

CSR

社会责任报告2016
CORPORATE SOCIAL
RESPONSIBILITY REPORT



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社会责任实践亮点

经济方面



提高自身盈利水平，全年向国家上缴税收

802.94 亿元



服务实体经济，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

1,883.71 亿元

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

8,892.21 亿元

21.22% 增长幅度



绿色信贷节能减排效益显著，预计折合减排

2,633.15 标准煤 (万吨)

5,958.84 二氧化碳当量 (万吨)

103.88 节水 (万吨)

社会方面



每股社会贡献值

2.73 元



为社会直接提供就业岗位

362,482 个



全年公益捐赠支出

7,442 万元



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

2.53 万亿元



推广网络金融服务，倡导节能
减排

2.4 拥有网上银行用户 (亿户)

2.23 手机银行用户 (亿户)

3,623 微信银行用户 (万户)



推进普惠金融

14,418.92 小微企业贷款余额 (亿元)

16,939.68 涉农贷款余额 (亿元)

35,856.44 个人住房贷款余额 (亿元)



董事长致辞

2016 年是中国“十三五”开局之年，是中国全面建成小康社会决胜阶段的开局之年，也是推进结构性改革的攻坚之年。2016 年还是建设银行砥砺改革，向着“综合性经营、多功能服务、集约化发展、创新型银行和智慧型银行”五大转型目标奋进的一年，也是成效卓著的一年。

面对严峻的经营形势，全行上下同欲，戮力同心，推进改革发展，各项业务发展稳中向好、稳中见强，实现了规模、质量和效益的协调发展，市场竞争力和价值创造力进一步提升，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。



致力于服务实体经济，积极支持国家发展战略。

我们持续密切跟踪、研究国家“十三五”规划、供给侧结构性改革以及长江经济带、京津冀一体化、“一带一路”等战略实施带来的商业机遇，发挥基础设施建设、工程造价咨询、综合化牌照等方面的优势，为国家重大项目提供优质高效的综合化金融服务。截至 2016 年末，我行资产总额达到 20.96 万亿元，全年基础设施行业领域贷款新增 1,883.71 亿元，向国家上缴税收 802.94 亿元。

致力于发展普惠金融，积极促进社会经济协调发展。

我们持续完善普惠金融支持机制，重点服务于新型城镇化、“三农”、小微企业、“双创”、保障性住房、教育、医疗卫生等民生领域。不断提高客户服务质量，提升客户体验，采取有效措施切实保护消费者权益。截至 2016 年末，涉农贷款余额 16,939.68 亿元；小微企业贷款余额 14,418.92 亿元，较上年新增 1,640.13 亿元；为 3.46 万户中低收入家庭投放保障房个人住房贷款 97.96 亿元。

致力于生态文明建设，积极关注全球气候变化。

我们持续打造“低碳环保的银行”，制定绿色信贷发展战略，把绿色信贷作为全行重要业务来发展。截至 2016 年末，绿色信贷余额 8,892.21 亿元。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 2.4 亿户，手机银行客户达 2.23 亿户，微信银行用户达 3,623 万户。同时积极采取低碳运营，在经营管理过程中尽量降低能源消耗减少碳排放，并倡导员工厉行节约。



王洪章 董事长
Wang Hongzhang CHAIRMAN

致力于精准扶贫，积极投身扶贫攻坚战。

我行制定了“十三五”金融扶贫工作规划，加大贫困地区信贷资源倾斜，派驻基层扶贫干部，切实推进金融扶贫工作。截至 2016 年末，我行金融精准扶贫贷款余额 948.24 亿元，比年初新增 173.24 亿元，增速 22.35%；通过信贷支持贫困地区企业及个人，带动建档立卡贫困人口实现就业和增收约 8.63 万人次；定点扶贫捐赠 4,290 万元。持续在教育助学、医疗卫生、扶贫济困、灾害救助等领域开展公益慈善活动，全力打造建行公益品牌。

展望 2017 年，挑战与机遇仍将错综交织。一方面，中国经济下行压力依然存在，金融变革大浪淘沙。另一方面，供给侧结构性改革、经济结构调整和产业优化升级，将带来新的更大机遇；新技术、新业态、新需求，将拓展新的发展空间。我们将坚定信念，满怀信心，继续保持变革创新的活力，凝心聚力，众志成城，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最具价值创造力的国际一流银行集团，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

王祖继 行长
Wang Zuji PRESIDENT



郭友 监事长
Guo You SUPERVISORY

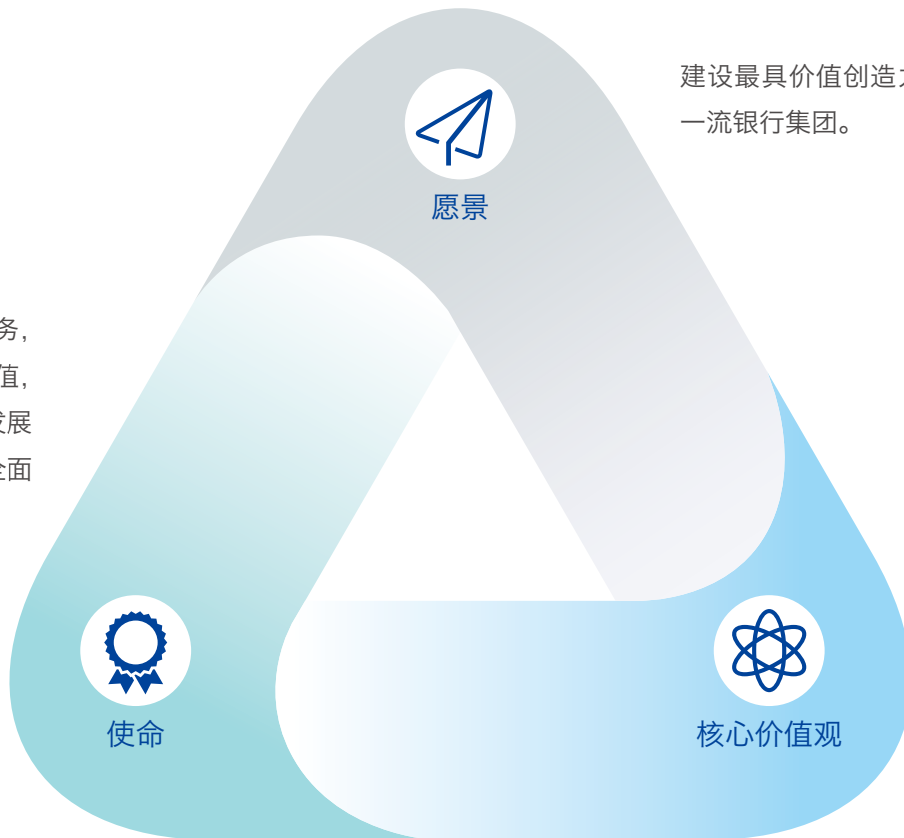


社会责任管理

企业战略与社会责任管理

企业愿景、使命与核心价值观

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



诚实 公正
稳健 创造

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服 务能力；



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；



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；

低碳环保的银行



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。

可持续发展的银行



聘请外部专业机构梳理出社会责任指标

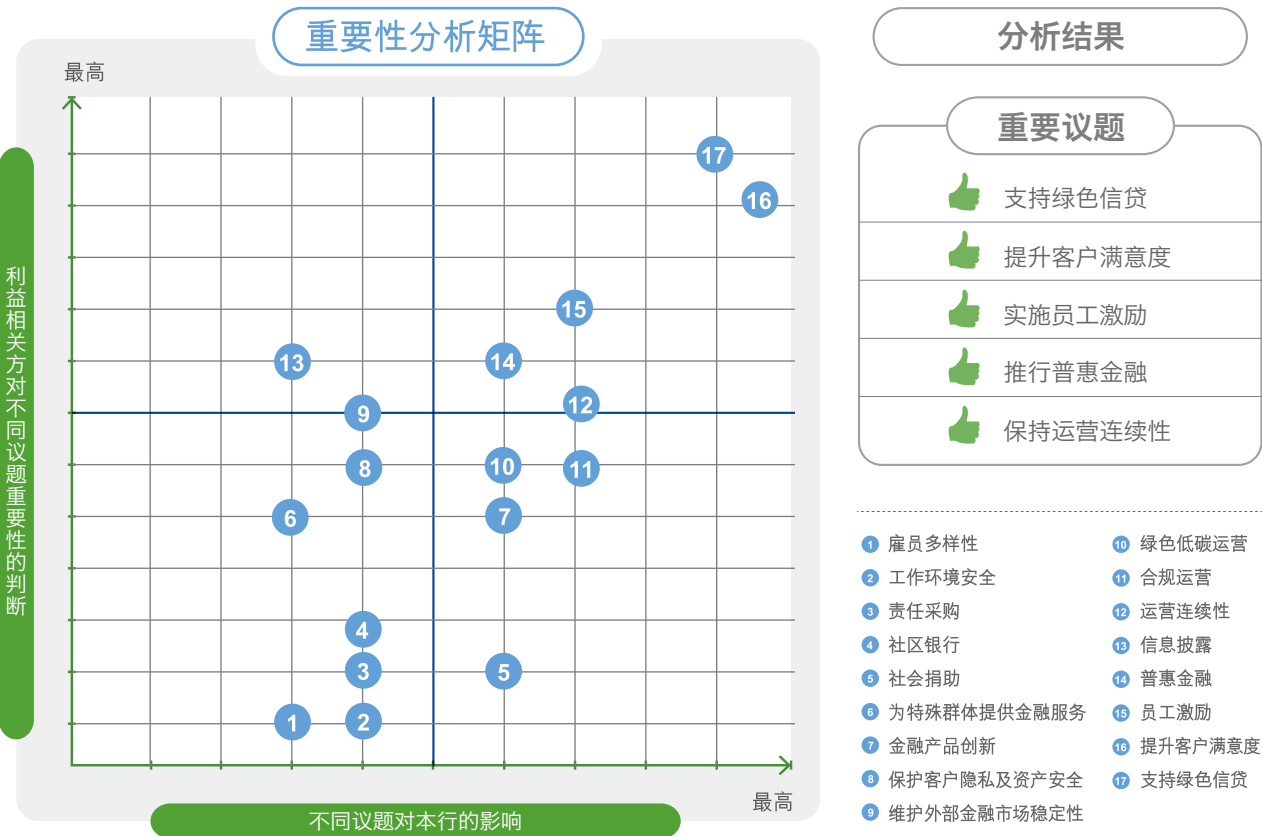
489_个

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、实施工员工激励、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。





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

11
年

团队建设

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

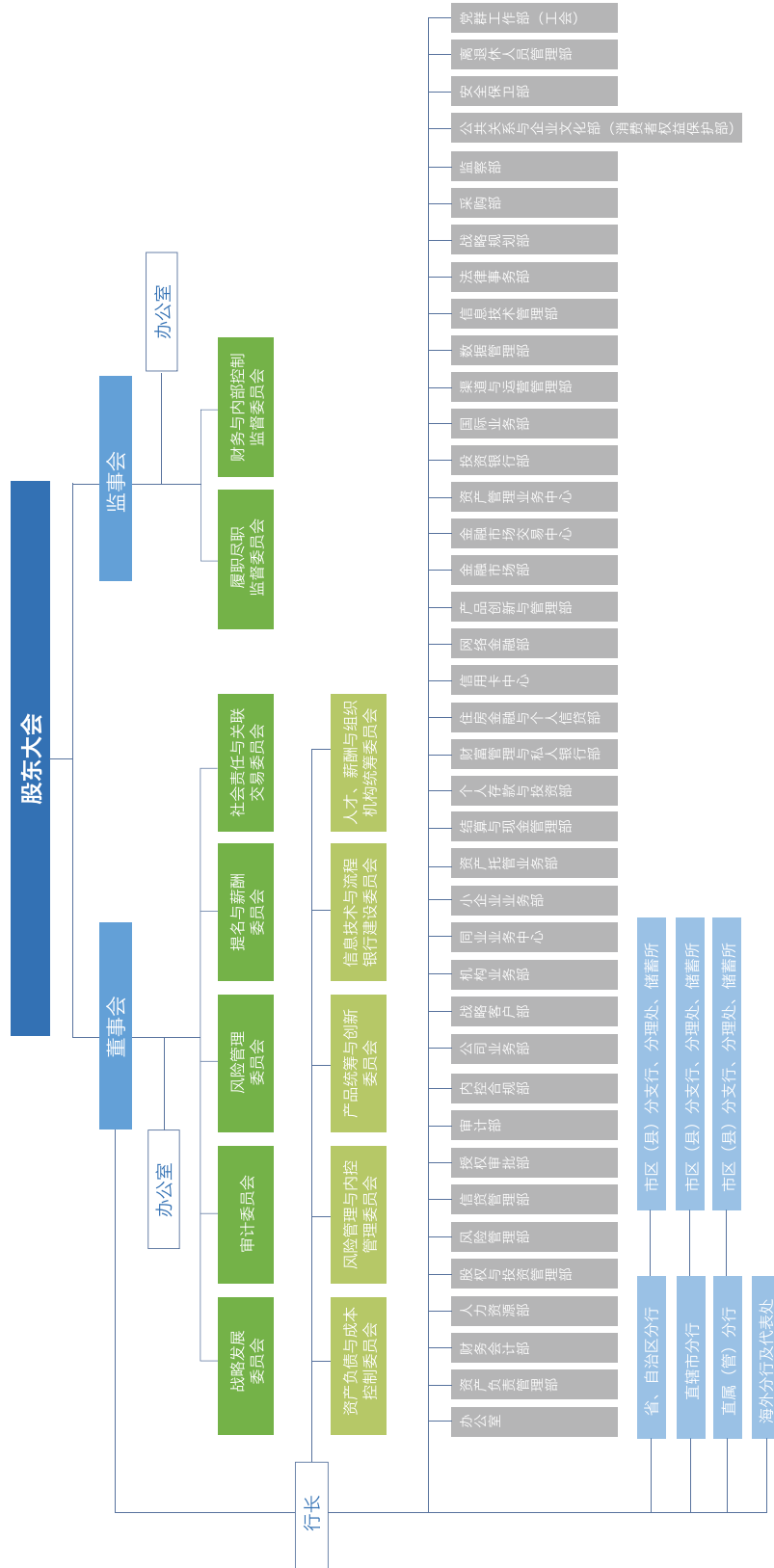
信息披露

我行自2005年10月在香港上市以来，已连续11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。2016年6月17日，我行召开2015年度股东大会，审议通过了2015年度董事会报告、监事会报告、财务决算方案、利润分配方案、2016年度固定资产投资预算、2014年度董事和监事薪酬分配清算方案，选举董事和监事，聘用2016年度外部审计师，修订优先股发行摊薄即期回报的影响及填补措施等议案。

董事会

董事会是股东大会的执行机构，向股东大会负责。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2016年末，我行董事会共有董事13名，其中执行董事4名，非执行董事3名，独立非执行董事6名。王洪章先生担任董事长。

2016年，我行董事会严格执行股东大会决议及股东大会对董事会授权方案，于1月19日、3月30日、4月29日、6月16日、8月25日、10月27日、12月20日共召开会议7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。

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。2016年，社会责任与关联交易委员会共召开4次会议，完善关联交易管理制度体系，优化新一代关联交易管理系统，强化关联交易审计成果运用，推动集团关联交易管理水平不断提升；监督绿色信贷、消费者权益保护和公益捐赠等社会责任履行情况。

监事会

监事会是我行的监督机构，向股东大会负责。监事会下设履职尽职监督委员会、财务与内部控制监督委员会。截至2016年末，监事会共有监事7名，其中股东代表监事3名，职工代表监事3名，外部监事1名；男性监事5名，女性监事2名。郭友先生担任监事长。

2016年，监事会分别于1月29日、3月10日、3月30日、4月29日、6月28日、8月25日、10月27日、12月20日共召开会议8次，主要审议通过了监事会报告、履职评价报告、定期报告、利润分配方案、监督工作方案等议案。

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2016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2016年年报中《公司治理报告》。

社会责任业绩





1

THE BANK THAT
SERVES THE PUBLIC
服务大众的银行



截至2016年末，我行资产总额达到

20.96 万亿元



建设银行支持建设的惠罗高速公路

支持国家实体经济

我行着眼大局，紧密配合国家政策，支持经济社会转型，提高服务实体经济的质量和水平。持续密切跟踪、研究国家“十三五”规划、供给侧结构性改革以及长江经济带、京津冀一体化、“一带一路”等战略实施带来的商业机遇，发挥基础设施建设、工程造价咨询、综合化牌照等方面的优势，着力服务实体经济，为国家重大项目提供优质高效的综合化金融服务。围绕国家战略布局和企业“走出去”，制订精准化、差异化信贷政策和非信贷融资政策。与此同时，响应国家减费让利号召，下调银行卡刷卡手续费，切实减轻商户负担，又做到普惠金融、便民利民。

截至2016年末，我行资产总额达到20.96万亿元，全年基础设施行业领域贷款新增1,883.71亿元，向国家上缴税收802.94亿元；推动贸易便利和人民币国际化，跨境业务快速发展，跨境人民币结算量达到2.53万亿元。

CASE

建设银行助推英国成为第二大离岸人民币清算中心

根据环球银行金融电信协会(Swift)对人民币的追踪，英国在2016年3月份取代东南亚金融中心新加坡，成为大中华区以外最大的人民币清算中心。英国《金融时报》中文网在4月28日的一篇题为《英国成为第二大离岸人民币清算中心》的报道中称：“Swift负责英国、爱尔兰和北欧地区的主管斯蒂芬·吉尔代尔(Stephen Gilderdale)将人民币清算业务的稳步增长归功于中国建设银行英国分行”。

建设银行于2014年6月正式获任伦敦人民币清算行，凭借高效、安全的跨境和离岸人民币清算系统和网络，为人民币参加行和离岸人民币市场提供公平、及时、准确、专业的人民币清算及结算服务。伦敦人民币清算行正式开业以来运营稳定有序，清算量稳步提高，2016年12月1日突破12万亿元，已经发展成为亚洲地区以外最大的人民币清算行。



9月8日，中国建设银行举办“CCB2020：建者·新活力”转型发展宣传推介会，王洪章董事长、王祖继行长就媒体关心的问题回答现场提问



客户总体满意度监测结果

个人客户总体满意度



客户总体满意度监测结果

对公客户总体满意度



提升客户满意度

深入开展“优质服务年”活动，围绕服务质量、服务效率、服务创新能力和服务示范效应“四提升”目标，开展了“温馨大堂”“服务体验”“服务提速”“客户排队等候时间超长网点治理”“物理渠道转型创新”、服务明星示范等 10 大类专题活动，不断提升网点大堂的人性化程度，优化服务流程，激励各级机构积极创新，有效发挥自助设备的客户分流效用，降低客户等待时间，从多维度提升全行营业网点文明规范服务水平。持续组织员工实施网点服务体验式检查，委托第三方市场调查公司，聘用真实客户开展神秘人调查，及时改进并不断提高对社会公众的服务水平。截至 2016 年末，客户服务从业人员 5,806 人，当年通过客户服务热线人工受理客户问题数量 2,876 个。

创新产品和服务，不断满足客户金融需求，全年完成产品创新 1,900 余项。推进智慧化服务，自主研发智慧柜员机，开创客户服务新型物理渠道，已完成 4.3 万台智慧柜员机投放。运用大数据分析技术，差异化定制产品，满足客户投资理财需求，受到客户欢迎。如针对代发工资客户、新客户、县域客户、老年客户、房贷客户分别推出专享理财产品。

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。全球范围共计 14,985 个营业机构。国际化发展进程不断提速，已在全球 29 个国家和地区设立境外机构，跨时区、跨地域、多币种，24 小时不间断的全球金融服务网络体系已初步建成。

建行龙支付正式发布再掀潮流支付新风尚

CASE

11 月 9 日，我行正式宣布推出“龙支付”，这是建设银行运用互联网思维、打造金融生态系统、围绕客户体验推出的统一支付品牌，也是同业首个融合 NFC、二维码、人脸识别技术，覆盖线上线下全场景的全新支付产品组合，受到业内外高度关注。

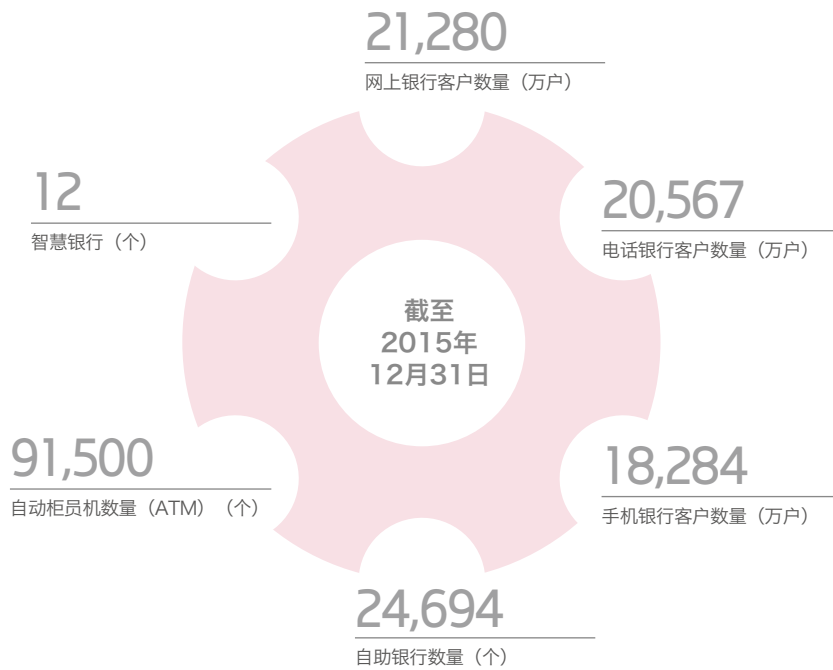
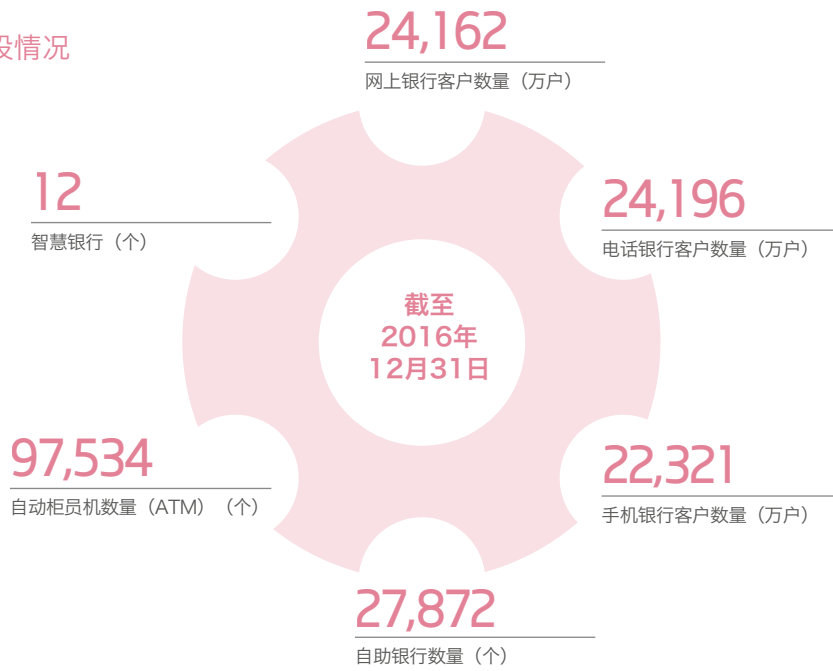
建行龙支付在整合现有网络支付、手机支付、移动支付等全系列产品功能的基础上，新推出了“建行钱包”和“二维码支付”两个全新产品，是人民银行《条码支付业务规范》正式发布后业内首款开通二维码支付功能的革新产品，具备了建行钱包、全卡付、建行二维码、龙卡云闪付、随心取、好友付款、AA 收款、龙商户等八大功能，并拥有更开放的用户体验，更多样的支付方式，更丰富的支付场景，更安全的支付环境四大优势。



推行普惠金融服务



服务渠道建设情况





建设银行四川双流分行携手区政府举办青春创业建行专场推介会



建设银行裕农通在现场服务村民

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，最大限度地扩大了贷款客户覆盖面，惠及民生消费；稳健开办个人助业贷款业务，满足个体工商户生产经营融资需求。全年为超过 144 万客户提供建行“快贷”服务，累计发放 529 亿元；为 5.86 万客户发放个人助业贷款 497 亿元；为近 6,000 名学生提供助学贷款，发放金额 4,236 万元，覆盖全国 29 个省、区、市。

助力教育事业发展，不断加强“互联网 +”系列金融产品的创新与应用，为广大师生提供便捷服务；与教育部联合发起设立中国高校双创产业投资基金，将通过有效投融资模式，引导社会资本支持高校科技成果转移转化和大学生创新创业项目的发展，培育一批真正具有竞争力的高校创新创业群体，促进大学生创业和就业。

注重为弱势群体提供金融服务，进一步规范全行 55 项营业网点服务标识和设施，在网点入口设置无障碍通道标识、服务电话标识、停车位、通道紧急呼叫按钮和导盲犬可入标识；在网点摆放助盲卡、婴儿车、雨伞架、眼镜、点验钞机等便民设施；在等候区设置爱心座椅专用标识，在柜台设置爱心窗口；各电子渠道已实现基本金融服务的无障碍化。截至 2016 年末，8,164 个营业网点设置无障碍通道，12,964 个网点设置爱心窗口。

普惠金融服务闪耀贵州贵安新区

CASE

贵州贵安新区是第八个国家级新区，涵盖 20 个乡镇和 73 万人口，是内陆开放型经济示范区，西南地区跨越式发展的重要经济增长极。贵州贵阳花溪支行为做好为贵安新区的普惠金融服务，专门设立物理网点及综合团队服务贵安新区广大群众，形成一股专业的流动服务力量。

在以民房为基础建成的狭小营业环境里，7 名青年员工秉承“根植贵安、服务贵安”的信念和艰苦奋斗、攻坚克难的“板房精神”，走进湖潮乡、马场镇、党武乡的村寨开展“流动在村寨的建行服务”先后 30 余次；进校园、进社区开展“防假识骗”、反洗钱等普惠宣传活动 40 余次，为代征地拆迁资金超过 9 亿元，将“建行服务”真正送到乡亲们家门口。



全行1.4万多个营业网点、超过15万员工参与

1.4
万多个

消费者权益保护及金融知识普及教育

强化董事会专门委员会的统筹规划和指导，将消费者权益保护工作纳入企业文化和年度业务发展指引中。2016年，成立消费者权益保护部，保证了消费者权益保护工作开展的独立性和权威性，持续完善消费者权益保护工作管理体系。

积极组织开展“金融知识普及月”、“金融知识进万家”宣传教育活动。活动期间，全行1.4万多个营业网点、超过15万员工参与，组织专项活动约7,000次，发放宣传材料约650万份，现场服务消费者约350万人次，发送公益短信、微信和微博超过400万条。宣传教育活动的成功组织赢得了社会的广泛赞誉，并荣获银监会组织开展的“金融知识进万家”宣传服务月活动“先进单位”称号。

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活动，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。成功组织“普及金融知识万里行”活动，荣获2016年度中国银行业普及金融知识万里行活动最佳成效奖。

CASE

尽心为客户 尽责做服务

7月，客户庄先生持港澳通行证到厦门市分行税保支行办理电子银行业务。柜员审核证件时发现庄先生的通行证已经更换，需要先核查新旧证件的一致性并办理证件号码更新后方可办理相关业务。如按照正常流程处理需要较长时间，但庄先生急需离开厦门，且再次往返大陆成本较高。该支行立即联系分行，请求加急处理客户开户时的原始凭证查询调取工作，并在拿到查询结果后第一时间通知客户办理后续业务。庄先生对我行的办事效率表示赞扬。



建设银行广西区玉林分行开展“我当小小理财家”主题金融知识普及活动



建设银行湖潮支行员工深入村寨举办金融知识讲座



建设银行到社区开展金融知识普及活动

采取有效措施，确保消费者个人金融信息安全。制定《中国建设银行个人客户信息管理应用操作规程（试行）》，进一步明确个人客户信息的使用原则、管理流程及安全使用等要求。建立完善审批机制，加强信息科技外包风险管控。

强化客户投诉的监督管理，持续监测服务质量，督促产品服务改进优化和创新，推动客户服务水平的提升。建立起投诉监督管理机制，及时受理和处理消费者因对业务投诉处理不满而进行的再投诉。加强对投诉处理结果的跟踪和回访，做到“件件有着落”，力争让每个投诉客户感到满意。同时，坚定奉行“以客户为中心”的经营理念，2007年以来逐步建立起国内同业领先的客户服务质量监测评价体系，通过对客户满意度的持续监测，有针对性地推进产品和服务改进，促进服务品质的不断提升。调查结果显示，2016年，全行个人客户总体满意度与上年持平，高出同业平均水平3.3个百分点。



建设银行四川分行开展金融知识进校园活动

切实保障客户资金安全

CASE

案例1：1月，湖南省分行长沙中医药大学支行成功堵截一起冒充客户本人挂失犯罪案件。犯罪分子企图冒充客户本人挂失密码进行取款，网点工作人员判定可疑后，随即联系客户曾某，并向警方寻求协助，成功将犯罪分子抓获。

案例2：3月，一名年近七旬的老者来到河北省分行雄县雄州路分理处，要求办理汇款业务。当大堂经理了解老者要向一位陌生朋友汇款时，提高了警惕，开始有意识地和客户聊天。当了解到对方以向客户免费赠送电器的名义要求客户向其汇款一万元，而且汇款后会马上返还给客户，大堂经理对客户进行了长达一个小时的耐心解释，终于使客户相信这是一起诈骗案件，挽回了经济损失。

案例3：8月，江苏省分行大光路支行接待了一位神色慌张的客户，称其收到了一条扣款短信和一个验证码，随即有陌生人打电话告诉其在网上消费购物2万多元，在客户表示没有消费后，对方又以退款名义询问验证码信息。客户想要将验证码告诉对方但被我行工作人员及时阻止。柜员在了解事情经过并协助客户查询交易明细后，初步断定这是诈骗行为，诈骗分子基于被泄露的客户信息破解账户密码，远程将客户资金转入卡内保证金账户，制造资金转出假象从而实施诈骗。柜员随后及时协助客户将资金转回。客户对我行工作人员的快速反应和热情帮助表示感谢。



THE BANK THAT PROMOTES
PEOPLE'S LIVELIHOOD
促进民生的银行







截至2016年12月31日，涉农贷款余额

16,939.68 亿元

568.38 亿元

新农村建设贷款余额

服务“三农”

研究制定《“三农”营销指导意见》，发挥我行基建领域传统优势，创新推出新农村贷款、城镇化贷款、PPP模式系列贷款、政府购买服务贷款等产品，加大对农村地区基础设施和公共服务支持力度；在合法合规前提下，探索运用农业机械设备、运输工具、承包土地收益权等为标的的新型抵押担保方式，创新推出农村承包土地经营权抵押贷款、农村集体经营性建设用地使用权抵押贷款，加强与涉农融资担保、保险机构等的合作，探索多层次信用担保体系建设。

截至2016年12月31日，涉农贷款余额16,939.68亿元，新农村建设贷款余额568.38亿元。推进支农贷款创新，逐步完善小额支农贷款流程，全年为近2.4万农户发放个人支农贷款66亿元。



建设银行员工深入农村为农民客户提供金融服务



CASE

服务“北大仓”

黑龙江素来在我国粮食安全上占有重要地位。在我国重要的“粮仓”——“北大仓”，如何解决农村地区“融资难，融资贵”的问题显得尤为重要。由于农村金融体系建设不完善与金融产品的单一，以农信社和地方性商业银行为主体的金融机构的信贷规模，供给总量上严重不足。

为满足当地农民发展规模化种养殖业和农产品加工等产业化经营需求，黑龙江省分行依托黑龙江“大农业”的特点，确定了“一链两翼”三农业务发展模式。其中，“一链”是指以农业产业链为主线，以农业产业化经营为核心，实施从农产品种植到农产品收储、加工、销售等多环节全产业链信贷支持模式。“两翼”一方面是指以黑龙江北大荒农垦集团为核心，为黑龙江省垦区发展建设提供全方位金融服务支持；另一方面是以农村土地经营权抵押为主要担保方式的业务产品为核心，为省内农村新型经营主体提供信贷资金支持，以促进农村新型经营主体逐步发展壮大。



建设银行客户经理走访小微企业客户

扶持小微企业

我行始终保持服务小微企业的战略定力，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。

2016年，我行将服务小微企业作为支持实体经济、助力服务“双创”的重要领域，加强大数据、互联网技术在精准满足小微企业融资需求中的应用，推广科技金融、“七贷一透”等大数据产品，探索建立小微企业互联网金融服务生态圈，为小微企业提供更加便捷高效的服务，持续扩大客户服务覆盖面，“小企业 大事业”品牌获社会各界广泛赞誉。



扶持小微企业情况表

小微企业贷款客户数（万户）

小微企业贷款余额（亿元）

截至2016年12月31日

30.89

截至2016年12月31日

14,418.92

截至2015年12月31日

25.19

截至2015年12月31日

12,778.79

截至2014年12月31日

24.21

截至2014年12月31日

11,429.28

注：统计口径按照新四部委企业划型标准（含个体工商户、小微企业主）

扶持小微企业

CASE

案例 1：广东一家主要研发生产超高洁净度耗材的国家级高新技术企业，各类创新产品通过业内多项权威机构测试。“我们公司是专业的超高洁净度耗材研发企业，这‘几张纸’的专利就是我们公司最大的资产，但没有银行看到它的价值，而且现在这种经济形势下，没有房产哪会有银行愿意借钱给我们？”面对纷至沓来的订单，公司张董事长喜忧参半。针对轻资产、高成长的科技型小微企业，广东省分行为企业量身定制专属信贷产品，对公司产品发明专利进行评估后质押，提供专利权质押贷款，公司发展逐步驶入快车道。“接触过这么多银行，只有你们建行明白这‘几张纸’的价值！”董事长的感激之辞，也代表了建设银行众多科技型小微企业客户的心声。

案例 2：福建某IT企业主要从事数字安防技术、产品及应用软件的研发服务，拥有5项专利。近两年来，随着当地住宅小区对安全及信息通信及时性需求不断增强，该公司掌握的专利技术拥有较大的市场空间，但也面临技术研发资金短缺的问题。该公司负责人了解到建行推出的“小微快贷”产品可利用企业现有可查询信息，无须提供申贷材料，便捷进行全流程网银自主操作，以其个人名下在建行的金融资产作质押，申请了“小微快贷”。客户在短短5分钟之内完成贷款审批、合同签约、支用及付款。客户不禁感叹，“这么快，几乎就是‘秒’贷啊！你们的这款产品一定有市场。”



累计发放公积金支持保障房建设贷款

527.33 亿元

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。全年共为近 253 万客户提供了商业性个人住房贷款服务，为近 140 万客户提供了公积金个人住房贷款服务，为 3.46 万中低收入家庭投放保障房个人住房贷款 97.96 亿元。

响应国家公积金支持保障性住房建设项目贷款试点工作要求，积极承办公积金项目贷款业务，在坚持风险可控、商业可持续经营的原则上，大力支持经济适用住房、棚户区改造项目、公共租赁住房等保障房项目建设。截至 2016 年末，累计发放公积金支持保障房建设贷款 527.33 亿元。



个人住房贷款余额（亿元）

截至2016年12月31日

35,856.44

截至2015年12月31日

27,738.95

截至2014年12月31日

22,538.15



公积金个人住房贷款余额（亿元）

截至2016年12月31日

18,534.89

截至2015年12月31日

15,104.23

截至2014年12月31日

11,833.33



保障性住房项目开发贷款余额（亿元）

截至2016年12月31日

355.02

截至2015年12月31日

446.98

截至2014年12月31日

709.48

养老金融服务

秉承“忠于所托，服务养老”的服务理念，建信养老金管理有限责任公司依托企业年金受托人、账户管理人和投资管理三项资格，提供一站购齐的综合养老金融服务。依托养老保障产品资格，推出了封闭式养老保障产品、浮动收益和预期收益型开放式产品、团体养老保障产品，形成相对完善的产品体系，满足了客户对资金保值增值需求。创新产品与投资、授信模式，管理地方养老保障风险基金，为完善我国养老保障第一支柱提供支持。服务农民养老保障需求，填补了我国现阶段农村商业养老保障产品的空白。



建信养老金公司开展“尊老爱老、服务养老”主题活动



A LOW-CARBON AND
ENVIRONMENTALLY-FRIENDLY BANK
低碳环保的银行



支持绿色信贷

制定《中国建设银行绿色信贷发展战略》，并经董事会审议通过，发展战略提出 4 项指导思想、2 项战略目标、15 项具体任务和 10 项保障措施。出台绿色信贷实施方案和业务发展指导意见，建立绿色信贷信息系统，推进绿色信贷评价管理，将绿色信贷纳入 KPI 考核。

绿色信贷情况表

| 类别 | 截至 2016年12月31日 | 截至 2015年12月31日 | 截至 2014年12月31日 |
|--------------|-------------------|-------------------|-------------------|
| 绿色信贷余额（亿元） | 8,892.21 | 7,335.63 | 4,870.77 |
| 折合减排标准煤（万吨） | 2,633.15 | 2,285.24 | 1,969.58 |
| 减排二氧化碳当量（万吨） | 5,958.84 | 5,298.74 | 4,653.39 |
| 减排COD（万吨） | 20.29 | 15.38 | 14.23 |
| 减排氨氮（万吨） | 2.39 | 1.85 | 1.33 |
| 减排二氧化硫（万吨） | 18.86 | 12.39 | 13.08 |
| 减排氮氧化物（万吨） | 3.49 | 1.70 | 1.62 |
| 节水（万吨） | 103.88 | 90.32 | 89.91 |



建设银行贵州分行大力支持黔中水利枢纽工程，图为黔中水利枢纽一期工程中的平寨水库

中国建设银行绿色信贷发展战略

CASE

中国建设银行绿色信贷遵循“树立理念、提升能力、创新驱动、履行责任”的指导思想，加快推进落实绿色领域业务发展、防范环境和社会风险、提升社会责任自身表现三大任务要求。

树立理念：牢固树立绿色信贷发展理念，将发展绿色信贷作为长期可持续发展的有力保障，持续优化资产结构、增强风险抵御能力。

提升能力：提高业务经营和管理能力，提高风险管理的前瞻性与有效性，适应银行发展绿色信贷的需要。

创新驱动：紧贴市场、拓宽思路，加大产品创新和服务创新力度，引领绿色信贷业务发展。

履行责任：倡导全行低碳运营，打造和谐用人环境，加强专业人才培养，积极有效履行我行社会责任和义务。

短期目标：建立绿色信贷发展保障体系，增强全行环境和社会风险防控意识，力争通过2年时间初步完成传统经营理念向绿色经营理念的转变，逐步提升绿色信贷对全行经营效益的贡献水平。

长期目标：将全行经济效益、社会效益和生态效益有机统一起来，最终实现我行向绿色银行的发展与转变。

践行绿色发展理念，将清洁能源、清洁能源、节能减排、节能环保服务、资源节约与循环利用、生态保护和适应气候变化、污染防治、采用国际惯例或国际标准境外项目、节能低碳园区建设确定为鼓励支持的9大领域，加大绿色信贷投放力度，逐步提高全行绿色信贷业务占比。严格控制存在环境违法违规行、不符合当地环境保护规划、落后产能项目、环境与社会风险较高的客户和项目授信。

广西区分行支持南宁竹排那考河项目

CASE

南宁市竹排江上游那考河流域治理项目，是广西首个采用政府和社会资本合作模式（PPP）的建设项目，也是申报国家PPP示范项目的第一批重点项目，建设银行是该项目独家支持银行。目前，南宁竹排江上游植物园段的那考河已“华丽变身”，昔日臭水沟，如今已被截污，沿岸景观让人耳目一新。该项目引入流域治理和“海绵城市”建设理念，不仅是进行管道扩容这么简单，在满足城市居民使用功能之余，还具备了防治内涝的“海绵”功能。



建设银行支持的广西南宁北排那考河项目



截至2016年末，网上银行个人用户

2.37 亿户



网上银行企业用户

486 万户

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2016年末，网上银行个人用户2.37亿户，网上银行企业用户486万户，手机银行用户2.23亿户，微信银行用户3,623万户。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移动端办理银行业务的金融需求。

2016年，智能小微累计服务用户突破3亿人次。我行自2013年首次在微信银行推出智能小微服务以来，不断拓宽智能小微服务渠道，全力打造“无所不在”的小微服务。目前，用户通过网银、网站、微信、短信、手机银行客户端、易信等渠道，均可享受智能小微带来的7×24小时、专业高效、无需等待的业务咨询与聊天服务。

手机银行用户2.23亿户，微信银行用户3,623万户。

智能小微累计服务用户突破3亿人次。



践行低碳运营

我行关注全球气候变化，着力降低自身对环境的影响。积极采取低碳运营，在日常经营管理过程中，通过尽量减少人员出差、提倡以视频会议代替现场会议、控制办公区域室内温度、降低能源消耗减少碳排放。

响应国家号召，遵守国家节能减排相关法律法规，推广节能减排成熟技术。按照《关于制定总行机关后勤工作勤俭节约十项措施的通知》，厉行节约，降低能耗，督促落实，责任到人。洋桥数据中心加装气候补偿装置，实现供热系统温度自动调控，避免产生室温过高而造成能源浪费。通过多次实验调整，使洋桥 UPS 机房环境温度由 22°C 提高到 25°C。总行本部继续逐步将节能灯更换为 LED 灯，降低办公大楼电量消耗。在办公场所使用节能节水设备，推行无纸化办公及双面打印，全年柜面业务凭证印制 6,016.39 吨。积极倡导员工节约能源，绿色出行，低碳生活。

关于制定总行机关后勤工作勤俭节约十项措施的通知

CASE

节能减排：集体活动统一安排车辆，接送搭配，提倡合乘车辆，减少空驶；等候时间超过5分钟的，要熄灭发动机以减少油耗和尾气排放。

节约用电：大力推广节能灯具，分批置换节能灯管；加强巡查，下班及时关灯、关机，杜绝“长明灯”现象，减少电脑、打印机、复印机等办公设备的待机消耗；放假期间要关闭电源插座。安排物业公司每周两次检查用电设备，对用电管理不规范、浪费等行为进行记录和通报。

节约用纸：提倡无纸化办公，充分利用OA系统和企业内部网功能，减少纸质文印材料，控制实物文件印数。除有特殊要求外，一律双面打印（复印）。实行废纸分类回收，除有涉密内容外，凡单面打印（复印）的纸张均应进行再利用。

节约用水：强化用水设备日常维护管理，逐步更换节水型龙头和卫生洁具，防止跑冒滴漏。办公室供应的桶装水在保质期内喝完后再换，防止“小半桶水”现象。

减少废弃物：科学安排饭菜供应，减少剩饭剩菜，针对用餐不同时段科学安排供应节奏，积极开展“光盘行动”，提示员工就餐时少取、勤取，增设“光盘”餐具回收专门通道，对“光盘”行为给予鼓励；简化公务用餐，严控用餐陪同人员。

总行本部温室气体排放情况表

| 类别 | 2016年 | 2015年 | 2014年 |
|---------------------------------|------------------|------------------|------------------|
| 天然气消耗量 (万立方米) | 10.33 | 9.09 | 7.6 |
| 柴油消耗量 (吨) | 97.69 | 97.77 | 127.49 |
| 范畴一 直接温室气体排放总量 (吨二氧化碳) | 530.59 | 503.96 | 565.34 |
| 外部购电消耗量 (兆瓦时) | 113,779.08 | 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) | 68,722.56 | 68,898.89 | 69,155.40 |

北京分行温室气体排放情况表

| 类别 | 2016年 | 2015年 |
|---------------------------------|------------------|------------------|
| 一般烟煤消耗量 (吨) | 1,750 | 1,450 |
| 天然气消耗量 (万立方米) | 34.33 | 36.56 |
| 柴油消耗量 (吨) | 0 | 1.67 |
| 液化石油气消耗量 (吨) | 11.25 | 17.69 |
| 范畴一 直接温室气体排放总量 (吨二氧化碳) | 3,569.60 | 3,162.81 |
| 外部购电消耗量 (兆瓦时) | 61,419.65 | 59,453.15 |
| 范畴二 能量间接温室气体排放总量 (吨二氧化碳) | 37,097.47 | 35,909.70 |

备注:

- 1.由于总行本部运营范围包含供全行使用的后台数据中心,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。
- 3.由于1万多个机构统计量较大,此次仅披露总行及北京分行数据,未来披露范围将陆续扩展至全集团。

2016年总行资源使用情况表

10.33

天然气 (万立方米)

101.78

汽油 (吨)

97.69

柴油 (吨)

113,779.08

外部购电 (兆瓦时)

20,729

外购热力 (百万千焦)

35.83

办公用纸 (吨)

246,859

耗水 (吨)

244,944

其中: 市政供水 (吨)

1,915

其中: 饮用水 (吨)

备注:

- 1.根据重要性分析,耗水量仅包含市政供水及饮用水,办公用纸仅包含使用量较大的A4、A3复印纸。
- 2.由于1万多个机构统计量较大,此次仅披露总行数据,未来披露范围将陆续扩展至全集团。



废弃物处理

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



建设银行四川分行邀请客户参与“还绿自然”植树活动



建设银行厦门分行开展员工义务植树活动

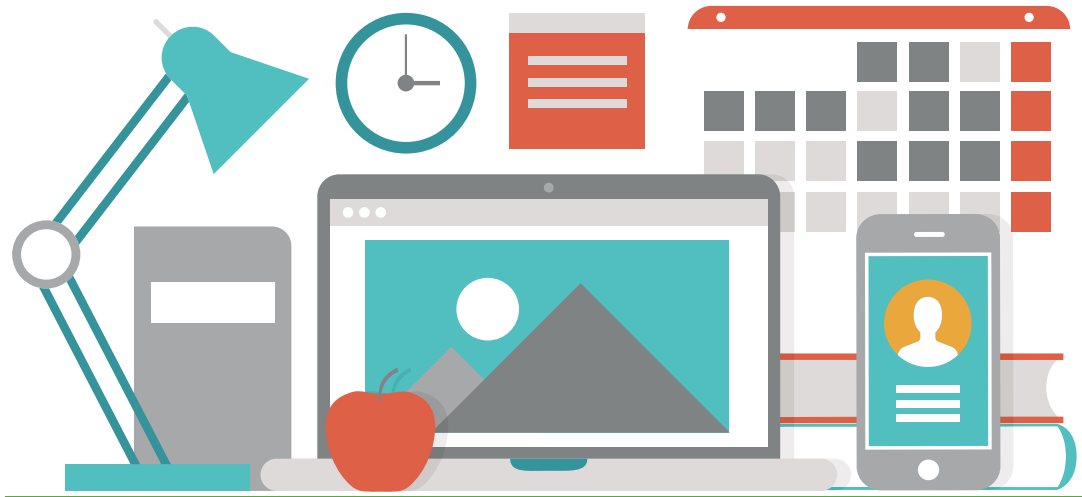


建设银行秦皇岛分行组织开展义务植树活动



建设银行四川省分行志愿者与客户共植生态树

2016年总行废弃物情况表





A BANK FOR
SUSTAINABLE DEVELOPMENT
可持续发展的银行



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。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。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。

我行已建立保障网络与信息系统安全稳定运行的连续性运营保障机制,建立应急管理体系,当发生突发性生产应急事件时,可快速组织恢复生产。全年共建成信息技术类应急预案 1,640 个,开展技术类应急演练 2,940 次,其中,本地高可用演练 2,592 次,灾备演练 348 次。

保护员工权益

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

逐年按计划推进员工教育培训工作,制定下发《关于 2016 年全行教育培训工作的意见》,全年全行共举办现场培训 28,215 期,培训经费支出 7.25 亿元,培训 158.1 万人次,人均培训 7.8 天,网络培训 800 万人次(课次),折合培训工作量 133 万人天。

截至2016年12月31日员工情况表

362,482 人

员工总人数

另有劳务派遣用工5,093人

19,433 人

少数民族员工

5.36% 占比

853 人

海外

0.24% 占比

68,530 人

西部地区

18.91% 占比

81,008 人

中部地区

22.35% 占比

男性员工

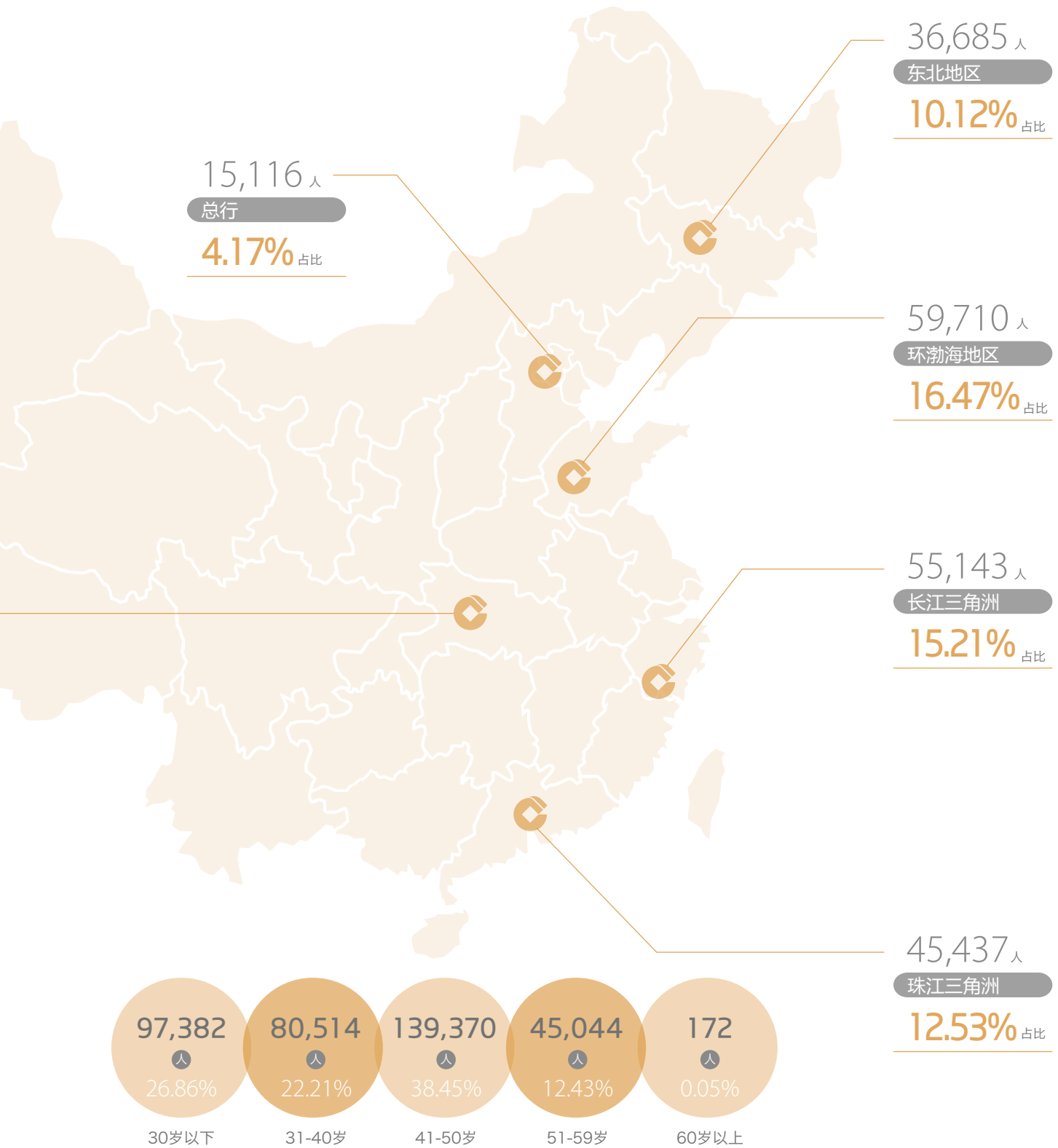


166,241 人 45.86%

女性员工



196,241 人 54.14%



全行员工接受培训情况表

| 类别 | 2016年 | 2015年 | 2014年 |
|--------------------------|-----------|-----------|-----------|
| 现场培训 | | | |
| 一级分行行级和总行部门级 (人次) | 964 | 1,123 | 2,523 |
| 二级分行行级、一级分行部门级和总行处级 (人次) | 29,413 | 32,457 | 42,034 |
| 业务经理级及以下 (人次) | 1,550,351 | 1,638,669 | 1,850,816 |
| 网络培训 | | | |
| 一级分行行级和总行部门级 (人次) | 384 | 401 | 348 |
| 二级分行行级、一级分行部门级和总行处级 (人次) | 10,112 | 9,674 | 7,983 |
| 业务经理级及以下 (人次) | 337,127 | 341,661 | 318,560 |



筹集送温暖资金

5,816.10 万元

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达 100%。

持续开展“温暖工程”，对遭遇重大疾病的员工给予特困救助，对受极端恶劣天气影响，发生大面积洪涝灾害，受灾比较严重分行启动了总行级救助。各级工会走访慰问一线员工、困难员工和劳动模范，共筹集送温暖资金 5,816.10 万元，各级员工互助资金发放救助款 3,860.82 万元。以文化体育活动为牵引，积极营造快乐工作、健康生活的良好氛围。2016 年，我行仍保持较低员工流失率。



建设银行网点员工健身操亮相中央国家机关职工运动会



员工流失率情况表

| 类别 | 2016年 | 2015年 |
|--------------|-------|-------|
| 按年龄划分 | | |
| 25岁以下 (%) | 5.0 | 4.71 |
| 26岁-35岁 (%) | 4.3 | 4.12 |
| 36岁-45岁 (%) | 1.1 | 1.19 |
| 46岁-54岁 (%) | 0.4 | 0.44 |
| 55岁以上 (%) | 0 | 0.12 |
| 按地区划分 | | |
| 长江三角洲 (%) | 4.0 | 3.59 |
| 珠江三角洲 (%) | 3.1 | 3.64 |
| 环渤海地区 (%) | 1.4 | 1.16 |
| 中部地区 (%) | 1.7 | 1.40 |
| 西部地区 (%) | 1.7 | 2.06 |
| 东北地区 (%) | 0.8 | 0.84 |
| 总行 (%) | 6.1 | 6.12 |
| 海外 (%) | 0 | 0 |

备注：总行包含总部、信用卡中心、客户服务中心、直属中心及培训中心。

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。组织开展“安全宣传月”活动，全面提升员工安全防范意识；持续深化“平安建行”创建活动，开展安全生产大检查，消除职业安全隐患；指导开展反恐防暴和消防安防应急处置演练，提升防汛抗洪、防震减灾、防风抗潮等防灾减灾意识；向全行转发银监会《关于切实加强消防安全管理工作的通知》，要求做好消防安全管理工作；针对巴西、澳大利亚等国家发生的涉华安全事件，下发《关于加强海外机构员工人身安全保护的提示》的安全预警，强化海外员工安全。

员工工伤情况表

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

坚持合规运营

不断完善自上而下、独立有效、责任明晰的内控合规工作机制，加强内控制度、业务流程和标准化建设，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，制定发布个人信贷、个人存款、渠道与运营、结算与现金管理、财富管理与私人银行等领域内控标准。

制定《关于严格把握客户准入工作中反洗钱反恐怖融资等合规要求的通知》、《中国建设银行洗钱风险自评估管理办法》、《中国建设银行涉及恐怖活动资产冻结工作管理办法》，明确客户准入环节的反洗钱、反恐怖融资合规要求，制定完善机构洗钱风险自评估指标体系及工作方法，建立涉恐资产冻结的工作流程，在全行范围内规范业务操作。由总行组织的全行性反洗钱培训6次。

印发《中国建设银行员工违规处理办法》、《关于开展员工违规违纪行为排查的通知》、《关于防止利益输送 深入开展自查自纠和报告工作的通知》，制定了对员工腐败行为的惩戒措施，防范腐败行为，消除潜在风险隐患。内外部组织机构和人员可通过信函、网上举报、电子邮件、传真、电话、走访等形式，对我行有关组织机构及其工作人员检举控告。

我行十分重视知识产权管理工作，注重知识产权的创造、运用、保护和管理，按照本行知识产权管理办法相关规定，及时申请专利、商标等知识产权权利，依法维护我行各项创新成果享有的合法权益；同时，我也充分尊重他人智力劳动成果相关的知识产权权利，在业务发展和经营管理中注重防范知识产权侵权风险，本年度内未发生重大知识产权侵权事件。制定《中国建设银行广告管理办法》，对广告的制作、发布以及知识产权保护等事宜作出规范。



合计约人民币

685.03

亿元

0.274元

我已向2016年6月29日在册的全体股东派发2015年度现金股息每股人民币0.274元（含税）

回报投资者

我行十分重视股东利益，平等对待全体股东。2016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 426,488 户，其中 H 股股东 47,926 户，A 股股东 378,562 户。根据 2016 年 6 月 17 日召开的 2015 年度股东大会决议，我行已向 2016 年 6 月 29 日在册的全体股东派发 2015 年度现金股息每股人民币 0.274 元（含税），合计约人民币 685.03 亿元。

2016 年，我行每股社会贡献值 2.73 元，比上年减少 0.22 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2016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2016年年报。



截至2016年末，我行总行级潜在供应商

2,276 家

41.42 亿元

向供应商付款金额

供应商管理

截至2016年末，我行总行级潜在供应商2,276家。其中，当年向我行提供产品和服务的供应商共有462家，向供应商付款金额约41.42亿元人民币。

我行组织修订《中国建设银行供应商管理规程》等规范性文件，加大集中采购商品的上收力度，建立采购决策委员会制度，实现采购项目集体决策审批；加强供应市场和供应商调研、考察，组织银行现金类设备等29类商品的市场调研，从源头防范供应风险；加强供应商外部负面信息监测，特别是环境、社会风险的负面信息监测；积极践行绿色采购理念，引导供应商生产供应绿色、环保、节能的产品，如在全行办公家具等采购项目审核中，对产品环保性指标提出更加严格要求；召开供应商沟通交流会，邀请142家供应商代表出席，就采购项目合作中有效履行环境和社会责任深入交流和讨论。

供应商管理情况表

| 类别 | 截至 2016年12月31日 | 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） | 388 | 352 | 292 |
| 珠江三角洲供应商数量（个） | 230 | 200 | 181 |
| 环渤海地区供应商数量（个） | 1,393 | 1,231 | 1,137 |
| 中部地区供应商数量（个） | 62 | 52 | 47 |
| 西部地区供应商数量（个） | 36 | 33 | 26 |
| 东北地区供应商数量（个） | 29 | 28 | 21 |
| 本地供应商采购支出占比（%） | 99.49 | 99.28 | 99.9 |
| 采购合同履约率（%） | 100 | 100 | 100 |
| 外聘专家参与率（%） | 9.18 | 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） | 28 | 27 | 23 |

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



截至2016年末，我行金融精准扶贫贷款余额

948.24 亿元

↗ 22.35%

精准扶贫

我行扎实开展金融精准扶贫工作，分别制定我行“十三五”金融扶贫工作规划、2016年金融扶贫工作计划和总行定点扶贫工作方案，组织召开全行扶贫工作会议，切实加强金融扶贫组织推动工作。

加大贫困地区信贷资源和定价策略倾斜。对分行因扶贫贷款带来的经济资本需求予以支持；落实国家对贫困地区减免金融服务费用的要求，加大贫困地区分行存贷款业务定价政策倾斜和中间业务收费减免力度。

截至2016年末，我行金融精准扶贫贷款余额948.24亿元，比年初新增173.24亿元，增速22.35%。通过信贷支持贫困地区企业及个人，带动建档立卡贫困人口实现就业和增收约8.63万人次；通过信贷支持农田水利、生态环境改造、交通基础设施、学校建设等项目，惠及众多建档立卡贫困人口。

建设银行金融扶贫创新举措

CASE

- 创新政府购买服务贷款、新农村贷款、城镇化贷款、PPP模式系列贷款等产品，加大对贫困地区基础设施和公共服务金融服务支持力度；
- 创新特色业务小微企业“助农贷”产品，依托合作的农产品采购企业，采用“抵押+订单”业务模式，为贫困农民、专业合作社或涉农小微企业提供信贷支持，创新“助保贷”业务模式，提高贫困地区贷款可获得性；
- 以个人支农贷款为平台，创新产品重点支持农户扶贫小额信贷投向建档立卡贫困农户。以全行转型发展为支撑，为重点项目提供信贷、理财、债券、基金、信托、租赁等综合化服务；
- 创新电商扶贫模式，通过我行“善融商务”电商平台帮助贫困地区产品“走出去”，带动贫困人口就业，增加贫困户收入，帮助脱贫致富；
- 通过在贫困地区设立网点和自助银行、布放设备机具等方式，积极延伸网点职能和服务网络，积极在金融服务缺乏的贫困乡镇地区与供销社、烟草零售商等合作设立“助农取款点”。



建设银行山西分行慰问建档立卡贫困户



建设银行四川遂宁分行扶贫工作组向贫困村民分发建行员工捐款购置的鸡苗

2016年，全行定点扶贫捐赠4,290万元，并首次将分行定点扶贫捐赠额度实施年度预算管理，由分行在预算额度内自行审批安排，有效提高了扶贫项目实施的时效性。扶贫捐赠项目主要包括道路硬化及修路、危房改造及校舍修建、引水工程及排水系统、亮化工程及村容治理、修建文体活动场所及老年活动中心、慰问困难户及购买生产机具等。创新整合资源，将全行长期公益项目的落实重点放在定点扶贫工作上，如建行母亲健康快车，资助贫困高中生“成长计划”，贫困英模母亲资助计划，资助三亚百年职校，希望小学教师培训等建行长期品牌公益项目在实施过程中，重点向定点扶贫村倾斜。

CASE

建设银行在安康扶贫点28年的坚守

1988年，建设银行响应国家扶贫号召，率先开始在陕西省安康市开展定点联县扶贫。28年来，我行始终认真贯彻落实中央扶贫工作的各项要求，坚持“真扶贫、扶真贫”，累计派出87名扶贫干部驻点扶贫。从修建厂房到帮助企业打开销路，从修路到改变村容村貌，从帮助村民发展生产到奔小康……一代代建行人在安康挥洒着汗水，奉献着青春。如今，行走在秦巴山区，穿梭于汉江两岸，“建设银行”始终与这块贫瘠而美丽的土地如影随形，它出现在一块块烫金的“希望小学”招牌上，嵌刻在纵贯秦岭的交通枢纽上，伴随着山区老乡奔跑在脱贫致富的小康之路上，更多的是当地人民、政府发自内心的感激之情，彰显了一个国有大型银行的社会责任与担当。



今天的安康-建设银行为希望小学配备电脑教室



今天的安康-建设银行捐建的希望小学



今天的安康-建设银行帮助当地村民养蜂脱贫



收集员工公益案例和故事

420
多个

员工志愿者

我行拥有众多热心公益、从事志愿活动的优秀员工，他们都是普普通通的建行人，既有刚入行的青年员工、也有工作数十年的中坚力量，更有离退休的老干部，他们在日常生活中认真践行建行核心价值理念的要求。这些真实鲜活、感人至深的故事，汇总形成了建行员工热心公益的美丽画卷，在当地为建行赢得了美名和声誉。在全行组织开展的“建行公益、有你最美”公益主题宣传活动中，共收集 420 多个员工公益案例和故事，感人至深。

→ 贵州省分行 | 刘文谦

十六年如一日照顾患有脑瘫的女儿，在建行和社会的帮助下，通过不懈的康复训练让丧失行动能力的女儿站了起来。同时，刘文谦发起残疾人康复之家的动议，成立了贵州省第一家社区残疾人康复中心，帮助近60名类似患者进行康复治疗，成为康复之家的临时负责人和志愿者。在她的感召下，金阳支行的员工和爱心人士都加入到志愿者的行列之中。

→ 广东省分行 | 朱乐春

退休后离开广州、离开家庭，子然一身远赴贫穷落后的故乡，修筑水库造福乡邻。他用了一生的积蓄，用了退休后颐养天年的黄金八年，凿出一段月亮湾的传说。昔日的山东章丘到处布满裂缝，一片荒滩，在他的努力下，如今碧波荡漾、果树成林，鸟语花香，成了城市后花园。



→ 湖北省分行 | 闵可胜

自小开始游泳并获得救生员、教练员资格证。他乐于助人，对于游泳爱好者，悉心指导。他见义勇为，置生死于度外，亲手挽救了 8 条鲜活的生命。

→ 建行(亚洲) | 方志琴

20多年来风雨无阻、身体力行地参与社会组织和公司开展的各项义工活动，探访和帮助过的自闭症儿童、残障人士及孤寡老人达上千人，忙碌的身影遍及香港各区，还深入内地。

公益慈善

1,036

捐款金额(万元)

合作机构

中国青少年发展基金会

截至2016年12月31日

援建 45 所希望小学，配备图书室、电脑室、运动场，资助培训教师近 500 人次

项目期限

1996-至今

支持建行希望小学

1.35

捐款金额(亿元)

合作机构

中国教育发展基金会

截至2016年12月31日

发放 1.35 亿元资助款，资助高中生 8.85 万人次

项目期限

2007-至今

建设未来—中国建设银行资助高中生成长计划

1,000

捐款金额(万元)

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

截至2016年12月31日

每年捐赠 200 万元用于学校办学费用

项目期限

2011-至今

资助三亚百年职校

350

捐款金额(万元)

合作机构

中国扶贫基金会

截至2016年12月31日

发放 207 万元资助款，资助西藏地区贫困学生 990 人次

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

3,700

捐款金额(万元)

合作机构

中国妇女发展基金会

截至2016年12月31日

购置 247 辆母亲健康快车，在新疆、西藏、甘肃、青海等 17 个省、区贫困乡县投入使用

项目期限

2011-至今

“母亲健康快车”中国建设银行资助计划

5,000

捐款金额(万元)

合作机构

中国妇女发展基金会

截至2016年12月31日

发放 4,556 万元资助款, 资助英模
母亲(妻子) 14,504 人次

项目期限

2007-至今

中国贫困英模母亲
建设银行资助计划

217

捐款金额(万元)

合作机构

中国青少年发展基金会

截至2016年12月31日

为贫困地区中小学捐建 87 所音乐
教室, 配备音乐教学设备, 覆盖 29
个省、区、市

项目期限

2012-至今

积分圆梦·希望工程
快乐音乐教室

40

捐款金额(万元)

合作机构

中国文学艺术基金会

截至2016年12月31日

培训 200 余人次

项目期限

2013-至今

积分圆梦·乡村音乐
艺术教师培训计划

2005年上市以来, 我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8亿元人民币。2016年, 我行公益捐赠总额7,442万元。其中, 用于定点扶贫村帮扶项目4,290万元。此外, 还着重实施了多个长期公益项目。



已累计捐款

3,700

万元

“母亲健康快车”中国建设银行资助计划

2016年12月27日,由我行捐赠800万元购置的54辆“母亲健康快车”在北京发车。至此,我行已累计捐款3,700万元,购置247辆母亲健康快车,在新疆、西藏、甘肃、青海、陕西、宁夏、内蒙古、四川、云南、广西、贵州、湖北、湖南、安徽、河北、辽宁、吉林17个省、区的贫困乡县投入使用。

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



2016年12月27日,建设银行在京举行“母亲健康快车”捐赠暨发车仪式



建设银行援建希望小学20年座谈会现场



通过全行30万员工自愿捐款筹集资金

3,256 万元

建行希望小学乡村教师培训计划

7月、11月，我行先后资助全国45所“建行希望小学”百余名校长、教师及我行定点扶贫村小学教师参加教学管理、美术、体育培训班。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”。

11月1日，我行组织策划了主题为“20年，我们在一起”的建行援建希望小学座谈会，我行相关行领导、董事、监事、总行部门代表、分行代表，中国青少年发展基金会主要负责人，45所希望小学校长和教师代表，31所定点扶贫村村属小学代表参加座谈会。“援建建行希望小学20年”被人民网评为第十一届人民企业社会责任最佳案例奖。



我行向河北洪涝灾害紧急捐款

60
万元



我行向台湾南部地震紧急捐款

300
万元新台币

向河北省严重洪涝灾害捐款60万元

7月，河北省中南部及北部沿海地区突发连续强降雨，局部特大暴雨，造成了十分严重的洪涝灾害，给人民群众生命财产造成重大损失。我行紧急捐款60万元，切实帮助灾区群众渡过难关，重建家园。

向台湾南部地震捐款300万新台币

针对2016年2月6日台湾南部6.4级地震，台北分行迅速向“台南市政府社会局社会救助金专户”捐款300万元新台币，用于罹难丧葬慰问金、伤者慰问金、伤者照护补助、截肢重建补助、生活急难补助、心理照护等各项灾后救助。

承办西藏优秀青年农牧民北京访问活动

7月25日至29日，我行成功承办由中央金融团工委主办的“融情夏令营——西藏优秀青年农牧民北京访问活动”。通过参访考察特色农牧业企业，与北京优秀青年创业企业家进行深入的座谈和交流，使30位西藏青年农牧民代表吸取了农牧业企业创业与经营的经验。



建设银行承办西藏优秀青年农牧民北京访问活动



建设银行河北邯郸分行紧急向洪涝灾区运送物资

开展“积分圆梦·微公益”积分捐助活动

联合多家公益机构共同建立积分捐赠公益平台，通过积分捐赠方式汇集龙卡信用卡持卡人爱心，重点帮助贫困地区学生启智圆梦。2013年至今，在全国29个省、市、区捐建音乐教室87所，对乡村中小学艺术教师进行了两批次、总计200余人次的艺术专业技能培训。



建设银行积分圆梦活动组织孩子们进行乐器表演



建设银行积分圆梦活动捐建的快乐音乐教室

组织员工向贫困地区中小学进行“善心慧思”爱心图书文具捐赠活动

建立“教育慧思”图书室，期望能通过分享阅读感受、传递书本智慧的方式，帮助孩子们“启迪智慧，点亮思想”，累计向陕西安康、甘肃兰州、新疆阿图什地区学校捐赠4,000余本图书及100余套文体用品。

组织员工参加“恒爱行动——百万家庭亲情一线牵”公益编织活动

总行本部连续3年组织员工参加“恒爱行动——百万家庭亲情一线牵”公益编织活动，累计136人次参加了编织活动，共完成246件爱心织品，其中，毛衣94件，毛裤70件，围巾帽子等82件。所有织品定向捐助新疆阿克苏地区贫困百姓，为他们送去建行人的温暖。



建设银行员工为新疆阿克苏地区贫困百姓编织的衣物

各分行与子公司积极参与当地公益活动

辽宁省分行

开展“情系山区，爱心筑梦”扶贫夏令营主题活动，组织员工子女到定点扶贫村朝阳凌源沟门子镇北沟村，向村小学捐赠价值 8,000 元的推拉式黑板等学习用品。

上海市分行

连续三年推进“爱心图书馆”项目，购买优秀书籍，向贫困学校捐赠爱心图书馆，每年捐赠书籍 1,000 余册。



安徽省分行

持续开展“员工爱心基金”募捐活动，汇集员工的爱心做公益。分行营业部在全辖 91 个营业网点设立“环卫爱心驿站”，为环卫工人提供免费使用的椅子、饮水机、微波炉和小药箱。



湖北襄阳分行

组织员工开展“登岷山清垃圾环保志愿服务”活动，以环走岷山绿道为线路，全程约 3 公里，对视线内的地面纸屑、塑料袋、饮料瓶等逐一拾入垃圾袋，并分类放入垃圾箱。

海南海口琼山支行

组织员工到琼山区社会福利院开展爱心公益活动，为院里 32 名因身体有缺陷被父母遗弃的孩子送去爱心礼物，并与他们开心互动。

四川省分行

30 余名志愿者与客户家庭共同开展“还绿自然——蓝丝带志愿公益植树活动”，在唐昌镇西北村柏条河旁水源涵养地上又种下一片银杏林。

→ 厦门分行

组织员工集体义务献血，吸引众多社会人士也加入献血队伍，共 115 人参加，献血量达 28,600 毫升。



建设银行厦门分行组织员工义务献血

→ 建信基金公司

与中国青少年发展基金会合作，为建行希望小学和贫困地区小学的儿童捐资建设 10 所“建信基金希望图书室”，为当地儿童送去优质图书。

→ 建信人寿公司

为我行捐赠的 247 辆“母亲健康快车”随车司机及医务工作者捐赠人均保额 10 万元的人身意外险。

→ 阿姆斯特丹分行

组织员工参加荷兰阿姆斯特丹金融区慈善长跑活动，募资捐助阿姆斯特丹自由大学儿童癌症研究中心。



建设银行阿姆斯特丹分行参加当地金融区慈善长跑活动

→ 建行欧洲巴塞罗那分行

与西班牙当地高等院校艾赛德 ESADE 商学院开展交流活动，近 40 名在校学生参观巴塞罗那分行，并与员工代表座谈。



建设银行巴塞罗那分行与当地高校学生开展交流活动

→ 建行（亚洲）

连续五年参与世界自然基金会发起的“地球一小时”活动，2016 年参加香港环境局推出的《户外灯光公约》，承诺在晚间指定时间关掉户外广告灯。

→ 建银国际

支持联合国儿童基金会慈善跑，宣扬健康生活理念，关爱儿童健康成长。该慈善跑自 2006 年起，已吸引逾 98,000 名跑手参与，为联合国儿童基金会累积筹得超过港币 9,550 万元。

CASE

建设银行志愿者内蒙古阿荣旗公益行

10月24至26日，我行联合中国妇女发展基金会，采取实地调研、现场采访、参与志愿服务等方式，深入内蒙古呼伦贝尔市阿荣旗查巴奇乡中心卫生院、音河乡中心卫生院进行回访调研，考察建行捐赠的“母亲健康快车”运行情况，入户慰问受益者，并参加音河乡中心卫生院义诊活动。我行10多名员工志愿者，以及中央和当地媒体参加活动。

查巴奇乡中心卫生院院长郑玉兰说：因为有了“快车”，大大提高了当地妇幼卫生保健知识普及率，近年来孕产妇住院率普遍提高，孕产妇及婴儿死亡率明显下降。查巴奇乡村民隋成慧，46岁，二胎高龄产妇并伴有糖尿病。2015年4月的一天，查巴奇乡卫生院接到其丈夫的电话后，驾驶“快车”立即赶往其住处，随车医生对隋成慧做相应检查后，确定已经动产，将其火速送往人民医院，途中始终用胎心监护仪监测胎心。隋成慧当日剖宫产娩出健康男婴。如今，男孩已经满地跑了。谈及此事，隋成慧含泪说：“如果没有这台‘快车’，我们真不知道怎么办好了，现在能不能有小俊涵都不好说呢！”音河乡村民王会玲，60岁，是当地建档立卡贫困户，家庭年收入不足1万元。2016年3月，她的腹部突发剧烈疼痛，由于情况紧急，子女不在身边，又无交通工具，情急中打通音河乡卫生院急诊电话。医院快速启动“快车”，入户为其检查，初步诊断为急性阑尾炎后，迅速送至卫生院治疗。当王会玲得知“快车”救命还不用支付费用时，非常激动，逢人便说，建设银行的“快车”，是我们的救命车！



建设银行志愿者考察“母亲健康快车”在阿荣旗运行情况



建设银行慰问“母亲健康快车”受益百姓



建设银行志愿者考察“母亲健康快车”在阿荣旗运营档案



建设银行志愿者在“母亲健康快车”义诊现场开展志愿活动

社会认可与反馈

正式被纳入香港恒生可持续发展企业指数系列成份股，并于 2016 年 9 月 5 日开始生效。能成为该指数系列的成份股，反映企业在环境、社会及管治三个范畴表现卓越。

中国银行业协会在京举办《2015 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，中国建设银行蝉联“年度最具社会责任金融机构奖”大奖。另外，辽宁盘锦分行张爱民、四川分行成都第四支行康顺荣获“年度最佳社会责任管理者奖”，甘肃庆阳分行华池支行、西藏日喀则分行营业部荣获“年度最佳社会责任特殊贡献网点奖”，建行三亚百年职校资助项目荣获“年度公益慈善优秀项目奖”。

在 2016 中国企业可持续竞争力年会上，在中国企业 200 强公众透明度评价研究的基础上，以优异成绩荣获“最佳社会沟通创新奖”。

被 2016 中国公益年会评为“影响中国公益 100 家企业”。

在 CDP 气候变化报告发布会暨颁奖典礼上，被 CDP 全球环境信息研究中心和中国质量认证中心授予“应对气候变化企业优秀奖”。建设银行成为 4 家获奖企业之一，并作为金融业唯一代表。

民政部下发关于表彰第九届“中华慈善奖”获得者的决定，授予中国建设银行提名奖——最具爱心捐赠企业，以表彰建行为慈善事业发展所作出的突出贡献。

“援建建行希望小学 20 年”被人民网评为第十一届人民企业社会责任最佳案例奖。

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

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独立鉴证报告



普华永道

2017/SH-108
(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”）2016 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 2016 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。

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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 2016 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 2016 年度社会责任报告是否存在由于舞弊或错误导致的重大错报风险以及应对评估出的风险。选择的鉴证程序取决于注册会计师的判断及我们对项目风险的评估。

在我们的工作范围内, 我们仅在贵行总行层面以及下列国内分行开展工作:

- 青海省分行
- 福建省分行
- 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 2016 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

2017年3月29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。

报告于2017年3月28日经公司董事会审议通过。我行董事会及全体董事保证本报告内容不存在任何虚假记载、误导性陈述或重大遗漏，并对其内容的真实性、准确性和完整性承担个别及连带责任。

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

报告编制依据：

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

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

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

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

| 编号 | 全球报告倡议组织 (GRI 4.0) 可持续发展报告指南指标内容 | 备注 |
|---------|---|------|
| G4-EC9 | 在重要运营地点, 向当地供应商采购支出的比例 | 已采用 |
| G4-EN1 | 所用物料的重量或体积 | 已采用 |
| G4-EN2 | 采用经循环再造物料的百分比 | 未来采用 |
| G4-EN3 | 机构内部的能源消耗量 | 已采用 |
| G4-EN4 | 机构外部的能源消耗量 | 未来采用 |
| G4-EN5 | 能源强度 | 已采用 |
| G4-EN6 | 减少的能源消耗量 | 已采用 |
| G4-EN7 | 产品和服务所需能源的降低 | 不适用 |
| G4-EN8 | 按源头说明的总耗水量 | 已采用 |
| G4-EN9 | 因取水而受重大影响的水源 | 不适用 |
| G4-EN10 | 循环及再利用水的百分比及总量 | 不适用 |
| G4-EN11 | 机构在环境保护区或其他具有重要生物多样性价值的地区或其毗邻地区, 拥有、租赁或管理的运营点 | 不适用 |
| G4-EN12 | 机构的活动、产品及服务在生物多样性方面, 对保护区域或其他具有重要生物性价值的地区的重大影响 | 不适用 |
| G4-EN13 | 受保护或经修复的栖息地 | 不适用 |
| G4-EN14 | 按濒危风险水平, 说明栖息地受机构运营影响的列入国际自然保护联盟 (IUCN) 红色名录及国家保护名册的物种总数 | 不适用 |
| G4-EN15 | 直接温室气体排放量 (范畴一) | 已采用 |
| G4-EN16 | 能源间接温室气体排放量 (范畴二) | 已采用 |
| G4-EN17 | 其他间接温室气体排放量 (范畴三) | 未来采用 |
| G4-EN18 | 温室气体排放强度 | 已采用 |
| G4-EN19 | 减少的温室气体排放量 | 已采用 |
| G4-EN20 | 臭氧消耗物质 (ODS) 的排放 | 未来采用 |
| G4-EN21 | 氮氧化物、硫氧化物和其他主要气体的排放量 | 未来采用 |
| G4-EN22 | 按水质及排放目的地分类的污水排放总量 | 未来采用 |
| G4-EN23 | 按类别及处理方法分类的废弃物总重量 | 已采用 |
| G4-EN24 | 严重泄露的总次数及总量 | 不适用 |
| G4-EN25 | 按照《巴塞尔公约》2 附录 I、II、III、VIII 的条款视为有害废弃物经运输、输入、输出或处理的重量, 以及运往境外的废弃物中有害废弃物的百分比 | 不适用 |
| G4-EN26 | 受机构污水及其他 (地表) 径流排放严重影响的水体及相关栖息地的位置、面积、保护状态及生物多样性价值 | 不适用 |
| G4-EN27 | 降低产品和服务环境影响的程度 | 已采用 |
| G4-EN28 | 按类别说明, 回收售出产品及其包装物料的百分比 | 不适用 |
| G4-EN29 | 违反环境法律法规被处重大罚款的金额, 以及所受非经济处罚的次数 | 不适用 |
| G4-EN30 | 为机构运营而运输产品、其他货物及物料以及员工交通所产生的重大环境影响。 | 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 | 已采用 |

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

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


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Highlights of the Implementation of Social Responsibility

Economic Development



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

80.294 billion



Served the country's real economy and 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

188.371 billion

Environmental Protection



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

889.221 billion

↗ 21.22% an increase of



Achieved significant results in green financing, energy conservation and emission reduction.

↗ 26,331,500 Total reduction in standard coal emissions was estimated to be (tons)

↗ 59,588,400 reduction in carbon dioxide equivalent reached (tons)

↗ 1,038,800 water saving totaled (tons)

Social Development



Social Contribution per Share stood at RMB

2.73



Direct job creation reached

362,482



Charitable donation expenses for the year amounted to RMB

74.42 million



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

2.53 trillion

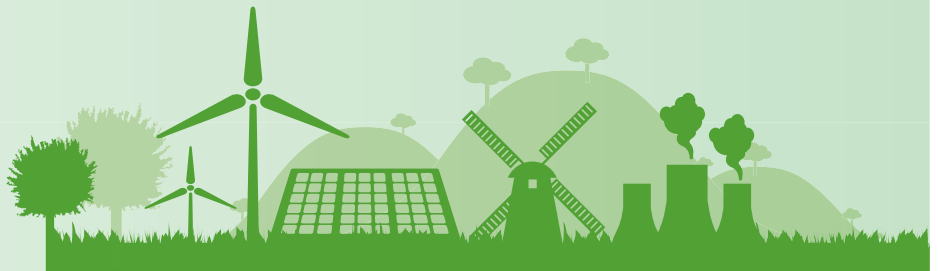


Promoted online banking services and encouraged energy conservation and emission reduction,

240 growing the total number of online banking clients to (million)

223 the number of mobile banking clients to (million)

36.23 and the number of WeChat banking clients to (million)



Encouraged inclusive financial services

1,441.892 the balance of small and micro enterprise loans amounting to RMB (billion)

1,693.968 the balance of agriculture-related loans RMB (billion)

3,585.644 the balance of residential mortgage loans RMB (billion)



Chairman's Statement

2016 marked the first year of the implementation of China's *13th Five-Year Plan* and of the decisive stage in building a moderately prosperous society in all respects. It was also a crucial year in carrying out structural reform. During the year, China Construction Bank ("CCB", "the Bank" or "the Group") achieved outstanding results by forging ahead with reforms and striving towards the transformation in five aspects to build a bank featuring integration, multi-functional service, intensive development, innovation and smartness.

Confronted with tough environment, CCB and all its staff pushed through reforms and promoted development with concerted efforts, achieving steady, stable and strong progress in all lines of business and the coordinated development of scale, quality and profitability, and in the meantime further enhancing its market competitiveness and value creation ability and undertaking the responsibilities of a large banking institution in driving the sustainable development of the economy, environment and society.

Commitment to serving the real economy and actively supporting the national development strategy. We continued to closely follow and study the prospective business opportunities brought by the implementation of the *13th Five-Year Plan*, supply-side structural reform and strategies such as the integration of the Yangtze River Economic Belt, Beijing-Tianjin-Hebei integration and the "Belt and Road" initiative. CCB has provided quality and efficient integrated financial services for major national projects by utilizing its strengths in infrastructure construction, project cost consulting and comprehensive licenses. As of the end of 2016, the Bank's total assets amounted to RMB 20.96 trillion. Loans to the infrastructure sector increased by RMB 188.371 billion and tax payments amounted to RMB 80.294 billion.

Commitment to promoting inclusive financial services and coordinated social and economic development. CCB has continued to improve the support mechanism for inclusive financial services, which focuses on serving such fields concerning people's livelihoods as the new type of urbanization, the "Three Rurals", the small and micro enterprises, "mass entrepreneurship and innovation", affordable housing, education and health-care. The Bank also continued to improve its customer service quality and customer experience, and has taken effective measures to ensure the protection of consumer rights and interests. As of the end of 2016, the Bank's agriculture-related loans balance amounted to RMB 1,693.968 billion. Balance of loans to small and micro enterprises amounted to RMB 1,441.892 billion, an increase of RMB 164.013 billion on the previous year. The Bank also provided affordable individual housing loans of RMB 9.796 billion to 34,600 low- and middle-income families.

Commitment to promoting ecological civilization and assigning great importance to global climate change. We have continued to build a "low-carbon and environmentally-friendly bank" by formulating a green credit development strategy and developing green credit as the focus of our business. As of the end of 2016, the Bank's green credit balance amounted to RMB 889.221 billion. 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 240 million online banking personal customers, 223 million mobile banking customers and 36.23 million WeChat banking customers. At the same time, the Bank adopted a low-carbon operation by minimizing energy consumption, reducing carbon emissions in daily management and operation, and advocated energy saving fulfilled by staff.

Commitment to poverty alleviation through targeted measures and active participation in poverty alleviation.

CCB formulated the “13th Five-Year” work plan for financial services for poverty alleviation, providing easier access to credit of poverty-stricken areas, deploying poverty alleviation staff to provide assistance at the grassroots level and effectively advancing financial services for poverty alleviation. As of the end of 2016, the Bank’s loans balance for poverty alleviation through targeted measures amounted to RMB 94.824 billion, registering an increase of RMB 17.324 billion or 22.35% from the beginning of the year; 86,300 “registered poor” secured employment and saw increases in income as a result of the support provided for enterprises and individuals in poverty-stricken areas through credit; targeted poverty alleviation donations amounted to RMB 42.90 million. CCB continued to carry out charitable activities in such fields as education, health-care, poverty relief and disaster relief and promoted its corporate brand strategy for public good.

Looking ahead to 2017, challenges and opportunities remain intricately interwoven. On the one hand, downward pressure still exists for the Chinese economy and changes and uncertainties still exist in the financial sector. On the other hand, China's supply-side structural reform, economic restructuring and industrial upgrading will bring new and greater opportunities as new technologies, business landscape, and demands create room for new development. We will remain committed to the spirit of innovation with the utmost passion, confidence and determination. The Bank will continue to move forward with its transformation, live up to the trust and support that our stakeholders have placed in us and remain dedicated to build a world class banking group with top value creation capability, while striving for greater contributions to the realization of the “Chinese Dream”.

Wang Hongzhang

Chairman

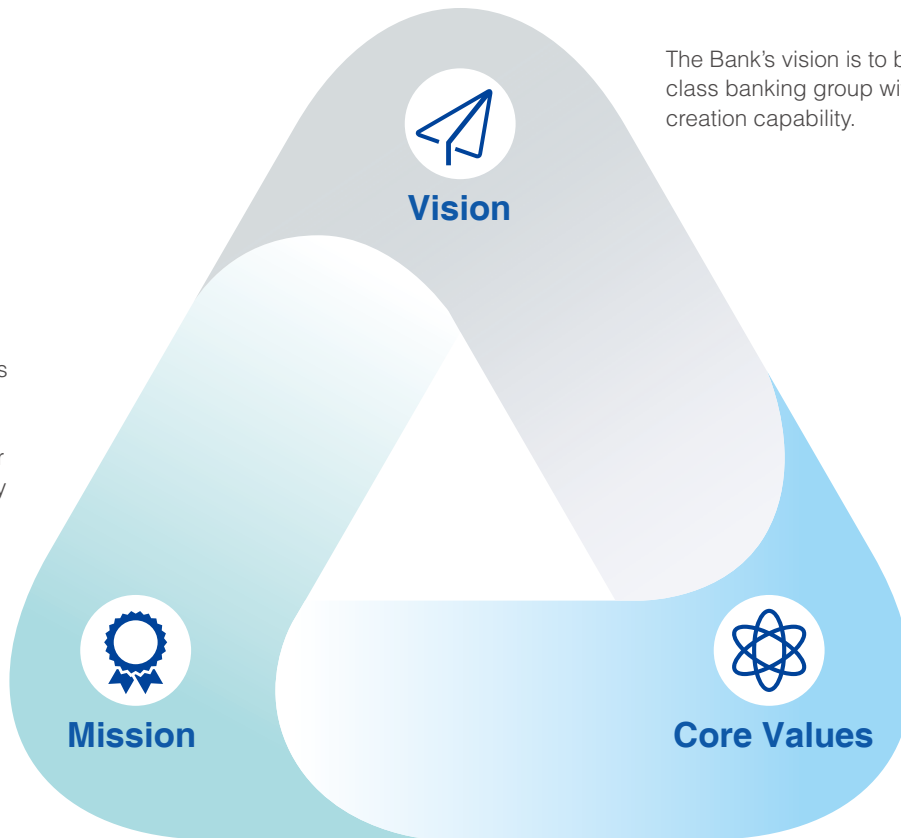
China Construction Bank Corporation

Social Responsibility Management

Corporate Strategy and Social Responsibility Management

Corporate Vision, Mission and Core Values

The Bank's mission is to provide better service to its customers and increase value for shareholders; build a broader career path for its employees; and fully assume the role of a responsible corporate citizen.



The Bank's vision is to build a world class banking group with top value creation capability.

Integrity, Impartiality, Prudence, Creation.

Strategies and Implementation of Corporate Social Responsibility

Strategies of Corporate Social Responsibility

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

A bank that serves the public

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



A bank that promotes livelihoods

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



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

A low-carbon and environmentally-friendly bank



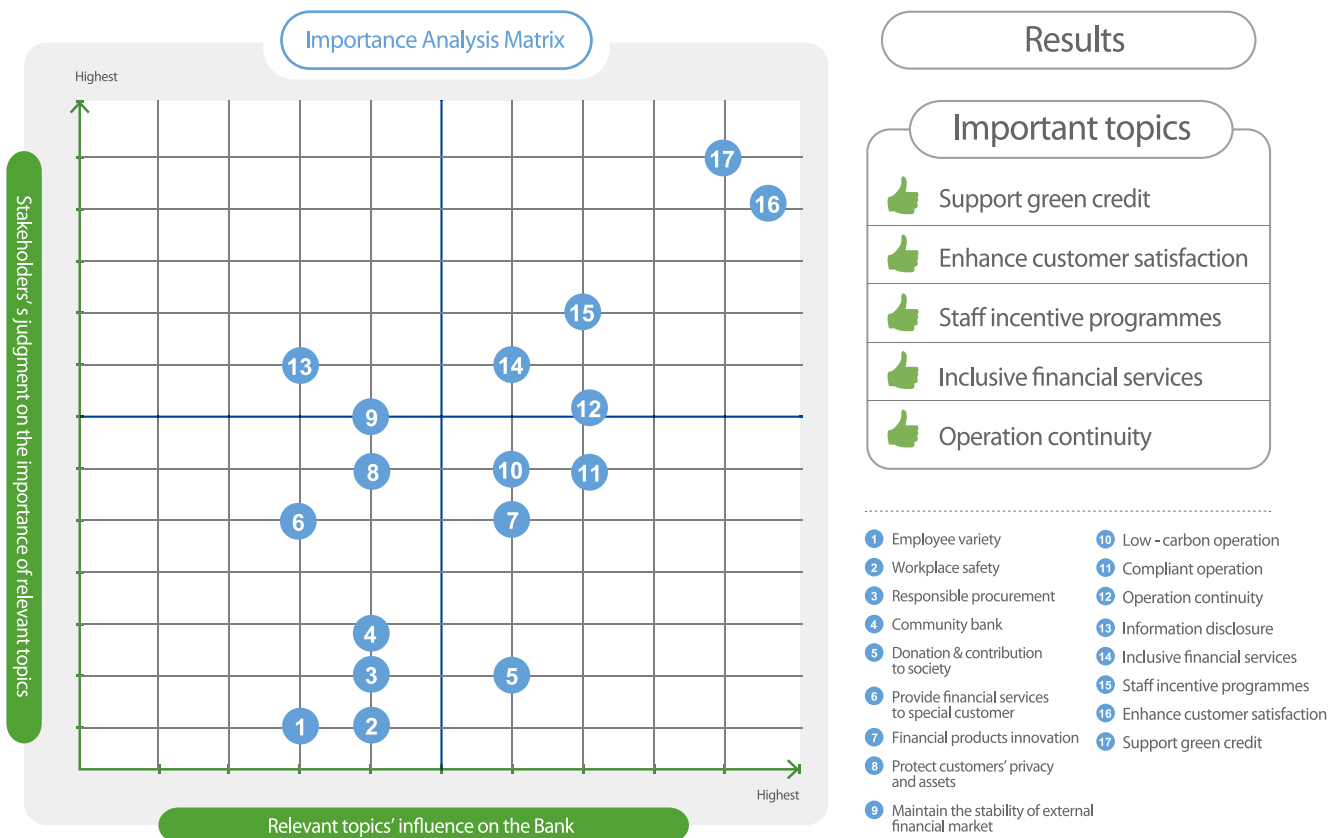
the Bank strives to enhance its ability to increase corporate value and deliver steady returns to its shareholders. It promotes the welfare of its employees by creating a good working environment and providing them with promising career development opportunities. The Bank is also attentive to social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

A bank for sustainable development

Progress and Implementation of Strategies

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

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



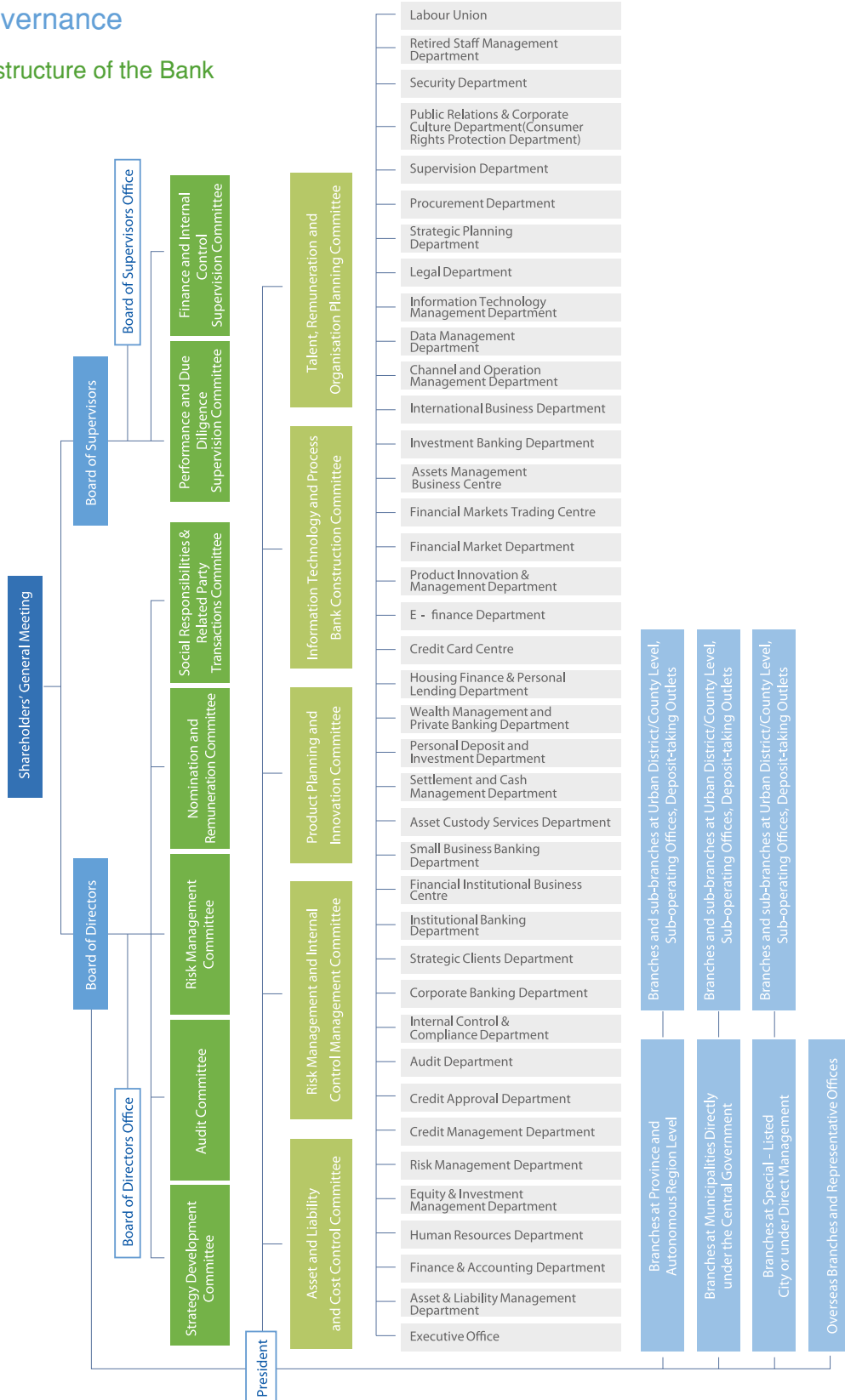
Team building: The Bank has built a sound social responsibility management system covering senior management, all relevant departments at the Bank's head office, all tier-one branches, all operating entities, overseas branches and subsidiaries. The Social Responsibility Office of the Public Relations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

Information disclosure: The Bank published the Corporate Social Responsibility Report for the eleventh 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 Bank's organ of power. On June 17 in 2016, the Bank convened the 2015 shareholder's annual general meeting, during which proposals regarding the following subjects were considered and approved, including the 2016 report of the Board of Directors, the report of the Board of Supervisors, the final accounts report, profit distribution plan, budgets for fixed asset investments in 2016, remuneration policy for the Board of Directors and Board of Supervisors for 2014, the election of members for the Board of Directors and Board of Supervisors, the appointment of external auditors for 2016 and the amendment to the impact of diluted immediate return from preference share issuance and measures to make up the return.

Board of Directors

The Board of Directors is the executive body of the shareholders' general meeting and is accountable to it. There are five committees established under the Board: the strategy development committee, audit committee, risk management committee, nomination and compensation committee and social responsibilities and related-party transactions committee. As of the end of 2016, the Board of Directors consisted of thirteen directors, including four executive directors, three non-executive directors and six independent non-executive directors. Mr. Wang Hongzhang is Chairman of the Board of Directors.

In 2016, the Board of Directors duly carried out the resolutions of the shareholders' general meeting and proposals authorized by the shareholders' general meeting. The Board of Directors convened a total of seven meetings respectively on January 19, March 30, April 29, June 16, August 25, October 27 and December 20. 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 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 2016, the Committee convened four meetings, with a view to improving management systems and techniques for related-party transactions, optimizing a new generation of related-party transaction management system, strengthening the application of related-party transaction audit results, pushing forward the continuous improvement in the Group's management of related-party transactions. 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 to the shareholder's general meetings. A supervising committee and a financial and internal control supervising committee were established under the Board of Supervisors. As of the end of 2016, the Board of Supervisors consisted of seven supervisors, including three shareholder representative supervisors, three staff representative supervisors and one external supervisor. There were five male and two female supervisors. Mr. Guo You is Chairman of the Board of Supervisors.

In 2016, the Board of Supervisors convened eight meetings respectively on January 29, March 10, March 30, April 29, June 28, August 25, October 27 and December 20. Major resolutions were deliberated and approved at the Board of Supervisors meetings, including reports from the Board of Supervisors, performance appraisals reports, periodic financial reports, profit distribution plans 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 and profit distribution plans, off-site analysis, on-site investigations, and listening to keynote presentations. The Board of Supervisors supervised the performance of the Board of Directors, senior management and its members by sitting in their meetings, verifying information, reviewing performance reports, and conducting performance evaluations and face-to-face meetings.

Senior Management

The senior management is the executive body of the Bank and is accountable to the Board of Directors and supervised by the Board of Supervisors. The Bank's senior management, which comprises the President and other members of the senior management, exercises its functions and powers to organize and carry out operation management activities in accordance with the law, regulations, the Articles of Association, and the authorization of the shareholders' general meeting and the Board of Directors. As of the end of 2016, 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 Zuji is the President of the Bank.

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

For details on the Bank's corporate governance, please refer to the Corporate Governance Report in the Bank's 2016 Annual Report issued during the same period.

Social Responsibility Performance

A Bank that Serves the Public

Supporting the Country's Real Economy

Keeping focused on the overall interest, CCB closely aligned with national policies to support China's economic and social transformation by raising the quality of services provided to support the country's real economy. The Bank continued to closely follow and study the business opportunities brought about by such national strategies as the 13th Five-Year Plan, supply-side structural reform, the integration of the Yangtze River Delta Economic Zone and the Beijing-Tianjin-Hebei region, and the "Belt and Road" initiative. CCB leveraged its advantages in infrastructure construction, project cost consulting and possessing a comprehensive operating license to effectively serve the real economy and provide quality and efficient integrated financial services for major national projects. The Bank formulated targeted and differentiated credit policies and non-credit based financing policies to serve national strategic needs and the "going global" of enterprises. At the same time, CCB answered the call to lower fees and provide better rates by reducing swipe fees, effectively easing the burden on businesses and providing inclusive financial services for the benefit of the people.

As of the end of 2016, CCB's total assets amounted to RMB 20.96 trillion. Loans to the infrastructure sector increased by RMB 188.371 billion and tax payments amounted to RMB 80.294 billion. The Bank also contributed to trade facilitation and RMB internationalization, achieving continuous rapid growth in its cross-border business with cross-border RMB settlement amounting to RMB 2.53 trillion.

UK becoming second-largest offshore RMB clearing center with CCB's backing

CASE

According to the Society for Worldwide Interbank Financial Telecommunication (SWIFT), the UK replaced the Southeast Asian financial hub of Singapore in March 2016 to become the largest clearing center for the renminbi outside greater China. The Chinese edition of the UK-based Financial Times reported on April 28 in an article titled UK becomes second-largest offshore RMB clearing center that "Stephen Gilderdale, managing director for UK, Ireland and Nordics at Swift, credited China Construction Bank's UK branch with the steady growth in renminbi clearance."

CCB officially became the London renminbi clearing house in June 2014. It has since provided fair, prompt, accurate and professional RMB clearing and settlement services for RMB participating banks and offshore RMB markets via its efficient and safe cross-border and offshore RMB clearing system and network. Since the London renminbi clearing house officially opened, it has seen smooth and orderly operations with a steady increase in processing volume, which topped RMB 1.2 trillion on December 1, 2016, making it the largest renminbi clearing house outside Asia.

Enhancing Customer Satisfaction

Results of Overall Customer Satisfaction Monitoring

| Item | 2016 | 2015 | 2014 |
|--|------|------|------|
| Overall satisfaction of personal customers (%) | 76.9 | 76.9 | 75.3 |
| Overall satisfaction of corporate clients (%) | 93.3 | 94.0 | 93.5 |

CCB has carried out a slew of activities under the theme of "Quality Service Year" with the aim of enhancing service quality, efficiency, innovation capability and service demonstration effect. Special events under ten sub-themes were held, including "friendly lobby", "service experience", "service acceleration", "long customer waiting time management", "transformation and innovation of physical channels" and quality service demonstration. CCB has continuously improved on its delivery of people-oriented service and service procedures by encouraging outlets at all levels to actively innovate and utilize self-service equipment for more effective customer flow management in order to reduce customers' waiting time, and to improve the quality of service across the Bank's branch network through multiple dimensions. CCB continued to organize staff to participate in customer service tryouts, and commissioned third-party market research companies and employed real customers to carry out undercover inspections in order to continuously improve its service delivery to the public. At the end of 2016, CCB had 5,806 customer service staff, and addressed 2,876 customers' problems through customer service hotline in the year of 2016.

The Bank has continued to promote innovation in its products and services, realizing more than 1,900 items of product innovations in the year in order to meet customers' ever-evolving financial needs. CCB has promoted smart services, conducted independent R&D on smart ATMs, launched new physical customer service channels and completed the installation of 43,000 smart ATMs. By employing big data analytics, differentiated and customized product offerings, the Bank has met its customers' investment and wealth management needs and won their confidence. CCB has launched specialized wealth management products for different groups of customers such as payroll processing customers, new customers, county-level customers, senior customers and mortgage customers.

Committed to driving its "comprehensive, multi-functional and intensive" strategic development, CCB 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 pensions, the Bank offered comprehensive modern financial services to both corporations and individuals, and continued to strengthen its value creation capabilities. CCB has 14,985 business institutions in the world. The Bank has accelerated the internationalization of its operations, setting up overseas institutions in 29 countries and regions and providing cross-region, and multi-currency financial services to customers globally with 24/7 access.

CCB Creates New Payment Service Trend with Official Release of DragonPay

CASE

Officially launched on November 9 by CCB, DragonPay is a uniform payment brand aiming at creating a financial ecosystem based on internet thinking and centering upon customer experience. As the first ground-breaking payment service portfolio in the banking sector integrating NFC, QR code and face recognition technology, covering all online and offline scenarios, DragonPay came into the limelight immediately since its release.

Based on an integration of all existing functions including online payment, smart phone payment and mobile payment, CCB DragonPay has launched two new products, namely CCB Wallet and QR code Payment, making it the first innovative product enabling QR code payment in the banking sector since the official release of *Regulations on Barcode Payment Business* by People's Bank of China. Integrating eight major functions, namely CCB Wallet, All Card Payment, CCB QR Code, Dragon Card Cloud Quickpass, Flexible Withdrawal, Payment by Friend, AA Payment, Dragon Business Owner, it features more open user experience, more diversified payment method, more enriched payment scenarios and safer payment environment as four major advantages.

Promoting Inclusive Financial Services

Overview of Service Channel Construction

| Category | Up to December 31, 2016 | Up to December 31, 2015 |
|---|----------------------------|----------------------------|
| Number of online banking customers (10,000) | 24,162 | 21,280 |
| Number of telephone banking customers (10,000) | 24,196 | 20,567 |
| Number of mobile phone banking customers (10,000) | 22,321 | 18,284 |
| Number of self-service banks | 27,872 | 24,694 |
| Number of automatic teller machines (ATM) | 97,534 | 91,500 |
| Number of smart banks | 12 | 12 |

As the first individual online self-service loan in the banking sector, the minimum amount for Express Loans is as accessible as 1,000 RMB, hence maximizing the coverage of loan applicants while meeting consumption needs in daily life; on the other hand, prudent progress has been made in personal loan for entrepreneurship to meet the needs of individual business owners for financing. Within the year, CCB has granted Express Loan service for over 1.44 million customers at a total amount of RMB 52.9 billion, personal loan for entrepreneurship for 58,600 customers at a total amount of RMB 49.7 billion as well as student loan for nearly 6,000 students in 29 provinces, autonomous regions and municipalities in China at a total amount of RMB 42.36 million.

To contribute to the development of education, CCB is making constant effort in innovation and application of "Internet Plus" financial product series to make life easier for students and faculty. Co-establishing Investment Fund for Innovation and Entrepreneurship in Universities with the Ministry of Education of China, CCB helps to channel social capital into the transfer and commercialization of scientific research achievements made in universities and innovation and entrepreneurship projects launched by university students through effective investment and financing models, hence developing a number of highly competitive innovators and entrepreneurs on campus, supporting entrepreneurship and creating jobs for university students.

CCB stresses the accessibility of financial services for the disadvantaged by further standardizing service signs and facilities of 55 kinds in all branches, including placing signboards for accessible passageway, service hotline, parking space, emergency call button and permission for guide dog at the entrance, implementing user-friendly facilities such as aid card for the visually-challenged, baby strollers, umbrella stands, eye glasses, cash counters and counterfeit detectors, etc. at our branches, attaching signs for courtesy seats in the waiting area, and opening up courtesy counters for those with special needs. Full accessibility is now guaranteed for basic financial services in all electronic banking channels. By the end of 2016, accessible passageway was made available in 8,164 CCB branches and courtesy counters in 12,964 branches.

Inclusive Financial Services Shine in Gui'an New District, Guizhou**CASE**

As the 8th new district on the national level, Gui'an New District in Guizhou Province covers 20 townships with a population of 730,000. It is an open economy pilot zone in the interior region and an important pole for economic growth for leapfrog development of Southwest China. Huaxi Branch in Guiyang, Guizhou Province has set up a physical branch and a comprehensive team to serve the residents of Gui'an New District, ensuring the quality of inclusive financial service in this area provided by a professional and flexible team.

In the narrow space for daily operations taking place in what used to be a residential house, our crew of seven young people has been faithful to their commitment of "based in Gui'an and serve Gui'an", persevering in a challenging environment and refusing to be daunted by difficulties, which they call "the plate house spirit". The team has organized "CCB service on the wheel" for over 30 times in villages in Huchao Township, Machang Town and Dangwu Township and public educational campaigns such as "Watch out for counterfeit bills and guard against frauds" and "Anti Money Laundering" for over 40 times, as well as distributing over RMB 900 million in land requisition compensation, making CCB service available at the doorstep indeed.

Protection of Consumer Rights and Interests and Promoting Financial Education

With the coordinated planning and guidance by the special committee of the Board of Directors, the protection of consumer rights and interests is on CCB's agenda of corporate culture building and annual business development guidelines. In 2016, Department of Protection of Consumer Rights and Interests was established to guarantee the independent and authoritative status of consumer rights protection, which constitutes a major move in improving the management system for protecting consumer rights and interests.

CCB has been active in educational campaigns such as "Month of Financial Basics Popularization" and "Financial Literacy for All Households", during which over 150,000 staff from more than 14,000 CCB branches participated in approximately 7,000 special events, distributing 6.5 million brochures or flyers, provided on-site service for nearly 3.5 million consumers and posted over 4 million messages on Wechat, Weibo and SMS. The success of these educational campaigns have won positive response from the public and earned CCB the "Award for Excellent Organization" in "Financial Literacy for All Households" in educational campaign month organized by CBRC.

CCB organized many other activities, such as educational campaigns on cracking down illegal fundraising, special action against illegal online transaction of bank cards, 2nd National Internet Security Campaign Week, Ten Thousand Mile Journey for Financial Literacy, and March 15 Special Campaign on Consumer Rights as well as investor education programs including Ten Thousand Mile Journey for Fund Services, Ten Thousand Mile Journey for Precious Metal Services. The success of Ten Thousand Mile Journey for Financial Literacy has won CCB "2016 Achievement Award for Ten Thousand Mile Journey for Financial Literacy in Banking Sector in China".

CASE

Aiming for Premium Quality Customer Care with Sincerity and Responsibility

In July, a CCB customer Mr. Zhuang presented his Hong Kong and Macau Pass for e-banking service at Shuibao Sub-branch, Xiamen Branch of CCB. After verifying his ID at the counter, it was found that Mr. Zhuang had replaced his pass and the consistency of the two passes had to be verified and the pass number needed to be renewed before his request can be processed. Handling all these procedures would normally be a rather time-consuming process, but Mr. Zhuang was scheduled to leave Xiamen for some urgent matters and the costs for another round trip would be quite high. The sub-branch contacted the branch office immediately, sent an urgency request for retrieval of original ID documents at the opening of the account, and immediately notified the customer once the information retrieval was completed for follow-up service. Mr. Zhuang gave very positive comments on the efficiency of this entire process in CCB.

Effective measures are taken to secure the personal banking information of customers. Operation Guidelines of Personal Banking Customer Information Management of China Construction Bank (Trial) has been formulated to further clarify the principles for use, management procedures and secured access of personal customer information, with the review and approval mechanism built and improved and risk management strengthened for IT outsourcing.

Improvements have also been witnessed in the supervision and management of customer complaint settlement, with consistent service quality monitoring and optimization, renovation and innovation of products and services in order to enhance the quality of customer service. A supervision and management mechanism is now in place to receive and handle complaints and secondary complaints from customers unsatisfied with the handling of their claims. More efforts are put into follow-up and return visits of the outcome of complaint handling, making sure that a response is finalized for every complaint case and aiming to achieve 100% satisfaction. Meanwhile, CCB has been sticking to the business philosophy of "customer-centeredness", securing our leading position in China's banking sector in terms of the supervision and evaluation system for customer service quality, which is being built gradually since 2007 and enables us to precisely target our product and service improvement as well as enabling consistent improvement of service quality through constant monitoring of customer service quality. Survey results show that in 2006, the overall satisfaction of CCB's personal customers remains on the same level as the previous year, 3.3% higher than average in the banking sector.

Protecting Customers' Banking Assets

CASE

Case 1: In January, Changsha University of TCM Sub-branch, Hunan Branch of CCB foiled an attempted criminal case of fraudulent use of identity. The criminal claimed to be a customer reporting the loss of password and requesting cash withdrawal. The bank teller found him suspicious and contacted the owner of the account, Zeng, and sought assistance from the police, who eventually detained the criminal.

Case 2: In March, an elderly man almost in his 70s requested a bank transfer at the counter of Xiongzhou Road Sub-branch, Xiong County Branch of Hebei Province. The duty manager became alerted as the elderly man told him that the money was to be transferred to a stranger, and tactfully started a conversation. Knowing that the man was being persuaded to pay an immediately refundable amount of RMB 10,000 for a free gift of home appliance, the duty manager patiently explained for one hour, finally convincing the man that the entire matter was an attempted fraud, and possible economic loss was eventually avoided.

Case 3: In August, a panicking customer was received at Daguang Road Sub-branch, Jiangsu Branch of CCB, claiming that he had received an SMS notice that an amount was deducted from his bank account together with a verification code, followed by a telephone call informing him that he had spent over RMB 20,000 on an online shopping website. As the customer explained that the order did not exist, the caller inquired him of the verification code under the pretext of refund. The customer was about to disclose his verification code when he was stopped by our staff just in time. The teller was informed of what happened and assisted the customer to check the transaction details, concluding that it was a fraud attempt, where the swindler deciphered the account password based on leaked customer information and transferred the balance from the savings account into the margin account, creating a falsified impression of outbound transfer in an attempt to defraud. The teller then promptly helped the customer to transfer the amount back to his savings account, and was thanked for quick response and readiness to help.

A Bank that Promotes Livelihoods

Serving the “Three Rurals”

In addition to releasing Opinions on Guiding the “Three Rurals” (agriculture, rural area and farmers) Marketing, CCB leverages on the existing competitiveness in infrastructure and launched numerous innovative financial products including New Countryside Loan, Urbanization Loan, PPP Model Loan Series, Loan for Government-Purchased Services, etc., providing stronger support for rural infrastructure and public services. Under the precondition of legitimacy and compliance, CCB explores into new collateral models with agricultural machinery, means of transportation, income right of contracted farmland, etc. as subject matters, and has innovatively designed contracted farmland managing right mortgage and rural collective construction land use right mortgage. CCB has strengthened cooperation with agriculture-related financing assurance and insurance institutions, seeking to construct a multi-layer credit guarantee system.

As of December 31, 2016, agriculture-related loans amounted to RMB 1,693,968 million and loans to new countryside construction were RMB 56,838 million. CCB has been actively engaged innovating supportive loans for the agricultural sector and gradually improved procedures for such loans. A total of RMB 6.6 billion in supportive loan for agricultural sector has been granted for nearly 24,000 rural households throughout the year.

CASE

For the Breadbasket of Northern China

Heilongjiang Province is one of the key regions in ensuring food security in China. In this breadbasket of Northern China, the availability and affordability of financing in rural area stand out in particular. Due to imperfections in rural financial system and limited diversity of financial products, severe shortage is observed in the scale and total supply of credit granted by financial institutions such as rural credit cooperatives and local commercial banks.

To meet the needs for industrialized agriculture including scaled-up farming and animal husbandry and agri-product processing, Heilongjiang Branch of CCB has defined a "Three Rurals" business development model featuring "one chain and two wings" based on the local characteristics of Heilongjiang Province of large-scale agricultural production. "One chain" refers to credit support for the entire industrial chain integrating planting, procurement, storage, processing and distribution of agricultural products with agricultural industrial chain as the backbone and industrialized operation of agriculture as the center. "Two wings" refer to supporting the development of Heilongjiang reclamation area centered upon BeiDaHuang Farms & Land Reclamation Group with comprehensive financial services; on the other hand, it includes credit support for new rural business entities in the province, centering upon financial products with rural land management right as collateral for credit, aiming at promoting the development of new rural business entities.

Supporting Small and Micro Enterprises

Overview of Support for Small and Micro Enterprises

| Project Category | Up to December 31, 2016 | Up to December 31, 2015 | Up to December 31, 2014 |
|--|----------------------------|----------------------------|----------------------------|
| Number of small and micro enterprise loan customers (10,000) | 30.89 | 25.19 | 24.21 |
| Loan balance for small and micro enterprises (RMB 100 million) | 14,418.92 | 12,778.79 | 11,429.28 |

Note:

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

CCB sticks to the strategic commitment to serving small and micro enterprises. By innovating service models, optimizing business procedures and improving service channels, we constantly build our financial service capacity for small and micro enterprises, making financial resources available for their ever-growing dynamism in real economy.

In 2016, CCB has identified serving small and micro enterprises as a key area in boosting real economy and contributing to innovation and entrepreneurship. Through strengthening the application of big data and internet technology in precisely meeting the financing needs of small and micro enterprises and promoting technology-enabled finance and big data products such as “seven loan plans and one overdraft plan”, CCB has been exploring into building an internet financial service ecosystem for small and micro enterprises so as to provide more convenient and efficient services while expanding the availability of customer services. Our brand of “small enterprise, ambitious business” has earned much acknowledgement and recognition from the public.

Cases of Support for Small and Micro Enterprises

CASE

Case 1: A national-level high-tech enterprise for the R&D and production of consumables of ultra-high cleanliness, with multiple innovations having passed tests by competent authorities, this company based in Guangdong is now facing a challenge, “Our company is dedicated to R&D of consumables of ultra-high cleanliness and our most valuable asset is these sheets—our patent certificates, whose value goes unrecognized by all banks. Worse still, given the current economic situation, it would be unrealistic to expect a bank loan without real property as collateral.” Mr. Zhang, chair of the board of directors, expressed with a mixed feeling as orders flooded in. In this context, CCB Guangdong Branch has tailored special credit products for small and micro high-tech enterprises featuring light asset and high growth, i.e. patent right pledge loan based on assessment of invention patents of the enterprise’s products. This has gradually ushered the company onto a fast track of development. “We have been in contact with many banks, and CCB is the only one recognizing the value of these sheets!” These remarks by the chair of the board of directors have represented the feelings of numerous small and micro high-tech enterprises as customers of CCB.

Case 2: An IT company in Fujian specializing in R&D of digital security technologies, products and application software owns five patents. During the past two years, tremendous market potential is expected for the patented technologies and services owned by the company as the need for security and timeliness for information and communication in local residential communities; while the company is challenged by shortage of research funds at the same time. Knowing that “Quick Loan for Small and Micro Enterprises” offered by CCB may use the existing retrievable information of the company without further application files, while allowing whole-process online self-service, the owner of the company pledged the financial assets in CCB under his personal account as he applied for the “Quick Loan for Small and Micro Enterprises”, of which all processes of approval, contract signing, pledge and payment were completed within a matter of five minutes. The customer exclaimed, “This is utterly efficient! Surely the market potential of this product is promising.”

Supporting Improvements in Housing Conditions

Overview of Support for Improvement in Housing Conditions

| Project Category | Up to December 31, 2016 | Up to December 31, 2015 | Up to December 31, 2014 |
|---|----------------------------|----------------------------|----------------------------|
| Balance of personal housing loans (RMB 100 million) | 35,856.44 | 27,738.95 | 22,538.15 |
| Balance of personal housing loans from provident fund (RMB 100 million) | 18,534.89 | 15,104.23 | 11,833.33 |
| Balance of loans for social housing development (RMB 100 million) | 355.02 | 446.98 | 709.48 |

CCB actively implements the country's macro regulation and control policies, identifying support of residents' reasonable housing needs as a key area, constantly optimizing operational procedures and enhancing service quality. Throughout the year, CCB has granted commercial personal housing loan for nearly 2.53 million customers and housing provident fund loan for nearly 1.4 million customers, while providing RMB 9.796 billion for personal social housing loan for 34,600 low-income families.

In response to the central government's requirement for pilot projects of social housing construction project with the support of provident fund, CCB is strongly involved in provident housing fund loan services. On the basis of controllable risk and sustainable business operations, CCB takes initiative in supporting social housing construction including affordable housing, shanty area rebuilding and public rental housing. By the end of 2016, a total loan of RMB 52.733 billion was granted for social housing supported by provident housing fund.

Pension-Related Financial Services

With "faithful to entrusted mission, operating in the service of pension" as its business philosophy, CCB Pension Management Co., Ltd. provided one-stop comprehensive pension-related financial services based on its qualifications as enterprise annuity trustee, account manager and investment manager. Qualified for releasing pension-related financial products, CCB Pension Management has developed closed-end pension products, floating-rate and fixed-income open-ended products and group pension products, forming a comparatively well-structured portfolio system to meet customers' need of value retention and increment of funds. The company provides support for strengthening the first pillar of China's pension system with innovative products as well as investment and credit models. Meanwhile, the needs for old-age pension of rural residents have never been neglected by the company, which has launched suitable products to make up for the absence of commercial pension-related financial services in rural China.

A Low-Carbon and Environmentally Friendly Bank

Supporting Green Credit

Overview of Green Credit

| Project Category | Up to December 31, 2016 | Up to December 31, 2015 | Up to December 31, 2014 |
|---|----------------------------|----------------------------|----------------------------|
| Balance of green credit (RMB 100 million) | 8,892.21 | 7,335.63 | 4,870.77 |
| Emission reduction of standard coal equivalent (10,000 tons) | 2,633.15 | 2,285.24 | 1,969.58 |
| Emission reduction of carbon dioxide equivalent (10,000 tons) | 5,958.84 | 5,298.74 | 4,653.39 |
| Emission reduction of COD (10,000 tons) | 20.29 | 15.38 | 14.23 |
| Emission reduction of ammonia nitrogen (10,000 tons) | 2.39 | 1.85 | 1.33 |
| Emission reduction of sulfur dioxide (10,000 tons) | 18.86 | 12.39 | 13.08 |
| Emission reduction of NOx (10,000 tons) | 3.49 | 1.70 | 1.62 |
| Reduction of water consumption (10,000 tons) | 103.88 | 90.32 | 89.91 |

Green Credit Development Strategy of China Construction Bank has been developed and approved by the board of directors. The Strategy includes 4 guiding concepts, 2 strategic goals, 15 specific tasks and 10 safeguard measures. CCB has issued Green Credit Implementation Scheme and Opinions on the Guidance of Business Development, built green credit information system, continued with green credit evaluation management and integrated green credit into the KPI matrix.

Green Credit Development Strategy of China Construction Bank

CASE

Guided by the principle of "awareness generation, capacity building, innovation driven and responsibility fulfillment", CCB green credit accelerates business development in eco-friendly fields, prevents environmental and social risks and enhances awareness and performance of social responsibility, known as the three major missions.

--Awareness generation: bear in mind the concept of green credit development, identify the development of green credit as a strong guarantee for sustainable development over the long term, constantly optimize asset structure and build up risk withstanding capacity.

--Capacity building: enhance capacity of business operations and management, improve the prospective insight and effectiveness in risk management, adapt to the bank's need of green credit development.

--Innovation driven: remain close to the market, broaden the mindset, take more proactive steps in product and service innovation, lead the business development of green credit.

--Responsibility fulfillment: promote low-carbon operations throughout the entire CCB, create a friendly working environment, improve training for professionals and fulfill CCB's social responsibility and duties dynamically and effectively.

Short-term goal: build a safeguard system for green credit development, develop the awareness of environmental and social risk control throughout CCB, strive to undergo the shift from a traditional business philosophy to a green business philosophy within 2 years, gradually increase the contribution of green credit to the business profitability of CCB.

Long-term goal: integrate economic benefit, social benefit and ecological benefit and seek evolution and transformation into a green bank.

CCB puts the concept of green development into action, identifying nine areas to firmly implement the idea of “green development” by promoting and supporting the nine major areas of clean energy, clean transport, energy conservation and emission reduction, services related to energy conservation and environmental protection, resource conservation and recycling, eco-protection and climate change adaptation, pollution prevention and control, overseas projects complying with international practice or international standard, construction of energy-saving and low-carbon industrial parks. More proactive steps have been taken in granting green credit and the percentage of green credit services has been gradually increasing throughout CCB. In addition, credit extension is strictly controlled for customers and projects violating environmental laws and regulations, unsuited for local plan for environmental protection, with outdated industrial capacity or incurring high environmental and social risks.

CASE

CCB Guangxi Branch Supports Nakao River Project on Zhupai River, Nanning

Nakao River Basin reconstruction project on the upstream of Zhupai River in Nanning is the first PPP construction project (integrating governmental and social capital) in Guangxi, ranking among the first batch of key projects applying for national PPP demo project. CCB is the exclusive supporting bank of this project. Now, a major transformation is seen on Nakao River along the botanical garden on the upstream of Zhupai River, where the view along the riverbank is refreshing and pleasant, and discharge of wastewater has been curbed from what used to be a severely polluted river giving off a foul smell. This project has integrated river basin management and the concept of building a sponge city, functioning as a sponge that prevents waterlogging besides meeting practical needs of the residents, which is much more than capacity expansion of pipelines.

Expanding E-banking Business

CCB focuses on integrating e-banking services with environmental protection, strengthening channel building of e-banking, constantly diversifying e-banking products and services, reducing cost for customers and economizing on social resources, while reducing negative environmental impact. Up to the end of 2016, there have been 237 million personal users and 4.86 million corporate users of online banking, 223 million users of mobile phone banking and 36.23 million users of Wechat banking. The widely adopted mobile phone banking and Wechat banking have effectively met the customers' need of access to banking services via their mobile devices anywhere at any time.

In 2016, online AI customer service SmartWei has served over 300 million users. Since its first launch in 2013 as part of Wechat banking service, SmartWei has witnessed constant broadening of service channels which aims at making the service ubiquitous. Now, users are granted access to 7×24 professional and efficient service inquiry and chatting service with zero waiting time via online bank, CCB official website, Wechat, SMS, mobile app, EasyForex, etc.

Low Carbon Operations

CCB is much aware of global climate change and makes every effort to reduce its own environmental impact. Proactive steps have been taken in terms of low-carbon operations; energy consumption and carbon emission are reduced in daily business management by cutting business travels, encouraging staff to replace on-site meetings with videoconferencing and controlling the indoor temperature in offices.

Acting in response to the central government's requirements and in accordance to relevant laws and regulations, CCB endeavored to promote the application of mature technologies in reducing energy consumption and carbon emission. The *Notice on Ten Measures to Save Energy in Logistics Work in CCB Head Office* helped to lower energy consumption, strengthen implementation and supervision of energy reduction, and urge individuals to shoulder the responsibilities. Specifically, Yangqiao Datacenter was equipped with weather compensation utilities for automatic temperature control of the heating system; it aimed to prevent indoor temperature from going too high and hence reduce energy waste. A few experiments were carried out to increase the ambient temperature of the UPS computer room inside the Yangqiao Datacenter from 22 to 25 degrees Centigrade. In addition, CCB Head Office continued to replace compact fluorescent lamps with LED lamps, reducing energy consumption in the office building. Furthermore energy conservation and water saving utilities are installed in office area, and paperless office work and double-sided printing are promoted. Throughout the year, a total of 6,016.39 tons of transaction documents and vouchers have been printed. Employees were also encouraged to save energy, opt for eco-friendly means of transportation and live a low-carbon life.

Notice on Taking Ten Measures in CCB Head Office to Save Cost and Energy in Logistic Work

CASE

Energy Conservation and Emission Reduction: In group activities, the use of cars should be arranged with one accord for the coordination of shuttle service, and CCB advocates car-sharing to avoid car running without passengers. During the waiting that lasts for over 5min, engine of cars should be turned off to cut down fuel consumption and automobile exhaust.

Electricity Conservation: Energy-efficient lighting is promoted and CCB will install power saving fluorescent lamps in batches. Lights and computers should be turned off after working hours, and the consumption of office equipment in standby including computers, printers and copiers should be reduced, and CCB will also intensify relevant inspection. During the holidays, power of the electrical outlet should be turned off. Property management staff should check the electric equipment twice a week, and should record and notify CCB of the cases of waste of electricity and lack of standardization in power consumption management.

Paper Conservation: CCB advocates paperless office work by making full use of OA system and intranet, reduction of paper-printed materials, as well as paper-files control. All must be double-side printed (or photocopied), exceptional requirement excluded. Waste paper is recycled by types and single-printed (or photocopied) paper should be re-used except for confidential content.

Water Conservation: CCB emphasizes the daily maintenance of water equipment, water-saving taps and sanitary wares are to be changed by batch to avoiding water loss. Barrel water for office should be replaced after drinking up before the expired date to avoid the waste of "Less than half-barrel-water".

Waste Reduction: Food and dish should be supplied in a scientific way to reduce any leftovers. Different meal times should be tailor-supplied scientifically as well. "Clear your plate" Campaign is pro-actively promoted to remind staff of food-saving by less food in once and more times to get. "Clear plate" access is set up to collect the clear plate after meal to reward the good behavior. Business meal should be simplified and controlled on staff attendance.

Overview of Greenhouse Gas Emission at Head Office

| | 2016 | 2015 | 2014 |
|---|------------------|------------------|------------------|
| Natural gas consumption (10,000 cubic meters) | 10.33 | 9.09 | 7.6 |
| Diesel consumption (tons) | 97.69 | 97.77 | 127.49 |
| Category I direct greenhouse gas total emission (tons of carbon dioxide) | 530.59 | 503.96 | 565.34 |
| Consumption of procured power (MWh) | 113,779.08 | 114,071.01 | 114,495.73 |
| Category II energy indirect greenhouse gas total emission (tons of carbon dioxide) | 68,722.56 | 68,898.89 | 69,155.40 |

Overview of Greenhouse Gas Emission at Beijing Branch

| | 2016 | 2015 |
|---|------------------|------------------|
| General bituminous coal consumption (tons) | 1,750 | 1,450 |
| Natural gas consumption (10,000 cubic meters) | 34.33 | 36.56 |
| Diesel consumption (tons) | 0 | 1.67 |
| LPG consumption (tons) | 11.25 | 17.69 |
| Category I direct greenhouse gas total emission (tons of carbon dioxide) | 3,569.60 | 3,162.81 |
| Consumption of procured power (MWh) | 61,419.65 | 59,453.15 |
| Category II energy indirect greenhouse gas total emission (tons of carbon dioxide) | 37,097.47 | 35,909.70 |

Note:

1. As the scale of operation of Head Office includes the background datacenter used throughout the entire CCB system, many pieces of equipment are in non-stop operation 24 hours a day to ensure uninterrupted financial service across the world. This explains the high energy consumption at the Head Office.
2. Calculations are made based on Guidance on Calculation and Report of Carbon Dioxide from Enterprises in Beijing released by Beijing Development and Reform Commission, and results have been verified by related professional agencies.
3. Due to voluminous statistical work for over 10,000 branch offices, the data disclosed in this report are only data from CCB Head Office and Beijing Branch; the scope of disclosure will gradually expand to the entire group in the future.

Overview of Resources Used at Head Office

| Category | 2016 |
|-----------------------------------|------------|
| Natural gas (10,000 cubic meters) | 10.33 |
| Gasoline (tons) | 101.78 |
| Diesel (tons) | 97.69 |
| Procured power (MWh) | 113,779.08 |
| Procured heating (MKJ) | 20,729 |
| Water consumption (tons) | 246,859 |
| Including: Utility water (tons) | 244,944 |
| Drinking water (tons) | 1,915 |
| Office paper (tons) | 35.83 |

Note:

1. Based on analysis of significance, water consumption data include only utility water and drinking water, and office paper data includes only A3 and A4 printing sheets which are used in larger quantities.

2. Due to voluminous statistical work for over 10,000 branch offices, the data disclosed in this report are only data from CCB Head Office; the scope of disclosure will gradually expand to the entire group in the future.

Waste Treatment

Overview of Waste at CCB Head Office

| Category | 2016 |
|---|-------|
| Disposed electronic products (tons) | 21.67 |
| Including: computer (mainframe) | 10.76 |
| Display screen | 7.79 |
| Laptop | 1.21 |
| Printer | 1.79 |
| Server | 0.12 |
| Disposed office supplies (tons) | 0.29 |
| Disposed means of transportation (tons) | 0 |
| Disposed toner cartridge and ink box | 387 |
| Disposed battery (tons) | 0.14 |

Note:

1. Based on analysis of significance, disposed office supplies include only roller ball pens, paper clips and staple pins which are used in larger quantities; disposed means of transportation include only scrapped vehicles; disposed battery includes only dry batteries which are used in larger quantities.

2. Due to voluminous statistical work for over 10,000 branch offices, the data disclosed in this report are only data from CCB Head Office; the scope of disclosure will gradually expand to the entire group in the future.

CCB is fully aware of the environmental impacts of its operations and has implemented rigorous cost control measures, encouraging staff to economize on office supplies, batteries and electronic goods. The disposal of scrapped electronic equipment is handled by professional operators appointed by environmental protection authorities with qualification in recycling scrapped electronic appliances, ensuring safety and environmental friendliness, effectively in compliance with green operation requirements. The partner company then categorizes, dismantles, cleans and tests the recycled appliances, and components meeting the requirements for reuse are put into secondary use as spare parts or components, hence extending the actual service cycle of electronic appliances concerned and reducing the negative environmental impact of electronic goods manufacturing.

■ A Bank for Sustainable Development

Maintaining Operational Continuity

Centering upon the overall development strategy, CCB has further strengthened comprehensive risk management in which the board of directors, the board of supervisors, senior executives and staff are jointly engaged. Relying on team building, system tools, risk culture and comprehensive risk accountability, CCB effectively identifies, assesses, measures, monitors, controls and reports various types of risks in all institutions, businesses and operation processes, ensuring stability of asset quality and basic controllability of all types of risk. A management system and working mechanism featuring consistency throughout the bank, strong cohesion, quick response and effective solution have been established, resulting in visible effect in business continuity management and securing the leadership position in the banking sector. Under the precondition of security, stability and efficiency in production system operation, CCB is steadily pressing ahead with “two locations and three centers” construction with Nanhu and Daoxianghu at the core as well as new-generation system construction.

CCB has established a business continuity securing mechanism which guarantees the security and stability of network and system running, together with an emergency management system, which enables rapid recovery in the case of sudden operative emergency event. Throughout the year, 1,640 IT-related emergency response plans have been developed and 2,940 technical emergency response drills organized, including 2,592 local high availability drills and 348 disaster recovery drills.

Protecting Interests of Employees

Employee Information by December 31, 2016

| Category | Number of Staff | Percentage |
|--|-----------------|------------|
| Total number of staff (Plus 5,093 labor dispatch staff) | 362,482 | 100.00% |
| Staff of ethnic minorities | 19,433 | 5.36% |
| By gender | | |
| Male staff | 166,241 | 45.86% |
| Female staff | 196,241 | 54.14% |
| By age group | | |
| Aged below 30 | 97,382 | 26.86% |
| Aged 31-40 | 80,514 | 22.21% |
| Aged 41-50 | 139,370 | 38.45% |
| Aged 51 -59 | 45,044 | 12.43% |
| Aged over 60 | 172 | 0.05% |
| By region | | |
| Yangtze River Delta | 55,143 | 15.21% |
| Pearl River Delta | 45,437 | 12.53% |
| Bohai Sea Rim Area | 59,710 | 16.47% |
| Central China | 81,008 | 22.35% |
| West China | 68,530 | 18.91% |
| Northeast China | 36,685 | 10.12% |
| Head Office | 15,116 | 4.17% |
| Overseas | 853 | 0.24% |

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

directly generating value. Level of intensive management of performance and remuneration is constantly enhanced, and strict measures have been taken to eliminate child labor and forced labor.

Staff education and training has been progressing year on year according to schedule, with the issuance of *Opinions on CCB Education and Training in 2016*. Throughout the year, CCB has launched 28,215 sessions of on-site training with a total attendance of 1.581 million, with each employee receiving 7.8 days of training, incurring a total expenditure of RMB 725 million. The total attendance in online training reached 8 million, equivalent to 1.33 million training man-days.

Overview of CCB Staff Training

| | 2016 | 2015 | 2014 |
|---|-----------|-----------|-----------|
| On-site Training | | | |
| Bank level for Class I branches and department level for Head Office (number of attendance) | 964 | 1,123 | 2,523 |
| Bank level for Class II branches, department level for Class I branches and division level for Head Office (number of attendance) | 29,413 | 32,457 | 42,034 |
| Business manager and below (number of attendance) | 1,550,351 | 1,638,669 | 1,850,816 |
| Online Training | | | |
| Bank level for Class I branches and department level for Head Office (number of attendees) | 384 | 401 | 348 |
| Bank level for Class II branches, department level for Class I branches and division level for Head Office (number of attendees) | 10,112 | 9,674 | 7,983 |
| Business manager and below (number of attendees) | 337,127 | 341,661 | 318,560 |

Workers' Assembly in various forms has been established on all levels of branches, which allows staff to participate in business operations. Regulations and measures concerning personal interests of workers are reviewed and discussed during the Assembly; representatives may contribute their insights and vocalize their opinions in various areas such as business operation and management, HR management, remuneration, bonus package and employee care, etc. Overall percentage of reply by functional departments at the Head Office is 100%.

"Care Project" operates on a consistent basis, aiming at providing special relief fund for employees struck by major diseases. Head-office-level relief is offered for branches severely damaged in disaster-stricken areas such as floods due to extreme weather. Trade unions of all levels conduct home visits to front-line staff, staff from financially disadvantaged households and model staff, raising RMB 58.1610 million in special care fund. RMB 38.6082 million from staff mutual fund was granted to employees as relief fund. Besides, cultural and sports events were organized for staff to create an atmosphere of positive mentality in work and caring for health in life. Staff churn rate remained low in 2016.

Overview of Staff Churn Rate

| Category | 2016 | 2015 |
|-------------------------|------|------|
| By Age group | | |
| Aged under 25 (%) | 5.0 | 4.71 |
| Aged 26-35 (%) | 4.3 | 4.12 |
| Aged 36-45 (%) | 1.1 | 1.19 |
| Aged 46-54 (%) | 0.4 | 0.44 |
| Aged over 55 (%) | 0 | 0.12 |
| By Region | | |
| Yangtze River Delta (%) | 4.0 | 3.59 |
| Pearl River Delta (%) | 3.1 | 3.64 |
| Bohai Sea Rim Area (%) | 1.4 | 1.16 |
| Central Regions (%) | 1.7 | 1.40 |
| West Regions (%) | 1.7 | 2.06 |
| Northeast Regions (%) | 0.8 | 0.84 |
| Head Office (%) | 6.1 | 6.12 |
| Overseas (%) | 0 | 0 |

Note:

CCB Head Office includes Headquarter, Credit Card Center, Customer Service Center, Operation Center under Direct Management of CCB and Training Center.

CCB cares about working environmental safety and vocational safety for staff, with ensuring personal safety of staff as an important goal, which deserves much attention. "Month for Safety Education" was organized to enhance employees' awareness for safety and security; "Creating a Safe CCB" campaign has been progressing at a deeper level with safe production inspection and removal of vocational safety hazards as key actions. Anti-terrorism, violent crime prevention, fire and safety incident drills for emergency response were launched and staff awareness was enhanced for disaster prevention and reduction in terms of flood, earthquake, hurricane and tidal water. Notice on Conscientiously Strengthening Fire Safety Management issued by CBRC was forwarded throughout CCB, requiring for effective measures for fire safety management. Notice on Strengthening Personal Safety Protection for Overseas Employees was published as safety alert in the aftermath of safety incidents involving Chinese nationals in Brazil and Australia to better secure the personal safety of overseas staff.

Overview of Work-related Injury

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

Commitment to Compliant Operations

CCB has been constantly optimizing the internal control and compliance mechanism featuring top-down management, independence, effectiveness and clearly defined responsibility, strengthening the construction of internal control system, service procedures and standardization, and further arousing the responsibility, bottom line and “red line” awareness of executives and employees. Progress has been made in sorting out rules and regulations and in standardization of internal control, with internal control standards formulated for personal credit, personal savings, channel and business operation, settlement and cash management, wealth management and private banking, etc.

Notice on Rigorous Compliance with Requirements for Anti-Money-Laundering and Anti-Terrorism-Funding in Customer Access, Measures for Management of CCB Self-Assessment of Money-Laundering Risk and Measures for Management of Freezing Assets Related to Terrorist Activities have been formulated, clarifying requirements for compliance in anti-money-laundering and anti-terrorism-funding in customer access, designing a well-structured self-assessment indicator system and working methods for money-laundering risk, establishing working procedures for freezing terrorism-related assets and standardizing the business operations throughout CCB. Six training sessions on anti-money-laundering have been organized by CCB on the entire bank level.

CCB has published *Measures for Dealing with Staff Violating Rules and Regulation, Notice on Inspection for Staff Behaviors Violating Regulations or Disciplines, Notice on Deepening Self-Inspection and Rectification for Prevention of Tunneling*, in which disciplinary and punitive measures for staff corruption are designed in order to prevent corruption and remove potential risks. Internal and external agencies or personnel are able to make reports or charges against CCB-related institutions and staff via letters, online report, email, facsimile, telephone or visit.

CCB attaches great importance to the application and protection of its intellectual property rights (IPR), focusing on the creation, use, protection and management of IPR. According to relevant provisions in the measures of IPR management of CCB, IPR applications for patents and trademarks are submitted in a timely manner to safeguard legitimate rights and interests concerning innovation achievements of CCB. Meanwhile, with respect to the intellectual property rights of others, CCB undertook measures to prevent risks of IPR infringements during the course of business development and management. No major cases of intellectual property right infringement were reported during the year. CCB has formulated *Measures for Advertising Management of CCB*, providing requirements for the production and release of advertisements and IPR protection.

Investor Returns

CCB attaches much importance to the interests of shareholders and treat all shareholders with equality. In 2016, CCB has further strengthened communication with investors, illustrating its development strategies and business performance as well as listening to feedback and suggestions from investors through regular results briefing and road show (annual, mid-term and quarterly), open day, major investors' forum, company visits and meetings, investor relations column on CCB official website, hotline and email. These efforts have been well received by the market and the general public.

Up to the end of report period, CCB has a total of 426,488 shareholders, including 47,926 H shareholders and 378,562 A shareholders. According to the resolution of 2015 shareholders' meeting convened on June 17, 2016, a dividend of RMB 0.274 (tax included) per share was paid to all shareholders registered by June 29, 2016, totaling at approximately RMB 68.503 billion.

In 2016, the social contribution of CCB per share registered at RMB 2.73, a year-on-year decrease of RMB 0.22.

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

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

In which the indicator "other social cost incurred by environmental pollution, etc." was zero as no major environmental pollution incidents happened in CCB in 2016.

For detailed financial information of CCB, please refer to 2016 Annual Report of China Construction Bank released in the meantime.

Supplier Management

Overview of Supplier Management

| Category | Up to December 31, 2016 | Up to December 31, 2015 | Up to December 31, 2014 |
|---|----------------------------|----------------------------|----------------------------|
| Number of suppliers in Yangtze River Delta | 388 | 352 | 292 |
| Number of suppliers in Pearl River Delta | 230 | 200 | 181 |
| Number of suppliers in Bohai Sea Rim Area | 1,393 | 1,231 | 1,137 |
| Number of suppliers in Central China | 62 | 52 | 47 |
| Number of suppliers in West China | 36 | 33 | 26 |
| Number of suppliers in Northeast China | 29 | 28 | 21 |
| Percentage of procurement expenditure from local suppliers (%) | 99.49 | 99.28 | 99.9 |
| Procurement contract performance rate (%) | 100 | 100 | 100 |
| Participation rate of external specialists (%) | 9.18 | 3.96 | 12.6 |
| CSR training for suppliers (including meetings and business-related workshops) (number of sessions) | 28 | 27 | 23 |

Note:

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

By the end of 2016, CCB had a total of 2,276 potential headquarter-level suppliers, among which 462 supplied CCB with products and services in the same year, incurring approximately RMB 4.142 billion in payment to suppliers.

CCB has revised normative documents including *CCB Guidelines for Suppliers Management*, with stricter control over items for centralized procurement. Establishing the system of procurement decision-making committee, collective decision-making in procurement items has been put in place. More efforts are made in survey and inspection of supplying market and suppliers; in particular, market survey is conducted for 29 types of procured goods including banking and cash equipment so as to prevent risks from the source. Monitoring of external negative messages is strengthened, especially negative messages concerning environmental and social risks. The concept of green procurement is implemented to encourage suppliers to produce and supply green, eco-friendly and energy-saving products, such as stricter requirements for environmental friendliness in the reexamination of office furniture for all CCB institutions and other items. Representatives of 142 suppliers were invited to the suppliers' meeting for in-depth communication and discussion concerning the effective fulfillment of environmental and social responsibility in the procurement relations.

Targeted Poverty Alleviation

CCB has been engaged in targeted financial poverty alleviation with down-to-earth actions, mapping out work plan for targeted financial poverty alleviation during the 13th 5-year plan period, 2016 work plan for targeted financial poverty alleviation and work plan for fixed-point poverty alleviation on head office level. Work meetings on poverty alleviation have been convened throughout the bank with steady steps in the organization and motivation of financial poverty alleviation.

Favorable treatment is expanded for poverty-stricken regions in terms of credit resources and pricing strategies. CCB provides support for capital needs arising from poverty alleviation, follow the requirement of the central government to reduce or cancel financial service fees for poverty-stricken regions, and offers more effective favorable treatment for pricing policies for deposit and loan services while making bigger reductions and exemptions of intermediary services for poverty-stricken regions.

Up to the end of 2016, the loan balance for targeted poverty alleviation amounted to RMB 94.824 billion, an increase of RMB 17.324 billion compared to the beginning of the year at an increase rate of 22.35%. By providing credit support to enterprises and individuals in financially disadvantaged areas, the registration in employment and income increase by the financially disadvantaged population has increased 86,300. A large registered population struggling in poverty have benefited from credit-supported projects including farmland irrigation, eco-environmental renovation, transportation infrastructure and school building.

CCB's Innovations in Financial Poverty Alleviation

CASE

- Innovative products such as governmentally purchased service loans, new rural loans, urbanization loans, PPP serial loans, etc. to offer more financial support for infrastructure and public services in poverty-stricken regions;
- As an innovative special service, "Agriculture Aid loan" for small and micro companies provide credit support for impoverished farmers, specialized farmers' cooperatives or agriculture-related small and micro companies. The innovative business model of "aided guarantee loan" has enhanced the availability of loans in poverty-stricken regions;
- With personal agriculture aid loan as the platform, innovative products focus on supporting small-amount credit for poverty alleviation for farming households to be granted to financially challenged farming households. Based on the transformation and development of CCB, comprehensive services including credit, wealth management, bonds, funds, trust and financial leasing for key projects;
- Innovative poverty alleviation model leveraging on e-commerce platform known as BuyCCB.com helps marketing products from poverty-stricken regions, creating jobs for the impoverished population and increasing the income of impoverished households, hence contributing to poverty alleviation and wealth creation;
- Through establishing sub-branches and self-service banks as well as deploying equipment in poverty-stricken regions, CCB is enthusiastic about expanding its functions and service network. "Cash withdrawal offices for farmers' convenience" have been set in cooperation with trading cooperatives and tobacco retailers in poverty-stricken townships and towns where financial services are hardly available.

In 2016, CCB budgeted RMB 42.9 million for fixed-point poverty alleviation undertaken by the entire Bank, which was the first time that annual budget management was implemented for donation to fixed-point poverty alleviation on the branch level, which allows CCB branches to independently approve and arrange the donation funds within the budget, hence effectively enhancing the timeliness of implementing poverty alleviation projects. Donation projects for poverty alleviation mainly include road reinforcing and repairs, renovation of dilapidated houses and construction of school buildings, water supply and drainage systems, lighting projects and environment improvement for villages, construction of venues for art and sports activities and senior citizen centers, relief for impoverished households and purchase of production equipment. Innovation is also seen in resource integration, focusing on fixed-point poverty alleviation in long-term philanthropy projects of CCB. For instance, villages included in fixed-point poverty alleviation plan receive more support in the implementation of long-term key philanthropy projects of CCB brand including CCB Health Express for Mothers, Growth Plan for senior high students from financially disadvantaged families, financial aid plan for impoverished model hero mothers, financial support for Century-Old Vocational School in Sanya and training for Hope School teachers.

CASE

CCB: 28 Years of Commitment in Poverty Alleviation in Ankang

In 1988, in response to the central government's call for poverty alleviation, CCB has taken the initiative in fixed-point poverty alleviation, partnering with Ankang in Shaanxi Province. For the past 28 years, CCB has been consistent in fulfilling various requirements of the central government in poverty alleviation, with "poverty alleviation with genuine actions, offering help to the truly poverty-stricken" as the motto as it sent out a total of 87 officials for fixed-point poverty alleviation. From building factories to helping companies in marketing and distribution, from road repairs to environmental improvement in villages, from helping villagers to develop production to enhancing their livelihood...generation after generation of CCB staff have toiled with sweat and dedicated the prime years of life in Ankang. Now, in the mountains of Qinling and Daba, along the banks of River Han, CCB has faithfully remained on this beautiful yet poverty-stricken land. The name appears on the signboards of hope primary schools, is literally carved on the transportation hubs through Qinling Mountain and accompanies the residents in the mountainous region on their way towards a better life free from poverty. The heart-felt gratitude of local people and government is a manifestation of the social responsibility and duty of a major state-owned bank.

Staff Volunteers

Many CCB staff are enthusiastic about philanthropy and are actively engaged in volunteerism. From young employees at the beginning of their career to veterans working for decades, even retired senior executives, they have faithfully fulfilled the core values of CCB, writing chapters of real and moving stories in the beautiful scroll of CCB's passion for philanthropy, building up favorable reputation and positive image for CCB wherever they serve. In the philanthropy awareness

campaign themed “CCB Engagement in Philanthropy, Join Us and Shine”, over 420 impressive stories of philanthropy activities undertaken by CCB staff were collected.

Liu Wenqian from CCB Guizhou has been taking care of her daughter with cerebral palsy for the past 16 years. With the help of CCB and social workers, her paralyzed daughter managed to stand up with persevering rehabilitation efforts. Meanwhile, Liu Wenqian made a proposal for creating “Rehabilitation Home for People with Disability”, which resulted in the establishment of the first community rehabilitation center for people with disability in Guizhou Province helping nearly 60 people with similar physical challenge in their rehabilitation, and she herself became the responsible person ad hoc and a volunteer for the center. Moved by her story, many employees of Jinyang Sub-branch and other social workers have joined her as volunteers in this undertaking of love and care.

Zhu Lechun from CCB Guangzhou Branch left Guangzhou and his family to return to his poverty-stricken hometown all alone, building a water reservoir to benefit the local residents. Investing his savings throughout life and eight years since his retirement, he has literally carved out a legend of the Moon Bay. With his efforts, what used to be barren and desolate with cracked soil in Zhangqiu, Shandong is now reborn as the back garden of the city with clear water, lushly growing orchards, chirping songs of birds and heart-gladdening fragrance of flowers.

Min Kesheng from CCB Hubei Branch has been a swimmer since childhood and is a qualified lifeguard and swimming instructor. Always ready to offer help, he patiently offers instructions for those who love to swim, and have courageously saved eight lives from drowning.

Fang Zhiqin from CCB (Asia) has been enthusiastically involved in various volunteering activities organized by social organizations or CCB for over 20 years. She has visited and helped over 1,000 children with autism, people living with disability and senior citizens with no family in various districts in Hong Kong and parts of China's mainland.

Public Welfare and Charity Work

Since 2005 when publicly listed, CCB has been donating to philanthropy with planning and coordination, and has enabled over 100 key philanthropy programs mainly in the areas of education, medical care, poverty alleviation, disaster rescue and relief, environmental protection, etc., donating a total of RMB 800 million. In 2016, CCB's donation for philanthropy amounted to RMB 74.42 million, among which RMB 42.90 million was dedicated to aid programs in villages included fixed-point poverty alleviation program. Another focused area covers, in the meantime, a number of long-term philanthropy programs.

Overview of Major Philanthropy Programs Implemented

| Project Name | Partner | Donation Amount | Project Duration | Up to December 31, 2016 |
|---|--|-------------------|--------------------|---|
| Supporting for CCB Hope Primary School | China Youth Development Foundation | RMB 10.36 million | 1996 up to present | Funded the establishment of 45 Hope Schools equipped with reading rooms, computer rooms and playground, funded training for nearly 500 teachers |
| Constructing the Future—CCB Financial Aid for Senior High School Students | China Education Development Foundation | RMB 135 million | 2007 up to present | Granted RMB 135 million in financial aid for 88,500 senior high students |
| Funding for Bainian Vocational School, Sanya | China Youth Development Foundation, Beijing Bainian Vocational School for Migrant Children | RMB 10 million | 2011 up to present | Annual donation of RMB 2 million to the school |
| Love for Tibet—CCB and China Jianyin Investment Limited Scholarship (Student Grant) | China Foundation for Poverty Alleviation | RMB 3.5 million | 2007 up to present | Provided 2.07 million RMB in financial aid for 990 students from disadvantaged families in Tibet |
| "Health Express for Mothers" CCB Financial Aid Plan | China Women's Development Foundation | RMB 37 million | 2011 up to present | Purchased 247 vehicles for "Health Express for Mothers", which are put into use in impoverished counties and townships in 17 provinces and autonomous regions including Xinjiang, Tibet, Gansu, Qinghai, etc. |
| CCB Financial Aid Plan for Impoverished Mothers of Heroes | China Women's Development Foundation | RMB 50 million | 2007 up to present | Granted RMB 45.56 million in financial aid for 14,504 hero mothers or wives |
| Points for Dream—Hope Project Happy Music Classroom | China Youth Development Fund | RMB 2.17 million | 2012 up to present | Donated to the construction and equipment of 87 music classrooms in primary and secondary schools in impoverished regions in 29 provinces, autonomous regions and municipalities |
| Points for Dream—Training Plan for Music and Art Teachers in Village Schools | China Literature & Art Foundation | RMB 0.4 million | 2013 up to present | Training for over 200 teachers |

"Health Express for Mothers" CCB Sponsorship Program

On December 27, 2016, 54 "Health Express for Mothers" vehicles, purchased with CCB's RMB 8 million donation, set out their journey from Beijing. Back then, CCB had already donated RMB 37 million in total for the purchase of 247 health express vehicles which have been put into use in poor counties and villages across 17 provinces and regions, including Xinjiang, Tibet, Gansu, Qinghai, Shaanxi,

Ningxia, Inner Mongolia, Sichuan, Yunnan, Guangxi, Guizhou, Hubei, Hunan, Anhui, Hebei, Liaoning, and Jilin.

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

CCB Training Program for Rural Teachers of Hope Primary School

In July and November, CCB sponsored over 100 principals and teachers of the 45 “CCB Hope Primary Schools” as well as primary school teachers of designated poverty-stricken villages to join trainings on education management, art, and physical education. Since 1996, CCB has set up “CCB Love Fund” which has raised RMB 32.56 million by voluntary donation from 300,000 CCB staff. The annual fixed interest income of this fund is used to build “CCB Hope Primary School” in poverty-stricken areas.

On November 1, CCB organized a CCB hope primary school seminar themed on “Together for 20 Years”. CCB’s leaders, board directors, supervisors, HQ department representatives, branch representatives, main leaders of China Youth Development Foundation, representatives of principals and teachers of the 45 hope primary schools, and representatives of 31 primary schools in designated poverty-stricken villages attended the seminar. “CCB’s 20 Years of Effort in Building Hope Primary Schools” won the 11th People’s CSR Best Practice Award issued by people.com.cn.

Donated RMB 0.6 million to Hebei Province Hit by Severe Flood

In July, continuous heavy rainfall in the middle, southern and northern coastal areas as well as extreme rain storms in certain areas of Hebei Province led to severe flood disaster which brought heavy loss to people’s lives and properties. CCB immediately donated RMB 0.6 million to support flood relief efforts and help rebuild homes.

Donated NTD 3 Million to earthquake-stricken Southern Taiwan

An earthquake of magnitude 6.4 struck southern Taiwan on February 6, 2016. Taipei Branch immediately donated NTD 3 million to Social Assistance Fund Account of Social Affairs Bureau of Tainan Municipal Government to comfort the injured and families of the deceased, as well as help with post-disaster rescue such as injury recovery, amputation rehabilitation, life subsidy and psychological care etc.

Organizing Tibetan Famers' and Herdsmen's Visit to Beijing

From July 25 to 29, CCB successfully undertook the "Summer Camp-Excellent Tibetan Famers' and Herdsmen' Visit to Beijing" hosted by the Youth Committee of Central Financial Work Commission. By visiting characteristic farming and husbandry-related companies and communicating with excellent youth entrepreneurs in Beijing, 30 Tibetan youth farmers and herdsmen learned rich business operation experience.

Donating Credit Card Points Through "Building Dreams with Points • Micro Charity" Drive

CCB, together with several charity organizations, built a credit card point donation platform which allows "Dragon Card" Credit card holders to convert their card points into a public welfare fund to help students in poverty areas. From 2013 until now, the donation has been used to build 87 music classrooms in 29 provinces, cities and districts, and to organize 2 batches of rural primary and middle school teachers (totaling 200+ people) for artistic skill training.

Organizing Staff to Donate Books and Stationeries to Primary and Middle Schools in Poverty-stricken Areas

CCB set up "Wiser Mind by Education" library in the hope to "enlighten the mind" by sharing books. As of now, over 4,000 books and 100+ sets of stationeries have been donated to schools in Ankang of Shaanxi Province, Lanzhou of Gansu Province, and Atux of Xinjiang Uygur Autonomous Region.

Organizing Staff to Participate in Charity Knitting Activity "Love Forever Action—Connecting Millions of Families with A Thread"

CCB head office has organized staff to participate in the charity knitting activity "Love Forever Action—Connecting Millions of Families with A Thread" for 3 years in a row. Accumulatively, 136 person times have participated in the knitting activity in which 246 pieces of work have been completed, including 94 sweaters, 70 woolen pants, and 82 scarves and hats. All knitted works are donated to the poor in Aksu in Xinjiang Province.

Active Participation in Local Charity Campaigns by Branches and Subsidiaries

Liaoning Provincial Branch organized "Love to Mountainous Areas" summer camp by organizing staff's children to visit Beigou Village, Goumenzi Town, Lingyuan, Chaoyang City and donated stationeries worthy of RMB 8,000 including push-pull blackboards etc.

Shanghai Branch carried out the “Love Library” projects for 3 years in a row by donating quality books to love libraries. Over 1,000 books are donated every year.

Anhui Provincial Branch continuously organized the “Staff’s Love Fund” donation campaign. The Branch set up “Stations for Sanitation Workers” at 91 outlets, providing free chairs, water dispensers, microwaves, and medical kits for use.

Xiangyang Branch of Hubei Province organized staff in the “Volunteer Garbage Collection on Xianshan Mountain” by collecting paper scraps, plastic bags and beverage bottles, and classifying the garbage along the 3 km of green pathways on the mountain.

Qionghshan Sub-branch in Haikou, Hainan Province organized staff to visit the social welfare homes at Qionghshan District by sending gifts to the 32 orphans who were abandoned because of their physical defects, and playing with the children.

Sichuan Provincial Branch, 30 branch volunteers together with families of customers, organized the Blue Ribbon voluntary tree planting activity in the name of “Returning Green to Nature”, and planted a ginkgo forest at the water source reserve along Baitiao River in Xibei Village, Tangchang Town.

Xiamen Branch organized staff to voluntarily donate blood, which also attracted many people from the society for blood donation. Altogether, 115 people donated 28,600 ml of blood.

CCB Principal Asset Management, together with China Youth Development Foundation, donated to build 10 “CCB Fund Hope Library” for CCB Hope Primary Schools and primary schools in poor areas, bringing quality books to local children.

CCB Life donated personal accident insurance with an insured amount of RMB 10,000 to every driver and medical staff on the 247 “Health Express for Mother” vehicles.

Amsterdam Branch organized staff to participate in the charity long-distance running activity in the financial zone of Amsterdam to raise fund for the Children’s Cancer Research Center of Vrije Universiteit.

CCB Barcelona Branch in Europe organized exchanges with the ESADE Business School in Spain. Nearly 40 students visited the Branch and communicated with staff representatives. **CCB (Asia)** participated in WWF’s “Earth Hour” activity for 5 years in a row. CCB (Asia) joined the *Charter on External Lighting* initiated by Hong Kong Environment Protection Department and promised to turn off outdoor advertisement lighting in the designated time at night.

CCB International supported the charity run organized by UNICEF to promote healthy life concept and care for children’s healthy growth. Since the beginning in 2006, the charity run has attracted over 98,000 runners and raised over HKD 95.5 million.

Social Recognition and Feedback

CCB was officially included into the constituent stocks of Hong Kong Hang Seng Sustainable Development Company Index, which took effect on 5 September, 2016. The index reflects the included company's excellent performance in environmental, social and governance.

CCB was awarded with "Excellent Company in Tackling with Climate Change" by CDP Global Environment Information Research Center and China Quality Certification Center on the CDP Climate Change Report Launch Event and Awarding Ceremony. CCB is one of the 4 companies winning this award, and the only one from the financial industry.

CCB won the title of "Annual Most Socially Responsible Financial Institution" once again on the Launch of *2015 Social Responsibility Report on China's Banking Industry & Award Event* at Beijing organized by China Banking Association. Besides, Zhang Aimin from Panjin Branch in Liaoning Province, Kang Shun from Chengdu 4th Sub-branch of Sichuan Branch won the "Annual Best Social Responsibility Manager" award. Huachi Sub-branch of Qingyang Branch in Gansu, and Shigatse Branch in Tibet won "Annual Best Social Responsibility Contribution Branch" award. CCB's Sanya Bainian Vocational School Grant Project won the "Annual Excellence Charity Project".

The Ministry of Civil Affairs issued the notice on awarding the 9th "China Charity Award", and CCB was nominated for the "Most Loving Donator" as a reward to its outstanding contribution to the development of public welfare.

According to the result of public transparency evaluation of China's top 200 companies, CCB won the "Best Social Communication Award" on 2016 Annual Meeting on Sustainable Competitiveness of Chinese Companies.

CCB's "20 Years of Effort in Building Hope Primary Schools" won the 11th People's CSR Best Practice Award issued by People.com.

CCB was awarded "Top 100 Companies Influencing China's Public Welfare" by China's Public Welfare Annual Meeting.

Corporate Information

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

Title in English: China Construction Bank Corporation

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

Stock Code on Shanghai Stock Exchange(SSE): 601939

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

Postcode: 100033

Legal Representative: Wang Hongzhang

Company's head office location: Beijing

Business Features:

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

Membership in:

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

Internet Website: www.ccb.com

Wireless Website: wap.ccb.com

Customer Service Hotline: 86-10-95533

Independent Assurance Report



普华永道

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English Translation for Reference Only

Independent practitioner's assurance report

To the Board of Directors of China Construction Bank Corporation

We have been engaged to perform a limited assurance engagement on the 2016 Social Responsibility Report ("SR Report") of the China Construction Bank Corporation ("the Bank").

Responsibilities of the Board of Directors

The Board of Directors of the Bank is responsible for the preparation of the 2016 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 2016 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 2016 SR Report. Our work involves assessing the risks of material misstatement in the 2016 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:

- Qinghai Branch
- Fujian 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 and recalculation, on a test basis, of documentary evidence relating to the relevant data disclosed in the SR Report on which we report; and
- (iv) Other procedures deemed necessary.



普华永道

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(Page 4 of 4)**Inherent Limitation**

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

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the 2016 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
29 March 2017

About the Report

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

This report has been reviewed and approved by the board meeting held on March 28th, 2017. 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 fulfilment of the ESG Reporting Guide by SEHK, the disclosure requirements set by SSE and GRI’s Sustainability Reporting Guidelines, PricewaterhouseCoopers Zhong Tian LLP has provided independent and limited assurance for the Report.

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

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China Construction Bank Corporation

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Fax: 86-10-66212659

Appendix

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

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

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

| Serial# | Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines | Notes |
|---------|--|---------|
| G4-30 | Reporting cycle. | Adopted |
| G4-31 | Provide the contact point for questions regarding the report or its contents. | Adopted |
| G4-32 | Report the 'in accordance' option the organization has chosen. Report the GRI Content Index for the chosen option. Report the reference to the External Assurance Report, if the report has been externally assured. | Adopted |
| G4-33 | Report the organization's policy and current practice with regard to seeking external assurance for the report. | Adopted |
| G4-34 | Report the governance structure of the organization, including committees of the highest governance body. | Adopted |
| G4-35 | Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees. | Adopted |
| G4-36 | Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body. | Adopted |
| G4-37 | Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body. | Adopted |
| G4-38 | Report the composition of the highest governance body and its committees. | Adopted |
| G4-39 | Report whether the Chair of the highest governance body is also an executive officer. | Adopted |
| G4-40 | Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members. | Adopted |
| G4-41 | Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders. | Adopted |
| G4-42 | Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts. | Adopted |
| G4-43 | Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics. | Adopted |
| G4-44 | Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice. | Adopted |
| G4-45 | Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities. | Adopted |
| G4-46 | Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics. | Adopted |
| G4-47 | Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities. | Adopted |
| G4-48 | Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered. | Adopted |
| G4-49 | Report the process for communicating critical concerns to the highest governance body. | Adopted |
| G4-50 | Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them. | Adopted |
| G4-51 | Report the remuneration policies for the highest governance body and senior executives. | Adopted |
| G4-52 | Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. | Adopted |
| G4-53 | Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable. | Adopted |

| Serial# | Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines | Notes |
|---------|--|---------------|
| G4-54 | Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the average annual total compensation for all employees (excluding the highest-paid individual) in the same country. | Adopted |
| G4-55 | Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the average percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country. | Adopted |
| G4-56 | Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics. | Adopted |
| G4-57 | Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines. | Adopted |
| G4-58 | Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines. | Adopted |
| G4-EC1 | Direct economic value generated and distributed. | Adopted |
| G4-EC2 | Financial implications and other risks and opportunities for the organization's activities due to climate change. | Adopted |
| G4-EC3 | Coverage of the organization's fund of fixed-income pension. | N/A |
| G4-EC4 | Financial subsidy received from government. | To-be-adopted |
| G4-EC5 | Ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation. | To-be-adopted |
| G4-EC6 | Proportion of senior management hired from the local community at significant locations of operation. | To-be-adopted |
| G4-EC7 | Development and impact of infrastructure investments and services supported. | Adopted |
| G4-EC8 | Significant indirect economic impacts, including the extent of impacts. | Adopted |
| G4-EC9 | Proportion of spending on local suppliers at significant locations of operation. | Adopted |
| G4-EN1 | Materials used by weight or volume. | Adopted |
| G4-EN2 | Percentage of materials used that are recycled input materials. | To-be-adopted |
| G4-EN3 | Energy consumption within the organization. | Adopted |
| G4-EN4 | Energy consumption outside the organization. | To-be-adopted |
| G4-EN5 | Energy intensity. | Adopted |
| G4-EN6 | Reduction of energy consumption. | Adopted |
| G4-EN7 | Reductions in energy requirements of products and services. | N/A |
| G4-EN8 | Total water withdrawal by source. | Adopted |
| G4-EN9 | Water sources significantly affected by withdrawal of water. | N/A |
| G4-EN10 | Percentage and total volume of water recycled and reused. | N/A |
| G4-EN11 | Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas. | N/A |
| G4-EN12 | Substantial influence of the institution's activities, products and services on the biodiversity aspect of protected areas or areas of high biodiversity value. | N/A |
| G4-EN13 | Habitats protected or restored. | N/A |
| G4-EN14 | Total number of IUCN red list species and national conservation list species with habitats in areas affected by operations, by level of extinction risk. | N/A |
| G4-EN15 | Direct greenhouse gas (GHG) emissions (Scope 1). | Adopted |
| G4-EN16 | Energy indirect greenhouse gas (GHG) emissions (Scope 2). | Adopted |

| Serial# | Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines | Notes |
|---------|--|---------------|
| G4-EN17 | Other indirect greenhouse gas (GHG) emissions (Scope 3). | To-be-adopted |
| G4-EN18 | Greenhouse gas (GHG) emissions intensity. | Adopted |
| G4-EN19 | Reduction of greenhouse gas (GHG) emissions. | Adopted |
| G4-EN20 | Emissions of ozone-depleting substances (ODS). | To-be-adopted |
| G4-EN21 | NOx, SOx, and Other Significant Air Emissions. | To-be-adopted |
| G4-EN22 | Total water discharge by quality and destination. | To-be-adopted |
| G4-EN23 | Total weight of waste by type and disposal method. | Adopted |
| G4-EN24 | Total number and volume of significant spills. | N/A |
| G4-EN25 | Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention ² Annex I, II, III, and VIII, and percentage of transported waste shipped internationally. | N/A |
| G4-EN26 | Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff. | N/A |
| G4-EN27 | Extent of impact mitigation of environmental impacts of products and services. | Adopted |
| G4-EN28 | Percentage of products sold and their packaging materials that are reclaimed by category. | N/A |
| G4-EN29 | Monetary value of significant fines and total number of nonmonetary sanctions for non-compliance with environmental laws and regulations. | N/A |
| G4-EN30 | Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce. | To-be-adopted |
| G4-EN31 | Total environmental protection expenditures and investments by type. | Adopted |
| G4-EN32 | Percentage of new suppliers that were screened using environmental criteria. | Adopted |
| G4-EN33 | Significant actual and potential negative environmental impacts in the supply chain and actions taken. | Adopted |
| G4-EN34 | Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms. | To-be-adopted |
| G4-LA1 | Total number and rates of new employee hires and employee turnover by age group, gender and region. | Adopted |
| G4-LA2 | Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation. | Adopted |
| G4-LA3 | Return to work and retention rates after parental leave, by gender. | To-be-adopted |
| G4-LA4 | Minimum notice periods regarding operational changes, including whether these are specified in collective agreements. | To-be-adopted |
| G4-LA5 | Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs. | N/A |
| G4-LA6 | Type of work injury and rates of work injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender. | Adopted |
| G4-LA7 | Workers with high incidence or high risk of diseases related to their occupation. | N/A |
| G4-LA8 | Health and safety topics covered in formal agreements with trade unions. | Adopted |
| G4-LA9 | Average hours of training per year per employee by gender, and by employee category. | Adopted |
| G4-LA10 | Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings. | Adopted |
| G4-LA11 | Percentage of employees receiving regular performance and career development reviews, by gender and by employee category. | Adopted |
| G4-LA12 | Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group, and other indicators of diversity. | Adopted |

| Serial# | Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines | Notes |
|---------|---|---------------|
| G4-LA13 | Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation. | To-be-adopted |
| G4-LA14 | Percentage of new suppliers that were screened using labor practices criteria. | To-be-adopted |
| G4-LA15 | Significant actual and potential negative impacts for labor practices in the supply chain and actions taken. | To-be-adopted |
| G4-LA16 | Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms. | To-be-adopted |
| G4-HR1 | Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening. | To-be-adopted |
| G4-HR2 | Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained. | To-be-adopted |
| G4-HR3 | Total number of incidents of discrimination and corrective actions taken. | To-be-adopted |
| G4-HR4 | Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights. | To-be-adopted |
| G4-HR5 | Operations and suppliers identified as having significant risk for incidents of child labour, and measures taken to contribute to the effective abolition of child labour. | Adopted |
| G4-HR6 | Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labour. | Adopted |
| G4-HR7 | Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations. | To-be-adopted |
| G4-HR8 | Total number of incidents of violations involving rights of indigenous peoples and actions taken. | N/A |
| G4-HR9 | Total number and percentage of operations that have been subject to human rights reviews or impact assessments. | To-be-adopted |
| G4-HR10 | Percentage of new suppliers that were screened using human rights criteria. | Adopted |
| G4-HR11 | Significant actual and potential negative human rights impacts in the supply chain and actions taken. | Adopted |
| G4-HR12 | Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms. | To-be-adopted |
| G4-SO1 | Percentage of operations with implemented local community engagement, impact assessments, and development programs. | To-be-adopted |
| G4-SO2 | Operations with significant actual and potential negative impacts on local communities. | To-be-adopted |
| G4-SO3 | Total number and percentage of operations assessed for risks related to corruption and the significant risks identified. | To-be-adopted |
| G4-SO4 | Communication and training on anti-corruption policies and procedures. | Adopted |
| G4-SO5 | Confirmed incidents of corruption and actions taken. | N/A |
| G4-SO6 | Total value of political contributions by country and recipient / beneficiary. | N/A |
| G4-SO7 | Total number of legal actions for anti-competitive behavior, antitrust, and monopoly practices and their outcomes. | To-be-adopted |
| G4-SO8 | Monetary value of significant fines and total number of nonmonetary sanctions for non-compliance with laws and regulations. | To-be-adopted |
| G4-SO9 | Percentage of new suppliers that were screened using criteria for impacts on society. | Adopted |
| G4-SO10 | Significant actual and potential negative impacts on society in the supply chain and actions taken. | Adopted |
| G4-SO11 | Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms. | To-be-adopted |
| G4-PR1 | Percentage of significant product and service categories for which health and safety impacts are assessed for improvement. | N/A |

| Serial# | Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines | Notes |
|---------|--|----------------------------------|
| G4-PR2 | Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes. | N/A |
| G4-PR3 | Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements. | N/A |
| G4-PR4 | Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes. | To-be-adopted |
| G4-PR5 | Results of surveys measuring customer satisfaction. | Adopted |
| G4-PR6 | Sale of banned or disputed products. | N/A |
| G4-PR7 | Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes. | To-be-adopted |
| G4-PR8 | Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data. | Adopted |
| G4-PR9 | Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services. | Adopted |
| FS1 | Policies with specific environmental and social components applied to business lines. | Adopted |
| FS2 | Procedures for assessing and screening environmental and social risks in business lines. | Adopted |
| FS3 | Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions. | Adopted |
| FS4 | Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines. | Adopted |
| FS5 | Interactions with clients/investees/business partners regarding environmental and social risks and opportunities. | Adopted |
| FS6 | Percentage of the portfolio for business lines by region, size and sector. | Refer to Corporate Annual Report |
| FS7 | Monetary value of products and services designed to deliver a specific social benefit for each business line (broken down by purpose). | Adopted |
| FS8 | Monetary value of products and services designed to deliver a specific environmental benefit for each business line (broken down by purpose). | Adopted |
| FS9 | Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures. | To-be-adopted |
| FS10 | Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues. | To-be-adopted |
| FS11 | Percentage of assets subject to positive and negative environmental or social screening. | To-be-adopted |
| FS12 | Voting police(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting. | Adopted |
| FS13 | Access points in low-populated or economically disadvantaged areas by type. | Adopted |
| FS14 | Initiatives to improve access to financial services for disadvantaged people. | Adopted |
| FS15 | Policies for the fair design and sale of financial products and services. | Adopted |
| FS16 | Initiatives to enhance financial literacy by type of beneficiary. | Adopted |



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