit loans allows CCB to be proactive in competition and take the position of the leading player in the small enterprise credit loan market, and would also provide reference to solutions for small enterprise financing.

Case 3 The Blooming Plums, Linfen Branch Hongmei Finance Centre in Shanxi Province Grows with Clients

CCB Linfen Branch Hongmei Finance Centre in Shanxi Province (the “Centre”), marks a well-known brand in Pingyang area and a legend course with love and devotion by working hard.

Taking the “customer-centric” business philosophy, Wang Hongmei explored a new financing mode of “in tune with the market rhythm and in line with customer demand”, financing for the people and serving wholeheartedly and built up a gold-lettered signboard of financing for local residents. Meanwhile, all staff at the Centre made great contributions to the local community, through programmes like “Spring Bud Class” and “Ready-to-help Women Group”.

A witness of “Ready-to-Help Women Group” with true love

Constructing new rural areas is a long-term task, so the future must be focused with social responsibilities. The staff of the Centre always bear this in mind.

In 2008, in order to thoroughly implement the spirit of the Party’s Third Plenary Session of the 17th National Congress of the Communist Party of China and push forward the socialist new rural construction, the Centre joined the “Millions of Women Helping Association”. Led by Wang Hongmei, the manager of the Centre, a survey on financial service needs was conscientiously conducted in Nanyang Village, Fengcheng Town, Houma City of Shanxi Province to aid the Centre’s development of targeted activities.

Nanyang Village is predominantly a low income agricultural community comprised of mainly migrant workers. To help this community strengthen its future, the Centre organised staff representatives to formulate an aid programme for the community. The programme includes an education component that aims to provide the community with more knowledge about “laws, technologies, health and financial practices” to farmhouses to facilitate farmer’s intellectual development during their free time. The Centre also established the “financing management channel” for villagers to help increase their income through better financial management.

To further enrich the villagers’ financial management knowledge, a financial hotline was opened by the Centre to meet the villagers’ financial needs. For example, villagers are able to call the hotline to learn more about the identification of genuine and forged banknotes, exchange of coins and banknotes, exchange of worn-out currency, subscription of treasury bond, asset allocation under interest rate adjustment, risk disclosure of hot financing products and much more. Since the opening of the hotline, almost 1,000 villager’s problems have been solved. The hotline has also helped the villagers to learn and understand the risks of the product investment. In their own words, “Hongmei Finance Centre is like our eyes and our dream of financial management has come true.”

The Party Secretary of Nanyang village said with emotion: “The Centre is actually helping us improve our prospects to grow our wealth. We are now like relatives and make frequent visit to each other. Thanks to their help, we have learned much about financial management and for that we are very grateful to them!”

Bring education aid to “Spring Bud Class” and help the impoverished children return to school

On a hot summer day in 2008, when the love-imbued donation by the Centre was delivered to the children in the “Spring Bud Class” of Gucheng Primary School of Xi County in Shanxi Province, everyone was moved to tears. With their tender voices, they repeated their three-year long desire from their heart: “We will never forget your kind donation for helping us going back to school, and we will repay the motherland by studying hard!”

It is the 3rd year for the Centre to carry out their financial aid programme for the “Spring Bud Class”, and love and care from them have never been delivered late. In the past three years, before the commencement of every school year, specially prepared gifts from the Centre were delivered to the children. Under the financial aid of the Centre, all 20 kids from the impoverished families received schooling. Whenever they see the young kids’ sweet smiles, the staff is very happy and work with immense zeal.

At the donation ceremony, Wang Hongmei gave these remarks: “We subsidise children in need so they can return to school. With our blessed wishes and love to the students, we hope that we can bring along more people to donate and let more children in need enjoy the love and care from all sectors of the community.” Many high-end clients were also moved by the philanthropic action of CCB staff. A group of our clients made the following comments, “While we have built greater wealth, it doesn’t mean happiness. Hongmei told us that the true source of happiness comes from our contribution and love to the community, which enriches our spiritual world. So we are honoured to participate in these significant donation activities to help the children. Only when they have learned knowledge, can they better serve the community!” Therefore, the high-end clients actively joined in the ranks of providing generous financial support to the impoverished students. One client donated RMB300,000 to help to build a new school building in order to improve the learning environment. In order to subsidise more students going back to school, a client donates RMB100,000 each year to help 10 impoverished students to complete their studies. This way, the Centre and their clients demonstrate their love and care to the community in the financial industry.

A strong sense of social responsibility and belief of “from the society and giving back to the society,” is the driving force of the Centre. With a firm belief that love is in companionship with sunshine and brings people hope and happiness, the Centre is always sowing the seeds of love. They believe there is sunshine wherever there is love.

Case 4 Exploring New Ways of Serving the “Three Rural Issues”, Set up Hunan Taojiang Jianxin Rural Bank

As a major agricultural province, over 60% of Hunan’s population is engaged in agriculture. Taojiang in Yiyang is famous as a “town of bamboo” and “town of tea” in China, with rich local agricultural and forestry resources. In December 2008, Hunan Taojiang Jianxin Rural Bank Ltd., the first rural bank launched by CCB, was officially open to meet local financial demands in rural areas.

Hunan Taojiang Jianxin Rural Bank is a banking financial institution with independent legal entity status. With CCB as the major sponsor, seven enterprises and two natural persons as co-sponsors, including Yuan Longping Hi-Tech Agricultural Corporation Limited, Changsha Hongda Technology Development Co., Ltd., Hunan Jinliufu Wine Co., Ltd., Hunan Yiyang Dongfang Cement Co., Ltd., Xiangtan Bubugao Investment Group Co., Ltd., Kemen Noodle Manufacturing Co., Ltd. and Yiyang Zijiang Electronic Elements Co., Ltd. With registered capital of RMB50 million, CCB contributed RMB25.5 million, representing 51% of the total. The company set up the general meeting of shareholders, Board of Directors and Audit Committee, with sound corporate governance structure. The company currently has 23 employees with 1 retail branch. After opening, the branch will independently operate in deposit, loan and remittance business, mainly offering financial services to local farmers, agricultural and rural economic development. CCB will provide strong support in respect to capital, technology, personnel as well as management to this rural bank.

Hunan Taojiang Jianxin Rural Bank is adhering to provide services for the “Three Rural Issues”. Small loans business is developed step by step to support farming households, by helping them to improve agricultural production technology, increase production efficiency and encourage consumption and investment in their rural areas. The programme also aims to actively cooperate with agricultural economic organisations and offer financial support to strengthen and enlarge the agricultural economy with local characteristics, such as wood and bamboo processing, animal husbandry and forestry. The programme will also support the development of small enterprises and individual businesses in the county by solving their financing difficulties with innovative financial means; resolve the problems of “short-noticed, urgent and small loan” with the first-class efficiency.

It is an effective action to set up rural banks to respond to the call of the country and support the construction of a new socialist countryside. It is also a significant step for CCB to realise a strategic transformation. This is an important strategy as the banking services in rural markets is insufficient whereas competition in urban areas is over-heated. CCB’s bold attempt to develop the rural financial market can also provide experiences for rural financing reform for our country.

Case 5 Share the Same Blue Sky – Henan Province Branch Supports New Energy Exploration Project

Henan Tianguan Group Corporation Limited (“Tianguan”) is a key client of CCB Henan Province Branch. The company was founded by the Communist Party in 1939, with a glorious history of 69 years. It is the most representative ethanol manufacturing enterprise with the longest history in China. It is also one of the 520 key state enterprises, one of the 50 key enterprises in Henan Province and one of the 4 designated ethanol fuel manufacturers in China. It is one of the main body enterprises of the new energy high-tech production base of the State. The company’s project with annual production capacity of 300,000 tons of denatured ethanol fuel is one of the 3 pilot projects during the period of the “Eleventh Five-year” plan in China. Tianguan therefore takes a leading position in domestic ethanol fuel industry.

It is a strategic measure to learn from foreign experiences and promote ethanol gasoline in China during the period of unstable international fuel prices and the annually increasing volume of imported crude oil in China. The promotion of ethanol gasoline in China has several benefits. It will aid in regulating energy structures, developing alternative resources for crude oil and reducing vehicle exhaust emission. The strategy will also ensure a safe supply of agricultural products under the search for a long term and controllable conversion market of using agricultural products as alternative energy. This will strengthen the foundation of China’s food production after its entry into WTO, by promoting the virtuous circulation of agricultural production and consumption for sustainable development.

After the Tianguan’s ethanol fuel project was officially approved by the State, the Nanyang Branch of Henan Province started proactive marketing of the project. Meanwhile, the project assessment team worked onsite at client’s office. The project assessment, granting of credit and other applications were completed in less than 2 weeks and submitted to the headquarters. To demonstrate the feasibility of the project, CCB sent account managers to other places to learn about the promotion and project management and understood the sales issues of ethanol fuel. At last, the project got approval from the headquarters and obtained syndicated loans. CCB provided a credit limit of RMB350 million. Since then, the cooperation between CCB and Tianguan has grown closer. In 2008 alone, CCB provided a credit loan of RMB215 million to Tianguan Group, with RMB130 million accepted.

With the help of CCB’s integrated financial service, Tianguan Group’s operational benefits are increasing steadily, and its energy conservation and emission reduction ability is improving. At present, the company has developed three product lines of ethanol fuel, marsh gas and biological diesel for bio-energy industry. The ethanol fuel production capacity and industrial marsh gas engineering project are the largest ones in China and the wheat gluten production capacity is the largest one in the international market.

In particular, the ethanol fuel project of 300,000 tons realises comprehensive utilization and deep processing of wheat and other agricultural products, and has reached its goal of integrated development and utilization of varieties of side products. The project also turns spent grains dough, waste water, waste slag, waste gas etc. into treasures by making waste profitable and has created a sustainable uses through closed recycling.

While the ethanol fuel yields considerable economic benefits, the project promotes both the harmonious and scientific development of society and the nature. The Company has become one of the 10 model SOEs of cycled economy in China. In February 2008, Nanyang city, where the Group is located, was approved as the leading state-level high technology industrial base for new energy industries led by Tianguan Group. Meanwhile, in the process of supporting Tianguan Group on the road of scientific development, CCB has further developed its banking services and lifted its reputation, while receiving high praise from local governments and enterprises. Win-win situation between banks and enterprises is realised. More importantly, by providing financial service to new energy project, CCB supports the State’s energy conservation and emission reduction policies, and benefits community and people.

Case 6 Care to Medium and Low Income Residents – Sino-German Bausparkasse Explores New Modes of Housing Finance Services

To implement the spirit of the Central Economic Working Conference and the policies and measures on promoting healthy development of real estate market by the State Council, in December 2008, Sino-German Bausparkasse (“SGB”), with shareholding of CCB, launched economic affordable housing development loans, affordable individual housing loan and other new products in Tianjin. The purpose is to provide quality housing financing services for medium and low-income residents and support construction of affordable housing in Tianjin.

SGB which was jointly invested by CCB and Bausparkasse Schwäbisch Hall AG in 2004, is the only national bank specialised in housing saving business. Approved by the China Banking Regulatory Commission on July 21st 2008, its business scope was expanded to real estate financing, public deposits and other commercial banking fields. To support the innovation pilot base construction for the innovative and trial financial reform in the Binhai new area in Tianjin and to aid medium and low income residents’ housing expense, under the support of Tianjin Municipal Government, SGB has explored housing financial services facing medium and low income residents, developed and launched development loan for economically affordable housing, personal loan for economically affordable housing, personal housing loan for price-limited housing, personal loan for middle or small-sized common commercial housing.

The primary service objective of SGB is to support the medium and low-income residents to purchase middle or small-sized housing, middle or lower-priced housing and support the government’s affordable housing construction. Different methods include “low down payment, low interest rate, long tenure, more favourable terms and high efficiency” were used to provide housing financing services for Tianjin residents. The personal loan for affordable housing could be released within 3 days, offering customers with express channel services, as well as flexible loan repayment, preferential guarantee, insurance policy and other differential financing services. To better support and carry forward relevant business development, based on the principles of “limited total amount, limited term and limited benefited people”, the Tianjin Municipal Government will provide fiscal and tax preferential policies for the affordable housing financing products launched by SGB. Corresponding preferentiality and support are also provided to the medium and low-income residents and affordable housing developers via SGB.

SGB has signed a cooperation agreement with Tianjin Bureau of State Land Resources and Housing to support the construction of affordable housing in Tianjin, including an intention of RMB20-billion financial support and maximum support for affordable housing construction in Tianjin in the next three years. SGB also signed a business cooperation agreement with Tianjin Jinfang Real Estate Guarantee Co., Ltd., and financing agreements with Tianjin Real Estate Corporation, Tianjin Real Estate Development Group Co., Ltd. and Hedong Real Estate Development Corporation, to give full play of SGB’s advantages in real estate financing, and further reinforce efforts in relevant financing product innovation and financing service strengths for the construction of affordable housing. All financing means are used to meet the capital demand for the affordable housing development and construction and better support the middle-to-lower income people to purchase affordable houses.

SGB’s new business start-up marked that its transformation from a housing saving bank into a commercial bank specialising in housing credit business. The purpose of starting a new business and signing cooperation agreements with relevant authorities of Tianjin Municipal Government is to provide better professional financing services to the residents, with supportive government policies and regional advantages of Binhai new area of Tianjin. After the successful transformation, SGB will explore brand-new affordable housing credit business models, which combine the professional experience and advantages of its Chinese and German shareholders with the characteristics of their housing savings products and commercial bank products. Meanwhile, through its bold practice and innovation, exploration and experience and strength accumulation, SGB will step beyond Tianjin and take advantage at the appropriate time of opportunities in national affordable housing financial service system in China.

Social Recognition and Feedback

In 2008, China Construction Bank took a proactive approach to deal with the international and domestic complicated and changing financial and economic situations by making continuous improvements to its corporate governance, risk management and customer services. Steady growth across all of its business segments helped to maintain the Bank's leading position among international and domestic peers with its core performance indicators. This performance was recognised by regulatory organizations, international and domestic media and rating institutions, building on the nearly 120 awards (including rankings) from more than 70 international and domestic media and rating institutions that CCB obtained in 2008. In particular, the Bank received about 10 social responsibility awards, more than 40 brand image awards as well as over 70 awards for its products and services.

Awards

Social responsibility awards

January 2009 – We received the “Best Social Responsible Enterprise Award for the 30 Years of Opening-up and Reform” by China News Weekly and the Chinese Red Cross Foundation

December 2008 – We were awarded the “China Business News Corporate Social Responsibility 2008 Award – Outstanding Corporate Case Study” by China Business News

December 2008 – We won the “China Charity Awards – Domestic-funded Enterprise with Greatest Social Care” by the State Ministry of Civil Affairs

December 2008 – We won the “China Best Corporate Citizen Award 2008” by 21st Century Business Herald

December 2008 – We won the “Best Social Responsibility Enterprise Award” by China Women's Development Foundation

November 2008 – We were named the “Top 50 Chinese Public Welfare Enterprises” by Red Cross Society of China and China Charity Federation

October 2008 – We were named the “China Livelihood Action Vanguard” by China Foundation for Poverty Alleviation

Brand image awards

December 2008 – We won the “Best Chinese Bank Award” by Sohu.com

December 2008 – We were named one of the “Asia Fabulous 50” by Forbes Asia, the only domestic banking enterprise appeared on the list

December 2008 – We were granted the “Hong Kong Corporate Governance Excellence Awards 2008” by The Chamber of Hong Kong Listed Companies

November 2008 – We won the “Special Mention” award in the “Best Corporate Governance Disclosure Awards 2008” by Hong Kong Institute of Certified Public Accountants

August 2008 – We were named the “Best Commercial Bank” by The Chinese Banker, a mainland China magazine

July 2008 – We won the No. 1 “Platinum Award for Banking (Asian region) – Annual Report” and the Gold Award of “The Best Letter to Shareholders” by League of American Communications Professionals (LACP)

June 2008 – We were named “China's Best Bank in Risk Management” by The Economic Observer

May 2008 – We were named the “Best Retail Bank in China” by Capital magazine in Hong Kong

April 2008 – We were awarded “The Excellence in Retail Risk Management Award” by The Asian Banker, a Singaporean magazine

Products and services awards

January 2009 – CCB VISA Olympic Platinum Credit Card won the “Visa Partners of Beijing 2008 Olympic and Paralympic Games” award by the VISA Inc.

December 2008 – We were named the “Best Telephone Bank” and the “Best Self-Service Bank” by China Electronic Commerce Association

November 2008 – We were named the “Excellent Unit of Payment Environment for the Beijing Olympic Games” by The People’s Bank of China

November 2008 – We won the “China Banking Sector’s Welcoming Olympic Civilised Services Organisation Award” by the China Banking Regulatory Commission

October 2008 – We were awarded the “China Excellence Financial-Economic Securities Website Award (Banking Sector)” by Securities Times

October 2008 – We won the “Best SME Service Award” and the “Best Investment Banking Award” by CFO World, a mainland China magazine

June 2008 – We won four awards including the “Best Corporate Finance Product Award” and “Best RMB Wealth Management Product Award” in “Golden Shell Awards” organised by 21st Century Business Herald.

June 2008 – CCB won “The Asset Triple A Awards for Derivatives and Structured Product 2008” by The Asset magazine

February 2008 – We were awarded the “Best Sub-custodian Bank, China” by The Asset magazine

Rankings

November 2008 – We were ranked the 3rd in the “Asian Bank Competitive Rankings” organised by 21st Century Business Herald, two positions improved from the previous year

November 2008 – We were ranked the 12th among commercial institutions and ranked the 1st in the banking sector on “CSR Asia Business Barometer” compiled by CSR Asia

August 2008 – We were ranked the 7th on the “China’s Top 500 Enterprises” by China Enterprise Confederation

August 2008 – We were ranked the 1st on the “Competitiveness of Chinese Commercial Banks (Financial Valuation)” and 3rd on the “Core Competitiveness of Commercial Banks” by The Chinese Banker, a mainland China magazine

July 2008 – We were ranked the 13th on the “Top 1000 World Banks” by The Banker magazine, up one position from the previous year

July 2008 – We were ranked the 171st on the “Fortune Global 500” by Fortune, 59 positions improved from the previous year and achieved the largest leap in among domestic banking peers

July 2008 – We were ranked the 3rd on the annual ranking of the “Top 300 Asian Banks”, one position improved from the previous year and we were also named as “One of the Most Profitable Banks in China” by Yazhou Zhoukan

June 2008 – We were ranked the 20th in “Financial Times Global 500” by Financial Times, up 15 positions from the previous year

June 2008 – We were ranked the 7th on the “Top 100 Listed Enterprises on the Main Board” by Securities Times, ranked the 1st in the banking sector

Social Recognition

“The people of Sichuan Province thank CCB for its huge support and aid. With the support and the aid of the nation’s people, the local government and people will pull through this difficult time and rebuild our beautiful home.”

—— Huang Xiaoxiang, Vice Provincial Governor of Sichuan Province

“Growing with its clients and enjoying prosperity along with the society, CCB, with an operating history of 53 years, invariably keeps itself running in the forefront of China’s economic modernisation. In 2008, the Bank donated approximately RMB211 million for various welfare causes including combating the snowstorm, and supporting the Sichuan earthquake relief work. Apart from growing into an international first class commercial bank, CCB has called forth all its love and energy in building a harmonious society.”

—— China News Weekly magazine

“CCB’s sponsorship to the Beijing International Music Festival not only shows their support for music and cultural activities and the civilisation of the country, but also for the betterment of a city or even the whole nation’s civilisation. As the principal sponsor, CCB embraces their responsibility without hesitation in supporting major cultural events, contributing to the entrance of China’s culture to the international arena. The achievement of the Beijing Music Festival Arts owes not only to the government but also to sponsors like CCB. We should applaud these corporations for their socially responsible contributions!”

—— Yu Long, renowned conductor
and Art Director, Beijing Music Festival Arts Foundation

“I still vividly remember the scene when the class teacher announced the list of students who would be subsidised by CCB. It was like having a deer running and bouncing inside my heart. But when I heard my name being called out, my sense of security was all set and it was like having both feet landed on a solid ground. CCB’s assistance did not merely make me understand that I never worked alone, I learned thanksgiving, too. I am deeply grateful to all of you who have ever helped me as you are the ones who allowed me to pursue my dream. I would keep all my appreciation in the bottom of my heart and continue to work hard.”

—— Long Niuxia, Science Class 1, Class 2007,
Baise (Guangxi Zhuang Autonomous Region) Qifu Senior High School

“In the past 15 years with CCB, I have grown up from an innocent new banking recruit into a managerial staff in a fundamental branch. Experiencing 3 years of changes and passing through different periods of shareholding reforms until the Bank went listing, as a member of CCB, I am extremely proud to be able to contribute to the swift and comprehensive development of the Bank. At the same time, I would like to express my heartfelt thanks to CCB, who has aroused in us the vigour of the youth, filling us with a keen sense of innovation and bringing our talents into full play. The career of CCB is my career!”

—— Zhu Xiaodan, General Manager of Tianhe Direct Sub-branch,
CCB Guangdong Province Branch

“Before I came to know CCB, I always thought the state-owned banks to be remote to small-to-medium enterprises like us. We neither had the competitive edge or monopoly projects, nor the backup of state-owned enterprises. It would be incredibly hard for us to enlist the financing support from state-owned banks in financing. Then in the second half of 2008, I came to learn about the e-commercial loans provided by CCB via the Alibaba website. Eventually, our company successfully obtained current liquidity loan from CCB on ardent support and assistance extended to us through the CCB Online Banking Department and CCB Huaxing Sub-Branch. They gave us strong assurances in developing businesses. To this end, we would like to show our genuine gratitude to CCB, who has broken new grounds for the small-to-medium enterprises. We find the credit support from CCB to be especially rare and trustworthy at the difficult times of the financial crisis!”

—— Fu Hexing, Chairman
Zhejiang Fusheng Furniture Manufacturing Company Limited

Registered name in Chinese:	中国建设银行股份有限公司
Registered name in English:	China Construction Bank Corporation
Registered address:	No. 25, Finance Street, Xicheng District, Beijing, China
Postcode:	100032
Legal representative:	Guo Shuqing
Company headquarters:	Beijing
Hong Kong Stock Exchange stock code:	939
Shanghai Stock Exchange stock code:	601939
Internet website:	www.ccb.com
Wireless website:	wap.ccb.com
Customer hotline:	95533
Report prepared by:	Public Relations and Corporate Culture Department, Headquarters, China Construction Bank

Independent Assurance Report



To: The Board of Directors of China Construction Bank Corporation

We have been engaged by China Construction Bank Corporation (“CCBC”) to provide independent assurance on the information disclosed in its 2008 Social Responsibility Report (“the SR Report”) for the year ended 31 December 2008, in relation to the disclosure recommendation of the following guidelines issued by the Shanghai Stock Exchange:

- Notice on Strengthening Listed Companies’ Undertaking of Social Responsibilities and issuance of ‘Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange’
- Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange
- Appendix 2: Guidelines on Preparation of ‘Corporate Report on Performance of Social Responsibilities’ of the Memorandum No. 1 on 2008 Annual Report for Listed Companies: Preparation and review of internal control report and social responsibility report (collectively known as the “SSE Guidelines”).

Purpose of Report

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

Responsibilities of Directors and the Independent Assurance Provider

The Board of Directors of CCBC is responsible for the identification, presentation and accuracy of the information contained in the SR Report in accordance with the disclosure recommendation of the SSE Guidelines (“Disclosed Information”). Our responsibility is to express an assurance opinion to the Board of Directors of CCBC based on the work performed. Our work and conclusion were limited to considering whether anything has come to our attention that causes us to believe that the Disclosed Information, in the form and context in which it appears in the SR Report taken as whole, was not fairly stated in all material respects, in so far as such information is not inconsistent with information made available to us at CCBC Head Office.

Scope

The objective of our independent assurance engagement was to provide limited assurance on whether the Disclosed Information in the SR Report, prepared by CCBC, is not unfairly stated. Information relating to branches and subsidiaries were excluded from the scope of the engagement.

Procedures performed to obtain a limited level of assurance are aimed at determining the plausibility of information and are less extensive than those for a reasonable level of assurance. Our work and report were not undertaken for the purpose of opining on the effectiveness of CCBC’s systems and procedures

Reporting Criteria

CCBC has prepared the SR Report based on SSE Guidelines.



Assurance Standard

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

Summary of Work Performed

Our work was limited to the following:

- Interviewing management and staff at CCBC Head Office responsible for collating and reporting the Disclosed Information; and
- Assessing the reasonableness of the Disclosed Information by reconciling it with supporting documentation at CCBC Head Office. We did not examine the source documents from the branches and subsidiaries or the information relating to prior years except for the information disclosed in the 2007 Corporate Social Responsibility Report.

Conclusion

Based on our scope and work described in this report, nothing has come to our attention that causes us to believe that the Disclosed Information in the SR Report, prepared by CCBC in accordance with the disclosure recommendation of the SSE Guidelines, in all material respects, is not fairly stated.

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

KPMG Huazhen
Beijing
27 March, 2009

Appendix

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

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

Shanghai Stock Exchange Related Requirements	Index
Guidelines on Preparation of “Corporate Report on Performance of Social Responsibilities”	
1. The report of fulfilment of social responsibility by companies (hereinafter referred to as the "social responsibility report"), is the one reflecting the fulfilment of social responsibility by companies.	Non-disclosure requirement
2. Individual companies can make decisions concerning content and titles on the report mentioned above in accordance with their own situations and actual practices for compiling the relevant report, including but not limited to: social responsibility report, sustainable development report, environmental responsibility report and corporate citizen report, etc.	Non-disclosure requirement
3. Notes should be given under the title of the report: The company's Board of Directors and all directors guarantee that the contents of this report have no any false records, misleading statements or significant omission, and bear individual and joint liability to the authenticity, accuracy and completeness of the report content.	Page 74
4. Attention should be given to the following, at least, while compiling the social responsibility report:	
(1) Company's effort in promoting sustainable development, like the protection of staff health and safety, the protection and support to the community and the quality control of the products.	Page 92 to page 113
(2) Company's effort in aspects of promoting environmental and ecological sustainable development, for example, how to prevent and reduce pollution, how to protect water resources and energy, how to guarantee the suitable liveability in the region, and how to protect and enhance the region's biological diversity.	Page 102 to page 105
(3) Company's effort in aspect of promoting sustainable development in economy, such as how, through its products and services, to create value for customers, how to create better job opportunities and future development for employees, how to bring higher economic returns to its shareholders.	Page 92 to page 113

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<p>5. Companies can disclose the social contribution value per share according to the requirement of “Notice on Strengthening Listed Companies’ Undertaking of Social Responsibilities” and issuance of ‘Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange’”. Companies that disclose the indicators of what mentioned above should also disclose the calculation method of social cost-calibre.</p>	<p>Page 92</p>
<p>6. Companies can hire a third-party to audit the status of their fulfilment of social responsibilities. If do so, the result of verification should be made public.</p>	<p>Page 132 to page 133</p>
<p>7. Separate statement of reasons and opinions are to be given should the directors fail to guarantee or not agree with the authenticity, accuracy and completeness of the report.</p>	<p>Non-disclosure requirement</p>

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

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

Appendix

3. Listed companies can disclose the following information concerning environmental protection in their annual social responsibility report or disclose separately according to their own need:	
(1) Company environmental protection policy, annual environmental protection objectives and effectiveness.	Page 102 to page 105
(2) Company's annual total consumption of resources.	Not counted yet
(3) Company's investment in environmental protection and environmental technology development situation.	Page 102 to page 105
(4) The type, quantity, concentration and the whereabouts of company's emission of pollutants.	Not applicable
(5) Company's environmental protection facilities construction and operation.	Not applicable
(6) The situation of waste treatment and disposal, waste product recycling and utilization of the company in the production process.	Not applicable
(7) Voluntary agreements signed with the environmental protection departments to improve the environmental behaviour.	No relevant information
(8) The company's situation of encouragement rewarded by the environmental protection sector.	No relevant information
(9) Other environmental information that companies voluntarily disclose. Companies engage in thermal power generation, steel and iron industry, cement, aluminium electrolysis, mine resource development, etc. which have greater impact on environment should disclose environmental information as listed above in item (1) to (7), and should also describe the condition of investment in environmental protection and environmental technology development.	Page 102 to page 105

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<p>4. The listed companies that have been included in the list of serious polluting enterprises should disclose the following information within two days after the list issued by the State environmental protection department: (1) The name of the pollutants, emission approach; emission concentration and amount, superscalar, super-total quantity situation; (2) Company's environmental protection facilities construction and operation; (3) Contingency plan for company environmental pollution accident; (4) Measures taken for companies to reduce pollutant emissions and future working arrangements. Listed companies may not be on the grounds of commercial confidentiality, refuse to disclose the aforementioned environmental information.</p>	<p>Not applicable</p>
<p>5. Following materials should be supplied for verification when the listed companies apply to disclose the aforementioned environmental information: (1) Public announcement draft; (2) Board of director's resolution (if related to) for the construction project(s) with significant investment behaviours which have great influence on environment; (3) Written decision of administrative penalty or relevant document (if related to) issued by environmental protection department; (4) Supporting documents (if related to) that companies involve in significant litigation, or their main assets have been closed down, detained, frozen, or be taken as mortgage or pledge; (5) Other relevant supporting documents</p>	<p>Non-disclosure requirement</p>
<p>6. According to the relevant environmental protection laws and regulations that companies are required to carry out its responsibilities and obligations and conform to the conditions mentioned in "Accounting Standard for Business Enterprises" for confirmation. Companies should disclose the amount of money related to anticipated liabilities which should have been referred to in their financial report.</p>	<p>Not applicable</p>
<p>7. Companies can disclose information only on the internet of SSE in accordance with item 3 of the guidelines about voluntary disclosure of information. For other information that has to be made public according to the guidelines, companies must disclose it in designated newspapers and websites of China Securities Regulatory Commission simultaneously.</p>	<p>Non-disclosure requirement</p>
<p>8. For those fail to meet the requirement for timely, accurate and complete disclosure of relevant environmental information, SSE will take the necessary disciplinary measures to those companies and the related responsible personnel.</p>	<p>Non-disclosure requirement</p>
<p>9. These guidelines become effective starting from the date of promulgation.</p>	<p>Non-disclosure requirement</p>

Appendix

Notice on Strengthening Listed Companies' Undertaking of Social Responsibilities and issuance of "Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange"	
<p>1. All listed companies should enhance the awareness of corporate social responsibility by emphasising their non-commercial contributions to their stakeholders, the society, environmental protection and resources allocation while pursuing economic efficiency and protecting interests of shareholders. Companies should also voluntarily combine short-term and long-term interests and combine self-development and the balance of overall social development to strive to exceed their business goals.</p>	Non-disclosure requirement
<p>2. Companies should, according to their industries and their own operating characteristics, formulate a practical strategic plan and work mechanism for social responsibility. The plan should at least consist of areas including the companies' ethical standards, employee protection plan and career development and supporting scheme, technology investment and R&D plan for reasonable allocation of resources and effective environmental protection, social development subsidy plan, and the arrangement of the mechanism in implementing, managing and supervising social responsibility.</p>	Non-disclosure requirement
<p>3. Companies are encouraged to disclose special approaches and results in their implementation of social responsibility on a timely basis, and to publish the corporate social responsibility report on the SSE website upon the release of the annual report in accordance with the relevant regulations in the "Securities Regulation" and the "Administration of Information Disclosure of Listed Companies".</p>	Non-disclosure requirement
<p>4. Companies can disclose the social contribution value per share in the annual social responsibility report. The social contribution per share refers to the sum of the companies' earnings per share created for the shareholders and the added value created for other stakeholders, which the latter includes the corporate tax paid to the State, staff remuneration, interests paid to creditor, companies' donations expense, less any other social costs caused by environmental pollution. This allows the general public a better understanding of the real value created by the companies to their shareholders, staff, customers, creditors, community as well as the entire society.</p>	Page 92

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5. (1) Companies' efforts in promoting sustainable development in society, such as protection of health and safety of their staff, support and protection of communities and product quality control, etc;	
Of such: Protection of health and safety of their staff	Page 91, page 111 to page 113
Of such: Protection and support of communities	Page 91, page 110
Of such: Product quality control	Page 89 to page 90, page 106 to page 109
5. (2) Companies' efforts in promoting environmental and ecological sustainable development, such as prevention and reduction of environmental pollution, protection of water resources and energy conservation, assurance of living suitability of living areas, as well as protection and enhancement of regional biological diversity;	
Of such: Prevention and reduction of pollution of the environment	Page 102 to page 105, page 126
Of such: Protection of water resources and energy	Page 102 to page 105
Of such: Assurance of living suitability of living areas	Page 102 to page 105
Of such: Protection and enhancement of regional biological diversity	Page 105
5. (3) Companies' efforts in promoting sustainable economic development, such as value creation for customers through its products and services, creation of better job opportunities and future development for employees, higher economic returns brought to shareholders etc.	
Of such: Value creation for customers through its products and services	Page 89 to page 90, page 106 to page 109
Of such: Creation of better job opportunities and future development for employees	Page 91, page 113
Of such: Higher economic returns brought to shareholders	Page 93

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<p>6. When applying for the annual corporate social responsibility report disclosure, companies should submit the following documents: (1) Announcement documents; (2) Resolution of the approval of the annual social responsibility report by the Companies' Board of Directors; (3) Resolution of the approval of the annual social responsibility report by the Companies' Board of Supervisors; (4) Any other documents considered by SSE to be necessary.</p>	<p>Non-disclosure requirement</p>
<p>7. For companies who place emphasis on social responsibility and are willing to proactively disclose corporate social responsibility reports, they will be given a priority to be included in the SSE Corporate Governance sector, and the approval process of the provisional announcements will be simplified correspondingly.</p>	<p>Non-disclosure requirement</p>
<p>8. In view of the needs of market development, SSE develops specific guidelines on corporate social responsibility information disclosure on a timely basis.</p>	<p>Non-disclosure requirement</p>
<p>9. According to the "Guidelines of Strengthening Supervision of the Listed Companies on Environmental Protection Management" and Requirements of "Methods of Environmental Information Disclosure (Trial)" released by the Ministry of Environmental Protection of the People's Republic of China in February 2008, the "Guidelines of Environmental Information Disclosure of SSE Listed Companies" is formulated and issued. See attachment, please comply to implement.</p>	<p>Non-disclosure requirement</p>



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