



助你前行

CSR 2015
Corporate Social
Responsibility
Report

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经济方面：

提高自身盈利水平，
全年向国家上缴税收

1,060.23
亿元

支持国计民生等重点
领域，全年基础设施
行业领域贷款新增

1,485.70
亿元

助推“走出去”战略，在自
贸区、“一带一路”、沿边
开放地区设立专业机构或
团队，跨境人民币结算量达

1.84
万亿元



社会责任实践亮点

环境方面：

坚持责任投资，严控高能耗、高污染、产能过剩行业信贷投放，绿色信贷贷款余额

7,335.63
亿元

绿色信贷节能减排效益显著，预计折合减排标准煤

2,285.24
万吨

减排二氧化碳当量

5,298.74
万吨

节水

90.32
万吨

推广网络金融服务，倡导节能减排，拥有网上银行客户

2.1
亿户

手机银行客户

1.83
亿户

微信银行用户

3,293
万户

社会方面：

每股社会贡献值

2.95
元

为社会直接提供就业岗位

369,183
个

推进普惠金融，小微企业贷款余额

12,778.79
亿元

涉农贷款余额

18,927.79
亿元

个人住房贷款余额

27,738.95
亿元

全年公益捐赠支出

4,121
万元

董事长致辞



王洪章 董事长
Wang Hongzhang Chairman

企业承担社会责任是企业生存和发展之道。《左传》曰：礼，经国家，定社稷，序人民，利后嗣者也。对于企业而言，这个“礼”，就是积极承担社会责任。作为企业重要的无形资产，企业社会责任已成为企业战略的重要部分，可以使企业优化与所有利益相关者的关系，从而从诸多方面助力企业成长，帮助企业健康可持续发展。

2015年，是中国建设银行致力于加快向“综合性、多功能、集约化、创新型、智慧型”战略方向转型发展的关键一年，也是成效显著的一年。我们在复杂多变的经济环境和不断加剧的市场竞争中，时刻保持清醒的头脑，洞察商机，把握机遇，进一步增强服务国家建设能力、防范金融风险能力和参与国际竞争能力，在促进经济、环境和社会可持续发展方面体现了大型银行的责任担当。

根植实体经济，服务国家战略。我们紧密配合国家政策，助力国民经济转型升级，发挥传统优势落实京津冀协同发展、“一带一路”、长江经济带等国家重大战略；不断优化信贷结构，优先支持国家重点区域重大项目，促进经济社会持续发展。截至2015年末，我行资产总额达到17.89万亿元，全年基础设施行业领域贷款新增1,485.70亿元，向国家上缴税收1,060.23亿元。



发展普惠金融，服务地方百姓。我们持续提高客户服务质量，提升客户体验，采取有效措施切实保护消费者权益；积极服务“三农”、小企业，支持百姓购买自住房及消费信贷需求。截至2015年末，涉农贷款余额18,927.79亿元，较上年新增961.37亿元；小微企业贷款余额12,778.79亿元，较上年新增1,349.51亿元；为4.54万户中低收入家庭投放保障房个人住房贷款114亿元。

深耕绿色金融，服务生态建设。我们积极关注全球气候变化，持续打造“低碳环保的银行”，把绿色信贷作为全行重要业务来发展。截至2015年末，绿色信贷余额7,335.63亿元，较上年新增2,464.86亿元，增幅高达50.61%。我们同时大力发展电子银行业务，为客户降低成本，为社会节约资源。网上银行个人用户达2.1亿户，手机银行客户达1.83亿户，微信银行用户达3,293万户。

热心公益事业，服务和谐社会。我们持续在教育助学、医疗卫生、扶贫济困、灾害救助、环境保护等领域开展公益

慈善活动。2015年，对外捐赠总额4,121万元，继续推进援建建行希望小学、资助贫困高中生、捐赠母亲健康快车、捐赠三亚百年职校等长期公益项目。我们贯彻落实中央扶贫开发工作会议精神，持续对定点扶贫县乡村开展帮扶活动，从危房改造、铺路架桥，到饮水工程、农田水利设施改造，再到治理环境、派驻基层扶贫干部，全心全意帮助贫困百姓早日脱贫。

展望2016年，我们激情澎湃，信心满怀。我们将坚定信念，大步前行，在新常态下持续推进转型发展，不辜负广大利益相关方的信赖和支持，努力将建设银行打造成为“国内最佳、国际一流”的最具价值创造力的银行，为实现中华民族伟大复兴的“中国梦”做出积极的贡献。

王洪章
董事长

中国建设银行股份有限公司

行长



王祖继 行长
Wang Zuji President

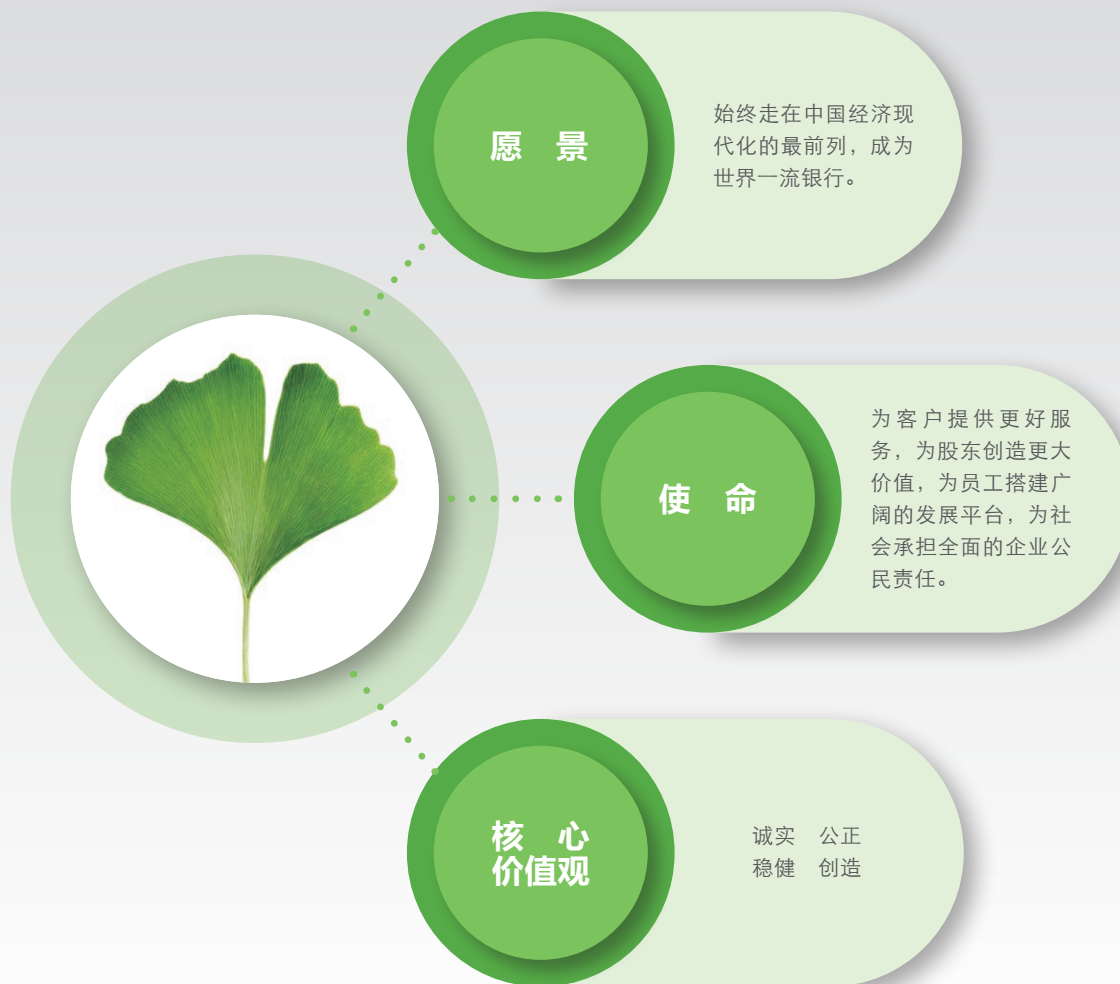
监事长



郭友 监事长
Guo You Supervisory

社会责任管理

企业战略与社会责任管理



企业社会责任战略与实施

企业社会责任战略

立足实体经济，以客户为中心，不断创新产品和服务，在实现各项业务稳步健康发展的同时，努力成为一家：

服务大众的银行

关注大众客户的体验和诉求，不断创新和改进业务流程，积极开拓消费金融市场，努力提升服务质量和能力；



促进民生的银行

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



低碳环保的银行

积极履行环境责任，大力支持低碳经济和环保产业，加大企业节能减排力度，积极推行电子银行、手机银行等网络金融服务，倡导低碳运营，降低自身能源消耗；



可持续发展的银行

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



489^个

我行聘请外部专业
机构梳理出社会责任指标

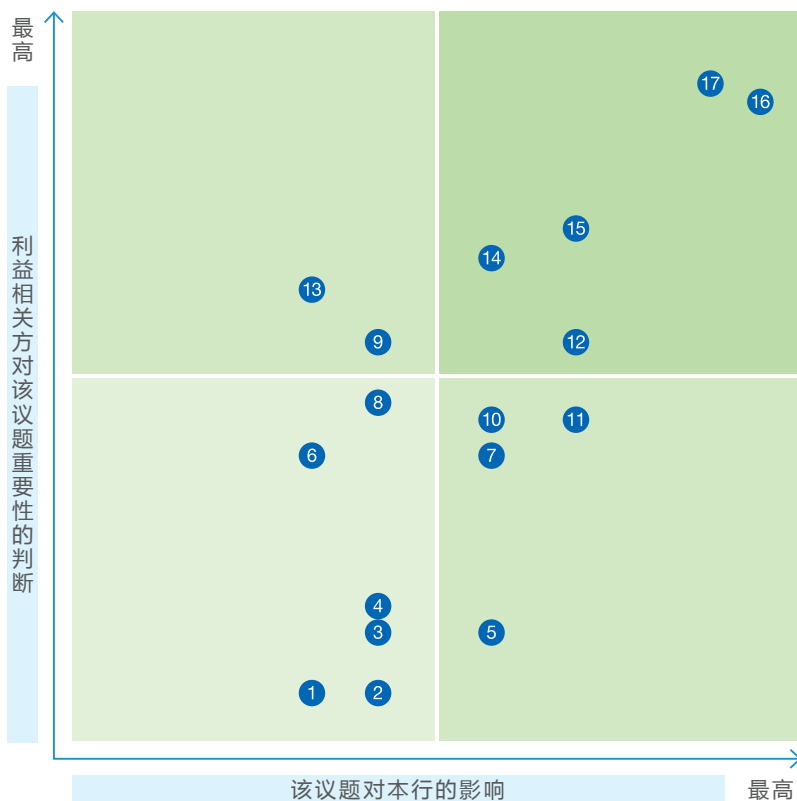
战略推进与实施

基础管理

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

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

重要性分析矩阵



分析结果

重要议题

支持绿色信贷

提升客户满意度

实施员工激励

推行普惠金融

保持运营连续性

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

10年

我行自 2005 年 10 月在香港上市以来，已连续发布社会责任报告

团队建设

我行建立了较为完善的社会责任管理体系，管理范围包括高级管理层、总行各相关部门、各一级分行及各营业网点以及各海外分行及子公司。总行公共关系与企业文化部负责组织开展相关工作，工作团队涉及总行相关部门以及境内外分行、子公司。2015年，我行在公共关系与企业文化部正式设立社会责任处，使社会责任管理工作更加规范化、专业化。

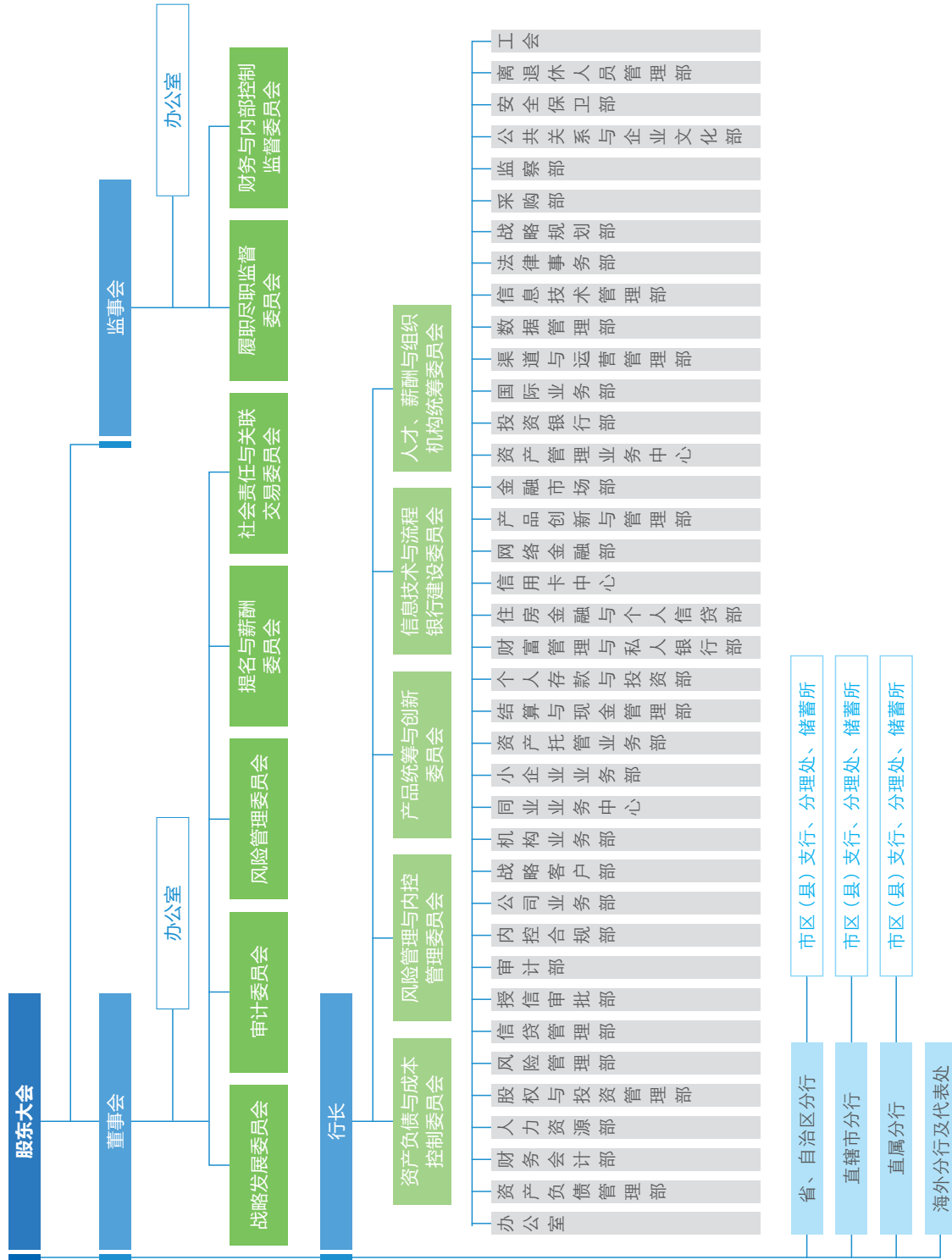
信息披露

我行自2005年10月在香港上市以来，已连续10年发布社会责任报告，向社会公众披露我行的企业社会责任理念、企业社会责任战略推进与实施的成效，以及我行依据与各利益相关方交流与沟通的情况，在更好地履行企业社会责任方面所进行的改进和完善。



公司治理

我行管理架构图



股东大会

股东大会是我行的权力机构。2015年6月15日，我行召开2014年度股东大会、2015年第一次A股类别股东会议及2015年第一次H股类别股东会议，审议通过了我行2014年度董事会报告、监事会报告、财务决算方案、利润分配方案、2015年度固定资产投资预算、聘用2015年度外部审计师、选举董事、修订本行章程、境内发行优先股股票方案和境外发行优先股股票方案等议案。2015年10月28日，我行召开2015年第一次临时股东大会，审议通过了选举卡尔·沃特先生和冯婉眉女士担任本行独立非执行董事的议案。

董事会

董事会是股东大会的执行机构，向股东大会负责。董事会下设战略发展委员会、审计委员会、风险管理委员会、提名与薪酬委员会、社会责任与关联交易委员会等五个专门委员会。截至2015年末，我行董事会共有董事15名，其中执行董事4名，非执行董事6名，独立非执行董事5名。王洪章先生担任董事长。

2015年，我行董事会严格执行股东大会决议及股东大会对董事会的授权事项，于3月27日、4月29日、6月12日、7月13日、8月28日、10月29日、11月11日、12月16日共召开会议8次，主要审议通过了固定资产投资预算、财务报告、利润分配、提名董事候选人、聘任高级管理人员等议案，并依据有关法律法规、上市地上市规则的规定进行了信息披露。

董事会下设社会责任与关联交易委员会，由4名董事组成，主席由独立非执行董事张龙先生担任，委员包括执行董事章更生先生和独立非执行董事钟瑞明先生、莫里·洪恩先生。2015年，社会责任与关联交易委员会共召开4次会议，密切跟踪境内外监管规则及口径变化，加强关联交易管理的审核监督，完善关联交易管理制度体系，推动关联交易管理技术水平提升；监督绿色信贷、消费者权益保护、公益捐赠等社会责任履职履行情况。

监事会

监事会是我行的监督机构，向股东大会负责。监事会下设履职尽责监督委员会、财务与内部控制监督委员会。截至2015年末，监事会共有监事8名，其中股东代表监事3名，职工代表监事3名，外部监事2名；男性监事6名，女性监事2名。郭友先生担任监事长。

2015年，监事会分别于2月9日、3月12日、3月27日、4月29日、7月24日、8月28日、10月29日、12月24日共召开会议8次，主要审议通过了监事会报告、履职评价报告、我行定期报告、利润分配方案、监督工作方案等议案。

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

高管层

高级管理层是我行的执行机构，对董事会负责，接受监事会监督。我行高级管理层由行长及其他高级管理人员组成，依据法律、法规、公司章程以及股东大会、董事会的授权行使职权，组织开展经营管理活动。截至2015年末，我行高级管理层由10名高级管理人员组成，包括行长1名，副行长5名，纪委书记1名，首席风险官、首席财务官、董事会秘书各1名。王祖继先生担任行长。

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

有关我行公司治理详细内容，请参阅我行同期发布的2015年年报中《公司治理报告》。

社会责任业绩



服务大众的银行

THE BANK
THAT SERVES
THE PUBLIC



17.89 万亿元

截至 2015 年末，我行资产总额达到

支持国家经济转型

我行紧密配合国家政策，支持经济社会转型，发挥传统优势，支持京津冀协同发展、一带一路、长江经济带等国家重大战略，加强对国家重点区域重大项目的信贷投放。积极支持纳入国家及省级规划的重点在建续建项目，将交通基础设施、城镇基础设施、新一代信息基础设施、水利、能源等领域列为信贷重点领域，有效引导信贷资金投放。

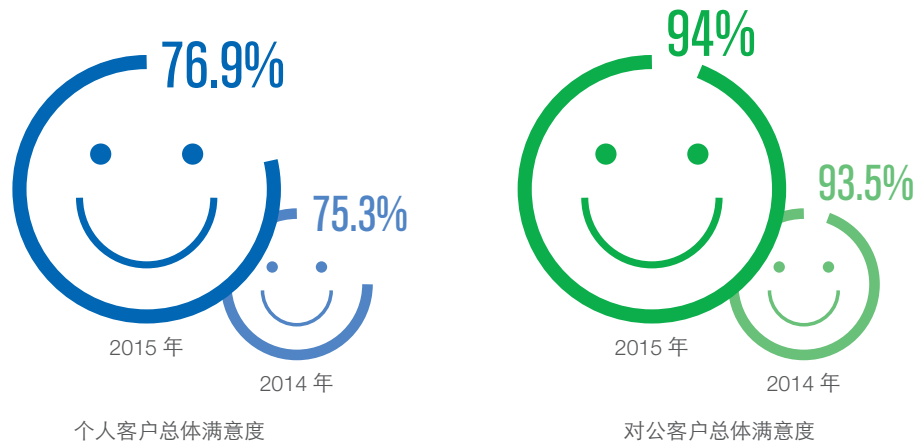
截至2015年末，我行资产总额达到17.89万亿元，全年基础设施行业领域贷款新增1,485.70亿元，向国家上缴税收1,060.23亿元；推动贸易便利和人民币国际化，跨境业务快速发展，跨境人民币结算量达到1.84万亿。

案例 助力“21世纪海上丝绸之路”

2015年9月23日，21世纪海上丝绸之路（广西）投资论坛暨项目签约会在南宁举行。会上，自治区政府与建设银行签署战略合作备忘录。根据备忘录，建设银行承诺在未来五年通过各项金融产品为广西经济社会发展提供不少于3,500亿元的融资支持，重点支持广西互联互通基础设施、新型城镇化、城市基础设施、国家级产业园区、国际合作园区、能源保障行业、水利设施、文化旅游、装备制造、战略新兴产业、“互联网+”等项目建设。除此之外，双方还将联合发起设立总规模不超过500亿元的广西丝路产业基金、珠江—西江产业发展基金、广西公共基础设施PPP产业基金和广西左右江革命老区振兴发展基金等一系列产业发展基金，为推动广西加快构建面向东盟的国际大通道，形成21世纪海上丝绸之路与丝绸之路经济带有机衔接的重要门户提供强有力资金保障。

提升客户满意度

客户总体满意度监测结果



1,970项

全年完成产品创新和产品移植

创新产品和服务，不断满足客户的金融需求，提升客户体验。7个产品创新实验室支持服务全行战略性创新项目研发，通过原型设计、客户体验广泛吸收内外部客户意见，及时深入了解、识别和洞察客户需求，快速向社会推出优质产品和服务。全年针对战略性项目设计完成各类原型20个，举办客户体验活动29场次，选取部分典型客户签订《战略性产品创新项目特约合作伙伴协议》，积极开展跨界交流，与各类内外部机构开展了形式多样的合作创新。全年完成产品创新和产品移植共1,970项。

27家

海外一级机构达到27家，覆盖全球25个国家和地区

推出“随芯用”客户端，实现空中发卡、线下刷卡交易、查询、电子现金充值、行业应用充值等功能；推出房改金融综合服务解决方案，探索新型公积金贷款经营模式，为个人住房公积金（组合）贷款客户提供一站式服务；配合一带一路等国家重大战略，为企业“走出去”提供综合金融服务，推出海外业务转型“并购贷款”新模式，成功实现并购银团贷款的海外落地。

坚持“综合性、多功能、集约化”战略发展方向，全面实施综合金融服务，实体网点和电子渠道协调发展，综合服务水平不断优化和提升。发挥集团优势，通过商业银行、投行、信托、期货、租赁、基金、保险、养老金等业务联动，为企业和个人提供全方位现代金融服务，持续提升价值创造力。海外一级机构达到27家，覆盖全球25个国家和地区，可为客户提供跨时区、跨地域、多币种，24小时不间断的全球金融服务。

案例

建设银行、伦敦金属交易所及伦敦金属交易所清算公司签署谅解备忘录

英国时间2015年10月21日，建设银行与伦敦金属交易所(LME)及伦敦金属交易所清算公司(LMEC)就工业金属交易及人民币清算服务等领域合作签订谅解备忘录。中国国家主席习近平和英国首相卡梅伦共同见证了这一时刻。

根据该备忘录，建设银行将通过旗下建银国际与LME及LMEC展开合作。LME和LMEC支持建设银行通过收购LME圈内会员的控股股份，成为伦敦金属交易所的一级或圈内会员，并将为建设银行在参与LME交易以及人民币清算服务、系统开发和基础建设方面提供支持。建设银行将利用央行指定的伦敦人民币唯一清算行地位做好相关清算合作，推动伦敦人民币离岸中心建设；进一步探讨其他可能提升伦敦离岸人民币中心地位和LME地位及综合竞争力的战略合作；利用强大的服务能力对相关客户和行业提供实在而广泛的金融支持。



建设银行柜面员工为客户咨询金融知识情景

推行普惠金融服务

作为业内首推的个人网上自助贷款服务，“快贷”贷款门槛低至1,000元，努力扩大贷款客户的覆盖面，惠及民生消费和小微业主。截至2015年末，“快贷”授信金额已达107亿元，累计发放99.2亿元，45.86万客户从这项服务中获益。2015年，通过助学贷款资助学生约1,200人，发放金额1,949.80万元，覆盖全国28个省、自治区、直辖市。

服务渠道建设情况 截至2015年12月31日



21,280

网上银行客户数量
(万户)



20,567

电话银行客户数量
(万户)



18,284

手机银行客户数量
(万户)



14,917

营业机构数量
(个)



12

智慧银行
(个)



24,694

自助银行数量
(个)



91,500

自动柜员机数量 (ATM)
(个)



2,883

95533 客服中心
工作人员人数
(人)



4,376

95533 客户服务热线全年人工
受理客户问题数量
(笔)



建设银行到乡村普及金融知识



贵州花溪支行金融下乡

在县域农村市场，针对农民工群体特点，推出“惠福龙卡”，提供结算收费优惠、存款增值等服务；在服务社区方面，针对各居民社区的需求，推出相应的社区卡，集成小区门禁、停车入库、物业缴费、周边商户优惠等各种功能，并开发针对社区生活的相关APP，使社区生活智能化。

消费者权益保护及金融知识普及教育

圆满完成“金融知识普及月”、“金融知识进万家”等宣传教育活动，有效提升了消费者的金融知识水平和风险防范意识。累计出动宣传人员约8万人次，户外集中宣传点布置数量约7,000个，发放宣传材料约500万份，发送公益短信和微信数量超过2,100万条。

采取有效措施，确保消费者个人金融信息安全。建立完善审批机制，加强信息科技外包风险管控；严格执行办公网与互联网的“两网隔离”，合规传输、储存及销毁客户信息；不断完善个人征信客户授权书内容，加强个贷档案扫描外包管理；采取安装密码防窥罩、内置摄像头及客户使用防窥镜等安全措施，严防客户信息泄露。



案例 湖北分行扎实推进农村普惠金融发展

面对当前我国农村金融服务需求日益增长，供需矛盾十分突出的问题，建设银行率先与供销社系统联手开展跨界合作，推出“裕农通”金融惠农项目，以电子银行渠道为基础，以供销社网点为依托，创新建立“建行龙卡+供销社网点+电子渠道”的村口银行模式。客户在供销社网点开立针对县域农村客户发放的建行“裕龙卡”，将其与手机号签约绑定，就可使用建行提供的金融服务。裕龙卡具有取款、现金汇款、转账汇款、便民缴费、余额查询等五大功能和免收小额账户管理费、免收年费、免短信服务首年年费、免收全国（含跨行）汇款手续费、



免收异地银行卡汇款回乡手续费等五大优惠。“裕农通”将建设银行金融服务扎根村组，解决了农村金融服务“最后一公里”的问题，让广大边远农村和乡镇农民客户享受更方便、快捷的金融服务。

2015年，建设银行湖北分行“裕农通”业务在全省进行了全面推广，截至2015年末，已推广到湖北省15个地市、61个县市以及武汉市六个新城区；全省构建“村口银行”5,000余个，覆盖50%以上乡镇、20%以上行政村；累计办理助农金融服务超过14万笔，辐射近百万农村居民。建行湖北省分行共投入专项费用2,000余万元，用于“裕农通”助农金融服务推广，开展“金融下乡”活动5,000余场，为农村居民减免基本结算费用近3,000万元，还联合省供销社开展支农贷款创新试点，推出“裕农易贷”“供销社支农贷”等新产品，投放额超过1,500万元。

2015年1月，黄陂支行在黄陂区木兰乡宁岗村设立了第一个“裕农通”助农取款试点服务点，实现小额取款、现金汇款、转账汇款、代理缴费、查询等基础金融服务的“村村通”。该村村民宁大爷今年68岁，老伴去世，家中独子远在外地打工，是典型的留守老人。他平常做点农活，儿子每月都会汇生活费。“每次去银行取款，从走路到乘车，要花大半天时间，既费时费力还费钱。自服务点开办后，我就再也不用这么折腾了，可以足不出户就能取到钱”，宁大爷高兴地说。



根据监管部门或外部机构要求，开展防范打击非法集资宣传教育、整治银行卡网上非法买卖专项行动、“第二届国家网络安全宣传周”、“普及金融知识万里行”等多次宣传教育活动，并自主创新开展“3·15”专项宣传教育、基金服务万里行、贵金属服务万里行等投资者教育活动，通过解答客户咨询、发放宣传材料、播放宣传短片等多种形式开展宣传教育。

案例 林森：客户资金安全的捍卫者

作为一名入行只有三年的员工，建行北京西四环支行柜员林森认真践行“以客户为中心”的理念，自觉将合规意识化为一丝不苟的职业操守，日常服务更是注重细节、精益求精。他不断思考，不断总结，逐渐摸索出一套快速识别客户的方法。从数以万笔的查验客户身份到开卡激活，没有一个“李鬼”能逃脱他的“火眼金睛”，他把建行内控到位，稳健经营的美名传播到四面八方。

在万众瞩目的央视2015年“3·15”晚会上，记者用一张冒名身份证，去各家银行网点办理银行卡，结果，只有林森经受住了考验，辨出身份证与经办人身份不符，拒绝开卡，为建行赢得了广泛的赞誉，彰显出建行员工的模范风采。人们称赞他：不因普通而放弃规则，不因千篇一律和重复操作而放弃对任何一种可疑事项的警惕和追溯。他在普通的柜台上完成了一个完美的亮相。

他之所以成为“3·15”晚会上的明星，源于将严守合规的意识化为一丝不苟的职业操守。他千锤百炼的技能和一以贯之的作风，如今已成为全行员工学习的好榜样，被评为2015年度“最美建行人”。



林森在晨会上与同事分享自己服务客户的经验

促进民生的银行

THE BANK
THAT PROMOTES
PEOPLE'S
LIVELIHOOD





30,000 笔

2015 年共发放个人支农贷款

82.29 亿元

发放金额

服务“三农”

积极支持“三农”建设，不断加强对农业现代化生产、农村基础设施建设领域的信贷投放力度。稳步发展个人支农贷款，切实解决农户生产经营资金短缺的困难。积极探索支农贷款业务新模式，在江西分行开展“大北农支农贷款”、“双胞胎支农贷款”、“益农贷”试点，在重庆分行开展“金叶贷”试点。通过兵团担保、农场担保、优质合作企业加农户等模式，既满足了农户的融资需求，又实现了贷款风险的有效控制。2015年共发放个人支农贷款3万笔，发放金额82.29亿元。

服务“三农”情况表

项目类别	截至2015年12月31日	截至2014年12月31日
涉农贷款余额(亿元)	18,927.79	17,966.42
新农村建设贷款余额(亿元)	968.82	1,291.52
当年发放个人支农贷款(亿元)	82.29	98.5

案例

“农耕文明”——甘肃分行“涉农”金融服务实践

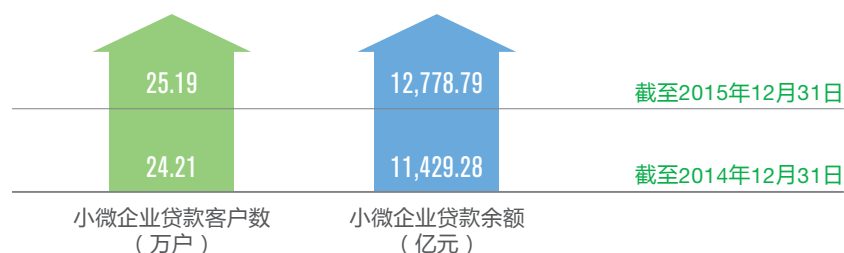
“农耕文明”是甘肃省分行探索服务“三农”金融业务的一个品牌。自从2010年推出后，在甘肃这个农业大省很快就成了一个响当当的品牌。会宁地区奶牛养殖场的常总就是“农耕文明”的受益者。

2007年，常总用自己做生意赚的钱建起了自己的第一个奶牛养殖场。2008年，三氯氰氨事件爆发，连续八个月，养殖场每天倒掉的奶有8、9吨。“看着像河流一样倾泻而下的牛奶，太触目惊心了。”回忆起当时的情景，常总至今还心有余悸。她最终挺过了严冬，在2012年建起了自己的第二个奶牛养殖场。这个奶牛厂就是用“农耕文明”贷款建的。说到和银行打交道，“做企业这么多年，我和很多银行打过交道，但建行的服务最好，上门服务，工作做得很细，特别认真负责。”而今，随着产奶量的增加，常总已不满足于为大型奶企提供鲜奶，她想做奶制品。“养殖业的利润是30%-40%，而奶制品的利润是100%。”常总计划在3-5年之内，建5个奶牛厂，1个奶制品厂和1个饮食品牌。“我以后贷款还要找建行啊！”她笑着说。

扶持小微企业

我行始终保持服务小微企业的战略定力，以大数据、互联网思维为创新驱动引擎，丰富小微企业金融产品，创新服务模式，优化业务流程，完善服务渠道，持续提升小微企业金融服务能力，以一池金融活水浇灌小微企业实体经济之树。

扶持小微企业情况表



注：统计口径按照新四部委企业划型标准（含个体工商户、小微企业主）

针对小微企业“缺信息、缺信用”的融资难题，深化银政合作，扩大“助保贷”业务覆盖面；推进银税合作，与国家税务总局正式签署合作协议，以“纳税信用”享“银行信用”；为缓解小微企业“融资贵”问题，推广续贷评分卡，减少企业寻求搭桥贷款、“先还后贷”的资金压力；主动减免服务收费让利小微企业，在2014年对小微企业免收16项费用的基础上，2015年增加免收服务项目10项，并对小微企业对公账户余额管理等7项收费项目实行优惠。

案例

扶持小微企业

- ◆ 厦门优迅高速芯片有限公司主要从事光通信芯片研发与生产，拥有20多项发明专利，是国家认定的高新技术企业。2015年，公司与全球最大的半导体厂商之一意法半导体公司联合开发新产品，急需研发资金，但迫于房产不足值，经咨询多家银行，仅能获得几十万贷款，无法解决当下融资难题。正当柯总一筹莫展之时，建设银行厦门分行“助保贷”产品解了他的燃眉之急。厦门分行与市经信局开展“助保贷”业务合作，由建行向小微企业发放无需房产抵押的贷款，由市经信局提供风险补偿作为政府增信。考虑到企业急需资金研发新产品，厦门分行仅用7个工作日，就为其办理了300万元流动资金贷款。拿到贷款当天，柯总称赞道：“建行助保贷真是‘及时雨’啊，有了这笔贷款，公司的运转顿时就顺畅了，太感谢了！”在建行贷款支持下，公司当年实现销售收入和营业利润分别同比增长32%和69%。
- ◆ 仅凭一份A级纳税记录，成立仅三年的湖南中源欣创科技有限公司就从建设银行湖南湘潭分行拿到了一笔170万元的贷款。拿到贷款当天，企业负责人感叹道：“真没有想到，诚实守信、依法纳税，也能成为申请贷款的金钥匙，感谢建行为我们小企业提供了这么好的产品！”湖南中源欣创科技有限公司主要从事环保设备的研发与销售。2015年2月，该企业签下一单首期总价300万元的环保技改项目，但从进材料到人工生产，都需要大量流动资金，自有资金全部投入机器设备购置，租赁的工业厂房又不符合银行抵质押物的传统标准，企业负责人跑了多家银行，也没拿到贷款。就在此时，建设银行湖南分行向他推荐了小微企业“税易贷”产品。税务系统中的纳税记录帮助王总顺利申请到了信用贷款。拿到贷款后，企业抓住契机加快发展，年销售收入增长近五成，并顺利打开了外地市场。

114 亿元

2015年，为4.54万户中低收入家庭投放保障房个人住房贷款

507 亿元

截至2015年末，累计发放公积金支持保障房建设贷款

支持百姓自住安居

积极落实国家宏观调控政策，重点支持百姓合理住房消费需求，不断优化业务流程，提升服务质量。2015年，共为近203万户客户提供了商业性个人住房贷款服务，为近140万户客户提供了公积金个人住房贷款服务，为4.54万户中低收入家庭投放保障房个人住房贷款114亿元。

响应国家公积金支持保障性住房建设项目贷款试点工作要求，积极承办公积金项目贷款业务，大力支持经济适用住房、棚户区改造项目、公共租赁住房等保障房项目的建设。截至2015年末，累计发放公积金支持保障房建设贷款507亿元。

支持安居工程情况表 截至2015年12月31日



2,500 亿元

截至 2015 年末，养老金管理
资产规模累计超过

7,794 万张

截至 2015 年末，金融社保卡
累计发卡量达

养老金融服务

秉承“忠于所托，为民养老”的服务理念，依托企业年金受托人、账户管理人和托管人三项资格，提供综合养老金融服务。目前，已经形成了包括养老金咨询、企业年金受托、账户管理、托管、企业年金集合计划、养老保障与福利计划、养老金银行理财、养老金卡等五大类20余项具体产品的养老金融产品与服务体系，服务内容则包括受托管理、账户管理、基金托管、管理顾问、投资理财顾问等。截至2015年末，养老金管理资产规模累计超过2,500亿元，平均计划完成率达206.35%，平均增速达31.35%。

经国务院批准，并报经中国银行业监督管理委员会核准同意，建信养老金管理有限责任公司于2015年11月20日正式宣告成立。

民本通达

对“民本通达”综合金融服务方案进行持续优化，更好地服务民生领域。研究形成《银医、银校移动互联网金融合作方案》，在提高学校、医院财务管理水平、资金使用效率以及支付结算便利的同时也有效满足了广大学生、患者包括线上支付、购物消费、预约挂号等在内的多种金融与非金融服务需求，提升了学生、患者的就学就医满意度。制定《“环保益民”排污权有偿使用与交易综合金融服务方案》，支持我国排污权市场发展。

截至2015年末，金融社保卡累计发卡量达7,794万张，全年新增近2,100万张；“银医通”合作客户529家，较年初增加301家，“银校通”合作客户672家，较年初新增250家。





低碳环保的银行

A LOW-
CARBON AND
ENVIRONMENTALLY-
FRIENDLY BANK

03

7,335.63 亿元

▲ 50.61%

2015年按照银监会统计口径
绿色信贷项目及服务贷款余额

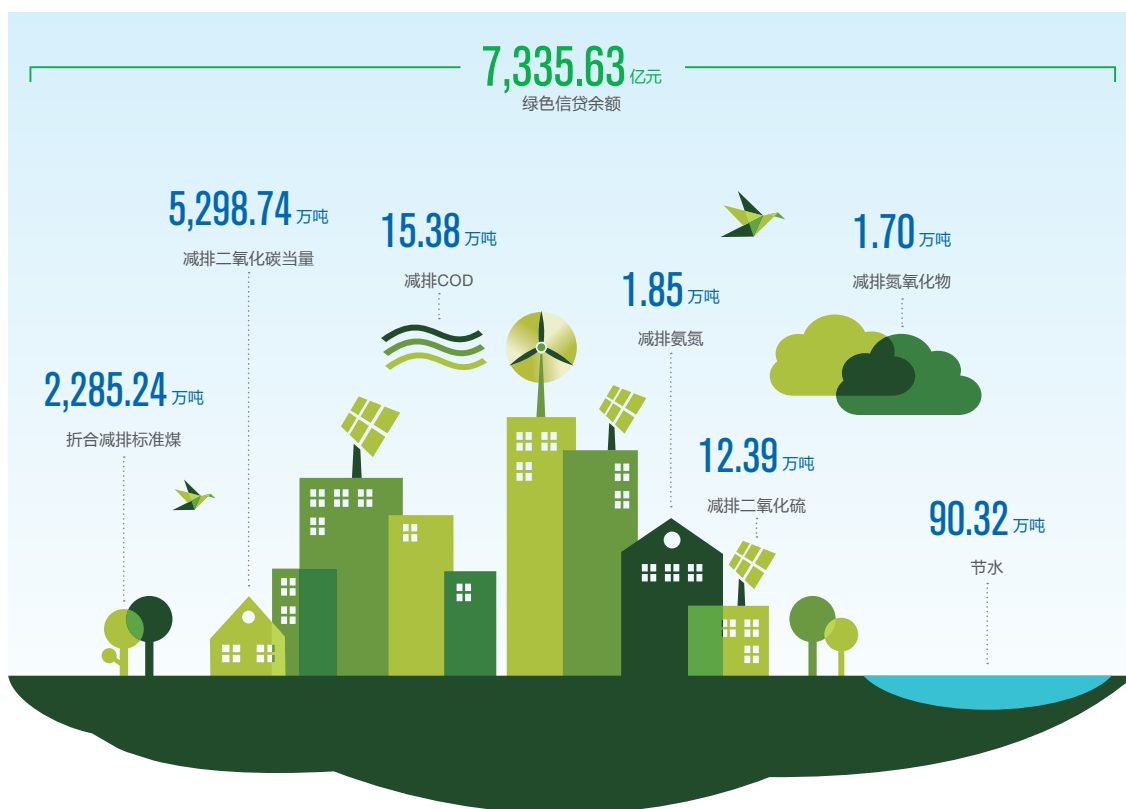
支持绿色信贷

2015年，绿色信贷得到快速发展，按照银监会统计口径绿色信贷项目及服务贷款余额7,335.63亿元，比上年增长50.61%，贷款增速远高于对公贷款平均水平。

积极关注全球气候变化，持续打造“低碳环保的银行”，把绿色信贷作为全行重要业务来发展。将支持绿色、循环经济，节能减排重点工程、技术应用、污染物治理、节能服务等领域作为重点支持领域；将国家严格调控的产能严重过剩、高污染、高耗能的行业列为逐步压缩行业，严格控制贷款新增，逐步压缩信贷余额；对采用落后设备、使用落后工艺、生产落后产品，且未按期完成淘汰任务的存量信贷客户，坚决予以退出。实行环保一票否决制，对发生环保违法违规情况的信贷申请企业，不予授信。

2015年，成立由高管层担任主任的绿色信贷委员会，委员会成员包括总行29个部门，全面推进绿色经营、绿色管理的各项任务。制定《中国建设银行绿色信贷实施方案》，从基础制度建设、日常管理、业务考核、组织架构设置等方面明确了下一阶段绿色信贷发展任务和目标。

绿色信贷情况表 截至2015年12月31日



案例 支持环保项目

- ◆ 湖南益阳市城市生活垃圾焚烧发电厂项目是湖南省十大环保工程的重点项目，也列入省市“十二五”规划重点工程。该项目的建设不仅可以实现生活垃圾的无害化、减量化、资源化处理，还可进一步改善环境，推进新型城镇化建设。2015年4月23日，湖南分行为项目法人光大环保能源（益阳）有限公司提供授信，为该PPP项目提供贷款支持。该项目完工投入运营后，将垄断益阳市垃圾处理市场，进一步充分处理和利用垃圾，可有效解决垃圾填埋场库容有限、生活垃圾可利用资源严重浪费、垃圾填埋造成环境污染等问题。
- ◆ 风力发电领域，为河北省内风电行业某龙头企业量身定做的营销服务方案，为三个风电项目提供信贷支持，每年向电网提供超过8万千瓦时的绿色电能。
- ◆ 生物质发电领域，为某生物质热电公司提供2亿元固定资产贷款建设2×24MW机组项目，该项目是国家重点扶持的新能源项目，每年可焚烧秸秆38万吨，提供工业及民用供热供电，可节约煤炭还可减少二氧化硫和烟尘排放量。
- ◆ 在河北，积极为新能源项目提供支持，助力华北雾霾治理。

1.83 亿户



截至 2015 年末，手机银行客户

3,293 万户



截至 2015 年末，微信银行用户

发展电子银行业务

我行致力于将发展电子银行业务和保护环境相结合，加大电子银行渠道建设，不断丰富电子银行产品和服务，降低客户成本，节约社会资源，减少对环境的负面影响。截至2015年末，网上银行个人用户2.1亿户，网上银行企业用户402万户，手机银行客户数1.83亿户，微信银行用户3,293万户。手机银行、微信银行的广泛应用，极大地满足了广大客户随时随地通过手机端办理银行业务的金融需求。离柜账务性交易量占比达95.58%，电子渠道金融交易迁移率达77.56%。



践行低碳运营

我行在日常经营管理过程中，通过尽量减少人员出差、提倡以视频会议代替现场会议、推行无纸化办公、控制办公区域室内温度、在办公场所使用节能节水设备等方式，降低能源消耗、减少碳排放。2015年，总行本部继续逐步将节能灯更换为LED灯，降低办公大楼电量消耗；将洋桥数据中心板换系统进行了专业处理，在保障安全的情况下适当提高了UPS机房环境温度，使洋桥数据中心用电量有所下降。此外，我行积极倡导员工节约能源，绿色出行，低碳生活。

总行本部温室气体排放情况表

	2015年	2014年
天然气消耗量(万立方米)	9.09	7.6
柴油消耗量(吨)	97.77	127.49
范畴一 直接温室气体排放总量(吨二氧化碳)	503.96	565.34
外部购电消耗量(兆瓦时)	114,071.01	114,495.73
范畴二 能量间接温室气体排放总量(吨二氧化碳)	68,898.89	69,155.40

2015年北京分行温室气体排放情况表

一般烟煤消耗量(吨)	1,450
天然气消耗量(万立方米)	36.56
柴油消耗量(吨)	1.67
液化石油气消耗量(吨)	17.69
范畴一 直接温室气体排放总量(吨二氧化碳)	3,162.81
外部购电消耗量(兆瓦时)	59,453.15
范畴二 能量间接温室气体排放总量(吨二氧化碳)	35,909.70

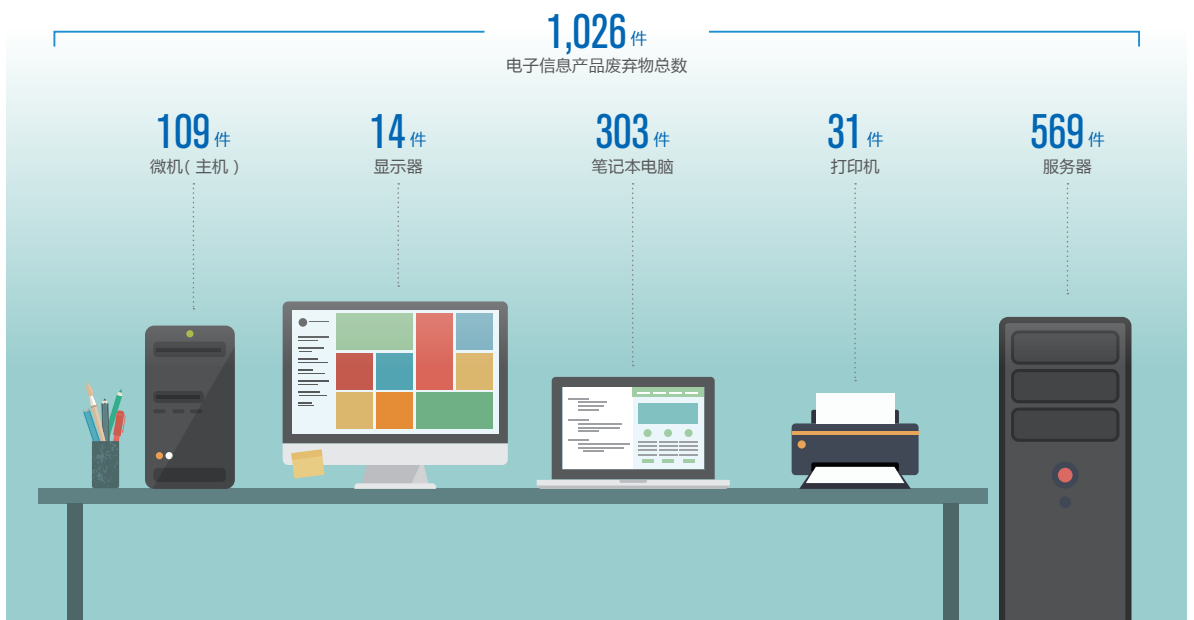
备注：

1. 由于总行本部运营范围包含全行所有数据中心，大量设备需要全天24小时不间断运转以满足全球范围内的金融服务不间断，因此耗电量较大。
2. 根据北京市发展改革委员会发布的《北京市企业二氧化碳核算和报告指南》计算所得，并已经北京市相关专业机构核证。

废弃物处理

我行十分关注自身对环境的影响，日常废旧电子信息产品主要委托专业合作公司负责二次利用和无害化处理。合作公司对回收的废旧设备分类、分解、清理、测试，对符合再次使用要求的组件作为备品、备件进行二次利用，以延长相关电子设备的实际使用周期，并降低因制造电子产品而对环境产生的不良影响。

2015 年总行电子信息产品废弃物情况表



可持续发展的银行

A BANK FOR
SUSTAINABLE
DEVELOPMENT





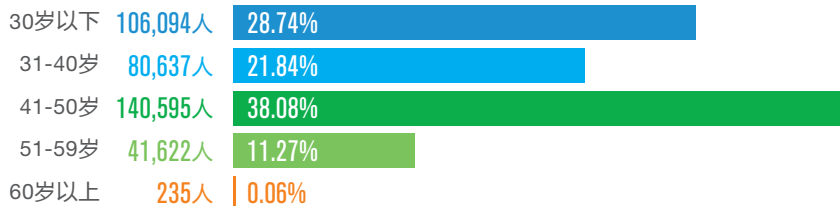
保持运营连续性

围绕总体发展战略，进一步加强全面风险管理，重检并完善集团风险偏好陈述书，明确集团风险管控目标和要求。董事会、监事会、高级管理层、员工共同参与，依托队伍建设、系统工具、风险文化及全面风险责任制，对集团所有机构、业务、经营管理流程中所承担的各类风险进行了有效的识别、评估、计量、监测、控制、报告，确保资产质量平稳，各类风险基本可控。

深入贯彻落实人民银行、银监会等上级单位关于业务连续性管理的相关制度要求，已建立“贯穿全行、衔接密切、反应迅速、应对有力”的管理体系及工作机制，业务连续性管理各项工作取得显著成效，在业界处于相对领先地位。目前生产系统在运行“安全、稳定、高效”的前提下，正稳步推进以南湖、稻香湖为重心的“两地三中心”建设和新一代系统建设。

保护员工权益

根据《劳动法》、《劳动合同法》相关规定，所有在岗劳动合同制员工均与我行签订了劳动合同。在用工管理上，依法制定了《劳动合同管理办法》、《员工休息休假办法》、《员工离职管理办法》等内部规章及相关实施细则，依法保障员工各项劳动权利。依法为员工缴纳基本养老、基本医疗、失业、工伤、生育等社会保险，并建立住房公积金以及企业年金、补充医疗保险等员工福利制度，提高员工的养老、医疗保障。2015年，我行制定了《关于进一步倾斜基层、关爱员工的意见》，确保人员、薪酬、培训、职业发展等各项资源均向基层倾斜；致力于加强绩效与薪酬管理的激励约束作用，坚持薪酬增长向基层机构、业务一线和直接创造价值的岗位倾斜，不断提升绩效与薪酬管理的集约化水平。



截至 2015 年 12 月 31 日员工情况表

369,183 人

员工总人数
(另有劳务派遣用工 5,509 人)

19,659 人

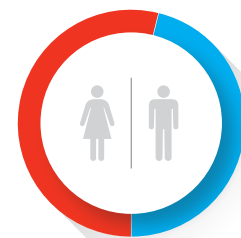
5.33%

少数民族员工

69,722 人

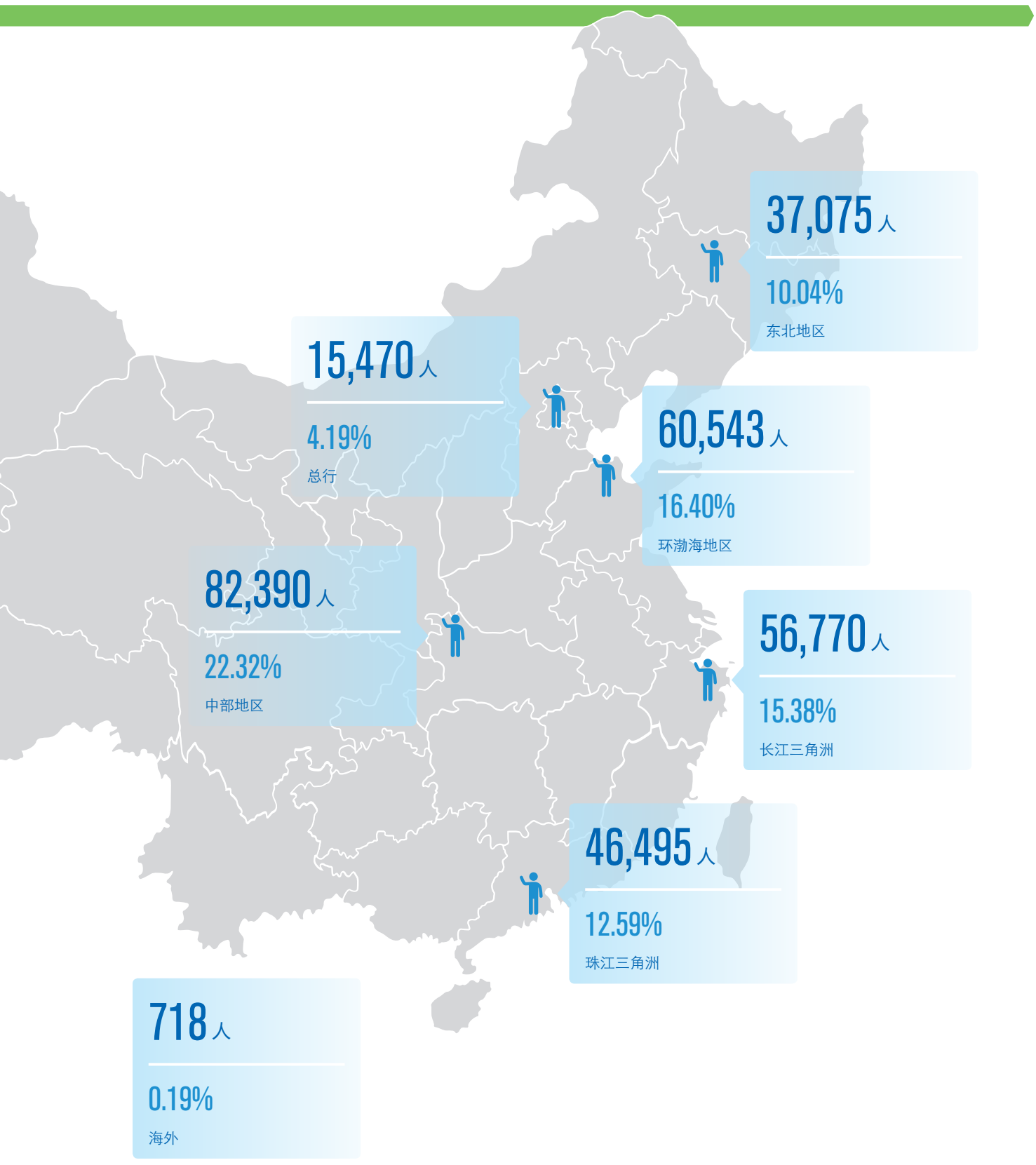
18.89%

西部地区



女性员工
198,783人
53.84%

男性员工
170,400人
46.16%



31,162期



全年全行共举办现场培训

7.57亿元

培训经费支出

167.22万人次

全年全行共举办现场培训31,162期，培训经费支出7.57亿元，培训167.22万人次，人均参与培训7.8天；网络培训677万人次（课次），折合培训工作量113万人天。

全行员工接受培训情况表

	2015年	2014年
现场培训		
一级分行行级和总行部门级(人次)	1,123	2,523
二级分行行级、一级分行部门级和总行处级(人次)	32,457	42,034
业务经理级及以下(人次)	1,638,669	1,850,816
网络培训		
一级分行行级和总行部门级(人)	401	348
二级分行行级、一级分行部门级和总行处级(人)	9,674	7,983
业务经理级及以下(人)	341,661	318,560

各级分行建立了不同形式的职工代表大会，广大员工通过职工代表大会制度参与业务经营。会议审议涉及职工切身利益的制度办法；职工代表建言献策，包括经营管理、人力资源管理、薪酬分配、福利保障等多个方面，总行职能部门的综合回复率近100%。

持续开展“温暖工程”，引入和利用国际先进的心理学工具，融汇综合性的员工关爱措施，从员工心理疏导和人文关怀入手，让员工感受到组织的关爱与温暖，促进员工自我认知和心理资本提升，在提升员工满意度的基础上激发员工职业潜能与职业活力，营造员工职业成长与企业发展和谐共赢的氛围。各级工会走访慰问一线员工和困难员工，共筹集送温暖资金6,594.55万元，慰问困难员工、劳动模范等37,498人次；各级员工互助资金发放救助款3,445.02万元，救助特困员工10,543人次。

开展“善健者行”健步走活动，倡导科学健身。全行共33.96万员工参与到健步走活动中，运动里程累计达10,114.36万公里。请权威专家为约20万一线网点员工量身定制“中国建设银行网点员工健身操”，有效缓解了网点员工颈椎、腰椎、视力等方面的职业病问题。

重视员工工作环境安全和职业安全，把保障员工人身安全作为重要目标，放在重要位置。持续深化“平安建行”创建活动，推进安全管理转型创新，通过倡导平安文化强化员工安全意识，打牢职业安全基础；深入开展安全生产大检查，消除职业安全隐患；做好安全预警预演，指导开展反恐防暴和消防安防应急处置演练，提高应急指挥和险情处置能力。2015年，我行因公死亡10人，因工伤损失工作日32,428天。

2015年，我行仍保持较低员工流失率，25岁以下员工流失率4.71%；26岁 - 35岁员工流失率4.12%；36岁 - 45岁员工流失率1.19%；46岁 - 54岁员工流失率0.44%；55岁以上员工流失率为0.12%。按地区结构，长江三角洲员工流失率3.59%；珠江三角洲员工流失率3.64%；环渤海地区员工流失率1.16%；中部地区员工流失率1.40%；西部地区员工流失率2.06%；东北地区员工流失率0.84%；总行员工流失率6.12%¹；海外员工流失率为0%。

坚持合规运营

建立了自上而下、独立有效、责任明晰的内控合规工作机制，从内部不断加强内控制度、业务流程和内控标准化建设，增强干部员工的责任意识、底线意识、红线意识；推进规章制度梳理规范与内控标准化建设，制定发布资产管理、信用卡、信息科技、对公信贷等领域内控标准。

依据“风险为本”的原则，以洗钱风险的识别、评估与防控为轴心开展反洗钱与反恐怖融资工作，并严格履行法律规定的建立并完善反洗钱内控制度、报告可疑交易、开展反洗钱宣传培训以及协助配合有权机关的案件调查活动等义务。制定并发布了《中国建设银行洗钱和恐怖融资风险评估及客户分类管理实施办法》；组织反洗钱培训6次。

出台“两个责任”的考核办法，制定主体责任清单，组织签订《党风廉政建设责任书》，明晰责任内容，严格考核和奖惩。组织开展“讲规矩 正风纪 守廉洁”主题教育活动；严格遵守廉洁从业各项规定，提高从业底线意识和廉洁自律水平。

我行十分重视自有知识产权申请和保护工作，充分发挥知识产权对企业创新的激励、引领、保障和评价作用，完成了《中国建设银行知识产权管理办法》的修订工作，建立了更加完善的知识产权管理机制。同时，也充分尊重他人合法权利，在技术研发、产品创新、业务发展及日常经营管理中注重防范知识产权侵权风险，本年度内未发生重大知识产权侵权事件。

¹ 总行包含总部、信用卡中心、直属中心及培训中心

449,475 户



截至报告期末，我行股东总数

H 股股东 48,257 户

A 股股东 401,218 户

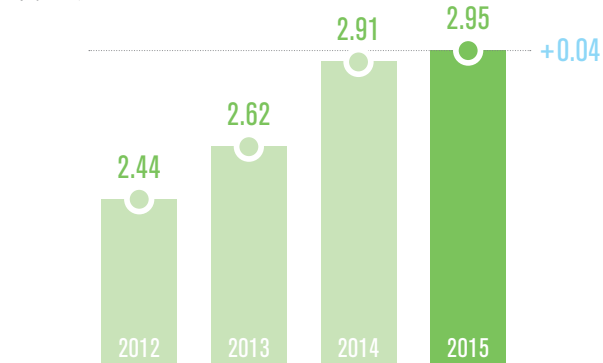
回报投资者

我行十分重视股东利益，平等对待全体股东。2015年，我行继续加强与投资者的沟通交流，通过定期业绩发布会与路演（年度、中期及季度）、企业开放日、大型投资者论坛、公司来访会谈、投资者关系网页专栏、热线电话及电子邮箱等多种方式，向市场及时解释说明我行发展战略与经营业绩，听取采纳投资者的意见和建议，获得市场和社会各界认可。

截至报告期末，我行股东总数449,475户，其中H股股东48,257户，A股股东401,218户。根据2015年6月15日举行的2014年度股东大会决议，我行已向2015年6月30日在册的全体股东派发2014年度现金股息每股人民币0.301元（含税），合计约人民币752.53亿元。

2015年，我行每股社会贡献值2.95元，比上年增长0.04元。

单位：元



注：计算公式：

每股社会贡献值 = 每股收益 + 每股增值额

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

其中：

因我行2015年未发生重大环境污染事件，“因环境污染等造成的其他社会成本”指标为零。

有关我行详细财务信息，请参见同期发布的我行2015年年报。

430家



当年向我行提供产品和服务的
供应商共

57.78亿元

向供应商付款金额

供应商管理

截至2015年末，我行总行级潜在供应商2,034家。其中，当年向我行提供产品和服务的供应商共有430家，向供应商付款金额约57.78亿元人民币。

组织28类产品的市场调研和30类产品的技术测试，通过对供应商生产环境、财务状况、依法纳税、用工保障的审查和现场封存测试样品等方式，从源头防范供应风险；在供应商准入、产品选型和招投标评审环节明确要求产品类供应商通过ISO14001环境管理体系认证，所提供产品必须低毒少害、节约资源、绿色节能，并对重点环保性指标进行量化评审；IT采购中积极引入新技术、新产品，例如，虚拟化技术的使用减少了物理设备的投入，能够有效降低能耗、减少物理空间占用；向375家重点合作供应商公开征求意见和建议，并与其中33家供应商座谈，共收集意见、建议184条，部分建议已在采购工作中落实；共约谈13家出现不良行为的供应商，并对7家做出禁用或退出处理。

总行供应商管理情况表

类别	截至2015年12月31日	截至2014年12月31日
长江三角洲供应商数量(个)	352	292
珠江三角洲供应商数量(个)	200	181
环渤海地区供应商数量(个)	1,231	1,137
中部地区供应商数量(个)	52	47
西部地区供应商数量(个)	33	26
东北地区供应商数量(个)	28	21
本地供应商采购支出占比(%)	99.28	99.9
采购合同履约率(%)	100	100
外聘专家参与率(%)	3.96	12.6
开展供应商社会责任培训次数 (包括约谈及业务交流)(次)	27	23

扶贫开发

长期开展定点扶贫工作，项目主要包括帮助扶贫点修建学校、铺路架桥、农田水利设施改造、修学校、危房改造、饮水工程、修建公共设施及场馆等基础设施建设，帮助扶贫点治理并改善环境，帮助扶贫点改进生产经营，资助贫困学生，帮扶困难群众，派驻基层扶贫干部等方面，为当地贫困乡县脱贫致富贡献了力量。未来，我行将积极贯彻中央扶贫开发工作会议要求，继续做好精准扶贫。

案例

韦镇雄：致富苗乡的好干部

韦镇雄是建行广西柳州分行退居二线的部门负责人。退居二线后，他积极响应自治区政府和广西分行党委的号召，到偏远的贫困山区担任第一书记驻村扶贫。这一驻，就是十年！

十余年来，他争取扶贫资金200多万元，把建行温暖送到老百姓的心坎上，把建行大爱播撒在偏远的苗乡里。他抓班子，育骨干，发挥党员的模范带头作用，形成积极向上的合力。他从县城引进番茄种植项目，村民可以通过出租土地或自己种植两种方式开展生产，拓宽了村民致富之路。他带领村民调结构，搞运输，种药材，人均收入逐年提升；他建立广播站，编写好山歌，党和国家的大政方针入村入户；他听民声，察民情，不遗余力解决群众最关切的困难问题……

十余年来，过去村里的夜晚伸手不见五指，如今迎来了路灯闪闪、马路畅亮。九年义务教育率达到100%，新农村合作医疗参保率达98%以上。他用真情书写了一个建行老党员的无私大爱，被村民们亲切地称为“敬爱的韦书记”。韦镇雄因此评为2015年“最美建行人”。



员工志愿者

开展了“建行公益 有你参与 说出你的公益故事”主题征文活动，在全行范围内寻找积极热心公益事业的员工。活动总共收集300多个员工公益故事，内容包含关爱老人、留守儿童、自闭症儿童、弱势群体、环境保护、无偿献血等各个方面，事迹非常感人。这些故事有的是以集体为单位参加的公益活动，有的是员工个人参加的公益活动。活动积极践行和传播了建行核心价值观，传递了正能量，在全行范围营造了积极参与公益事业，为社会奉献爱心的良好氛围。

山东济南历下支行 名士豪庭分理处

组织开展“暖冬行动”，号召员工捐赠自家的过冬衣物寄往甘肃、四川、云南等地的贫困山区。在活动的感召下，许多客户也前来支援，大包小裹地往分理处搬。建行员工志愿者们再将这些衣物一检查、分类、登记、封箱、邮寄。虽然室外已是数九严寒，而分理处内的员工却挥汗如雨，一派热火朝天的温暖景象。

四川成都第八支行 员工胡燕

从电视上看到一名叫王薛的小朋友因家境贫寒，一直辍学在家。她心生怜悯，独自一人乘坐大巴车前往距成都480里远的南部县，再冒雨乘小面包车颠簸三个小时才赶到王薛家中。原来王薛父亲因一次意外事故造成终生残疾，失去劳动能力，全家生活的重担落在了身高不到1.50米的母亲身上。看到家徒四壁，寒酸凄楚的场景，胡燕黯然泪下，把1,000元现金送到了王薛母亲手上，再三劝告一定要让王薛去上学，并留下了联系方式，说有什么困难可直接联系。此后5年中，胡燕先后给王薛写了6封书信，鼓励孩子要在逆境中勤奋学习，并累计寄去4,000余元钱帮助她继续学习。

河南省分行 信用卡业务部李海东

从2005年开始，成为河南博物院一名志愿者讲解员，至今已经做了整整十个年头。博物馆志愿者和其他志愿者有所不同，不仅要有乐于奉献的精神，更要有传播文化的技能和知识。为此，他充分利用休息时间刻苦背诵讲解词，还要不断地学习历史，更新自己的讲解词。每当讲完一次讲解后，看到观众满意的神情，听到观众感谢的话语，他都感到非常快乐。还有不少观众被他的讲解所感动，从此加入到博物院志愿者行列。

8 亿元

2005 年上市以来，建行累计捐款将近 8 亿元人民币

公益慈善

2005年上市以来，建设银行开始有计划地组织开展公益捐赠工作，先后实施了100多个重要公益项目，主要集中在教育、医疗、扶贫、灾害救助、环境保护等领域，累计捐款将近8亿元人民币。

主要公益项目实施情况



援建建行希望小学

1,036 万元

援建45所希望小学，配备图书室、电脑室、运动场，资助培训教师370人次

合作机构

中国青少年发展基金会

项目期限

1996 - 至今



建设未来—
中国建设银行资助贫困高
中生成长计划

1.275 亿元

发放1.275亿元资助款，资助贫困高中生8.6万人次

合作机构

中国教育发展基金会

项目期限

2007 - 至今



情系西藏—
中国建设银行与中国建投
奖（助）学金

350 万元

发放184万元资助款，资助西藏地区贫困学生880人次

合作机构

中国扶贫基金会

项目期限

2007 - 永久存续



资助少数民族地区贫困大
学生成才计划

6,000 万元

发放6,000万元资助款，资助少数民族贫困大学生2万人次

合作机构

16个省、自治区地方公益机构

项目期限

2009-2014



建设银行向贫困英模母亲发放资助款



建设银行员工与成长计划资助的学生在一起



受资助的少数民族大学生代表领取到奖学金



资助三亚百年职校

800 万元

每年捐赠200万元用于学校办学费用

合作机构

中国青少年发展基金会、北京百年农工子弟职业学校

项目期限

2011 - 至今



清华大学讲席教授基金

300 万美元

已经聘请多名海外专家任清华经管学院讲席教授

合作机构

清华大学

项目期限

2007 - 永久存续



“母亲健康快车”中国建设银行资助计划

2,900 万元

购置193辆母亲健康快车，在新疆、西藏、甘肃、青海等13个省、区贫困乡县投入使用

合作机构

中国妇女发展基金会

项目期限

2011 - 至今



中国贫困英模母亲建设银行资助计划

5,000 万元

发放4,046万元资助款，资助英模母亲(妻子) 14,618人次

合作机构

中国妇女发展基金会

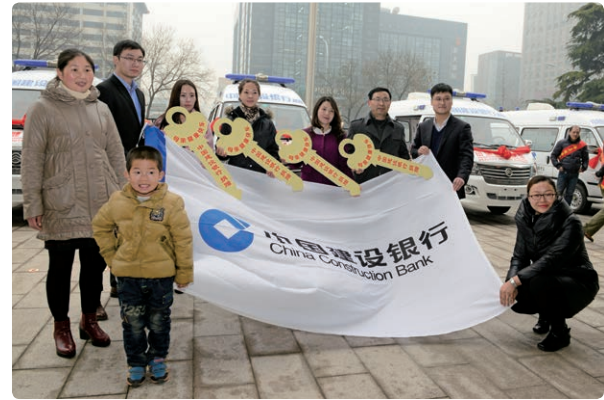
项目期限

2007-2017

2015年，我行公益捐赠总额 **4,121** 万元。其中，



建设银行“母亲健康快车”捐赠发车仪式现场



建设银行员工与“母亲健康快车”受助地区妇联代表、受助人代表合影

2,900 万元

为“母亲健康快车”累计捐款

“母亲健康快车”中国建设银行资助计划

2015年12月8日，由我行捐赠700万元购置的47辆“母亲健康快车”在北京发车。至此，我行已累计捐款2,900万元，购置193辆母亲健康快车，在新疆、西藏、甘肃、青海、云南、广西、贵州、内蒙古、湖北、湖南、安徽、河北、辽宁13个省、区的贫困乡县投入使用。

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



建设银行关爱农村留守儿童



建设银行台北分行为八仙塵爆捐贈



建设银行开展积分微公益活动

建行希望小学乡村教师培训计划

2015年9月、2016年1月，我行先后两次捐款资助内蒙、四川、新疆、云南、甘肃等省、区的80名建行希望小学教师参加教学管理及英语培训班。早在1996年，我行就设立了“中国建设银行爱心基金”，通过全行30万员工自愿捐款筹集资金3,256万元，每年支出固定利息用于在贫困地区援建“建行希望小学”，目前已建成并投入使用45所。我行对希望小学的投资，经历了从硬件配备到软件提升，从关心教室、操场、读书室的配备到关注教师能力提升的持续转变，社会效果逐年提升。

3,256 万元

通过全行 30 万员工自愿捐款筹集资金

向西藏地震灾区捐款500万元

2015年4月25日，尼泊尔发生里氏8.1级强烈地震，我国西藏自治区日喀则等地区受强震波及，造成人员伤亡和财产损失。4月30日，我行决定向西藏自治区地震灾区捐款500万元，用于支持灾区人民抗震救灾、重建家园。

12 亿元

截止 2015 年末，建行龙卡积分捐赠总额已超过

向台湾新北市尘爆事件捐款300万新台币

针对2015年6月27日台湾新北市发生的尘爆事件，台北分行捐款300万元新台币。这是继台北分行2014年向台湾高雄气爆事件捐款300万元新台币后的再一次爱心捐助。

积分圆梦·微公益

继续开展“积分圆梦·微公益”项目，搭建中国建设银行龙卡信用卡持卡人将积分兑换为公益捐赠资金的新平台，创新探索通过信用卡积分捐助公益事业发展的新途径。重点关注贫困地区学生的精神健康，通过爱心音乐季、启智夏令营、励志成长课、艺术大课堂、金融体验课、感受新发展等系列积分圆梦项目，为贫困地区学生启智圆梦，助力成长。截止2015年末，建行龙卡积分捐赠总额已超过12亿，可兑换公益资金超过240万元，累计捐建快乐音乐教室60多所。

承办“援疆青少年夏令营”活动

8月，我行继续承办“支援新疆青少年融情夏令营”活动。活动为期8天，共有50名平均年龄11岁的新疆籍小学生参加。夏令营活动安排小营员参观中国抗日战争纪念馆、故宫、长城，走进高等学府，观看天安门升旗仪式，参观中国科技馆、中国国家博物馆，聆听抗战老兵讲述的爱国主义教育课等系列活动。

各分行与子公司积极参与当地公益活动

案例

天津分行、中德住房储蓄银行 ——第一时间服务塘沽“8.12”爆炸事故受灾群众

天津分行在塘沽“8.12”爆炸事故发生后，第一时间投入应急工作，开通绿色通道，为受影响客户或其亲属办理信用卡查询、挂失等业务，建立受影响客户名单库，方便客户通过客服热线办理相关业务。

中德住房储蓄银行发布《关于援助天津滨海爆炸事故受灾群众的倡议》，共募集捐款85,041元，部分同事自发加入心理救护组织，安抚受灾群众，或冲入救灾前线，与军民共战，保护受灾群众生命财产。

案例

安徽分行组织开展
——“建行安徽省分行员工爱心基金”募捐活动

安徽分行组织开展“建行安徽省分行员工爱心基金”募捐活动，全行近万名员工积极响应，慷慨解囊，充分展现出安徽分行员工热心公益事业的良好形象。全行捐款累计达381万元。善款将用于开展各项社会公益活动。



安徽分行员工志愿者到福利院开展志愿活动

案例

广东东莞市分行联合社会各界举办
——“圆梦午餐”活动

广东东莞市分行联合社会各界举办“圆梦午餐”活动，推动农村小学生营养改善，得到广大员工的积极响应，仅2天就收到捐款22万余元。“圆梦午餐”计划已在首批受益学校广东省云浮市郁南县上溜小学正式落地。



广东东莞分行为贫困儿童捐赠爱心午餐

案例

贵州分行组织员工
——开展学雷锋爱心帮扶活动

贵州分行组织员工到贵阳市云岩区扶风小学、贵阳市儿童福利院开展学雷锋爱心帮扶活动，向25位家庭困难、品学兼优的小学生每人捐赠600元助学金，并向贵阳扶风小学捐赠价值5,000元的课内外图书。



贵州金阳支行志愿者们为老人们做手部健身操

案例

首尔分行
——向“危机家庭儿童”提供紧急支援

首尔分行在2014年向韩国红十字会捐赠1,000万韩元的基础上，2015年再次捐赠2,000万韩元，用于向“危机家庭儿童”提供紧急支援。

案例

法兰克福分行受邀参展
——中国驻法兰克福总领馆建馆十周年公众开放日活动

法兰克福分行受邀参展中国驻法兰克福总领馆建馆十周年公众开放日活动，通过现场交流、参观介绍、文艺表演、图片展等活动，为德国朋友和中国同胞提供交流机会。法兰克福分行也借此机会多角度展现了建设银行优秀的企业文化，为中德关系在文化领域的发展及两国民众交流做出努力。



领馆开放日活动现场

案例

建行(亚洲)冠名赞助
——“健康快车·建行(亚洲)慈善跑步行2015”活动

建行(亚洲)冠名赞助“健康快车·建行(亚洲)慈善跑步行2015”活动。活动共筹得善款268万港元，可帮助1,300多名中国贫穷白内障患者恢复视力。建行(亚洲)自2008年起一直支持及参与该活动，筹集的善款已治愈了5,000多名贫困白内障病患者。



“健康快车·建行(亚洲)慈善跑步行2015”活动现场

案例

建银国际在港举办
——全港青少年绘画日

建银国际再度携手艺育菁英基金会在港举办“全港青少年绘画日”，公开邀请13-18岁青少年参与现场写生活动，为他们提供展示艺术天分的平台，特别是关怀基层青年和弱势群体，鼓励他们通过绘画增强自信。活动吸引全港超过3,500名青少年参与。



建银国际举办小母牛计划，鼓励香港孩子们捐献爱心

案例

为失去继续教育机会的孩子重新点燃生活的希望

“感谢建设银行，感谢三亚百年职校给了我重新上学的机会，让我从偏僻落后的大凉山走出来，学会了傍身的技能，并有了一个好工作！”走上《新闻联播》的四川大凉山放羊娃吉子曲布，作为建设银行三亚百年职校2013级毕业生代表，用最朴实的话语表达了对爱心人士感恩之情，引发了全体学生的共鸣。“当我在实习单位，通过自己的辛勤工作获得2,000多元的工资时，我激动得眼泪都要掉下来了，因为这是我一生中拿到过最多的钱，我马上寄给了老家的爸爸妈妈。”可见，职业教育不仅改变了一个学生，更是改变了一个家庭。在场的很多学生家长都是海南当地的农民，他们激动得留下了热泪，“感谢建设银行，感谢百年职校，让我那个‘烂仔’变成现在这样好！”

2015年10月28日，中国建设银行三亚百年职校举办2015年度毕业暨开学典礼，建设银行向三亚百年职校捐款200万元作为2015-2016年度的办学费用，这已是三亚百年职校成立以来建设银行连续第4次捐款，累计捐助金额达800万元。



建设银行代表向三亚百年职校2015届毕业生颁发毕业证书



满面笑容的建设银行三亚百年职校2015级新生们

社会认可与反馈

在由中国银行业协会举办的《2014年度中国银行业社会责任报告》发布暨社会责任工作表彰会上，获得“年度最具社会责任金融机构奖”、“年度社会责任最佳民生金融奖”两个综合大奖。广西柳州分行行长王德志、厦门集美支行副行长许克农获得“年度最佳社会责任管理者奖”。青海玉树支行、新疆喀什分行莎车支行获得“年度最佳社会责任特殊贡献网点奖”。中国建设银行资助贫困高中生成长计划获评“年度公益慈善优秀项目奖”。

在由金融界网站举办的第四界金融界领航中国年度评选中，获评社会责任奖。

被东方财富网评为“最具社会责任银行”。

我行2014年社会责任报告荣获2015 Galaxy国际评选的两项印刷大奖——企业社会责任报告印刷铜奖、亚太区银行类年度报告印刷荣誉奖。Galaxy Awards用以表扬国际上能有效与读者沟通和传播信息、设计突出及具备创意的年度报告，以企业传讯的创意、表现及最终成果为主要评审准则，旨在表彰一些致力于建立企业形象、创造盈利和在市场推广方面表现卓越的企业。近几年，我行社会责任报告逐步形成了具有建行特色的设计风格。

在第七届中国企业社会责任年会上，获评“2014年国有上市企业最佳责任企业”。

在2015中国企业可持续竞争力年会上，获评最佳社会沟通创新奖。

公司基本信息

中文注册名称：中国建设银行股份有限公司

英文名称：China Construction Bank Corporation

香港联合交易所上市交易股份代号：939

上海证券交易所上市交易股票代码：601939

注册地址：中国北京西城区金融大街25号

邮政编码：100033

法定代表人：王洪章

公司总部所在地：北京

营业特色：

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

加入的组织机构：

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

国际互联网网址：www.ccb.com

无线网址：wap.ccb.com

客户服务热线：86-10-95533



普华永道

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(第一页, 共三页)

注册会计师独立鉴证报告

致：中国建设银行股份有限公司董事会

我们接受委托，对中国建设银行股份有限公司（以下简称“贵行”）2015 年度社会责任报告执行了有限保证的鉴证业务。

董事会的责任

根据香港联合交易所《环境、社会及管治报告指引》（简称“ESG 报告指引”），全球报告倡议组织（以下简称“GRI”）发布的《可持续发展报告指南（G4）》、以及《上海证券交易所上市公司环境信息披露指引》和《〈公司履行社会责任的报告〉编制指引》（合称“上交所指引”）编制 2015 年度社会责任报告是贵行董事会的责任。这种责任包括设计、执行和维护与编制社会责任报告有关的内部控制，以使社会责任报告不存在由于舞弊或错误而导致的重大错报。

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

我们的独立性与质量控制

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

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

注册会计师的责任

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

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

有限保证鉴证业务所实施程序的性质和时间较合理保证鉴证业务有所不同, 且范围较小。因此, 有限保证鉴证业务的保证程度远低于合理保证鉴证业务。因此, 我们不会就是否存在可能对 2015 年度社会责任报告造成重大影响的事项发表合理保证意见。我们的鉴证工作包括评估 2015 年度企业社会责任报告是否存在由于舞弊或错误导致的重大错报风险以及应对评估出的风险。选择的鉴证程序取决于注册会计师的判断及我们对项目风险的评估。

在我们的工作范围内, 我们仅在贵行总行层面以及下列国内分行开展工作:

- 大连市分行
- 湖南省分行
- 北京市分行



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我们所实施的工作包括:

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

固有限制

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

结论

基于已实施的程序及获取的证据, 我们没有注意到任何可能对贵行根据 ESG 报告指引以及 GRI《可持续发展报告指南(G4)》和上交所指引编制的 2015 年度社会责任报告造成重大影响的事项。

使用限制

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

普华永道中天会计师事务所(特殊普通合伙)

普华永道中天会计师事务所(特殊普通合伙)

中国·上海市

2016年3月30日

报告编制说明

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

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

本年度报告数据的获取和计算方法与以往年度报告相比没有重大改变，报告财务数据来源于经审计的年度A股财务报告。

报告编制依据：本报告根据香港联合交易所《环境、社会及管治报告指引》（简称“ESG报告指引”），上海证券交易所《上海证券交易所上市公司环境信息披露指引》、《〈公司履行社会责任的报告〉编制指引》（统称“上交所指引”），及全球报告倡议组织（Global Reporting Initiative，简称为“GRI”）发布的可持续发展报告指南编写。同时满足中国银监会《关于加强银行业金融机构社会责任的意见》、中国银行业协会《中国银行业金融机构企业社会责任指引》的相关要求。

报告保证方法：普华永道中天会计师事务所（特殊普通合伙）对我行根据香港联合交易所ESG报告指引、上交所指引的披露要求和GRI发布的可持续发展报告指南所编制的本报告进行独立有限鉴证。

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

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

附录

编号	全球报告倡议组织(GRI 4.0)可持续发展报告指南指标内容	香港联合交易所ESG报告指引指标内容	备注
G4-1	机构最高决策者(如CEO、董事长或相当的高级职位)就可持续发展与机构的相关性及机构可持续发展战略的声明。		已采用
G4-2	描述主要影响、风险及机遇。		已采用
G4-3	机构名称。		已采用
G4-4	主要品牌、产品和服务。		已采用
G4-5	机构总部的地点。		已采用
G4-6	机构在多少个国家运营,在哪些国家有主要业务,或哪些国家与报告所述的可持续发展主题特别相关。		已采用
G4-7	所有权的性质及法律形式。		已采用
G4-8	机构所服务的市场。		已采用
G4-9	机构规模。		已采用
G4-10	按雇佣合同、性别、地区等划分的员工总人数。	A1.1 按雇佣类型、年龄组别及地区划分的雇员总数。	已采用
G4-11	集体谈判协议覆盖的员工总数百分比。		已采用
G4-12	描述机构的供应链情况。		已采用
G4-13	报告期内,机构规模、架构、所有权或供应链发生的重要变化。		已采用
G4-14	机构是否及如何按预警方针及原则行事。		已采用
G4-15	机构参与或支持的外界发起的经济、环境、社会公约、原则或其他倡议。		已采用
G4-16	机构加入的协会(如行业协会)和国家或国际性倡议组织。		已采用
G4-17	a. 列出机构的合并财务报表或同等文件中包括的所有实体。 b. 说明在合并财务报表或同等文件包括的任何实体中,是否有未纳入可持续发展报告的实体。		已采用
G4-18	a. 说明界定报告内容和方面边界的过程。 b. 说明机构如何应用界定报告内容的报告原则。		已采用
G4-19	列出在界定报告内容的过程中确定的所有实质性方面。		已采用

编号	全球报告倡议组织(GRI 4.0)可持续发展报告指南指标内容	香港联合交易所ESG报告指引指标内容	备注
G4-20	对于每个实质性方面,说明机构内方面的边界。		已采用
G4-21	对于每个实质性方面,说明机构范围外方面的边界。		已采用
G4-22	说明重订前期报告所载信息的影响,以及重订的原因。		已采用
G4-23	说明范围、方面边界与此前报告期间的重大变动。		已采用
G4-24	机构的利益相关方列表。		已采用
G4-25	就所选定的利益相关方,说明识别和选择的根据。		已采用
G4-26	利益相关方参与的方法,包括按不同的利益相关方类型及组别的参与频率,并指明是否有任何参与是专为编制报告而进行。		已采用
G4-27	利益相关方参与的过程中提出的关键主题及顾虑,以及机构回应的方式,包括以报告回应。说明提出了每个关键主题及顾虑的利益相关方组别。		已采用
G4-28	所提供信息的报告期。		已采用
G4-29	上一份报告的日期。		已采用
G4-30	报告周期。		已采用
G4-31	关于报告或报告内容的联络人。		已采用
G4-32	说明机构选择的“符合”方案及所选方案的GRI内容索引,如报告经过外部鉴证,引述外部鉴证报告。		已采用
G4-33	机构为报告寻求外部鉴证的政策和目前的做法。		已采用
G4-34	机构的治理架构,包括最高治理机构下的各个委员会。		已采用
G4-35	说明从最高治理机构授权高级管理人员和其他员工管理经济、环境和社会议题的过程。		已采用
G4-36	机构是否任命了行政层级的高管负责经济、环境和社会议题,他们是否直接向最高治理机构汇报。		已采用
G4-37	利益相关方和最高治理机构就经济、环境和社会议题磋商的过程。如果授权磋商,说明授权的对象和向最高治理机构的反馈过程。		已采用
G4-38	最高治理机构及其委员会的组成。		已采用

编号	全球报告倡议组织(GRI 4.0)可持续发展报告指南指标内容	香港联合交易所ESG报告指引指标内容	备注
G4-39	最高治理机构的主席是否兼任行政职位。		已采用
G4-40	最高治理机构及其委员会的提名和甄选过程，及用于提名和甄选最高治理机构成员的条件。		已采用
G4-41	最高治理机构确保避免和控制利益冲突的程序，是否向利益相关方披露利益冲突。		已采用
G4-42	在制定、批准、更新与经济、环境、社会影响有关的宗旨、价值观或使命、战略、政策与目标方面，最高治理机构和高级管理人员的角色。		已采用
G4-43	为加强最高治理机构对于经济、环境和社会主题的集体认识而采取的措施。		已采用
G4-44	评估最高治理机构管理经济、环境和社会议题绩效的流程，以及对于最高治理机构管理经济、环境和社会议题的绩效评估的应对措施，至少应包括在成员组成和组织管理方面的改变。		已采用
G4-45	在识别和管理经济、环境和社会的影响、风险和机遇方面，最高治理机构的角色，以及是否使用利益相关方咨询，以支持最高治理机构对经济、环境和社会的影响、风险和机遇的识别和管理。		已采用
G4-46	在评估有关经济、环境和社会议题的风险管理流程的效果方面，最高治理机构的角色。		已采用
G4-47	最高治理机构评估经济、环境和社会的影响、风险和机遇的频率。		已采用
G4-48	正式审阅和批准机构可持续发展报告并确保已涵盖所有实质性方面的最高委员会或职位。		已采用
G4-49	说明与最高治理机构沟通重要关切问题的流程。		已采用
G4-50	说明向最高治理机构沟通的重要关切问题的性质和总数，以及采取的处理和解决机制。		已采用
G4-51	最高治理机构和高级管理人员的薪酬政策。		已采用
G4-52	说明决定薪酬的过程。说明是否有薪酬顾问参与薪酬的决定，他们是否独立于管理层。		已采用
G4-53	说明如何征询并考虑利益相关方对于薪酬的意见，包括对薪酬政策和提案投票的结果，如适用。		已采用
G4-54	在机构具有重要业务运营的每个国家，薪酬最高个人的年度总收入与机构在该国其他所有员工（不包括该薪酬最高的个人）平均年度总收入的比率。		已采用

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G4-55	在机构具有重要业务运营的每个国家，薪酬最高个人的年度总收入增幅与机构在该国其他所有员工(不包括该薪酬最高的个人)平均年度总收入增幅的比率。		已采用
G4-56	说明机构的价值观、原则、标准和行为规范，如行为准则和道德准则。		已采用
G4-57	对道德与合法行为征询建议的内外部机制，以及与机构诚信有关的事务，如帮助热线或建议热线。		已采用
G4-58	举报不道德或不合法行为的内外部机制，以及与机构诚信有关的事务，如通过直线管理者逐级上报、举报机制或热线。		已采用
		C3.2 描述防范措施及举报程序，以及相关执行及监察方法。	已采用
		A4.1 描述检讨招聘惯例的措施以避免童工及强制劳工。 A4.2 描述在发现违规情况时消除有关情况所采取的步骤。	已采用
G4-EC1	机构产生和分配的直接经济价值。	D1.1 专注贡献范畴(如教育、环境事宜、劳工需求、健康、文化、体育)。 D1.2 在专注范畴(如教育、环境事宜、劳工需求、健康、文化、体育)所动用资源(如金钱或时间)。	已采用
G4-EC2	气候变化对机构活动产生的财务影响及其风险、机遇。		已采用
G4-EC3	机构固定收益型养老金所需资金的覆盖程度。		不适用
G4-EC4	政府给予的财政补贴。		未来采用
G4-EC5	不同性别的工资起薪水平与机构重要运营地点当地的最低工资水平的比率。		未来采用
G4-EC6	机构在重要运营地点聘用的当地高层管理人员所占比例。		未来采用
G4-EC7	开展基础设施投资与支持性服务的情况及其影响。		已采用
G4-EC8	重要间接经济影响，包括影响的程度。		已采用
G4-EC9	在重要运营地点，向当地供应商采购支出的比例。	C1.1 按地区划分的供货商数目。 C1.2 描述有关聘用供货商的管理，向其执行有关管理的供货商数目、以及有关惯例的执行及监察方法。	已采用

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G4-EN1	所用物料的重量或体积。	B3. 减低营运对环境及天然资源的重大影响的政策。 B3.1 描述业务活动对环境及天然资源的重大影响及已采取管理有关影响的行动。	已采用
G4-EN2	采用经循环再造物料的百分比。		未来采用
G4-EN3	机构内部的能源消耗量。	B2. 有效使用资源(包括能源、水及其他原材料)的政策。资源可用于生产、储存、交通、楼宇、电子设备等。 B2.1 按类型划分直接 / 或间接能源(如电、气或油)总耗量(以每千秒千瓦时计算)及密度(如以每产量单位、每项设施计算)。	已采用
G4-EN4	机构外部的能源消耗量。		未来采用
G4-EN5	能源强度。	B2.1 按类型划分直接 / 或间接能源(如电、气或油)总耗量(以每千秒千瓦时计算)及密度(如以每产量单位、每项设施计算)。	已采用
G4-EN6	减少的能源消耗量。	B2.3 描述能源使用效益计划及所得成果。	已采用
G4-EN7	产品和服务所需能源的降低。	B2.5 制成品所用包装材料的总量(以吨计算)及(如适用)每生产单位占量。	不适用
G4-EN8	按源头说明的总耗水量。	B2.2 总耗水量及密度(如以每产量单位、每项设施计算)。	未来采用
		B2.4 描述求取适用水源上可有任何问题, 以及提升用水效益计划及所得成果。	未来采用
G4-EN9	因取水而受重大影响的水源。		不适用
G4-EN10	循环及再利用水的百分比及总量。		不适用
G4-EN11	机构在环境保护区或其他具有重要生物多样性价值的地区或其毗邻地区, 拥有、租赁或管理的运营点。		不适用
G4-EN12	受保护或经修复的栖息地。		不适用
G4-EN13	按濒危风险水平, 说明栖息地受机构运营影响的列入国际自然保护联盟(IUCN)红色名录及国家保护名册的物种总数。		不适用
G4-EN14	按濒危风险水平, 说明栖息地受机构运营影响的列入国际自然保护联盟(IUCN)红色名录及国家保护名册的物种总数。		不适用
G4-EN15	直接温室气体排放量(范畴一)。	B1 排放物 有关废气及温室气体排放、向水及土地的排污、有害及无害废弃物的产生等的:(a)政策; 及(b)遵守及严重违反相关准则、规则及规例的资料。 B1.1 排放物种类及相关排放数据。	已采用

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G4-EN16	能源间接温室气体排放量(范畴二)。	B1.2 温室气体总排放量(以吨计算)及(如适用)密度(如以每产量单位、每项设施计算)。	已采用
G4-EN17	其他间接温室气体排放量(范畴三)。		未来采用
G4-EN18	温室气体排放强度。		已采用
G4-EN19	减少的温室气体排放量。	B1.5 描述减低排放量的措施及所得成果。	已采用
G4-EN20	臭氧消耗物质(ODS)的排放。		不适用
G4-EN21	氮氧化物、硫氧化物和其他主要气体的排放量。		不适用
G4-EN22	按水质及排放目的地分类的污水排放总量。		不适用
G4-EN23	按类别及处理方法分类的废弃物总重量。	B1.3 所产生有害废弃物总量(以吨计算)及(如适用)密度(如以每产量单位、每项设施计算)。 B1.4 所产生无害废弃物总量(以吨计算)及(如适用)密度(如以每产量单位、每项设施计算)。	已采用
G4-EN24	严重泄露的总次数及总量。		不适用
G4-EN25	按照《巴塞尔公约》2附录I、II、III、VIII的条款视为有害废弃物经运输、输入、输出或处理的重量,以及运出境外的废弃物中有害废弃物的百分比。		不适用
G4-EN26	受机构污水及其他(地表)径流排放严重影响的水体及相关栖息地的位置、面积、保护状态及生物多样性价值。		不适用
G4-EN27	降低产品和服务环境影响的程度。		不适用
G4-EN28	按类别说明,回收售出产品及其包装物料的百分比。		不适用
G4-EN29	违反环境法律法规被处重大罚款的金额,以及所受非经济处罚的次数。		未来采用
G4-EN30	为机构运营而运输产品、其他货物及物料以及员工交通所产生的重大环境影响。		未来采用
G4-EN31	按类别说明总环保支出及投资。		已采用
G4-EN32	说明使用环境标准筛选的新供应商的比例。	C1. 管理供应链环境及社会风险的政策。	已采用
G4-EN33	供应链对环境的重大实际和潜在负面影响,以及采取的措施。		已采用
G4-EN34	经由正式申诉机制提交、处理和解决的环境影响申诉的数量。		未来采用
G4-LA1	按年龄组别、性别及地区划分的新进员工和离职员工总数及比例。	A1.2 按年龄组别及地区划分的雇员流失比率。	已采用

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G4-LA2	按重要运营地点划分, 不提供给临时或兼职员工, 只提供给全职员工的福利。	A1. 有关薪酬及解雇、招聘及晋升、工作时数、假期、平等机会、多元化以及其他待遇及福利的政策; 及遵守及严重违反相关准则、规则及规例的资料。	已采用
G4-LA3	按性别划分, 产假 / 陪产假后回到工作和保留工作的比例。		未来采用
G4-LA4	有关重大运营变化的最短通知期, 包括该通知期是否在集体协议中具体说明。		未来采用
G4-LA5	由劳资双方组建的职工健康与安全委员会中, 能帮助员工监督和评价健康与安全相关项目的员工代表所占的百分比。		不适用
G4-LA6	按地区和性别划分的工伤类别、工伤、职业病、误工及缺勤比例, 以及和因公死亡人数。	A2.1 因工作关系而死亡人数及比率。 A2.2 因工伤损失工作日数。	已采用
G4-LA7	从事职业病高发职业或高职业病风险职业的工人。		不适用
G4-LA8	与工会达成的正式协议中的健康与安全议题。		已采用
		A2. 有关提供安全工作环境及保障雇员避免职业性危害的政策; 及遵守及严重违反相关准则、规则及规例的数据。	已采用
G4-LA9	按性别和员工类别划分, 每名员工每年接受培训的平均小时数。	A3.1 按雇员类别(如高级管理层、中级管理层等)划分的受训雇员百分比。 A3.2 按雇员类别划分, 每名雇员完成受训的平均时数。	已采用
G4-LA10	为加强员工持续就业能力及协助员工管理职业生涯终止的技能管理及终生学习计划。	A3. 有关提升雇员履行工作职责的知识及技能的政策。描述所提供的培训活动。培训指职业培训, 可包括由雇主付费的内外部课程。	已采用
G4-LA11	按性别和员工类别划分, 接受定期绩效及职业发展考评的员工的百分比。		已采用
G4-LA12	按性别、年龄组别、少数族裔成员及其他多元化指标划分, 治理机构成员和各类员工的组成。	A1.1 按雇佣类型、年龄组别及地区划分的雇员总数。	已采用
G4-LA13	按员工类别和重要运营地点划分, 男女基本薪金和报酬比率。		未来采用
G4-LA14	使用劳工实践标准筛选的新供应商所占比例。		未来采用
G4-LA15	供应链对劳工实践的重大实际和潜在负面影响, 以及采取的措施。		未来采用
G4-LA16	经由正式申诉机制提交、处理和解决的劳工问题申诉的数量。		未来采用
G4-HR1	含有人权条款或已进行人权审查的重要投资协议和合约的总数及百分比。		未来采用

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G4-HR2	就经营相关的人权政策及程序, 员工接受培训的总小时数, 以及受培训员工的百分比。		未来采用
G4-HR3	歧视事件的总数, 以及机构采取的纠正行动。		未来采用
G4-HR4	已发现可能违反或严重危及结社自由及集体谈判的运营点或供应商, 以及保障这些权利的行动。		未来采用
G4-HR5	已发现具有严重使用童工风险的运营点和供应商, 以及有助于有效杜绝使用童工情况的措施。	A4. 有关防止童工或强制劳工的政策; 及遵守及严重违反相关准则、规则及规例的资料。	不适用
G4-HR6	已发现具有严重强迫或强制劳动事件风险的运营点和供应商, 以及有助于消除一切形式的强迫或强制劳动的措施。		不适用
G4-HR7	安保人员在运营相关的人权政策及程序方面接受培训的百分比。		未来采用
G4-HR8	涉及侵犯原住民权利的事件总数, 以及机构采取的行动。		不适用
G4-HR9	接受人权审查或影响评估的运营点的总数和百分比。		未来采用
G4-HR10	使用人权标准筛选的新供应商比例。		已采用
G4-HR11	供应链对人权的重大实际和潜在负面影响, 以及采取的措施。		已采用
G4-HR12	经由正式申诉机制提交、处理和解决的人权影响申诉的数量。		未来采用
G4-SO1	实施了当地社区参与、影响评估和发展计划的运营点比例。	D1. 有关融入小区了解营运所在小区的需要和确保其业务活动会考虑小区利益的政策。	未来采用
G4-SO2	对当地社区具有重大实际和潜在负面影响的运营点。		未来采用
G4-SO3	已进行腐败风险评估之运营点的总数及百分比和已识别的重大风险。		未来采用
G4-SO4	反腐败政策和程序的沟通及培训。	C3. 有关防止贿赂、勒索、欺诈及洗黑钱的政策; 及遵守及严重违反相关准则、规则及规例的数据。	已采用
G4-SO5	确认的腐败事件和采取的行动。	C3.1 于汇报期内对发行人或其雇员提出并已审结的贪污诉讼案件的数目及诉讼结果。	不适用
G4-SO6	按国家和接受者/受益者划分, 政治性捐赠的总值。		不适用
G4-SO7	涉及反竞争行为、反托拉斯和垄断做法的法律诉讼的总数及其结果。		未来采用

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G4-SO8	违反法律法规被处重大罚款的金额, 以及所受非经济处罚的次数。		未来采用
G4-SO9	使用社会影响标准筛选的新供应商的比例。		已采用
G4-SO10	供应链对社会的重大实际和潜在负面影响, 以及采取的措施。		已采用
G4-SO11	经由正式申诉机制提交、处理和解决的社会影响申诉的数量。		未来采用
G4-PR1	说明为改进现状而接受健康与安全影响评估的重要产品和服务类别的百分比。		不适用
G4-PR2	按后果类别说明, 违反有关产品和服务健康与安全影响的法规和自愿性准则(产品和服务处于其生命周期内)的事件总数。		不适用
G4-PR3	机构关于产品和服务信息与标识的程序要求的产品及服务信息种类, 以及需要符合这种信息要求的重要产品及服务类别的百分比。		不适用
G4-PR4	按后果类别说明, 违反有关产品和服务信息及标识的法规及自愿性准则的事件总数。		未来采用
G4-PR5	客户满意度调查的结果。		已采用
G4-PR6	禁售或有争议产品的销售。		不适用
G4-PR7	按后果类别划分, 违反有关产品和服务信息及标识的法规及自愿性准则的事件总数。		未来采用
G4-PR8	经证实的侵犯客户隐私权及遗失客户资料的投诉总数。	C2. 有关所提供产品及服务的健康与安全、广告、标签及私隐事宜以及补救方法的政策; 及遵守及严重违反相关准则、规则及规例的资料。 C2.2 接获关于产品及服务的投诉数目以及应对方法。 C2.5 描述消费者数据保障及私隐政策, 以及相关执行及监察方法。	已采用
G4-PR9	如有违反提供及使用产品与服务的有关法律法规, 说明相关重大罚款的总金额。	C2.2 接获关于产品及服务的投诉数目以及应对方法。 C2.3 描述与维护及保障知识产权有关的惯例。	已采用
		C2.1 已售或已运送产品总数中因安全与健康理由而回收的百分比。	不适用
		C2.4 描述质量检定过程及产品回收程序。	不适用
FS1	应用于业务活动的具体环境和社会政策。		已采用
FS2	在业务中评估与监控环境和社会风险的程序。		已采用
FS3	对客户环境和社会合规情况的监控。		已采用

编号	全球报告倡议组织(GRI 4.0)可持续发展报告指南指标内容	香港联合交易所ESG报告指引指标内容	备注
FS4	提高员工执行环境和社会政策的能力和程序。		已采用
FS5	与客户、投资人和合作伙伴关于环境社会风险与机遇的互动。		已采用
FS6	按地区、规模、行业分的业务比例。		参见公司年报
FS7	为实现特定社会目标而设计的产品及服务价值(按目标分类)。		已采用
FS8	为实现特定环境目标而设计的产品及服务价值(按目标分类)。		已采用
FS9	旨在评估环境和社会风险评估政策以及程序执行情况的审计频率。		未来采用
FS10	在投资组合中, 报告组织与其存在环境或社会因素互动的公司比例及数量。		未来采用
FS11	接受积极和消极的环境和社会影响筛查的资产比例。		未来采用
FS12	报告组织将环境和社会议题应用于投票权或投票建议权的政策。		已采用
FS13	按类型列示的人口稀少或经济欠发达地区的切入点。		已采用
FS14	提高为弱势群体获取金融服务能力的行动。		已采用
FS15	金融产品与服务的公平设计和销售的政策。		已采用
FS16	按受益类型分, 提高金融知识教育的行动。		已采用

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Economic Development:

Improved the Bank’s profit earnings and tax payment for the year amounted to RMB

106.023
billion

Contributed to key areas concerning the nation’s welfare and people’s livelihood, with growth in infrastructure-related loans for the year amounting to RMB

148.570
billion

Promoted the “going global” strategy by setting up professional organizations or investment teams in the free trade zones, the Silk Road Economic Belt, the 21st Century Maritime Silk Road, and the country’s open border regions. Cross-border RMB settlement amounted to RMB

1.84
trillion



Highlights of the Implementation of Social Responsibility

Environmental Protection:

Committed to responsible investment and maintained stringent credit control on industries with high energy consumption and pollution levels and excess capacity. Balance of green credit loans amounted to RMB

733.563
billion

Achieved significant results in green financing, energy conservation and emission reduction. Total reduction in standard coal emissions was estimated to be

22,852,400
tons

Reduction in carbon dioxide equivalent reached

52,987,400
tons

Water saving totaled

903,200
tons

Promoted online banking services and encouraged energy conservation and emission reduction, growing the total number of online banking clients to

210.80
million

The number of mobile banking clients to

182.84
million

The number of WeChat banking clients to

32.93
million

Social Development:

Social Contribution per Share was RMB

2.95

Direct job creation reached

369,183

Encouraged inclusive financial services, with the balance of small and micro enterprise loans amounting to RMB

1,277.879
billion

The balance of agriculture-related loans RMB

1,892.779
billion

The balance of residential mortgage loans RMB

2,773.895
billion

Charitable donation expenses for the year amounted to RMB

41.21
million

Chairman's Statement

Undertaking social responsibility is crucial to the survival and development of a company. In accordance with the Zuo Zhuan (an annalistic historical writings on the Spring and Autumn Period of Ancient China), the “rite” principle denotes the ideas of maintaining order in a country, stability in society, harmony among people, and benefiting for future generations. Placed in a corporate context, “rite” means undertaking social responsibilities. As an important intangible asset, corporate social responsibilities form an integral part of a company's development strategy. They enable an enterprise to foster stronger relationships with all of its stakeholders, which in many ways, helps drive robust and sustainable development and growth.

The year 2015 holds significant meaning for CCB, as the Bank achieved outstanding results in its efforts to accelerate a “comprehensive, multi-functional, intensive, innovative and smart” strategic transformation. Amidst complex and changing economic conditions and intensifying market competition, we continued to identify and seize opportunities as they arose. During the year, CCB further strengthened its capabilities to facilitate China's development and prevent financial risks as well as improve its international competitiveness, undertaking the responsibilities of a large banking institution in driving the sustainable development of the economy, environment and society.

Supporting the real economy by aligning with national strategies. CCB closely aligned with national development strategies to help drive and upgrade China's economic transformation. Leveraging our traditional advantages, the Bank lent support to a number of major national strategic initiatives such as the Beijing-Tianjin-Hebei integration, “One Belt, One Road” and Yangtze River Economic Belt development. We continued to improve our credit structure, giving priority to key projects in major development areas to facilitate economic and social advancement. As at the end of 2015, the Bank's total assets amounted to RMB 17.89 trillion. Loans to the infrastructure sector increased by RMB 148.570 billion and tax payments amounted to RMB 106.023 billion.

Serving the general public by promoting inclusive financial services. CCB continued to improve its customer service quality and customer experience, and has taken effective measures to ensure the protection of consumer rights and interests. The Bank also remained committed to serving the “Three Rurals” and small and micro enterprises, giving credit support to the public to meet their home buying and consumption needs. As at the end of 2015, the Bank's agriculture-related loans balance amounted to RMB 1,892.779 billion, registering an increase of RMB 96.137 billion compared to the previous year. Balance of loans to small and micro enterprises

amounted to RMB 1,277.879 billion, an increase of RMB 134.951 billion on the previous year. The Bank also provided affordable individual housing loans of RMB 11.4 billion to 45,400 low-to-mid-income families.

Supporting ecological conservation by developing green financing. We assigned great importance to global climate change and continued to build a “low-carbon and environmentally friendly bank” by developing green credit as the focus of our business. As at the end of 2015, the Bank’s green credit balance amounted to RMB 733.563 billion, registering a growth of RMB 246.486 billion or 50.61% on the previous year. We were also committed to developing electronic banking operations in order to lower costs for customers and save resources for the community. The Bank has 208.78 million online banking personal customers, 182.84 million mobile banking customers and 32.93 million WeChat banking customers.

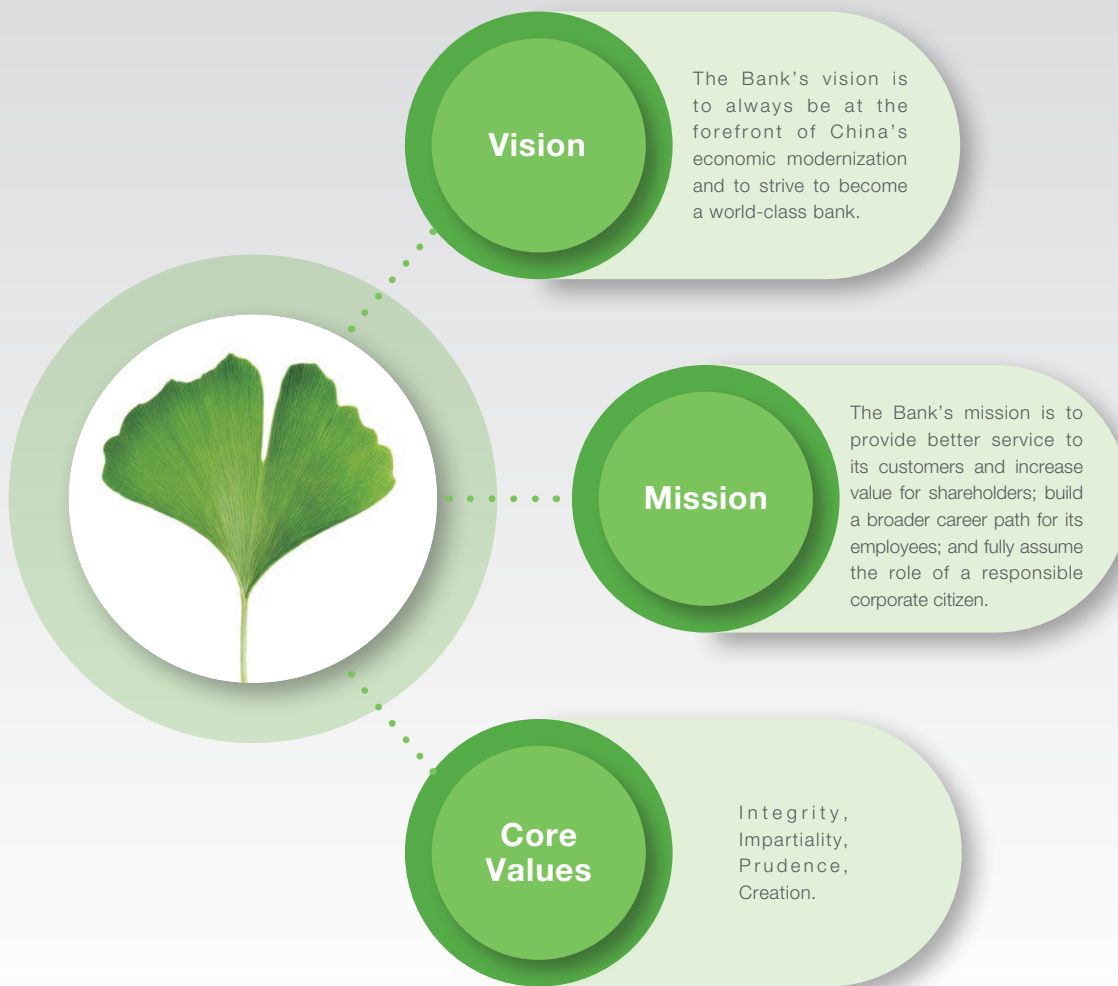
Contributing to social harmony through welfare and charity work. CCB continued to launch public welfare and charity projects in areas such as education, medical services, poverty alleviation, disaster relief and environmental protection. In 2015, we donated a total of RMB 41.21 million to support a number of ongoing long-term charity projects such as the CCB Hope Primary School, sponsorships of impoverished high school students, the “Mother Health Express” program and grants for Sanya BN Vocational School. The Bank implemented the goals of the Central Poverty Alleviation and Development Work Conference, and continued to adopt a targeted approach to poverty relief. CCB is determined to lift poor communities out of poverty through a combination of aid and support to people living in rural areas. This includes refurbishing dilapidated houses, paving roads, constructing bridges, supplying drinking water, upgrading farmland water conservancy facilities, assisting in ecological restoration and deploying poverty alleviation staff to provide assistance at a grassroots level.

We look forward to 2016 with passion and confidence. Committed to our beliefs, the Bank will continue to move forward with its transformation under the economic “new normal”. We will live up to the trust and support that our stakeholders have placed in us and will remain dedicated to making CCB the best bank in China and a first-class bank in the world that provides the greatest value, while striving to contribute even further to the realization of the “Chinese Dream”.

Wang Hongzhang
Chairman
China Construction Bank Corporation

Social Responsibility Management

Corporate Strategy and Social Responsibility Management



Strategies and Implementation of Corporate Social Responsibility

Strategies of Corporate Social Responsibility

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

A bank that serves the public

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



A bank that promotes livelihoods

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



A low-carbon and environmentally-friendly bank

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



A bank for sustainable development

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



The Bank commissioned an external professional organization to compile

489

social responsibility indicators

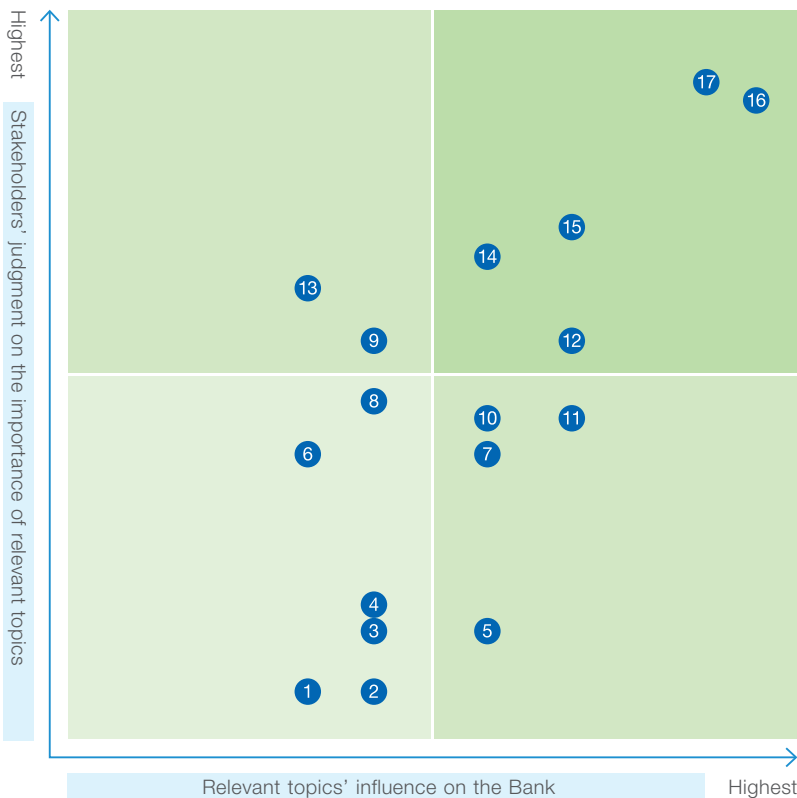
Progress and Implementation of Strategies

Basic management

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

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

Importance Analysis Matrix



Results

Important topics

- Support green credit
- Enhance customer satisfaction
- Staff incentive programmes
- Inclusive financial services
- Operation continuity

- | | |
|---|---|
| ① Employee variety | ⑨ Maintain the stability of external financial market |
| ② Workplace safety | ⑩ Low-carbon operation |
| ③ Responsible procurement | ⑪ Compliant operation |
| ④ Community bank | ⑫ Operation continuity |
| ⑤ Donation & contribution to society | ⑬ Information disclosure |
| ⑥ Provide financial services to special customers | ⑭ Inclusive financial services |
| ⑦ Financial products innovation | ⑮ Staff incentive programmes |
| ⑧ Protect customers' privacy and assets | ⑯ Enhance customer satisfaction |
| | ⑰ Support green credit |

Team building

The Bank has built a sound social responsibility management system covering senior management, all relevant departments at the Bank's head office, all tier-one branches, all operating entities, overseas branches and subsidiaries. The Public Relations & Corporate Culture Department at the head office is responsible for organizing and implementing the work, with a working team comprising departments at the head office, branches and subsidiaries in China and abroad. In 2015, the Bank made its social responsibility management more standardized by establishing the Social Responsibility Office under its Public Relations & Corporate Culture Department.

The Bank published the Corporate Social Responsibility Report for the

10th

consecutive year

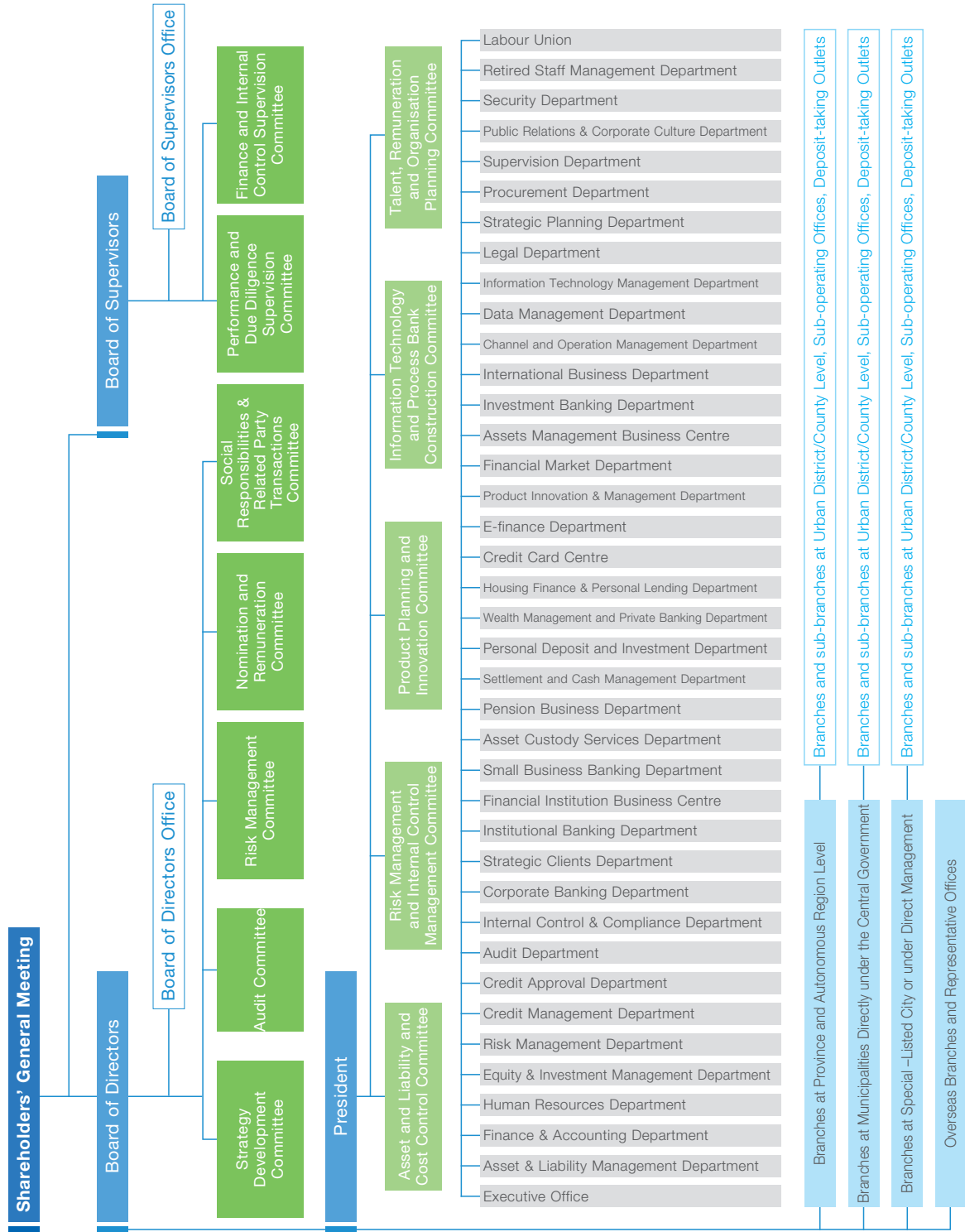
Information disclosure

The Bank published the Corporate Social Responsibility Report for the tenth consecutive year since its listing in Hong Kong in October 2005 to disclose to the public its philosophy on corporate social responsibility, the progress and effectiveness of implementing corporate social responsibility strategies, and the improvements the Bank has made based on the feedback it has obtained from stakeholders on how to better fulfill its corporate social responsibilities.



Corporate Governance

The management Structure of the Bank



Shareholders' General Meeting

The shareholder's general meeting is the power body of the Bank. On 15 June 2015, the Bank convened the 2014 annual general meeting, the 2015 first class meeting of A shareholders, and the 2015 first class meeting of H shareholders. During the meetings, solutions regarding the following subjects were considered and approved; including the report of the Board of Directors, the report of the Board of Supervisors, final accounts and profit distribution plans for 2014, budgets for fixed asset investments in 2015, appointment of external auditors of 2015, election of directors, amendment of the Bank's Articles of Association and plans for domestic and overseas preferred shares issues. On 28 October 2015, the Bank convened the first 2015 provisional general meeting of shareholders. During this meeting, solutions about electing Mr. Carl Walter and Ms. Feng Wanmei, the independent non-executive directors of the Bank, were considered and approved.

Board of Directors

The Board of Directors is the executive body of the shareholders' general meeting and is accountable for it. There are five committees established under the Board: the strategy development committee, audit committee, risk management committee, nomination and compensation committee and social responsibilities and related party transactions committee. As at the end of 2015, the Board of Directors consisted of 15 directors, including four executive directors, six non-executive directors and five independent non-executive directors. Mr. Wang Hongzhang is chairman of the Board of Directors.

In 2015, the Board of Directors duly carried out the resolutions of the shareholders' general meeting and those tasks authorized by the shareholders' general meeting. The Board of Directors convened a total of eight meetings on 27 March, 29 April, 12 June, 13 July, 28 August, 29 October, 11 November and 16 December. During the meetings, proposals were deliberated and passed, including budgets for fixed asset investments, financial statements, profit distribution, nomination of director candidates, and appointments of senior management. Information was disclosed in accordance with the requirements of relevant laws and listing rules of the place where the Bank is listed.

The Social Responsibilities and Related Party Transactions Committee under the Board of Directors is composed of four directors: the independent non-executive director Mr. Zhang Long is the chairman and the committee members include one executive director Mr. Zhang Gengsheng and two independent non-executive directors Mr. Zhong Ruiming and Mr. Murray Horn. In 2015, the Committee convened four meetings. It closely followed changes in regulation rules and standards in China and abroad, with a view to improving reviews and supervision of managing related party transactions, and improving management systems and techniques. The Committee also monitored the Bank's fulfillment of social responsibilities relating to green credit, protection of consumer interests and rights, and contributions to public welfare.

Board of Supervisors

The Board of Supervisors is the supervisory authority at the Bank and is accountable for the shareholder's general meetings. A supervising committee and a financial and internal control supervising committee were established under the Board of Supervisors. At the end of 2015, the Board of Supervisors consisted of eight supervisors, including three shareholder representative supervisors, three staff representative supervisors and two external supervisors. There were six male and two female supervisors. Mr. Guo You is chairman of the Board of Supervisors.

In 2015, the Board of Supervisors convened eight meetings on 9 February, 12 March, 27 March, 29 April, 24 July, 28 August, 29 October and 24 December. Major resolutions were deliberated and approved at the Board of Supervisors meetings, including reports from the Board of Supervisors, performance appraisals reports, periodic financial reports of the Bank, profit distribution plans and work plans for supervision.

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

Senior Management

The senior management is the executive body of the bank and is accountable for the Board of Directors and supervised by the Board of Supervisors. The Bank's senior management, which comprises the President and other members of the senior management, exercises its functions and powers to organize and carry out operation management activities in accordance with the law, regulations, the Articles of Association, and the authorization of the shareholders' general meeting and the Board of Directors. As at the end of 2015, senior management at the Bank consisted of ten members, including one president, five vice presidents, one secretary of the Commission for Discipline Inspection, one chief risk officer, one chief financial officer, and one secretary to the Board of Directors. Mr. Wang Zujun is the President of the Bank.

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

For details on the Bank's corporate governance, please refer to the Corporate Governance Report in the Bank's 2015 Annual Report issued during the same period.

Social Responsibility Performance

A Bank that Serves the Public

Supporting the Country's Economic Transformation

CCB closely aligned with national policies to support China's economic transformation. Leveraging its traditional advantages, the Bank supported the government's major strategic initiatives such as the Beijing-Tianjin-Hebei integration, "One Belt One Road" and Yangtze River Economic Belt development by increasing credit allocation to key national projects in major development areas. Through effective credit allocation, CCB also lent strong support to other ongoing national and provincial planning and development projects, with a focus on transportation infrastructure, urban infrastructure, new generation IT infrastructure, water resources and energy projects.

As at the end of 2015, CCB's total assets amounted to RMB17.89 trillion. Loans to the infrastructure sector increased by RMB148.570 billion and tax payments amounted to RMB106.023 billion. The Bank also contributed to trade facilitation and RMB internationalization, achieving continuous rapid growth in its cross-border business with cross-border RMB settlement amounting to RMB1.84 trillion.

CASE

Supporting the "21st Century Maritime Silk Road" initiative

On 23 September 2015, the 21st Century Maritime Silk Road (Guangxi) Investment Forum and Projects Signing Ceremony was held in Nanjing, during which Guangxi's government and CCB signed a memorandum for strategic cooperation. Pursuant to the memorandum, CCB agreed to offer a credit line of RMB350 billion in the form of different financial products to support the economic and social development of Guangxi in the next five years. The fund will be used mainly to develop internet infrastructure, new towns, urban infrastructure, national-grade industrial parks, international collaboration parks, the energy protection sector, water resources facilities, cultural and tourism, equipment manufacturing, strategic emerging industries, and "Internet Plus" projects. In addition, both parties agreed to jointly set up a series of industrial development funds with a total size of up to RMB50 billion, including the Guangxi Silk Road Industrial Fund, Pearl River-Xi River Industrial Development Fund, Guangxi Public Infrastructure PPP Industrial Fund, and Guangxi Zuo You Jiang Revolutionary Base Revitalization Fund, securing a strong funding stream that will help accelerate the development of an international channel connecting China to ASEAN countries and forming an important gateway that bridges the 21st Century Maritime Silk Road and the Silk Road Economic Belt.

Enhancing Customer Satisfaction

Results of Overall Customer Satisfaction Monitoring

Item	2015	2014
Overall satisfaction of personal customers (%)	76.9	75.3
Overall satisfaction of corporate clients (%)	94.0	93.5

CCB continued to meet customers' financial needs through product and service innovation, which resulted in increased customer satisfaction. Seven product innovation labs supported the research and development of strategic innovation projects. By designing prototypes and collecting feedback from internal and external users, the Bank was able to gain an in-depth understanding and identify customers' needs in a timely manner, allowing it to promptly introduce quality products and services to the market. During the year, CCB designed 20 prototypes for a variety of strategic projects and arranged 29 customer experience activities, from which the Bank selected a number of typical customers and signed a "Special Cooperation Agreement on Strategic Product Innovation Projects" with them to promote cross-sector collaboration. The Bank also collaborated with different internal and external entities on a diverse range of innovation projects. During the year, CCB developed and imported a total of 1,970 innovative products.

CCB launched the "Sui Xin Yong" application with a number of built-in functions including remote card issuance, offline credit card transactions, enquiries, an e-cash add value service, and a value add service for other industry applications. The Bank also introduced an integrated financial solution for housing reforms and developed a new operation model for provident fund-related loans, offering customers a one-stop personal housing provident fund (syndicated) financing service. In alignment with major national development strategies such as "One Belt One Road", CCB offered integrated financial services to support Chinese companies in their "going global" expansion. The Bank established a new "M&A loan" model catering to the transformation of corporates' overseas businesses, successfully taking its M&A syndicated loan service overseas.

Committed to driving its "comprehensive, multi-functional and intensive" strategic development, the Bank implemented integrated financial services with physical outlets and electronic channels to supplement each other in order to optimize and improve overall service standards. Leveraging the Group's strengths in commercial banking, investment banking, trusts, futures, leasing, funds, insurance and pension funds, CCB offered comprehensive modern financial services to both corporates and individuals, and continued to strengthen its value creation capabilities. With 27 overseas tier-one institutions located across 25 countries, CCB provides cross-region, multi-currency and 24 hour financial services to customers globally.

CASE CCB, LME and LMEC sign MOU

On 21 October 2015 (UK time), CCB signed a memorandum of understanding (MOU) for cooperation on the trading of industrial metals and RMB clearing services with the London Metal Exchange (LME) and the clearing house for the London Metal Exchange (LMEC), under the witness of China's president Xi Jinping and the British Prime Minister David Cameron.

Pursuant to the MOU, CCB will collaborate with LME and LMEC through its subsidiary CCB International. LME and LMEC will support CCB to attain the Category 1/Ring-dealing membership through the acquisitions of the controlling shares in other Ring-dealing members. In addition, LME and LMEC will support CCB in LME trading, RMB clearing services, as well as system and infrastructure development. As the only designated RMB clearing bank in London, CCB will build on this collaboration to drive the development of the offshore RMB business center in London. The Bank will also further explore other strategic cooperation opportunities to strengthen the position of the London offshore RMB center, and of LME and its overall competitiveness. Leveraging on its strong service capabilities, CCB will offer solid and comprehensive financial support to clients and related industries.

Promoting Inclusive Financial Services

Status of Service Channel Development

Category	As at 31 Dec 2015
Number of online banking clients (10,000)	21,280
Number of phone banking clients (10,000)	20,567
Number of mobile banking clients (10,000)	18,284
Number of operating outlets	14,917
Number of Smart Bank	12
Number of self-service banks	24,694
Number of ATMs	91,500
Number of staff at 95533 customer service centers	2,883
Number of customer enquiries handled manually via the 95533 customer service hotline during the year	4,376

To maximize customer coverage and benefit livelihood-related consumption sectors as well as small and micro property owners, CCB set a minimum threshold of RMB1,000 for its “quick loan” service, the first self-service personal online borrowing service in the industry. As at the end of 2015, the total credit granted via “quick loans” amounted to RMB10.7 billion. On aggregate, this service provided lending of RMB9.92 billion to 458,631 customers. In 2015, CCB sponsored approximately 1,200 students across 28 provinces, autonomous districts or municipalities in China through its education loans and disbursed a total of RMB19.498 million.

Catering to the needs of farmers in county-level rural areas, CCB introduced the “Hui Fu Long Card” with special offers on settlement fees and add value services. To serve the needs of residents in different districts, CCB also launched community cards that combine a number of useful functions such as door access, car park entry, property payments and offers on nearby merchants. The Bank also developed community lifestyle applications to achieve smart living.

CASE

Hubei branch makes solid progress in development of inclusive financial services in rural areas

In light of the increasing demand for financial services in rural areas that lead to significant supply/demand imbalance, CCB introduced “Yu Nong Tong”, the industry’s first cross-sector collaboration with the Federation of Supply and Marketing Cooperatives (FSMC). Specifically designed to serve farmers, this project leveraged on CCB’s electronic banking channel and the FSMC’s outlets to establish an innovative village banking model that combines the “CCB Long Card + supply and marketing outlets + electronic channels”. Customers in rural villages can apply for CCB’s “Yu Nong Card” at FSMC’s outlets and link it up with their mobile phones to access CCB’s financial services. The “Yu Nong Card” has five functions: cash withdrawal, cash remittance, fund transfer, convenient utility payments and balance check, as well as five special offers: petty account management fee waiver, annual fee waiver, first-year SMS service fee waiver, nation-wide (including cross-bank) remittance charge waiver and service charge waiver for inward remittance using overseas banking cards. “Yu Nong Tong” brought CCB’s financial services to rural villages, helping solve the “last mile” problem by allowing farmers and villagers in remote rural areas convenient and quick access to financial services.

In 2015, CCB Hubei branch promoted the “Yu Nong Tong” service to the entire province. As at the end of 2015, this service was available in 15 prefecture-level cities and 61 county-level cities in Hubei province as well as six new town districts in Wuhan. The Bank established over 5,000 “village banks” throughout the province, covering more than 50% of villages and towns and more than 20% of administrative villages. On aggregate, the “village banks” handled over 140,000 financial services applications for nearly 1 million rural villagers. CCB Hubei branch put in special funds of over RMB20 million for promoting the “Yu Nong Tong” financial service, organizing over 5,000 “financial services to rural areas” campaigns. The Bank also offered relief on basic settlement fees totaling almost RMB30 million, and collaborated with the provincial FSMC to launch innovative pilot projects related to agriculture-supporting loans as well as introducing new products such as “Yu Nong Yi Dai” and “Agriculture-supporting Loans for Supply and Marketing”. Credit granted through these products exceeded RMB15 million.

In January 2015, the Huang Po branch set up the first “Yu Nong Tong” pilot service outlet to provide agriculture-supporting financing services in Ning Gang Village, Mulan Township in Huang Po District. The outlet offered basic financial services which are accessible to all villages in the area including petty cash withdrawal, cash remittance, fund transfer, payment and enquiries. A 68-year old local villager and widower Mr. Ning, whose only son works far away from home, is a typical elderly man who has stayed behind in a rural village. He does farm work every day and his expenses are supported by his son’s monthly remittance. “It takes me more than half day every time I go to the bank to take money out. The walking and car rides are tiring and take time and money. Since the opening of the service outlet, I am able to get the money at home without having to go through all that trouble,” said Ning.

Protection of Consumer Rights and Interests and Promoting Financial Education

Through educational campaigns such as the “Financial Knowledge Promotion Month” and “Financial Knowledge Sharing”, CCB effectively improved consumers’ financial literacy and awareness on risk prevention. On aggregate, the Bank deployed approximately 80,000 promotion officers, set up approximately 7,000 outdoor promotion points, distributed five million promotional materials, and sent over 21 million SMS and Weixin messages.

CCB took effective measures to ensure the security of consumers’ personal financial information. The Bank has set up a robust review and approval system to reinforce control on risks associated with IT outsourcing. It also has strict rules in place to ensure the isolation of the office network from the internet, as well as compliance in the transmission, storage and destruction of customer information. In addition, the Bank continued to polish the content of the authorization form for credit verification of personal customers and strengthened the management of outsourcing of personal loan documents scanning. Other security measures to prevent leakage of customer information include the installation of password-encrypted privacy shields, built-in cameras and privacy screens for customer use.

In accordance with the requirements of the regulatory authorities or external entities, CCB launched an educational campaign on anti-illegal fund raising, a task force on the rectification of the illegal use of banking cards in online transactions, as well as other activities such as the "2nd China Cyber Security Week" and "10,000-mile Journey for Promotion of Financial Knowledge". The Bank also took the initiative to launch a series of investor education campaigns such as the "15 March Consumer Rights Day" education campaign, "10,000-mile Journey for Fund Services" and "10,000-mile Journey for Precious Metal Services" to promote financial knowledge through taking customers' enquires, distributing promotional materials and playing promotional videos.

CASE

Lin Sen: the guardian of customers' fund

Lin Sen, a teller at CCB's Beijing West Fourth Ring branch who has worked in the industry for only three years, has a customer-centric approach and adheres to a meticulous work ethic regarding compliance. He pays great attention to detail and always aims for excellence in his day to day work. Through constant contemplation and learning from experience, he gradually developed an approach to quickly identify customers. After rendering tens of thousands of services relating to customer identity verification, card issuance and activation, no fraudsters can now escape his "piercing eyes". These have earned him a reputation for effective internal control and stable operations.

During CCTV's 2015 annual "3.15 Gala" program, as a test, a reporter used a fake ID to apply for a banking card at the service outlets of various banks. Only Lin Sen realized it was not a valid application and refused to accept it as he noticed the identity of the applicant did not match the ID provided. His response showcased the exemplary performance of CCB's staff and won widespread acknowledgement for the Bank. Some people said, "He does not omit any single simple rule despite the repetitive work, he is never off guard and will not give up tracking down any suspicious behavior...as an ordinary bank teller, he has done a perfect job."

Lin Sen's awareness of strict compliance shapes his meticulous work ethic and made him the "star" of the "3.15 Gala". His skills gained through rigorous practice and a consistent approach have made him a role model for the Bank's entire staff, and earned him the award of "The Best CCB Member of Staff 2015".

A Bank that Promotes Livelihoods

Serving the "Three Rurals"

Status of Services for the "Three Rurals"

Category	As at 31 Dec 2015	As at 31 Dec 2014
Agriculture-related loans balance (RMB100 million)	18,927.79	17,966.42
New rural area construction loans balance (RMB100 million)	968.82	1,291.52
Personal agriculture-supporting loans granted in 2015 (RMB100 million)	82.29	98.5

CCB continued to lend strong support to the development of the “Three Rurals” by increasing credit allocation to agricultural modernization and infrastructure development projects in the farming industry. Personal agriculture-supporting loans, which helped farmers overcome difficulties in obtaining short-term operation funding, achieved steady growth. Dedicated to developing new business models for agriculture-supporting loans, the Bank launched several pilot projects such as the “Da Bei Nong Agriculture-supporting Loan”, “Twin agriculture-supporting loans” and “Yi Nong Dai” at its Jiang Xi branch and “Jin Ye Dai” at its Chongqing branch. Through guarantees from the Production and Construction Corps or the farms and cooperation between quality companies and farmers, the Bank explored new ways to meet the farmers’ financing demands while ensuring effective control on lending risks. In 2015, the Bank granted 30,000 agriculture-related personal loans, amounting to RMB8.229 billion.

CASE

“Agriculture Civilization” – agriculture-related financial services at Gansu branch

“Agriculture Civilization” is a brand developed by CCB’s Gansu branch for its “Three Rurals” business. Since its inception in 2010, it has risen quickly to become a famous brand in Gansu, a province dominated by the agriculture industry. Ms. Chang, who manages cattle farms in Huining district, is a beneficiary of “Agriculture Civilization”.

In 2007, Ms. Chang used the profits from her business to build her first cattle farm. After the melamine scandal took place in 2008, the farm had to throw away eight to nine tons of milk every day. “It’s terrifying to see the milk pouring away like the flow of a river,” recalled Chang, who is still shaken by the thought. She eventually made it through and built her second cattle farm in 2012 with support from CCB’s “Agriculture Civilization” loans. Speaking about business relations with the banks, Chang said, “Through all these years of running my own business, I have worked with many banks and CCB is the best among them. They provide a door-to-door service and have always been meticulous and earnest.” Given the increasing milk production at her farms, supplying milk to large corporates no longer satisfies Chang; she would like to manufacture dairy products. “The profit ratio of the farms is 30%-40% while the profit ratio of dairy products is 100%.” Chang plans to build five more cattle farms, one dairy product manufacturing plant, and a food and beverage brand. “I will still choose CCB for funding support,” she said.

Supporting Small and Micro Enterprises

Status of support to small and micro enterprises

Category	As at 31 Dec 2015	As at 31 Dec 2014
Number of small and micro enterprise customers (10,000)	25.19	24.21
Balance of loans to small and micro enterprises (RMB 100 million)	12,778.79	11,429.28

Note: Calculation based on the classification standard of the new four ministerial-level authorities (includes individual industrial and commercial customers and small & micro enterprises owners).

CCB remained strategically committed to serving small and micro enterprises. The Bank made use of big data and “internet thinking” to drive innovation and expand its financial product offerings for small and micro enterprises. It continued to develop new service models, optimize operation procedures and improve service channels to strengthen its service capability to help small and micro enterprises thrive in the real economy.

To help small and micro enterprises address the financing difficulties that arise from the lack of "information and credibility", CCB deepened the cooperation between the bank and governmental departments by expanding the service coverage of its "Credit Guarantee Loan". The Bank also strengthened its relationship with the taxation departments by signing a cooperation agreement with the State Administration of Taxation to allow using "tax credit" to exchange for "bank credit". To alleviate the high financing costs for small and micro enterprises, CCB encouraged the use of credit rollover rating cards, which helped reduce the need for bridge loans and the pressure from "repay first, loan later". CCB continued to share profits through lowering service charges for small and micro enterprises. After reducing the fees and charges on 16 service items in 2014, the Bank further expanded the scope of reduction to ten more items in 2015. It also introduced special offers on the charges of seven services such as corporate account balance management.

CASE

Case study of support to small and micro enterprises

Xiamen UX High-Speed IC Co., Ltd. mainly engages in the research, development and production of optical communication chipsets. It possesses over 20 invention patents and has obtained the Chinese high-tech enterprise certification. In 2015, the company faced a pressing need for R&D funding when it partnered with ST Microelectronics, one of the leading global manufacturers of semi-conductors, to develop a new product. Due to under-valuation of its real estate assets, after negotiation with a number of banks, the company could still obtain a loan of a few hundred thousand dollars, which was insufficient to solve its funding problem. At a loss of what to do, Mr. Ke, a member of the management team, finally found the "Credit Guarantee Loan" offered by CCB Xiamen branch. The Bank partnered with the Municipal Economy and Information Technology Bureau on the provisional "Credit Guarantee Loan", through which CCB granted loans that required no real estate collateral for small and micro enterprises; the Bureau would then provide risk compensation as a form of assurance by the government. Considering the urgent need to fund the R&D of the new product, the Xiamen branch granted a RMB 3 million loan to the company, completing the process in only seven work days. "CCB's "Credit Guarantee Loan" is a timely aid that allows our company to run smoothly. I am grateful for that," said Mr. Ke when he received the loan. With financing support from CCB, the company realized a year-on-year growth of 32% and 69% in sales revenue and operating profits in 2015.

Hunan Zhong Yuan Xin Chuang Technology Co., Ltd., a three-year-old company, managed to obtain a loan of RMB 1.7 million from CCB Hunan Xiangtan branch just by providing an A-grade tax return. "We never thought that integrity and carrying a taxpayer's duty would become the 'golden key' to a successful loan application. We are grateful to CCB for offering quality products to small enterprises like us," exclaimed Mr. Wang, the corporate representative at the time. Hunan Zhong Yuan Xin Chuang Technology Co., Ltd. mainly engages in the research, development and sale of environmental protection equipment. In February 2015, the company signed an environmental protection technology upgrade project worth RMB 3 million. The project required a substantial amount of liquidity to support material sourcing and manual production. However, the company's internal funding had all been used to acquire machinery and equipment, and the industrial plant it rented did not meet the standard of traditional collaterals, so the company failed to secure loans at several banks. At this time, CCB Hunan branch recommended to Mr Wang the "Shui Yi Dai" product, designed for small and micro enterprises. The company's record in the taxation system eventually helped Mr. Wang obtain the loan. This allowed the company to accelerate its development, achieving a nearly 50% growth in its annual sales revenue and successfully expanding its business to overseas markets.

CCB closely aligned with national macro-economic policies by providing key support to the public to meet their home buying needs, optimizing business procedures and improving service quality. In 2015, the Bank offered commercial individual home mortgage services to nearly 2.03 million customers, personal provident housing loan services to nearly 1.40 million customers, and an accumulated RMB 11.4 billion of affordable individual housing loans to 45,400 low-to-mid-income families.

In response to the government's pilot program on lending to provident fund-supported affordable housing development projects, CCB actively provided lending to provident fund projects, with a focus on affordable housing, shantytown renovation, public rental housing and other indemnificatory housing projects. As at the end of 2015, loans to provident fund-supported affordable housing projects totaled RMB 50.7 billion.

Supporting Improvements in Housing Conditions

Status of support for improvement of housing conditions

Category	As at 31 December 2015	As at 31 December 2014
Balance of individual residential mortgage loans (RMB 100 million)	27,738.95	22,538.15
Accumulated personal provident housing loans (RMB 100 million)	15,104.23	11,833.33
Balance of affordable housing projects loans (RMB 100 million)	446.98	709.48

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Pension-related Financial Services

Guided by the philosophy of "being a trustworthy partner in serving the public's retirement needs", CCB leveraged on its qualifications as an annuity trustee, account manager and custodian, to provide integrated pension-related financial services. Currently, the Bank has established a set of systems for pension products and services that can be divided into five major categories. It offers more than 20 products related to pension advisory, corporate annuity trust, account management, custody, corporate annuity pools, retirement protection and welfare plans, pension banking and pension cards. The service scope covers custody management, account management, fund custodian, management advisory and investment advisory. As at the end of 2015, pension assets under management exceeded RMB250 billion. On average, the Bank's pension plans had a completion rate of 206.35% and a growth rate of 31.35%.

With the approval of the State Council and the China Banking Regulatory Commission, CCB Pension Management Co., Ltd. was officially established on 20 November 2015.

“Min Ben Tong Da” Financial Services Solution

CCB continued to optimize its “Min Ben Tong Da” integrated financial services solution to better serve sectors related to people’s livelihoods. The Bank developed a set of solutions for financial cooperation between the bank and hospitals, schools and mobile internet which not only improved the financial management standards, funds utilization efficiency and payment convenience at schools and hospitals, but also satisfied both the financial and non-financial service needs of students and patients such as online payments, shopping and booking medical appointments, resulting in increased user satisfaction. In addition, to support the development of China’s discharge rights trading market, the Bank formed the “environmental protection for the benefit of the people – integrated financial solution for the paid use and trading of discharge rights”.

In 2015, the Bank issued nearly 21 million new social security financial cards, bringing the total number of cards issued to 77.94 million as at the end of 2015. Compared to the beginning of the year, the number of “Yin Yi Tong” partnering customers increased by 301 to 529, while the number of “Yin Xiao Tong” increased by 250 to 672.

A Low-Carbon and Environmentally-Friendly Bank

Supporting Green Financing

Green Credit Status

Item	As of 31 December 2015	As of 31 December 2014
Green Credit Balance (RMB 100 million)	7,335.63	4,870.77
Reduction in Standard Coal Emission (ten thousand tons)	2,285.24	1,969.58
Reduction in Carbon Dioxide Equivalent (ten thousand tons)	5,298.74	4,653.39
Reduction in COD (ten thousand tons)	15.38	14.23
Reduction in Ammonia Nitrogen (ten thousand tons)	1.85	1.33
Reduction in Sulphur Dioxide (ten thousand tons)	12.39	13.08
Reduction in Nitrogen Oxide (ten thousand tons)	1.70	1.62
Water Saving (ten thousand tons)	90.32	89.91

In 2015, our green credit witnessed rapid growth. According to statistics from the China Banking Regulatory Commission, the balance of green credit financing reached RMB733.563 billion, up by 50.61% compared to last year with a much higher increase rate on average than that of corporate loans.

The Bank attaches great importance to global climate change and continued to build a “low-carbon and environmentally friendly bank” by developing green credit as the focus of its business. It offered special credit support to the promotion of a green and cyclic economy, energy conservation, emission reduction projects, technology application, pollution treatment and energy saving services. In addition, it maintained stringent control over the increase of loans to industries strictly regulated by the government, which featured high energy consumption, pollution levels and excess capacity, and gradually cut down their credit balance. The Bank disqualified existing clients who used outdated equipment and techniques, and manufactured outdated products, and who failed to eliminate them in time. Furthermore, it implemented the “Environmental Veto System”, under which it rejected credit applications from enterprises that violated environmental protection laws and regulations.

In 2015, the Bank founded the Green Credit Committee, the directors of which are appointed by the Bank’s senior management. The committee, comprising 29 departments at the head office, promoted green operations and green management. It also formulated the Solution for Green Credit Implementation, which defined the assignments and objectives of the next-round development of green financing in terms of basic system establishment, daily management, business appraisal, and organizational structure.

CASE

Support for Environmental Protection Projects

The Yiyang City Waste-to-energy Project in Hunan province is a key project in the ten major environmental protection projects in the region and one of the main projects defined by Hunan province’s 12th Five-year Development Plan. The Project will not only deplete the hazardous effects of household waste, reduce the amount of waste, and turn it into a useful resource, but also improve the environment and promote a new form of urbanization. On 23 April 2015, the Bank’s Hunan branch provided credit support for the PPP Project by granting credit to its legal entity, Everbright Environmental Energy (Yiyang) Limited. After the Project is completed and it commences operation, it will monopolize the waste treatment market of Yiyang, and fully process and utilize waste to address problems including limited capacity of refuse landfills, waste of reusable resources from domestic garbage, and environmental pollution from landfill sites.

With regards to wind power generation, the Bank offered a tailored promotion plan to a leading enterprise in the industry in Hebei province, with credit support for its three wind power projects, which will generate 80,000 kWh of green power per year.

Regarding biomass power generation, the Bank issued a fixed asset loan of RMB 200 million to a biomass cogeneration company to build two sets of 24MW generation systems. The project is a new energy project which has been given national importance. It is able to burn 380,000 tons of straw annually to provide heating and power for industrial and residential areas, saving coal, and reducing emissions of sulphur dioxide and smoke.

The Bank also supported new energy projects in Hebei and contributed to the treatment of smog in northern China.

Expanding E-banking Business

CCB is committed to protecting the environment by improving the development of its electronic banking channels and continuously building up an expanded e-banking service network, enriching its e-banking products and services in order to lower costs for customers, save resources for the community and reduce the impact on the environment. As at the end of 2015, CCB had nearly 208.78 million online banking personal customers, 4.02 million online banking corporate customers, 182.84 million mobile banking clients, and 32.93 million WeChat banking clients. The widespread application of mobile banking and WeChat banking substantially met the demands of numerous customers for the financial service that enables them to handle banking transactions through mobile phones anytime and anywhere. Remote transactions amounted to 95.58%, and financial transactions handled electronically increased to 77.56%.

Low Carbon Operations

CCB implemented a number of measures in its daily operation and management to reduce energy consumption and carbon emissions. Such initiatives included reducing business trips, promoting the use of video conferencing to replace on-site meetings, paperless offices, controlling office temperatures, as well as the use of energy and water saving facilities in office buildings. In 2015, the Bank's headquarters continued to replace office lights with LED energy saving lights, in order to reduce the power consumption of the office building. In addition, the Bank professionally treated the plate heat exchangers of its Yangqiao Statistics Center, which elevated the ambient temperature of the UPS room and therefore reduced the center's electricity consumption. In addition, CCB encouraged its staff to take initiatives to save energy and adopt green and low-carbon living habits.

Status of greenhouse gas emissions at the Bank's headquarters

	2015	2014
Natural gas consumption (10,000 cubic meters)	9.09	7.60
Diesel consumption (tons)	97.77	127.49
Type 1 Total direct greenhouse gas emissions (tons CO₂)	503.96	565.34
Purchased heat consumption (MWh)	114,071.01	114,495.73
Type 2 Total indirect greenhouse gas emissions (tons CO₂)	68,898.89	69,155.40

Status of greenhouse gas emissions at the Beijing branch in 2015

Bituminous coal consumption (tons)	1,450
Natural gas consumption (10,000 cubic meters)	36.56
Diesel consumption (tons)	1.67
Liquefied petroleum gas consumption (tons)	17.69
Type 1 Total direct greenhouse gas emissions (tons CO₂)	3,162.81
Purchased heat consumption (MWh)	59,453.15
Type 2 Total indirect greenhouse gas emissions (tons CO₂)	35,909.70

Note:

1. Since the operation areas of the headquarters include all data centers of the Bank, and much of the equipment is running 24 hours a day to support continuous financial services globally, the power consumption level is relatively high.
2. Calculation based on "Beijing Corporate Guidelines to Carbon Dioxide Calculation and Reporting" issued by Beijing Development and Reform Commission, and approved by a relevant professional organization in Beijing.

Waste Treatment

Status of electronic waste at the Bank's headquarters in 2015

Category	Quantity
Total quantity of e-waste	1,026
Including: personal computers	109
Screens	14
Laptops	303
Printers	31
Servers	569

The Bank attaches great importance to the effects of its operations on the environment and has entrusted professional partners to reuse and safely treat its daily electronic waste. After categorizing, disassembling, cleaning and testing the recycled discarded equipment, the partnering companies reutilized the components that met the reusing requirements as spare parts, with a view to extending the actual life cycles of relevant electronic devices, and reducing the adverse impacts inflicted on the environment by e-product manufacturing.

A Bank for Sustainable Development

Maintaining Operational Continuity

Based on the overall development strategy, CBB further reinforced its risk management by reexamining and improving its risk preference statement and defining the goals and requirements of its risk control. The Board of Directors, Board of Supervisors, senior management, and staff all took part in the campaign. With team development, systematic tools, the promotion of a risk management culture and the establishment of a comprehensive risk responsibility system, various risks across the Bank's businesses were identified, evaluated, measured, monitored, controlled and reported in order to ensure the stable quality of assets and basic control of different kinds of risks.

The Bank fully implemented requirements regarding operational continuity management issued by regulatory authorities such as the People's Bank of China and China Banking Regulatory Commission. Also, it has established an "all-encompassing, closely entwined, highly effective and extremely capable" management and operation system. The Bank made remarkable achievements in operation continuity management and maintained the leading position among its peers in this regard. Currently, it is making steady progress in the construction of two sites and three centers with a focus on the South Lake Statistics Center, the Daoxiang Lake Statistics Center, and in the upgrade of its production system, while maintaining the system's "safe, stable and effective" operation.

Protecting Interests of Employees

Staff composition as at 31 December 2015

Category	Number	% of total
Total number of staff (With additional 5,509 employees under Labour Service Dispatching System)	369,183	100%
Minority staff	19,659	5.33%
By gender		
Male staff	170,400	46.16%
Female staff	198,783	53.84%
By age group		
Aged below 30	106,094	28.74%
Aged 31-40	80,637	21.84%
Aged 41-50	140,595	38.08%
Aged 51-59	41,622	11.27%
Aged above 60	235	0.06%

Category	Number	% of total
By region		
Yangtze River Delta	56,770	15.38%
Pearl River Delta	46,495	12.59%
Bohai Rim)	60,543	16.40%
Central areas	82,390	22.32%
Western areas	69,722	18.89%
Northeastern areas	37,075	10.04%
Headquarters	15,470	4.19%
Overseas	718	0.19%

According to the requirements of the “Labor Law” and “Labor Contract Law”, all staff employed under the Labor Contract System have signed employment contracts with the Bank. As part of its staff management, the Bank has drawn up internal rules such as the “Measures for the Administration of Labor Contracts”, “Guidelines on Employee Leave and Vacations” and “Measures for the Administration of Staff Departure” to protect the legal rights of CCB employees. In accordance with the law, CCB has participated in basic social insurance schemes to provide basic pensions, basic medical insurance, unemployment insurance, work injury insurance and maternity benefits. The Bank has provided welfare systems including the housing provident fund, corporate annuity and medical insurance in order to supplement pensions for the elderly as well as medical security for staff.

In 2015, the Bank ensured resources such as personnel, remuneration, training and vocational development were catered to frontline staff by forming “Opinions on Further Gearing Towards Frontline Staff and Caring About All Employees”. Remuneration growth is geared towards frontline employees and positions that direct creative value. The Bank also improved its assessment and performance management.

In 2014, the Bank held a total of 31,162 on-site training sessions with training expenditure amounting to RMB757 million, which provided training opportunities for a total of 1.6722 million person-times and an average of 7.8 training days per employee. Online training was provided for a total of 6.77 million person-times, equivalent to 1.13 million man-days of training.

CCB Staff Training Status

	2015	2014
On-site training		
Tier-one branches and departments at the head office	1,123	2,523
Tier-two branches, departments at tier-one branches and offices at the head office	32,457	42,034
Business manager grade or below	1,638,669	1,850,816
Online training		
Tier-one branches and departments at the head office	401	348
Tier-two branches, departments at tier-one branches and offices at the head office	9,674	7,983
Business manager grade or below	341,661	318,560

The Bank's branches at all levels have established various forms of the Employee Representative Assembly, allowing all staff to take part in the Bank's business operations. The meetings consider various issues such as employees interests, opinions and recommendations of employee representatives regarding, including operation management, human resources management, remuneration allocation, and staff welfare and protection. The total response rate from the departments of the Headquarter is close 100%.

The Bank continued to carry out the "Caring Program". By introducing and utilizing advanced international psychological tools and combining comprehensive staff caring measures, the program focused on counselling and employees' wellbeing, which improved their self-perception and psychological health. Additionally, it brought out the staff's professional potential and vitality, while also enhancing job satisfaction, thus helping to foster an atmosphere highlighting the harmony and win-win situation between the staff's development and corporate development. The Labor Unions of all levels visited staff working at the Bank's operating outlets and also employees who lived in impoverished conditions. A total of RMB65.9455 million was collected to help 37,498 employees and exemplary workers in need. Total subsidies granted amounted to RMB34.4502 million, providing relief funds to 10,543 people.

CBB promoted employee fitness by launching the – "The Health-conscious Walk". A total of 339,553 staff members participated in the walk, totting up 101.1436 million miles in total. The Bank also designed "CCB Fitness Exercises for Staff at Bank Outlets" for nearly 200,000 staff, which effectively relieved occupational diseases relating to cervical vertebrae, lumbar vertebrae and eyesight.

The Bank gave priority to the working environment and occupational safety of the staff, and said that the guaranteed personal safety of employees was an important goal. It continued to intensify the campaign by creating "A Safe CCB": With a view to pushing

forward the transformation and innovation of safe management, it consolidated the foundation for occupational security by promoting a safety culture and strengthening the safety awareness of its employees. It also inspected safety measures to eliminate occupational safety risks, carried out early-warning safety rehearsals, and instructed and organized contingency rehearsals for terror situations, riots and fire, in order to improve its ability to command contingencies and handle dangers. In 2015, the number of work-related fatalities was ten, and the number of lost days due to injury was 32,428.

In 2015, the Bank maintained a relatively low staff turnover rate. The turnover rate for staff aged 25 or below was 4.71%; 4.12% for staff aged 26-35; 1.19% for staff aged 36-45; 0.44% for staff aged 46-54; and 0.12% for staff aged 55 or above. In terms of regions, the turnover rate for staff in Yangtze River Delta was 3.59%; 3.64% for staff in the Pearl River Delta; 1.16% for staff in the Bohai Rim; 1.40% for staff in the central areas; 2.06% for staff in the western areas; and 0.84% for staff in the northeastern areas. The staff turnover rate at the Bank's head office was 6.12%¹ while overseas staff turnover was zero.

Commitment to Compliant Operations

The Bank has established a top-down, independent and effective internal control and compliance mechanism with well-defined responsibilities to reinforce its internal control system, business procedures and standardization of its internal control, as well as the responsibility, bottom-line and red-line consciousness of the management. It also promoted the standardization of its regulations, systems and internal control by formulating internal control criteria of asset management, credit cards, information technology and corporate loans.

Centering on the identification, evaluation, prevention and control of money laundering risks, the Bank carried out anti-money laundering (AML) and anti-terrorism financing campaigns in accordance with its "risk-based" principle, and performed its statutory obligations to establish and improve an AML internal control system, report suspicious transactions, conduct AML promotions and training, and assist and coordinate with relevant authorities. The Bank also organized six AML training sessions and publicized the "CBB Implementation Measures on Risk Evaluation of Money Laundering, Terrorism Financing and Classified Management of Customers".

CBB created the "Two-responsibility Assessment Measures", drew up a list of principal responsibilities, and signed the "Statement of Responsibilities on Developing Work Style of CPC Members and A Clean Administration", with a view to clarifying relevant duties and assessing, awarding and disciplining employees in a more scrupulous manner. In addition, it organized an educational activity with the theme of "Obeying Rules, Improving Discipline and Committing to Integrity", and followed all requirements relating to honest business practices while improving its bottom-line standards for operation, integrity and self-discipline.

¹ The Bank's head office comprises the headquarter, the credit card centers, the centers directly under the head office, and the training centers.

The Bank attaches great importance to the application and protection of its intellectual property rights (IPR). In order to fully leverage on the role of IPR in encouraging, directing, guaranteeing and assessing its innovations, the Bank amended the "CCB Management Measures on Intellectual Property Rights" and established an improved IRP management mechanism. Meanwhile, with respect to the intellectual property rights of others, the Bank undertook measures to combat risks of IPR infringements during the course of its technology research and development, product innovation, business development, and daily operation and management. During the year, no intellectual property right infringement cases were reported.

Rewards for Investors

CCB prioritizes the interests of shareholders and treats all shareholders equally. In 2015, the Bank continued to strengthen interaction and communication with investors through various means, including regular results announcement conferences and roadshows (annual, interim and quarterly), corporate open days, large-scale investor forums, company visits and talks, investor relations webpages, telephone hotline and email communication. The Bank was able to make timely explanations of its development strategies and operating results to the market, as well as receive feedback and suggestions from its investors. These moves were widely recognized by all sectors and communities in the market.

As at the end of the reporting period, the total number of the Bank's shareholders was 449,475, of which 48,257 were holders of the H-shares and 401,218 were holders of the A-shares. In accordance with the resolution passed at the 2014 shareholders' general meeting held on 15 June 2015, the Bank paid a final cash dividend of RMB0.301 per share (including tax) for the financial year 2014, totaling approximately RMB75.253 billion, to all of its shareholders whose names appeared on the shareholder register on 30 June 2015.

In 2015, CCB's social contribution value was RMB2.95 per share, an increase of RMB0.04 from a year earlier.

Note: Formula: Social contribution value per share = Earnings per share + value increase per share

Value increase per share = (Taxes payable for the year + staff remuneration + interest paid to creditors + company's donations – other social costs, e.g. environmental pollution) ÷ Number of shares

Of which: as CCB suffered no significant environmental pollution incident in 2015, no "other social cost, e.g. environmental pollution" was incurred.

For details of CCB's financial information, please refer to the Bank's 2015 Annual Report issued during the same period.

Supplier Management

Management status of the head office's suppliers

Category	As of 31 December 2015	As of 31 December 2014
Number of suppliers in the Yangtze River Delta	352	292
Number of suppliers in the Pearl River Delta	200	181
Number of suppliers in the Bohai Rim	1,231	1,137
Number of suppliers in the central areas	52	47
Number of suppliers in the western areas	33	26
Number of suppliers in the northeastern areas	28	21
% total of domestic suppliers' procurement expenditure (%)	99.28	99.9
Fulfillment rate of procurement contracts (%)	100	100
Participation rate of external experts (%)	3.96	12.6
Number of suppliers' social responsibility training sessions (including meetings and business communications)	27	23

As at the end of 2015, the Bank's head office had 2,034 potential suppliers. In 2015, the Bank sourced products and services from 430 suppliers. Total payments to suppliers amounted to approximately RMB5.778 billion.

CCB carried out market research on 28 types of products and technical tests on 30 kinds of products. In addition, the Bank avoided supplier-related risks by inspecting their manufacturing environment, financial conditions, compliance with tax regulations, guarantee of their own employees, and on-site retrieval of test samples. When giving the green light to suppliers, selecting product sources and evaluating tender documents, product suppliers must comply with the ISO14001 Environmental Management System, provide resource- and energy-saving green products with low toxicity, and undertake quantitative appraisals on key environmental indicators. When purchasing IT goods, the Bank introduced new technology and products. For instance, it employed virtualization technology, which reduced the input of physical equipment, and efficiently axed energy consumption and occupancy of physical space. Moreover, by publicly soliciting advice and suggestions from 375 key partnering suppliers and conducting face to face meetings with 33 of them, the Bank collected 184 pieces of advice, some of which have been put into practice in its procurement practices. Lastly, it met with 13 suppliers who had misconduct records and banned or terminated seven suppliers.

Poverty Alleviation and Development

The Bank has conducted poverty reduction programs in different regions in China for a long time, including building schools, helping to repair roads, constructing bridges, renovating farmland water conservancy facilities, refurbishing dilapidated houses, launching drinking water projects, building public facilities and venues, and improving infrastructure. It has also helped these regions improve the quality of their environment, and develop their production and operation processes. In addition, it has funded local impoverished students and grassroots campaigns, and dispatched basic-level poverty alleviation officers to poor townships and counties to help them tackle their poverty issues. In the future, CCB will put into practice the requirements of the Central Poverty Alleviation and Development Work Conference, and continue to adopt a targeted approach to poverty relief.

CASE

Wei Zhenxiong: An exemplary cadre who has helped a township of Miao people

Wei Zhenxiong is a former department head of the Bank's Liuzhou branch in Guangxi. After retirement from the management role, he responded to the request of the Guangxi government and the Guangxi branch's party committee and took up the post of Party Committee Secretary of a remote and impoverished mountainous area. He went to live there to try and help alleviate local poverty, and has now been there for ten years!

Over the years, he has raised more than RMB 2 million for poverty relief and helped local Miao people in this secluded township. He leads his subordinates, cultivates the management team, and works with party members. In addition, he introduced tomato planting projects from other counties, allowing local villagers to produce tomatoes by renting out their land or planting crops themselves, enabling them to take more control of their own incomes. Wei also encourages the villagers to restructure local industries, improve transportation, and plant crops used in pharmaceutical products, therefore elevating local per capita income year by year. He also contributed to the construction of broadcasting stations, composed folk songs, and engaged every village and household in the implementation of major policies from the party and the central government. As a good listener of public concerns with detailed knowledge of local people's living conditions, Wei does his utmost to resolve their numerous issues.

Three major initiatives that Wei helped with include the installation of streetlights in the village, the availability of nine-year compulsory education for all local children, and more than 98% of the villagers joining the New Cooperative Medical Scheme. Wei has been dubbed the "Beloved Secretary Wei" by the villagers due to his selfless efforts as an elderly party member. In honor of his achievements, he was also awarded the title of "The Most Honorable CCB Member in 2015".

Staff Volunteers

The Bank launched a writing campaign for employees titled "Your Part in CCB's Public Welfare Work", asking them to write about their public welfare efforts. Staff wrote more than 300 stories depicting how they had cared for the aged, "left-behind" and autistic children, the disadvantaged, and environmental protection issues, and how some of them had made blood donations without payment; all of which were very touching. Staff either collectively or individually participated in the public welfare activities. Some were organized by the Bank, while others were events which staff volunteered to take part in during their holidays. The campaign practiced and popularized the core values of the Bank, encouraged positive energy, and created a desirable atmosphere in which the staff played an active role in contributing to society.

The Mingshihaoting sub-branch under the Lixia branch in Jinan Shandong carried out the “Winter-warming Campaign”, calling on employees to donate their winter clothes, which would be sent to poverty-stricken mountainous regions in Gansu, Sichuan, and Yunnan. Inspired by the campaign, many customers also lent a hand sending packages of clothes to the sub-branch. After classifying and registering the garments received, staff volunteers at the Bank packed and mailed them. In contrast to the severe cold weather outdoors, employees at the sub-branch worked up a sweat sorting out all the donated clothes.

Hu Yan from the 8th branch in Chengdu, Sichuan saw on TV that a child named Wang Xue had dropped out of school due to poverty issues. Hu went to Nanbu County alone by bus, which is 480 miles away from Chengdu, and after another three hours in a bumpy minivan in the rain, reached Wang’s home. It turned out that Wang’s father had become permanently disabled and lost the ability to work because of an accident. Consequently, the supporting of the household fell on her mother, who was less than 1.5 meters tall. Seeing that the family had nothing but bare walls, Hu found herself in tears. She gave Wang’s mother RMB1,000 cash and repeatedly advised her to support her daughter’s education. She also gave the family her contact information, telling them to reach her directly in case of any difficulties. During the next five years, Hu wrote six letters to Wang, encouraging her to study hard despite her family difficulties and sent her over RMB4,000 in total to help her continue her studies.

Li Haidong from the credit department of Henan branch has been a volunteer guide at the Henan Museum for ten years. In contrast to other types of volunteerism, a volunteer at a museum must be highly dedicated in learning cultural and historical facts and information. To this end, Li made full use of his spare time to recite information and study the relevant facts. After his various explanations to museum visitors, he felt very happy when he saw their satisfied faces and heard their words of appreciation. Some of the audience were so moved by his interpretations that they themselves have now become volunteers at other museums.

Public Welfare and Charity Work

Since its listing in 2005, the Bank has planned and launched various charitable donations with over 100 projects implemented in education, medical services, poverty alleviation, disaster relief and environmental protection. The cumulative donations amounted to almost RMB800 million.

CCB's major public welfare projects

Project name	Cooperating institution	Donations	Duration	As of 31 December 2015
Building CCB Hope Primary School	China Youth Development Foundation	RMB10.36 million	1996 till now	Forty-five CCB Hope Primary Schools were built with 370 teachers sponsored for training
Build for the Future-CCB Sponsorship Programme for Impoverished High School Students to Grow	China Education Development Foundation	RMB127.5 million	2007-2013	A cumulative amount of RMB127.5 million was given to 86,000 impoverished high school students
Tibet in our Heart – CCB and Jianyin Investment Scholarship (Bursary)	China Foundation For Poverty Alleviation	RMB3.5 million	On a permanent basis since 2007	A cumulative amount of RMB1.84 million was given to 880 impoverished students in Tibet
CCB Scholarships and Grants for College Students from Ethnic Minorities Succeed	Local public welfare institutions in 16 provinces and autonomous regions	RMB60 million	2009-2014	A cumulative amount of RMB60 million was given to 20,000 impoverished college students from ethnic minorities
CCB Scholarships and Grants for Sanya BN Vocational School	China Youth Development Foundation, BN Vocational School	RMB8 million	2011 till now	A total of RMB2 million is donated annually for the running of schools
Foundation of Chair Professors from Tsinghua University	Tsinghua University	USD3 million	On a permanent basis since 2007	A number of overseas experts were engaged as Chair Professors for School of Economics and Management, Tsinghua University
"Mother Health Express" CCB Sponsorship Programme	China's Women Development Foundation	RMB29 million	2011 till now	193 "Mother Health Express" vehicles were purchased and found application in impoverished counties and towns in 13 provinces and autonomous regions including Xinjiang, Tibet, Gansu and Qinghai
CCB Sponsorship Programme for Impoverished Mothers of Heroes and Exemplary Workers in China	China's Women Development Foundation	RMB50 million	2007-2017	A cumulative amount of RMB40.46 million was given to 14,618 impoverished mothers (wives) of heroes and exemplary workers

"Mother Health Express" CCB Sponsorship Program

On 8 December 2015, 47 "Mother Health Express" vehicles, which were purchased using CCB's RMB7 million donation, set out from Beijing to various parts of China. The Bank has made a total donation of RMB29 million for the purchase of 193 "Mother Health Express" vehicles, which have been put into use in impoverished counties and towns in Xinjiang, Tibet, Gansu, Qinghai, Yunnan, Guangxi, Guizhou, Inner Mongolia, Hubei, Hunan, Anhui, Hebei and Liaoning.

In 2015, CCB donated a total of RMB

41.21 million

The “Mother Health Express” vehicles donated by the Bank are equipped with sickbeds, oxygen supplies, ultrasonic diagnostic apparatus, and ECG analyzers. Also, B-mode ultrasound images and ECGs can be printed out immediately on the spot. In economically backward and inaccessible mountainous areas, local residents can now benefit from the services offered by the vehicles, including health consultations, free medical treatment and health checks, distribution of medicines and health documents, free home pick-ups for pregnant women going to the hospital, training of grassroots medical staff, and aid for special cases. The vehicles have become their “mobile hospitals” or even “life-saving vehicles” as some of them say.

CCB Hope Primary School Rural Teachers Training Program

CCB made donations in September 2015 and January 2016 respectively to sponsor 80 teachers from CCB Hope Primary Schools in Inner Mongolia, Sichuan, Xinjiang, Yunnan and Gansu to participate in teaching management and English courses. The Bank established the “CCB Caring Fund” as early as 1996 by raising a total of RMB32.56 million through voluntary contributions from 300,000 employees. Each year, the fund allocated a fixed amount of interest to support the building of CCB Hope Primary Schools in impoverished areas. So far, 45 schools have been built and started operation. CCB’s input into the schools has ranged from providing hardware equipment to upgrading software and from improving facilities in classrooms, playgrounds and reading rooms to enhancing the capabilities of the school teachers with an increasingly positive effect on local communities each year.

Donated RMB5 million to earthquake-stricken areas in Tibet

On 25 April 2015, an earthquake with a magnitude of 8.1 Ms struck Nepal and affected the town of Shigatse in the Tibet Autonomous Region, killing and injuring many people and causing damage to vast amounts of property. On 30 April, CCB donated a total of RMB5 million to the earthquake-stricken areas in Tibet to support earthquake relief efforts and help rebuild homes.

Donated NTD3 million to victims of New Taipei City’s dust explosion incident

CCB’s Taipei branch donated NTD3 million in response to the dust explosion incident which occurred in New Taipei City in Taiwan on 27 June 2015. The Bank also offered a donation of NTD3 million to victims of the Taiwan Kaohsiung gas explosion incident in 2014.

“Credit Card Points Donation Community Drive”

CCB continued its “Credit Card Points Donation Community Drive” program by setting up a new platform which allows CCB “Long Card” Credit Card holders to convert their card points into a public welfare fund, thus exploring an innovative way to make donations to public welfare with credit card points. Particularly concerned with the mental health of students in impoverished areas, the program aims to widen their knowledge, help them achieve their goals and fuel their personal growth through a series of activities, including music festivals, summer camps, motivational self-improvement courses, art lessons, financial training workshops and other activities that enable them to develop in new ways. As at the end of 2015, more than 1.2 billion CCB “Long Card” Credit Card points have been donated and converted into a charitable fund amounting to more than RMB2.4 million which helped to build more than 60 Happy Music Classrooms.

Hosting the “Support Xinjiang Youth Summer Camp”

In August 2015, CCB continued to organize its “Support Xinjiang Youth Summer Camp”. Fifty primary school students at an average age of 11 participated in the eight-day summer camp. The young campers visited the Museum of the War of Chinese People's Resistance Against Japanese Aggression, the Forbidden City, the Great Wall, top education institutions, the Tiananmen Square Flag-Raising Ceremony, China Science and Technology Museum and National Museum of China, and attended a series of activities such as patriotism classes given by anti-war veterans.

CCB's branches and subsidiaries participated in local charitable activities

The Tianjin branch put into action a contingency plan for the “8.12” Tanggu explosion by opening channels to affected customers or their relatives, through which they could make enquiries and report the loss of their credit cards. It also drew up a list of affected customers to help them handle transactions through specific customer service hotlines. **Sino-German Bausparkasse** announced the “Aid Initiative for Victims of Tianjin Binhai Explosion Accident”, and raised a total of RMB85,041. Some employees of the Bank either joined the psychological care teams to help calm down the victims or worked with soldiers and residents to help find victims and recover property.

The Anhui branch made a donation, the “CCB Anhui Branch Staff Caring Fund”. Nearly 10,000 employees of the branch made generous contributions to the fund, demonstrating the generous spirit of the Anhui staff. The cumulative donations amounted to RMB3.81 million, which was used to help implement various public welfare programs.

The Dongguan branch in Guangdong held the “Dreams Come True Lunch” program in cooperation with public welfare organizations in order to improve nutrition for primary school students in rural areas. This initiative received enthusiastic responses from staff, who donated over RMB220,000 in just two days. The program has been put into practice in Shangjiao Elementary School in Yunfu City of Guangdong Province, which was one of the first beneficiaries of the donations.

Guizhou branch organized its staff to carry out campaigns such as “Learning from Lei Feng and Supporting the Needy” in Fufeng Elementary School in the Yunyan District of Guiyang City and in the Children's Welfare Home of Guiyang. An aid grant of RMB600 was given to each of the 25 needy students who demonstrated a good character and high academic achievements, along with a donation of text books and extracurricular books worth RMB5,000 to Fufeng Elementary School.

Seoul branch contributed KRW20 million to the Korean Red Cross in 2015, which was used for providing emergency support for children who are at risk of domestic violence. The branch previously donated KRW10 million to the same organization in 2014.

Frankfurt branch was invited to attend activities held during the public open days in celebration of the 10th anniversary of the Chinese Consulate General in Frankfurt. Through on-site exchanges, visits, art performances and photography exhibitions, German and Chinese audiences were able to exchange ideas and share cultural experiences with each other. Thanks to the events, the branch also showcased CCB's corporate culture from different perspectives, in an effort to promote the development of Sino-German cultural relationships.

CCB (Asia) became the title sponsor of the "2015 Lifeline Express CCB (Asia) Charity Run/Walk". The event raised a total of HKD2.68 million, enough to help restore the vision of over 1,300 Chinese impoverished cataract patients. CCB (Asia) has supported and taken part in the campaign since 2008, the contributions of which have cured more than 5,000 poor cataract sufferers.

CCB International cooperated with the Young Artists Development Foundation again and held the Sketch HK Youth Painting Day in Hong Kong. Teenagers between 13 and 18 years old were invited to sketch on the spot and a platform was provided for them to exhibit their artistic talent. More importantly, the activity showed care for grassroots and vulnerable teenagers by encouraging them to build their confidence through painting. More than 3,500 local young people took part in this campaign.

CASE

Reignite hope for children deprived of education opportunities

"I'm grateful to CCB and Sanya BN Vocational School for giving me a chance to continue my studies, enabling me to leave the remote and backward Daliang mountains and learn some professional skills, and get a good job!" said Jizi Qubu, a shepherd boy from the Daliang mountainous area in Sichuan who was interviewed on CCTV's "News Simulcast". As his year's 2013 graduate student representative at CCB Sanya BN Vocational School, Qubu expressed his appreciation to the donors in the simplest words, which echoed among all the students: "When I first earned my RMB2,000-plus salary through my hard work during my internship, I was so excited that I almost burst into tears because I had never touched so much money before. I immediately sent it back to my hometown to my parents." Qubu's story demonstrates that vocational education can change not only a student's life, but also a whole family's. Many students' parents at the graduation ceremony, who were local farmers, were moved to tears: "I have to thank CCB and BN Vocational School for turning my worthless child into the good man he is now!" one parent said.

On 28 October 2015, CCB Sanya BN Vocational School held the 2015 Graduation and Commencement Ceremony. The Bank donated RMB2 million to help the running of the school between 2015 and 2016, the fourth endowment from the Bank since the school was established. The cumulative donations have amounted to RMB8 million.

Social Recognition and Feedback

CCB was granted two print awards for its 2014 Corporate Social Responsibility Report at the 2015 Galaxy Awards: Bronze in Print for Corporate Social Responsibility Report and Honor in Print for Annual Banking Reports in the Asia-Pacific region. The Galaxy Awards are intended to commend annual reports that can effectively communicate with readers and disseminate information using an outstanding and creative design. With creativity, performance and the results of corporate communications as the primary appraisal parameters, the awards aim to honor enterprises that are committed to building their corporate image and making a profit whilst maintaining extremely high marketing standards. In recent years, the Bank has incorporated more of its signature design style in its corporate social responsibility reports.

Received awards for the "Most Socially Responsible Financial Institution" and "Annual Corporate Social Responsibility – Best Livelihood Finance" at the ceremony for the social responsibility awards and the release of the "2014 China Banking Corporate Social Responsibility Report" held by the China Banking Association. Wang Dezhi, President of Liuzhou branch in Guangxi, and Xu Kenong, Vice-president of Jimei sub-branch in Xiamen, were both granted the award of "Annual Best Corporate Social Responsibility Manager". Yushu sub-branch in Qinghai and Shache sub-branch under Kashi branch in Xinjiang were granted the award of "Annual Best Outlet – Special Contribution to Corporate Social Responsibility". The CCB Sponsorship Program for Impoverished High School Students to Grow was granted the "Annual Outstanding Charity Project Award".

Named the "2014 Most Socially Responsible State-owned Listed Enterprise" at the 7th Annual Meeting of China Corporate Social Responsibility.

Received the award of "Corporate Social Responsibility" at the 4th JRJ Leading China Annual Selection held by JRJ.com.

Received the award of "Best Innovator in Social Communication" at the 2015 Annual Meeting on Sustainable Competitiveness of Chinese Enterprises.

Named "Most Socially Responsible Bank" by Eastmoney.com.

Corporate Information

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

Title in English: China Construction Bank Corporation

Hong Kong Stock Exchange stock code: 939

Shanghai Stock Exchange stock code: 601939

Registered address: No. 25, Finance Street, Xicheng District, Beijing, China

Postcode: 100033

Legal representative: Wang Hongzhang

Company's head office location: Beijing

Business Features:

CCB occupies a leading position in the market in terms of multiple core operation indicators. It maintains its advantages in traditional businesses including infrastructure and housing finance, while vigorously developing new services related to investment banking, credit card, e-banking, private banking, and consumer finance. The Bank constantly optimizes its business and management processes, increases input into information systems and other infrastructures, as well as improves its risk prevention and control ability and market competitiveness.

Membership:

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

Internet website: www.ccb.com

Wireless website: wap.ccb.com

Customer service hotline: 86-10-95533



普华永道

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Independent practitioner's assurance report

To the Board of Directors of China Construction Bank Corporation Limited

We have been engaged to perform a limited assurance engagement on the 2015 Social Responsibility Report ("SR Report") of the China Construction Bank Corporation Limited ("the Bank").

Responsibilities of the Board of Directors

The Board of Directors of the Bank is responsible for the preparation of the 2015 SR report based on the Environmental, Social and Governance Reporting Guide ("ESG Reporting Guide") issued by Hong Kong Exchange and Clearing Limited ("HKEx"), Global Reporting Initiative ("GRI")'s Sustainability Reporting Guidelines ("G4") and Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange ("SSE") and Guidelines on Preparation of 'Corporate Report on Performance of Social Responsibilities' (collectively known as the "SSE Guidelines"). This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the 2015 SR report that is free from material misstatement, whether due to fraud or error.

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



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Our Independence and Quality Control

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

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

Practitioner's Responsibilities

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

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



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The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion on any matter that would materially affect the 2015 SR report. Our work involves assessing the risks of material misstatement in the 2015 SR report whether due to fraud or error, and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk.

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

- Dalian Branch
- Hunan Branch
- Beijing Branch

The procedures we performed comprised:

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



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Inherent Limitation

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

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the 2015 SR report is not prepared, in all material respects, based on the ESG Reporting Guide, the GRI's Sustainability Reporting Guidelines ("G4") and the SSE Guidelines.

Restriction on Use

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

PricewaterhouseCoopers Zhong Tian LLP
Shanghai, China
30 March 2016

About the Report

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

The Board of Directors and all directors of CCB guarantee that there are no false records, misleading statements or material omissions in the contents of the Report, and will assume individual and joint responsibility for the authenticity, accuracy and completeness of the contents.

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

Compilation guidelines: The Report is prepared by CCB in accordance with the Environmental, Social and Governance Reporting Guide (“the ESG Reporting Guide”) issued by the Stock Exchange of Hong Kong Limited (“SEHK”); the disclosure requirements of the guidelines issued by the Shanghai Stock Exchange (“SSE”), which include “Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange” and “Corporate Report on Performance of Social Responsibilities” (the above are collectively known as the “Guidelines of the Shanghai Stock Exchange”); and Global Reporting Initiative’s (“GRI”) Sustainability Reporting Guidelines (G4). The Report also meets the relevant requirements of the China Banking Regulatory Commission’s “Opinions on Strengthening Corporate Social Responsibility of Banking Financial Institutions” and the China Banking Association’s “Guidelines on Corporate Social Responsibility for Banking Financial Institutions in China”.

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

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

Contact information:

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Postcode: 100033

Fax: 86-10-66212654

Appendix

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
G4-1	Statement from the most senior decision makers of the organization (such as CEO, chairman, or equivalent seniors) on the relevance of sustainability to the organization and the sustainable development strategies of the organization.		Adopted
G4-2	Description of the major influences, risks, and opportunities.		Adopted
G4-3	Name of the organization.		Adopted
G4-4	Primary brands, products, and services.		Adopted
G4-5	Location of organization's headquarters.		Adopted
G4-6	Number of countries where the organization has presence in, and names of countries where either the organization has significant operations or that is specifically relevant to the sustainability covered in the report.		Adopted
G4-7	Nature of ownership and legal form.		Adopted
G4-8	Markets that the organization provides services for (including geographic breakdown, sectors served, and types of customers and beneficiaries).		Adopted
G4-9	Scale of the organization.		Adopted
G4-10	Total number of employees by employment contract, gender and geography.	A1.1 Total workforce by employment type, age group and geographical region.	Adopted
G4-11	Percentage of total employees covered by collective bargaining agreements.		Adopted
G4-12	Description of the organization's supply chain.		Adopted
G4-13	Significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.		Adopted
G4-14	Whether or how the precautionary approach or principle is addressed by the organization.		Adopted
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.		Adopted
G4-16	Memberships of associations (such as industry associations) and national or international advocacy organizations.		Adopted
G4-17	a. List all entities included in the organization's consolidated financial statements or equivalent documents. b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.		Adopted
G4-18	a. Explain the process for defining the report content and the aspect boundaries. b. Explain how the organization has implemented the reporting principles for defining report content.		Adopted

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
G4-19	List all the material aspects identified in the process for defining report content.		Adopted
G4-20	For each material aspect, report the aspect boundary within the organization.		Adopted
G4-21	For each material aspect, report the aspect boundary outside the organization.		Adopted
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.		Adopted
G4-23	Report significant changes from previous reporting periods in the scope and aspect boundaries.		Adopted
G4-24	A list of stakeholder groups engaged by the organization.		Adopted
G4-25	Report the basis for identification and selection of selected stakeholders with whom the engage.		Adopted
G4-26	Report the approach to stakeholder's engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.		Adopted
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.		Adopted
G4-28	Reporting period for information provided.		Adopted
G4-29	Date of most recent previous report (if any).		Adopted
G4-30	Reporting cycle (such as annual, biennial).		Adopted
G4-31	Contact point for questions regarding the report or its content.		Adopted
G4-32	Report the 'qualified' option the organization has chosen, the GRI Content Index for the chosen option, and reference to the External Assurance Report, if the report has been externally assured.		Adopted
G4-33	The organization's policy and current practice with regard to seeking external assurance for the report.		Adopted
G4-34	Governance structure of the organization, including committees of the highest governance body.		Adopted
G4-35	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.		Adopted
G4-36	Report whether the organization has appointed an executive-level senior person(s) with responsibility for economic, environmental and social topics, and whether the executive seniors report directly to the highest governance body.		Adopted

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
G4-37	Processes of consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is authorized, describe the authorized party and process of reporting to the highest governance body.		Adopted
G4-38	The composition of the highest governance body and its committees.		Adopted
G4-39	Whether the Chair of the highest governance body is also an executive officer.		Adopted
G4-40	The nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members.		Adopted
G4-41	Process for the highest governance body to ensure conflicts of interest are avoided and managed, and whether conflicts of interest are disclosed to shareholders.		Adopted
G4-42	The highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.		Adopted
G4-43	Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.		Adopted
G4-44	Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, as well as actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.		Adopted
G4-45	Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks and opportunities, and whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environment and social impacts, risks, and opportunities.		Adopted
G4-46	The highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics.		Adopted
G4-47	The frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.		Adopted
G4-48	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material aspects are covered.		Adopted
G4-49	Report the process for communicating critical concerns to the highest governance body.		Adopted

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
G4-50	Report the nature and total number of critical concerns that were communicated with the highest governance body and the mechanism(s) used to address and resolve them.		Adopted
G4-51	The remuneration policies for the highest governance body and senior executives.		Adopted
G4-52	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management.		Adopted
G4-53	Report how stakeholders' views are consulted and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.		Adopted
G4-54	The ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.		Adopted
G4-55	Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.		Adopted
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.		Adopted
G4-57	The internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.		Adopted
G4-58	The internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.		Adopted
		C3.2 Description of preventive measures and whistleblowing procedures, how they are implemented and monitored.	Adopted
		A4.1 Description of measures to review employment practices to avoid child and forced labor. A4.2 Description of steps taken to eliminate such practices when discovered.	Adopted
G4-EC1	Direct economic value generated and distributed.	D1.1 Resources contributed to the focus area (e.g. education, environmental concerns, labour needs, health, culture, sport). D1.2 Resources contributed (e.g. money of time) to the focus area (e.g. education, environmental concerns, labour needs, health, culture, sport).	Adopted
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.		Adopted
G4-EC3	Coverage of the organization's defined benefit plan obligations.		Not applicable

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
G4-EC4	Financial subsidies received from government.		To be adopted in the future
G4-EC5	Ratios of standard entry-level wage by gender compared to local minimum wage at significant locations of operation.		To be adopted in the future
G4-EC6	Proportion of senior management hired from the local community at significant locations of operation.		To be adopted in the future
G4-EC7	Development and impact of infrastructure investments and services supported.		Adopted
G4-EC8	Significant indirect economic impacts, including the extent of the impacts.		Adopted
G4-EC9	Proportion of spending on local suppliers at significant locations of operation.	C1.1 Number of suppliers by geographical region. C1.2 Description of practices related to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Adopted
G4-EN1	Materials used by weight or volume.	B3 Policies on minimizing the operation's significant impact on the environment and natural resources. B3.1 Activity that has had a big impact on environment and natural resources, and the initiative in managing the activity.	Adopted
G4-EN2	Percentage of materials used that are recycled input materials.		To be adopted in the future
G4-EN3	Energy consumption within the organization.	B2 Policies on efficient use of resources including energy, water and other raw materials. Resources may be used in production, storage, transportation, in buildings, or as part of electronic equipment. B2.1 Categories of energy consumption according to direct/indirect energy (e.g. electricity, gas or oil), total consumption volume (in kilowatt/1000 seconds) and density (per unit-of-production or facility).	Adopted
G4-EN4	Energy consumption outside of the organization.		To be adopted in the future
G4-EN5	Energy intensity.	B2.1 Categories of energy consumption according to direct/indirect energy (e.g. electricity, gas or oil), total consumption volume (in kilowatt/1000 seconds) and density (per unit-of-production or facility).	Adopted
G4-EN6	Reduction in energy consumption.	B2.3 The energy efficiency and achieved result.	Adopted
G4-EN7	Reductions in energy requirements of products and services.	B2.5 Total packaging materials used for finished products (in tons), and if applicable, with reference to per unit produced.	Not applicable
G4-EN8	Total water withdrawal by source.	B2.2 The total volume and density (per unit-of-production or facility).	Adopted
		B2.4 The problem that Company dealt with during proper water sourcing, and the plan to improve efficiency and its result.	Adopted
G4-EN9	Water sources significantly affected by withdrawal of water.		Not applicable

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
G4-EN10	Percentage and total volume of water recycled and reused.		Not applicable
G4-EN11	Operational sites owned, leased, managed in, or adjacent to protected areas and areas of high biodiversity value outside protected areas.		Not applicable
G4-EN12	Habitats protected or restored.		Not applicable
G4-EN13	Total number of IUCN Red List Species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.		Not applicable
G4-EN14	Total number of IUCN Red List Species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.		Not applicable
G4-EN15	Direct Greenhouse Gas (GHG) emissions (Scope 1).	B1 Emission General disclosure: (a) policy and (b) code, regulations/rules/standards on the compliance and non-compliance behaviors regarding emissions including waste gas, GHG, emissions to water and earth, harmful and harmless waste. B1.1 The type of emissions and related data.	Adopted
G4-EN16	Energy Indirect Greenhouse Gas (GHG) emissions (Scope 2).	B1.2 Total GHG emissions (in tons) and, if applicable, its density (per unit-of-production or facility).	Adopted
G4-EN17	Other indirect Greenhouse Gas (GHG) emissions (Scope 3).		To be adopted in the future
G4-EN18	Greenhouse gas (GHG) emissions intensity.		Adopted
G4-EN19	Reduction of Greenhouse gas (GHG) emissions.	B1.5 The initiatives in reducing emissions and related results.	Adopted
G4-EN20	Emissions of ozone-depleting substances (ODS).		Not applicable
G4-EN21	NOx, SOx, and other significant air emissions.	B1.1 The type of emissions and related data.	Not applicable
G4-EN22	Total water discharge by quality and destination.		Not applicable
G4-EN23	Total weight of waste by type and disposal method.	B1.3 The total amount of harmful waste generated (in tons) and, if applicable, its density (per unit-of-production or facility). B1.4 The total amount of harmless waste generated (in tons) and, if applicable, its density (per unit-of-production or facility).	Adopted
G4-EN24	Total number and volume of significant spills.		Not applicable
G4-EN25	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, and VIII, and percentage of transported waste shipped internationally.		Not applicable
G4-EN26	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's water and runoff discharges.		Not applicable
G4-EN27	Extent of impact mitigation of environmental impacts of products and services.		Not applicable

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
G4-EN28	Percentage of products sold and their packaging materials that are reclaimed by category.		Not applicable
G4-EN29	Monetary values of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.		To be adopted in the future
G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organization and transporting members of the workforce.		Not applicable
G4-EN31	Total environmental protection expenditures and investments by type.		Adopted
G4-EN32	Percentage of new suppliers that were screened using environmental criteria.	C1. Policies on managing environmental and social risks of supply chain.	Adopted
G4-EN33	Significant actual and potential negative environmental impacts in the supply chain and actions taken.		Adopted
G4-EN34	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance systems.		To be adopted in the future
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	A1.2 Employee turnover rate by age and region.	Adopted
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	A1. Information on: (a) the policies; and (b) compliance and material non-compliance with relevant standards, rules and regulations on compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity and other benefits and welfare.	Adopted
G4-LA3	Return to work and retention rates after maternity leave, by gender.		To be adopted in the future
G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements.		To be adopted in the future
G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.		Not applicable
G4-LA6	Type of injury and rates of injury, occupational diseases, missed working days, and absence from duty, and total number of work-related fatalities, by region and by gender.	A2.1 number and rate of work-related fatalities. A2.2 number of lost days due to injury.	Adopted
G4-LA7	Workers with high incidence of high risk of diseases related to their occupation.		Not applicable
G4-LA8	Health and safety topics covered in formal agreements with trade unions.		Adopted
		A2. Information on: (a) the policies; and (b) compliance and material non-compliance with relevant standards, rules and regulations on providing a safe working environment and protecting employees from occupational hazards.	Adopted
G4-LA9	Average hours of training per year per employee by gender, and by employee category.	A3.1 Ratio of trained employees by employment category (senior management level, Middle management level etc.). A3.2 Average hours of training per employee by employment category.	Adopted

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing the ends of their careers.	A3. Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Training refers to vocational training. It may include internal and external courses paid by the employer.	Adopted
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.		Adopted
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group, and other diversified indicators.	A1.1 The total number of employee by employment type, age and region.	Adopted
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant operation location.		To be adopted in the future
G4-LA14	Percentage of new suppliers that were screened using labor practices criteria.		To be adopted in the future
G4-LA15	Significant actual and potential negative impacts for labor practices in the supply chain and actions taken.		To be adopted in the future
G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance Systems.		To be adopted in the future
G4-HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.		To be adopted in the future
G4-HR2	Total employee training hours on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.		To be adopted in the future
G4-HR3	Total number of discrimination cases and corrective actions taken.		To be adopted in the future
G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.		To be adopted in the future
G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	A4.Information on: (a) the policies; and (b) compliance and material non-compliance with relevant standards, rules and regulations on preventing child or forced labor.	Not applicable
G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.		Not applicable
G4-HR7	Percentage of security personnel trained in the organization's human rights policies or specific procedures.		To be adopted in the future
G4-HR8	Total number of incidents of violations involving rights of indigenous peoples and actions taken.		Not applicable

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
G4-HR9	Total number and percentage of operations that have been subject to human rights reviews or impact assessments.		To be adopted in the future
G4-HR10	Percentage of new suppliers that were screened using human rights criteria.		Adopted
G4-HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken.		Adopted
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance systems.		To be adopted in the future
G4-SO1	Percentage of operations local community engagement, impact assessments, and development programs.	D1. Policies on community engagement to understand the needs of the community and to ensure its activities take into consideration community interests.	To be adopted in the future
G4-SO2	Operations with significant actual and potential negative impacts on local communities.		To be adopted in the future
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.		To be adopted in the future
G4-SO4	Communication and training on anti-corruption policies and procedures.	C3. Information on: (a) the policies; and (b) compliance and material non-compliance with relevant standards, rules and regulations on bribery, extortion, fraud and money laundering.	Adopted
G4-SO5	Confirmed incidents of corruption and actions taken.	C3.1 Report public legal cases regarding corruption brought against the organization or its employees during the reporting period and the outcomes of such cases.	Not applicable
G4-SO6	Total value of political donations by country and recipient/beneficiary.		Not applicable
G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.		To be adopted in the future
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.		To be adopted in the future
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society.		Adopted
G4-SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken.		Adopted
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance systems.		To be adopted in the future
G4-PR1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.		Not applicable
G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes.		Not applicable

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labelling, and percentage of significant product and service categories subject to such information requirements.		Not applicable
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning products and service information and labelling, by type or outcomes.		To be adopted in the future
G4-PR5	Results of surveys measuring customer satisfaction.		Adopted
G4-PR6	Sale of banned or disputed products.		Not applicable
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.		To be adopted in the future
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	C2 Information on: (a) the policies; and (b) compliance and material non-compliance with relevant standards, rules and regulations on health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress. C2.2 Number of products and service related complaints received and how they are dealt with. C2.5 Description of consumer data protection and privacy policies, how they are implemented and monitored.	Adopted
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	C2.2 Number of products and service related complaints received and how they are dealt with. C2.3 Description of practices relating to observing and protecting intellectual property rights. C2.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons. C2.4 Description of quality assurance process and recall procedures.	Adopted Adopted Not applicable Not applicable
FS1	Policies with specific environmental and social components applied to business lines.		Adopted
FS2	Procedures for assessing and screening environmental and social risks in business lines.		Adopted
FS3	Processes for monitoring client's implementation of and compliance with environmental and social requirements included in agreements or transactions.		Adopted
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.		Adopted
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.		Adopted
FS6	Percentage of the portfolio for business lines by specific region, size and by sector.		Refer to CCB Annual Report

Number	Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines	Indicators of the Stock Exchange of Hong Kong Environmental, Social and Governance (ESG) Reporting Guideline	Notes
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.		Adopted
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.		Adopted
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.		To be adopted in the future
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.		To be adopted in the future
FS11	Percentage of assets subject to positive and negative environmental or social screening.		To be adopted in the future
FS12	Voting policies applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.		Adopted
FS13	Access points in low-populated or economically disadvantaged areas by type.		Adopted
FS14	Initiatives to improve access to financial services for disadvantaged people.		Adopted
FS15	Policies for the fair design and sale of financial products and services.		Adopted
FS16	Initiatives to enhance financial literacy by type of beneficiary.		Adopted



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