

**2006年度企业社会责任报告**  
**Corporate Social Responsibility Report 2006**

# 愿景 Vision

成为“为客户提供最佳服务、为股东创造最大价值、为员工提供最好发展机会”的国际一流商业银行。

“We seek to become a world-class commercial bank by providing the best services to our customers, creating the highest value for our shareholders and offering the most valuable career development opportunities to our staff.”



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# 董事长的一封信

## Letter from the Chairman



中国建设银行股份有限公司 董事长  
**郭树清**  
**Guo Shuqing**  
Chairman  
China Construction Bank Corporation

2006年，中国经济发展取得了令人瞩目的成就，实现了第四年连续两位数的经济增长，物价低位平稳运行，给百姓生活带来实惠，企业也获得了更多的发展机遇，经济与社会发展的协调性不断增强。

同时我们也看到，我们的国家仍然面临着城市与农村、东部与西部、经济增长与资源节约等方面尚不能均衡发展的挑战，面临着就业、贫困、医疗、教育、环保等社会问题。因此，落实科学发展观、构建和谐社会，实现整个社会的公平、公正和协调发展，仍然是任重道远，需要全社会包括每一个企业、每一个公民的参与和努力。

中国建设银行是中国四大商业银行之一，在国内金融行业的改革开放中居于领先地位。多年以来，建设银行稳健发展，在兼顾国家、客户、股东和员工利益的同时，始终关注着社会所面临的问题与挑战，努力结合建设银行的专业优势和实际情况，积极支持国家经济建设和社会发展，支持文化教育、关怀弱势群体、扶贫救困、环境保护等社会公益事业，为促进社会的和谐发展、推动社会进步付出了应有的努力。

2006年，建设银行取得了良好的经营业绩，建设银行股票每股盈利人民币0.21元，平均股东权益回报率达到15%。

我们深知建设银行重组改革的成功离不开政府的扶持，经营业绩的取得离不开广大投资者、客户和社会各界的支持。我们也始终不忘对国家和社会的责任，把承担企业社会责任贯穿于经营管理的各项活动之中，同时，对如何更好地履行社会责任，还在不断地思考和探索。

作为公开上市的公众银行，建设银行始终坚持履行社会责任，具体说来有以下六个方面：

一是保持企业的可持续发展，为股东创造最大价值，这是我们的基本责任；二是支持国家宏观经济政策，服务社会经济建设；三是不断进行产品和服务创新，为客户提供最好的服务；四是将业务拓展与全社会关注的问题紧密结合，大力促进民生改善；五是尊重员工权益，全力构建和谐企业；六是关心社会弱势群体，积极投身各种公益事业。

为了让大家了解建设银行在承担企业社会责任方面付出的努力，从今年起，建设银行开始发布企业社会责任报告。在这份报告中，我们简要回顾了以往年度建设银行如何履行社会责任，并介绍了2006年度承担社会责任的情况。

通过这份报告，我们向所有建设银行的投资者、客户、员工和社会公众承诺，建设银行在努力实现健康快速发展的同时，将兼顾各方利益，坚持不懈地承担起对社会的责任，为增加社会公共财富和维护公众利益、为建设和谐社会付出我们最大的努力。

最后，我代表董事会感谢社会各界以及广大股东、客户长期以来对建设银行的关注和支持，同时也向全行30万员工一年来的辛勤工作表示感谢。

中国建设银行股份有限公司  
董事长  
**郭树清**

In 2006, China recorded notable achievements in its economic development: it was the fourth successive year in which there was double-digit growth in the economy and prices were creeping steadily at low levels. As people were provided with tangible benefits and enterprises were presented with additional opportunities for development, coordination in economic growth and social development had increased continuously.

At the same time, our nation is still facing challenges resulting from imbalanced developments between the cities and the rural areas, between the east and the west, and between economic growth and the conservation of resources. As well, the nation has to tackle the social problems of unemployment, poverty, medical care, education and environmental protection. Therefore, there are still many long-term and arduous tasks ahead of us if we were to implement a scientific development strategy, construct a harmonious society and realise fair, equitable and coordinated development for the whole society. To undertake such tasks will require nothing less than the participation and dedication of society as a whole, and of every enterprise and every individual in particular.

As one of the four largest commercial banks in China, China Construction Bank Corporation ("CCB") is a pioneer in the reform and opening up of the domestic financial industry and, over the years, has engaged in prudent development. While acting in the interests of the State, its customers and its shareholders, it has always been concerning itself with the problems and challenges facing society. By striving to forge a linkage between its professional advantages and real-life situations, it is vigorously contributing towards the economic and social development of the country. Through its participation in such social causes as supporting cultural and educational development, caring for underprivileged groups, relieving the poor and the distressed as well as protecting the environment, CCB is duly contributing to promoting social harmony and progress.

In 2006, CCB achieved sound operating results: its earnings per share had amounted to RMB 0.21, representing an average return on equity of 15%.

We are well aware that CCB's success in reforming and restructuring would not have been possible without the support of the government, and its sound operating results would not have been achieved without the support of its investors, customers and the community. For that very reason, we are always mindful of CCB's duty to the State and to society, so much so that we have integrated the undertaking of corporate social responsibility to every facet of our operation and management activities. Meanwhile, we are incessantly exploring and investigating ways to improve our performance in corporate social responsibility.

As a publicly listed and publicly held bank, CCB has been insisting on carrying out its corporate social responsibility, particularly in the following six areas:

First and foremost, we shall maintain sustainable development for the enterprise and shall create maximum value for our shareholders;

these are our basic responsibilities. Second, we shall support the macro-economic policies of the State and shall contribute towards social economic development. Third, we shall keep on innovating our products and services so as to deliver the best services to our customers. Fourth, we shall take the development of our business and the concerns of society as an integrated issue and shall vigorously facilitate the improvement of the livelihood of the people. Fifth, we shall respect the rights of our staff and shall commit fully to structuring a harmonious enterprise. Sixth, we shall care for underprivileged groups in society and involve actively in various causes of the public good.

In order to provide the public with a better understanding of our efforts in fulfilling our corporate social responsibility, we shall release reports on corporate social responsibility beginning this year. In the present report, we are giving a brief review of CCB's efforts in the previous years, which will be followed by a description of our performance in undertaking corporate social responsibility in 2006.

Through this report, we are making a pledge to all CCB investors, customers, staff members and the public that, while we are exerting ourselves to achieve healthy and vigorous growth for CCB, we shall also give consideration to the interests of other parties and shall relentlessly undertake our corporate social responsibility. We shall do our utmost to enhance social wealth, to protect public interests and to build a harmonious society.

Last but not least, I would like to express, on behalf of the Board of Directors, I would like to express our gratitude to the community and to our shareholders and customers for their continued concern and support. And I would like to thank our 300,000 or so staff for their diligent services in the past year.

**Guo Shuqing**

Chairman  
China Construction Bank Corporation

# 行长的一封信

## Letter from the President



中国建设银行股份有限公司  
副董事长、执行董事及行长  
**张建国**

**Zhang Jianguo**

Vice Chairman, Executive Director and President  
China Construction Bank Corporation

我喜悦地告诉大家，2006年建设银行积极落实股东大会、董事会制定的发展战略和经营方针，业务得到快速增长，取得了良好的经营效益，实现税前利润人民币657.17亿元，较上年增加人民币103.53亿元，增幅为18.7%。

在取得良好业绩的同时，我同样欣喜地报告，中国建设银行在承担企业社会责任方面也交出了一份令人满意的答卷。

2006年，建设银行积极支持国家宏观调控政策和产业发展政策，严格将信贷发展规模控制在政府要求的范围之内，加强对能源、交通运输及石油化工等重点优质行业的金融服务力度。

在为客户提供最优质的产品和服务方面，我们通过“客户之声”调查，深入了解客户对我行个人贷款产品与服务的评价，并以此为依据进行内部流程的优化和产品的创新。

同时，我们持续关注不同收入群体对金融服务的需求，为中小企业、个人创业者、贫困学生提供“速贷通”、“成长之路”、“个人助业贷款”、“助学贷款”等多项产品和服务，帮助他们改善创业、求学条件，实现成功梦想。

我们关注百姓的住房问题。2006年我们针对购房百姓不同的需求和还款能力，推出固定利率个人住房贷款等新产品，出台“十项服务措施”为客户提供多种选择的还款方式。我们欣喜地看到2006年建行个人住房贷款获得快速增长，成为目前国内最大的个人住房按揭贷款银行。

我们也始终关注中国的环境保护问题。在2006年制定的《大中型客户授信审批五项基本原则》中，再次严格要求全行把环保指标达标作为对大中型客户授信准入和审批的重要依据，要求贷款项目必须符合国家有关环境保护政策的要求。

在关心员工，为员工提供最好的发展机会方面，我们通过“员工之声”调查，建立企业与员工沟通的有效机制，并正在研究实施领导力模型和新入职计划，以促进员工职业发展规划。对员工的生活我们也给予了更多的关注和关心，2006年我们调整了基层最低收入员工的薪酬水平，使他们的工资不低于所在地区最低工资标准。我们还通过“职工互助基金”救助那些因疾病、意外事故使家庭面临困难的员工。我们衷心地希望通过我们的共同努力，建设银行30万员工都能拥有良好的职业发展前景和平安快乐的生活。

2006年，在支持教育文化事业、帮助弱势群体、扶贫救困等方面，建行不仅向社会提供公益性捐助款项人民币2,168万元，还积极鼓励员工参与和支持公益事业。比如为帮助贫困儿童返回校园，我们与中国少年儿童基金会合作，通过5000个营业网点为贫困儿童募集捐款，建行员工为此付出了辛勤的努力。

社会各界对建设银行在社会公益事业上做出的贡献给予了认可和鼓励。2006年建设银行获得中国少年儿童基金会颁发的“关爱儿童突出贡献奖”、中国扶贫基金会颁发的“第二届中国消除贫困特别贡献奖”、中国红十字基金会颁发的“2006最具责任感企业”等多个奖项和荣誉。

2007年，我们将在实现年度经营目标的同时，继续履行好我们的社会责任，继续为文化教育、弱势群体、贫困灾害救助提供支持和捐助。同时还将鼓励我们的员工作为志愿者投入到社会公益事业中，与建设银行一起为建设和谐社会作出努力。

2007年，建设银行将赞助在中国上海举行的2007世界夏季特殊奥林匹克运动会，通过我们在中国11个城市的网点以及在香港的子公司帮助特奥会进行宣传和募捐，为来自世界各地的特奥会运动员、特奥会志愿者提供支持和帮助，使他们能够在特奥会上充分发挥潜能，展示勇气，增强自信，和所有人分享快乐。

新的一年将是充满挑战和机遇的一年，我愿意与建设银行30万员工一起，努力实现我们的经营目标。同时，我们将认真履行回报社会的承诺，为促进社会的和谐发展付出我们的爱心和不懈的努力。

中国建设银行股份有限公司  
副董事长、执行董事及行长  
**张建国**

I have the pleasure of reporting to you that, as a result of implementing the development strategies and operating policies as laid down by the General Meeting of Shareholders and the Board of Directors, CCB has achieved rapid business growth and sound operating results in 2006. Profit before tax was RMB65.717 billion, representing a year-on-year growth of RMB10.353 billion or 18.7%.

I am equally pleased to report that, while delivering impressive business results, CCB has also been able to present a satisfactory report on corporate social responsibility.

In 2006, CCB actively supported the government's macro-control measures and industrial development policies. It exercised stringent controls to keep lending growth within government mandated ranges and tightened financial services to key high-grade industries in energy, transportation and petrochemical processing.

In a bid to offer the best possible products and services, we had conducted a "Voice of Customer" survey, thereby gaining in-depth understanding of our customers' appraisal of our personal loans products and services. On the basis of this survey, internal processes had been optimized and product innovations had been carried out.

Meanwhile, we continued to pay attention to the financial service needs of different income groups. Consequently, we had designed product packages such as "Quick Finance", "Road to Growth", "Personal Business Loans" and "Education Loans" to meet the needs of small and medium-sized enterprises, entrepreneurs and needy students, helping them realise their dreams in starting their businesses or in the pursuit of education, etc.

We were concerned with the housing problems faced by the public. In 2006, to meet the different demands and different repayment abilities of home buyers, we launched products such as fixed rate loans and had implemented the "Ten Service Measures" to offer customers with various repayment methods. We are pleased to report that the Individual Residential Mortgage Loans had seen tremendous success and CCB has become domestically the largest bank offering individual residential mortgage loans.

Environmental protection is another of our long-standing concerns. In the "Five Basic Principles for Approving Credit Lines for Large and Medium-sized Customers" formulated in 2006, we reiterated that meeting environmental targets would be a major criterion in approving credit lines for such customers. Thus, projects to which prospective

loans would apply must comply with the requirements of relevant State environmental protection policies.

As to our staff, we are always striving to provide them with the best opportunities for development. Beginning with a "Voice of Associate" survey, we have put in place an effective platform for communication between the staff and management. We are now studying the introduction of a new leadership model and the implementation of a new on-boarding plan as ways to facilitate staff professional development planning. In 2006 we adjusted the wages of grass-root level staff to ensure that they would not receive less than the minimum wages stipulated by the respective locality of their workplace. Through our "Staff Mutual Aid Fund", we have been able to provide financial assistance to families of employees in difficult situations as a result of such employees suffering from illnesses or accidents. We sincerely hope that, through our concerted efforts, all 300,000 CCB employees will be able to have a bright career prospect and will lead a peaceful and happy life.

In 2006, CCB donated RMB21.68 million to support various charity causes such as supporting education and cultural programmes, providing assistance to underprivileged groups and relieving the poor and the distressed. In addition, we had encouraged our staff to participate in and support such causes. For example, in helping needy children to resume schooling, we had cooperated with China Children & Teenagers' Fund and made available 5,000 CCB outlets to collect donations. Employees in these outlets had devoted tremendous efforts to supporting this campaign.

CCB's contributions to public welfare had received much recognition and encouragement. In 2006, CCB was named "Most Caring Organization for Children" from China Children & Teenagers' Fund, the "2006 Special Contribution to Poverty Alleviation Award in China" from China Foundation for Poverty Alleviation, and the "Most Responsible Corporate Citizen" for 2006 by the Red Cross Society of China.

In 2007, we will continue to honour our social responsibility in the course of attaining our annual business goals. We will continue to offer supports and donations to cultural and educational programmes, to assist underprivileged groups and to relieve the poor and the distressed. We will also encourage our staff to volunteer their services to social welfare causes so that they can join hands with CCB in building a harmonious society.

This year, CCB will be sponsoring the 2007 Special Olympics World Summer Games to be held in Shanghai. Through our outlets in 11 cities and our Hong Kong subsidiaries, we will help the Special Olympics to run a promotion and donation campaign. This way, we are lending our support and help to the athletes and volunteers from around the world, enabling them to fully realise their potentials and show their courage, boosting their confidence and giving them a chance to share their joy with everyone.

The forthcoming year will be one with a lot of challenges and opportunities. I would very much like to work with all 300,000 CCB staff to attain our business goals. Meanwhile, we will seriously undertake our pledge to reciprocate society, and dedicate our care and unremitting efforts to help foster social harmony.

**Zhang Jianguo**  
Vice Chairman, Executive Director and President  
China Construction Bank Corporation







## 中国建设银行网点数量 Number of branches and outlets of CCB

全行网点数量 Total outlets		13629			
一级分行 Tier-one branch	网点数量 Number of outlets	一级分行 Tier-one branch	网点数量 Number of outlets	一级分行 Tier-one branch	网点数量 Number of outlets
总行本部 Headquarters	2	浙江省分行 Zhejiang branch	691	深圳市分行 Shenzhen branch	100
北京市分行 Beijing branch	355	宁波市分行 Ningbo branch	130	广西壮族自治区分行 Guangxi branch	335
天津市分行 Tianjin branch	231	安徽省分行 Anhui branch	446	海南省分行 Hainan branch	67
河北省分行 Hebei branch	730	福建省分行 Fujian branch	437	重庆市分行 Chongqing branch	242
山西省分行 Shanxi branch	346	厦门市分行 Xiamen branch	66	四川省分行 Sichuan branch	629
内蒙古自治区分行 Inner Mongolia branch	293	广东省分行 Guangdong branch	1080	贵州省分行 Guizhou branch	222
辽宁省分行 Liaoning branch	513	江西省分行 Jiangxi branch	325	云南省分行 Yunnan branch	321
大连市分行 Dalian branch	130	山东省分行 Shandong branch	798	西藏自治区分行 Tibet branch	25
吉林省分行 Jilin branch	297	青岛市分行 Qingdao branch	107	陕西省分行 Shaanxi branch	370
黑龙江省分行 Heilongjiang branch	455	河南省分行 Henan branch	660	甘肃省分行 Gansu branch	287
上海市分行 Shanghai branch	324	湖北省分行 Hubei branch	593	青海省分行 Qinghai branch	105
江苏省分行 Jiangsu branch	868	三峡分行 Three Gorges branch	57	宁夏回族自治区分行 Ningxia branch	84
苏州分行 Suzhou branch	202	湖南省分行 Hunan branch	508	新疆维吾尔自治区分行 Xinjiang branch	198

# 对国家的责任

## Responsibility towards the State

### 成功上市为国有商业银行的股份制度改革提供经验

2001年12月中国加入WTO，中国政府承诺在2006年底之前全面开放银行业，中国银行业将在同等条件下与国外先进的金融机构进行面对面的激烈竞争。

面对严峻的市场环境，建设银行根据国家关于国有商业银行股份制改造的政策方针，在政府的支持下，承担起为国有商业银行改革试点先行的艰巨使命和责任。2004年9月17日，中国建设银行股份有限公司依法成立。参照国际先进银行标准，首先建立了董事会、监事会、高级管理层三权分设、有效制衡、协调发展的公司治理结构；之后引入了美国银行、亚洲金融控股(私人)有限公司作为战略投资者，引进先进的理念、制度、技术和人才，为进一步深化建行的改革，提高建行的经营管理水平打下基础。

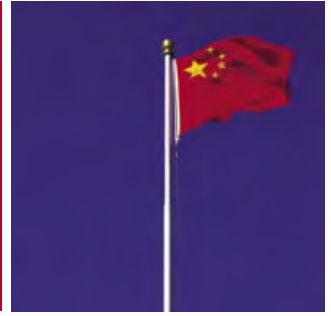
### Successful listing sets example for joint stock restructuring of state-owned commercial banks

At the time of China's accession to the WTO in December 2001, the Chinese Government pledged to fully open up its banking industry by the end of 2006, implying that Chinese banks would have to engage in direct and intense competition with well-established foreign financial institutions on equal terms.

Facing such a grim market situation, CCB heeded the State's policy of implementing shareholding reforms for state-owned commercial banks and undertook the challenging task of spearheading the reform project under government supports. On September 17th 2004, China Construction Bank Corporation was duly established in accordance with the law. Emulating the norm for top international banks, it first set up a Board of Directors, a Board of Supervisors and a tier of senior management. This allowed CCB a corporate governance structure in which there is a division of authority, an effective check-and-balance system and coordinated development. Afterwards, through the admittance of the Bank of America and Asia Financial Holdings Pte. Ltd. as strategic investors, sophisticated business concepts, systems, technologies and highly qualified personnel were introduced, laying a solid foundation for CCB's further reforms and improvements in its management.



建设银行支持建设的三峡工程项目  
CCB has been providing support to the Three Gorges Project



经过艰苦的内部组织机构改革和财务重组，2005年10月27日，建设银行在香港联交所成功上市，用亲身实践为中国国有商业银行的改革提供了可供借鉴的经验，迈出了国有银行体系融入国际金融市场的重要一步，开创了中国商业银行改革的新局面。

After much painstaking organisational structure reforms and financial restructuring, CCB was successfully listed on the Stock Exchange of Hong Kong on October 27th 2005. Thus, through its first-hand experience, CCB had served as a benchmark for the reform of other state-owned commercial banks, taken an important first step in merging China's banking system into the international financial market and started a new phase in the reform of Chinese commercial banks.

### 积极支持国家宏观经济政策和产业发展政策

### Lending full support to the macro-economic policies and industry development policies to the State

建设银行成立之初，作为专业银行承担了国家全部基本建设的拨款、结算和财务监督工作，为国家经济建设做出了贡献。股改上市之后，建设银行一直在国家基本建设贷款领域保持市场领先地位，发挥传统优势，有力地支持了国家建设，为国民经济的良好发展贡献了源源动力。截至2006年底，建行固定资产贷款余额为人民币10,382.40亿元，基本建设贷款当年增长29.16%。

CCB began contributing to the economic development of China in its early days. At that time, as a specialized bank, it had undertaken the responsibility of disbursing and settling funds and monitoring financial affairs for all infrastructure projects of the State. Even after its shareholding reform and public listing, it has been able to capitalise on its traditional strengths and maintain market leadership in China's infrastructure construction lending business. By doing so, it has been offering strong supports to the State's construction projects and has served as an uninterrupted driving force for the sound development of the national economy. As of the end of 2006, the balance of CCB's fixed asset loans amounted to RMB 1,038.24 billion, and infrastructure loans registered a year-on-year growth of 29.16%.



建设银行支持建设的亚洲最大风力发电场，新疆达坂城风力发电场  
The Wind Electric Power Generation Field in Daban city, Xinjiang Province, built with the support of CCB. It is the largest Wind Power Generation Field in Asia.



建设银行支持建设的上海杨浦大桥  
The Yangpu Bridge in Shanghai, built with the support of CCB.

2006年，建设银行积极贯彻国家宏观调控政策，将信贷发展规模严格控制在政府要求的范围之内，全年境内贷款增加额控制在人民币3,800亿元的计划之内。

根据国家产业政策，建设银行继续调控制压缩对产能过剩行业的信贷投放，优先支持能源、交通、通信及城市基础设施行业，向宝钢集团、中国航天科技集团、南方电网、中国化工集团、中国广东核电集团、中国海运集团等一批龙头企业和贵广铁路、宁杭城际铁路、渝川铁路等重大项目提供了信贷支持和金融服务，与12家优质大客户签订了银企战略合作协议，为30多家集团客户组建资金结算网络。

为积极支持国家西部大开发、振兴东北老工业基地、中部崛起等重大战略决策，建设银行加大金融支持力度。2006年，向中西部地区、东北地区的对公贷款新增人民币1,315亿元，贷款增速达到18%，超过东部地区4个百分点。

### 依法合规经营 推动诚信社会建设

作为一家海外上市的大型商业银行，依法合规经营、不断提高公司透明度、主动接受公众监督，是我们必须履行的重要社会责任之一。

建设银行严格遵循中国内地与香港监管机构对上市公司信息披露的监管规定，参考国际惯例，建立完善了信息披露机制和新闻发言人制度，使信息披露的操作更加规范，主动及时地向社会公众披露关联交易、案件治理、薪酬改革等重大事项，在资本市场上树立了良好的形象。

为推动诚信社会建设，建设银行一直全力配合政府有关部门建立社会信用体系，积极维护、及时更新信贷登记咨询系统，建立并不断完善企业信用档案和个人基础

In 2006, CCB conscientiously implemented the macro-control policies of the State and strictly restricted lending growth to within the range permitted by the government. Increase in domestic lending for the year fell within the prescribed target of RMB 380 billion.

In accordance with the industrial policies of the State, CCB continued to limit and reduce lending to industries with redundant capacities, while priority was given to the energy, transportation, communications and urban infrastructure sectors. It provided credit supports and financial services to industrial leaders such as the Baosteel Group, China Aerospace Science and Technology Corporation, Southern Power Grid, China National Chemical Corporation, China Guangdong Nuclear Power Holding and China Shipping (Group) Corporation, as well as major projects such as Guizhou-Guangdong Railway, Ningbo-Hangzhou Inter-city Railway and Chongqing-Sichuan Railway. It also entered into strategic bank-industry cooperation agreements with 12 premium customers and set up fund settlement networks for over 30 corporate customers.

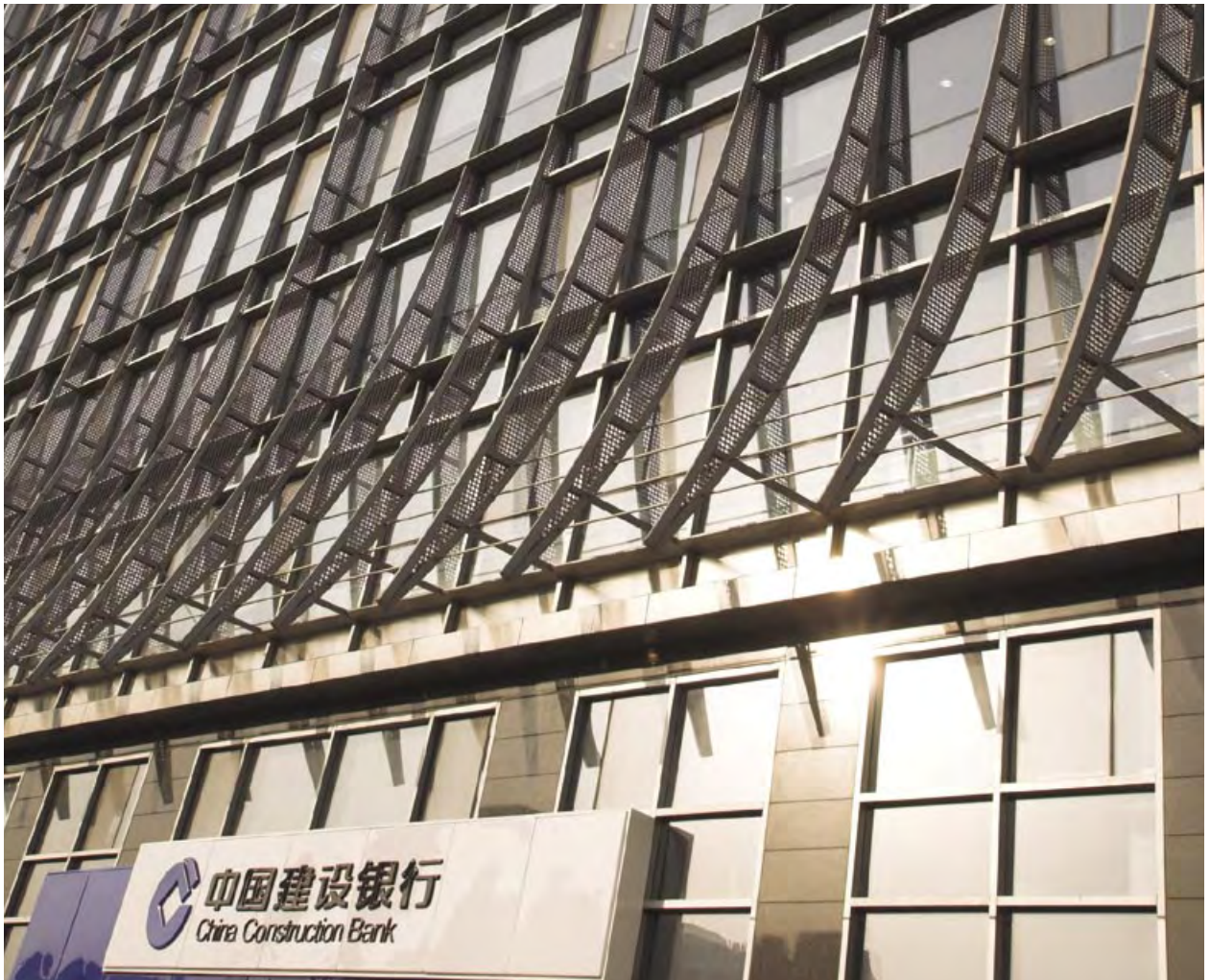
To support major strategic objectives of the State, including the development of Western China, the revival of the old industrial bases in the North-east, and the emergence of Central China, CCB had redoubled its efforts in providing financial services to these areas. In 2006, new loans to corporate customers in the central, western and north-eastern regions amounted to RMB 131.5 billion, representing a year-on-year increase of 18%, which was 4 percentage points higher than in the eastern.

### Promoting integrity as a social virtue by operating in compliance with the law

As a major commercial bank listed overseas, one social responsibility CCB has to undertake is to operate in compliance with the law. In addition, in order to invite public scrutiny, we are continuously increasing the transparency of our operations.

CCB ensures strict compliance with regulations on information disclosure for listed companies promulgated by domestic and Hong Kong regulatory authorities. In line with international practices, it has established a proper mechanism for information disclosure and a spokesperson system in order that the process of disclosing information can be more standardised. It is now disclosing such important information as related-party transactions, involvement in legal cases, remuneration reforms, etc. in a proactive and timely manner, so much so that a positive corporate image has been fostered in the capital market.

In an effort to promote integrity as a social virtue, and working in concert with the government to establish a social credit system, CCB is sparing no efforts in maintaining and updating a loan registration enquiry system, setting up as well as continuously improving its documentation and databases on corporate and



信用信息数据库。同时运用经济杠杆引导企业、个人恪守信用，拒绝向有不良信用记录的客户贷款；而对信用度良好的企业或个人简化贷款手续，实行优惠利率。建设银行还积极帮助企业建立健全现代企业制度，规范和完善财务规章制度，提升企业资信等级。

为打击犯罪，支持国家反洗钱工作，建设银行制定了反洗钱工作办法，配备了专门的机构，建立了由235名专职人员组成的反洗钱队伍，并有1.2万名兼职工作人员参与反洗钱工作。建设银行还开发了大额交易报告系统、可疑交易监测系统，每日向中国反洗钱监测分析中心报告大额交易约6万笔，月均报告可疑交易2万份左右。

personal credit histories. Meanwhile, we encourage good credit practices on the part of corporate and individual customers through the application of economic levers. To this end, CCB is rejecting loan applications from customers with poor credit records while offering simplified application procedures and favourable interest rates to those with sound histories. CCB has also been helping enterprises upgrade their credit ratings by establishing comprehensive modern management systems and by standardising and improving their financial rules and regulations.

CCB is also actively helping the government to combat crimes and curb money laundering. It has established anti-money laundering procedures and set up a specialised unit to deal with the problem. There are now 235 dedicated staff and 12,000 part-time staff engaging in fighting money laundering. CCB has also developed a reporting system on large size transactions. Approximately 60,000 large size transactions a day and 20,000 suspicious transactions a month are now reported to the China Anti-money Laundering Monitoring & Analysis Centre.

## 努力为环境保护做出贡献

建设银行始终关注中国的环境保护问题。在我们制定的信贷政策中明确规定：对国家明令禁止、不符合环境保护规定的项目和企业，不得发放贷款；对于促进环境保护、有利于改善生态环境的项目，积极给予贷款支持。贷款项目评估中必须包含专门的环境保护评价；信贷审批中环保评估报告是项目审批的重要参照内容。贷款发放后，对贷款项目是否落实防治污染及其他公害的情况进行跟踪和监督。

2006年，建行制定了《大中型客户授信审批五项基本原则》，再次明确把环保指标达标作为对大中型客户授信准入和审批的重要依据，要求贷款项目必须符合国家有关环境保护政策的要求。项目建设过程对社会生态环境可能造成的影响(包括是否排放废水、废气、废渣，是否破坏生态平衡等)以及治理解决方案必须获得国家相关部门的批准，拒绝向违反环保政策规定的客户授信。

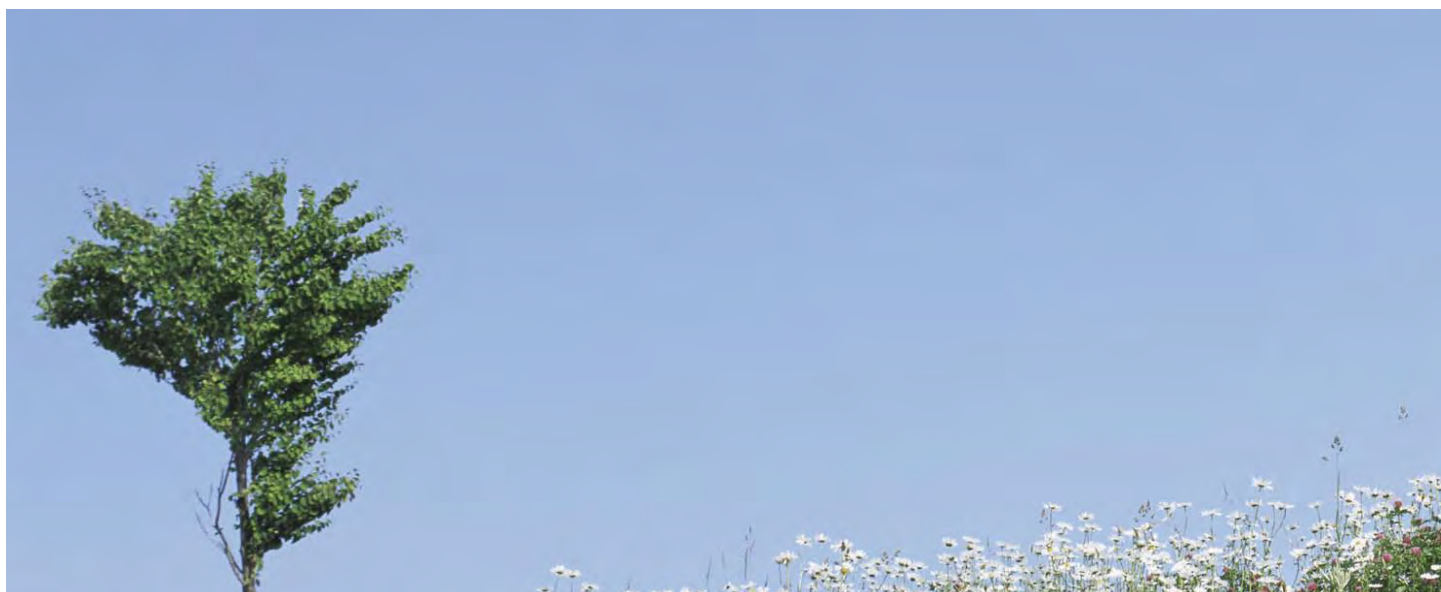
建设银行还优先支持保护环境、清洁能源项目。从2005年到2006年，先后支持了北京、东莞等城市污水处理、黑龙江伊春

## Our environmental protection efforts

Environmental protection in China has always been CCB's concern. It is expressly stipulated in our loan policies that no loans can be granted to projects or enterprises banned by State orders or otherwise in violation of environmental regulations. On the other hand, loans to projects that are conducive to environmental protection and ecological improvements will be encouraged. In CCB's loan assessments, a specific environmental assessment of the project concerned is now compulsory; whereas for loan approval, an environmental assessment report is an important reference. Even when a loan has been drawn down, CCB will continue to follow up and monitor the project in question to ensure that measures to prevent and control pollutions or other public hazards are being implemented.

In 2006, CCB formulated the "Five Basic Principles for Approving Credit Lines for Large and Medium-sized Customers", which reiterated that achieving environmental targets would be an important basis for accreditation admission and approval of credit lines for large and medium-sized customers. Projects to which the prospective loans shall apply must be in compliance with relevant State policies on environmental protection. The potential social and ecological impacts of project construction (such as whether or not waste water, exhaust fumes or slag muck would be discharged or ecological balance would be disrupted) and solutions for remedies must be approved by relevant State authorities. Applications submitted by customers who are in violation of policies on environmental protection will be rejected.

CCB also gives priority to environmental protection and clean energy projects. In 2005 and 2006, it provided supports to municipal waste water treatment projects in Beijing and Dongguan; a wind power generation in Heilongjiang; a fuel ethyl



风力发电、河南天冠燃料乙醇、四川白马循环流化床示范电站等项目，总授信额度达到人民币101.39亿元。

为善待环境，建设银行鼓励员工和客户积极参与环境保护。在江苏省，建设银行为建行龙卡客户开展植树公益活动，得到了客户的热烈响应；在山东省，建设银行连续多年在黄河大坝开展植树活动，栽植“建行林”。建设银行一直努力与全社会共同承担对环境保护的责任。

alcohol project in Henan; and a demonstrative power generation project using circulating fluidized bed in Sichuan. The total amount of loans for these projects was RMB10.139 billion.

With a view to protecting our environment, CCB encourages its employees and customers to participate in environmental protection activities. In Jiangsu, CCB launched a tree planting campaign for its Long Card holders and the idea received overwhelming response. In Shandong, CCB has for many years been organising tree planting activities at the Yellow River dam to build a "CCB Forest". We are determined to cope with the environmental challenge together with the society.

按照香港联交所的要求，我行每年必须向每一位股东提供中英文印刷的企业中期业绩和年度业绩报告，每年印刷量几十万册，为此耗费了大量的纸张和制作成本。

为响应环保、节约资源，在严格遵守监管机构的要求、充分尊重每一位股东权利的前提下，2006年建设银行致函全体股东，推荐使用电子版业绩报告。在广大股东的配合下，建设银行2006年中期业绩报告已经减少了9万多册的印刷数量，为社会节约了资源，在此特向各位股东表示感谢。

We are required by the Hong Kong Stock Exchange to provide printed versions of our interim and annual reports in both Chinese and English to each of our shareholders every year. Hundreds of thousands of copies are being printed each year resulting in huge consumption of paper and significant production costs.

In a bid to conserve resources and respond to the call to protect the environment while strictly observing regulatory requirements and giving full regard to shareholders' rights, in 2006 we had recommended our shareholders to opt for electronic versions of our report on business results. The move received general support from shareholders and printed versions of our 2006 interim reports were slashed by over 90,000 copies. We hereby express our gratitude to all our shareholders for supporting this move to conserve resources.



# 对客户 的责任

## Responsibility towards our customers

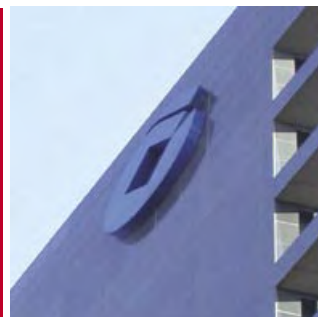
建设银行的个人类客户有1亿多个，公司类客户200多万家，银行卡发卡量超过1.9亿张，电子银行客户4,300多万户，客户规模非常庞大。为客户提供最佳的服务，既是建设银行的战略愿景之一，也是建设银行必须承担的一项最基本的社会责任。

CCB has a huge customer base with over 100 million personal customers, 2 million corporate customers, 190 million issued bank cards and 43 million electronic banking customers. The delivery of the best services to our customers is not only one of CCB's strategic visions, it is also our basic corporate social responsibility.

**截至2006年底建行客户规模示意图**  
**CCB's customer base at the end of 2006**

公司类客户 Corporate Customers	超过200万户 over 2 million
公司类贷款客户 Corporate Loan Customers	6.4万户 64,000
活跃的个人存款账户 Active Personal Deposit Accounts	约1.5亿户 nearly 150 million
银行卡发卡量 Number of Issued Bank Cards	超过1.9亿张 over 190 million
借记卡 Debit Cards	1.86亿张 186 million
贷记卡及准贷记卡 Credit Cards and Quasi-Credit Cards	1,006万张 10.06 million
电子银行客户 Electronic Banking Customers	4,328万户 43.28 million
网上银行 Internet Banking	1,112万户 11.12 million
电话银行 Phone Banking	2,145万户 21.45 million
手机银行 Mobile Banking	1,071万户 10.71 million
个人住房按揭贷款客户 Personal Residential Mortgage Loan Customers	250万户 2.5 million
个人公积金客户 Personal Provident Housing Fund Customers	3,015万户 30.15 million
个人消费贷款客户 Personal Consumption Loan Customers	114万户 1.14 million





### 以客户为中心 不断改善服务

2006年，建设银行通过推进零售网点转型、优化业务操作流程、改善网点环境，提高零售网点服务效率。

建设银行还专门成立了工作小组，对直接面向客户的柜面服务流程进行梳理和优化，共发现个人存贷款、公司存贷款、资金汇划等方面的问题3000多项，经逐条过滤提炼，形成改进措施356条，有效提高了客户服务质量与效率。

为解决营业网点客户排队问题，建设银行与美国银行合作实施了零售网点转型项目试点，通过设置大堂经理引导分流客户、实行窗口弹性排班等措施，使业务流程得到优化，网点客户等候时间明显缩短。目前，试点网点90%的客户等候时间控制在10分钟以内。

从2006年开始，建设银行建立“客户之声”调查制度，根据客户对我行产品和服务的评价和意见改进服务和业务流程。

### A customer-focused approach underpinned by ongoing service improvement

In 2006, CCB had enhanced the service efficiency of its retail outlets by pushing on the transformation of these outlets, improving their overall environment and optimising business operating process.

Besides, CCB had established a task force to examine and optimise the service processes of its counters, where front-line customer services are provided. More than 3,000 problems in the areas of personal deposits and loans, corporate deposits and loans, and remittance and transfer of funds had been identified. After going over these problems carefully, the task force had come up with 356 improvement measures, which, after implementation, were proved to be effective in enhancing quality and efficiency.

In order to solve the problem of long queues at the banking outlets, CCB had worked with Bank of America to carry out a pilot project of branch transformation. Lobby managers were put in place to divert waiting customers as necessary and flexible shifts for tellers were arranged as ways to optimise business processes and shorten queuing time. As a result, in the pilot outlets, waiting time for 90% of the customers was reduced to within 10 minutes.

Since 2006, we have established a “Voice of Customers” collecting mechanism to improve our services and processes according to our customers’ views towards our products and services.

### 重视客户投诉 及时快速反应

建行由95533客户服务中心负责受理客户通过电子渠道的投诉，通过95533电话及网站留言等方式全天候实时受理全行客户投诉，并在8小时工作时间以外为客户提供人工服务。

为保证客户的投诉能够得到及时妥善的处理，建设银行制定了严格的制度，要求95533客户服务代表1-3个工作日内解决并回复客户投诉；对涉及跨行交易的投诉，须在5个工作日内处理完成。

2006年，建设银行95533客户服务中心共受理客户投诉11,467件，比上年同期减少0.2%。其中，电话受理2,035件，同比减少46%；网站受理9,432件，同比增长22%。

### Taking customer complaints seriously with prompt responses

CCB's Customer Service Centre 95533 is responsible for handling customer complaints lodged through electronic channels. This centre handles our customer complaints around the clock through channels such as the 95533 Call Centre and web messages. In addition, it provides personal services to customers after normal office hours.

In order to ensure that customer complaints are properly handled in a timely manner, CCB policy stipulates that our 95533 Customer Service Representatives should solve customer problems and respond within 1-3 working days, while complaints involving inter-bank transactions have to be settled within 5 working days.

CCB's Customer Service Centre 95533 handled a total of 11,467 customer complaints in 2006, a 0.2% decrease compared to the corresponding period in the previous year. Among these complaints, 2,035 cases were lodged through the phone, a 46% decrease year-on-year; while 9,432 cases were lodged through the Internet, a 22% increase year-on-year.



建设银行95533客户服务中心座席员  
Customer service representatives of CCB's Customer Service Centre 95533

## 通过金融创新为客户提供更方便、安全、快捷的服务

历史上，建设银行曾是中国第一笔基本建设贷款、第一笔职工住宅贷款、第一笔个人住房按揭贷款的贷款银行。近年来，建设银行不断进行产品创新，推出了多种满足客户需求的产品和服务项目。

2006年，建设银行在同业中率先开通了人民币活期定期存款全国通存通兑业务，解决客户异地携带大量现金的不便。建设银行还大力推动自助银行、网上银行、电话银行、手机银行业务发展，全行电子银行交易量达到柜台交易量的48.66%，既为广大客户提供了便利的结算服务，又节约了社会交易成本。

## Providing more convenient, secure and efficient services through financial product innovation

Historically, CCB was the lending bank of the first infrastructure construction loan, the first staff housing loan and the first personal residential mortgage loan in the PRC. In recent years, it has been innovating products incessantly and numerous products and services have been launched to meet the needs of customers.

In 2006, CCB was the first bank in the industry to make it possible for holders of RMB current deposit or time deposit accounts to deposit or withdraw cash throughout the country, freeing them the trouble of carrying cash in large sums while traveling through the country. Major efforts had also been made to promote businesses in self-service banking, internet banking, phone banking and mobile phone banking, so much so that electronic banking transaction volume were equivalent to 48.66% of that of teller transactions. Not only were customers provided with a more convenient settlement service, transaction costs for society as a whole were also reduced.

中国建设银行2006年度市场表现 CCB's Market Performance 2006	中国第一大个人住房贷款银行 Top Chinese bank in terms of personal residential mortgage loans	市场份额23.24% 23.24% market share
	中国第一大个人消费贷款银行 Top Chinese bank in terms of personal consumption loans	市场份额21.58% 21.58% market share
	中国第二大基本建设贷款银行 Second Chinese bank in terms of infrastructure loans	市场份额28.02% 28.02% market share

### 注 Notes:

1. 以上排名和市场份额的统计范围是全国商业银行(不含外资银行)  
The above ranking and market share figures cover all commercial banks in China excluding foreign banks.
2. 个人住房贷款包括个人商业用房贷款;基本建设贷款包括技术改造贷款  
Personal residential mortgage loans included personal housing loans for commercial properties; infrastructure loans included technology upgrade loans.
3. 数据来源于人民银行同业信贷收支表  
Figures are based on inter-bank credit receipt and payment tables from the People's Bank of China.



建设银行黑龙江分行业务骨干在房展会现场为客户提供业务咨询和服务。

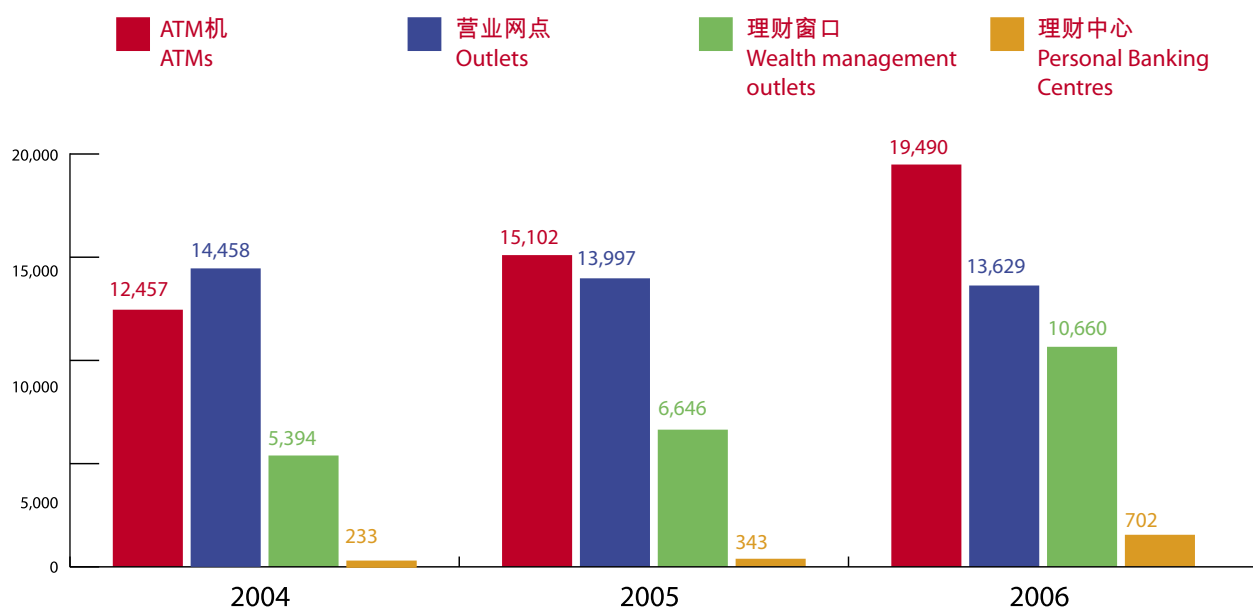
Service managers from CCB Heilongjiang Branch provide consultancy services to customers at a residential property exhibition.

### 建设银行2006年重要产品创新:

- 率先在同业中开通全国范围内的人民币个人定期、活期储蓄存款通存通兑业务，推出“个人通知存款一户通”产品，为客户提供收益率和灵活性兼顾的大额资金存款方式。
- 成功推出首期代客境外理财(QDII)产品。
- 创新推出短期融资券、国际债券、信托受益凭证、资产证券化、项目融资、境内外IPO及再融资、股权投资、财务顾问和财富管理等九大类投资银行产品。
- 率先开办B股客户交易结算资金银行第三方存管业务。
- 推出联贷联保贷款模式，为中小企业融资提供最佳的金融解决方案。

### Significant new products launched by CCB in 2006:

- First bank in China to make it possible for holders of personal RMB current deposit or time deposit accounts to deposit or withdraw cash throughout the country; also the first bank to launch the “All in One Call Deposit Account”, a product offering both yield performance and flexibility for large sum deposits.
- Successfully launching the first QDII products.
- Nine innovative investment banking products, including short-term financial notes, international treasury bonds, trust beneficiary vouchers, asset securitisation, project financing, domestic and overseas IPO and refinancing, equity investments, financial advisory and wealth management.
- First bank to provide third-party depository services for B-share customers’ transaction settlement funds.
- Launched the “Joint Loan and Joint Guarantee” model to provide the best solutions to SME financing.



建设银行在努力为客户提供最佳服务的同时，始终关注经济社会协调发展，将业务拓展与社会关注的问题紧密结合，大力促进民生改善。

While endeavouring to provide its customers with the best services, CCB has always concerned itself with the balanced development of economy and society and, by putting considerations of social issues as part of its business development plans, it has been able to improve the livelihood of the people.

### 发挥住房金融业务优势 圆百姓“安居”梦

建设银行是国内首家开办土地开发和商品房贷款业务、率先承办住房公积金业务、最早推出以居民个人为对象的住房储蓄和住房贷款业务的银行，也是目前国内最大的个人住房贷款银行。

从中国实施住房制度改革以来，建行参与了中国住房改革制度起步、发展、完善的整个过程，从最早配合国家有关部门研究设计第一批房改试点业务模式开始，到实施住房公积金制度、实施国家安居工程建设和经济适用住房建设，20多年来，建设银行充分发挥房地产金融服务职能，为大众百姓都能有称心如意的住房并安居乐业而不懈地努力。

截至目前，建设银行为全国600多家住房资金管理中心(分中心)、100多万住房公积金归集缴存单位和3000多万职工个人客户提供住房公积金业务咨询、账户管理、资金结算、委托贷款、查询对账等服务。

### Offering the best mortgage packages to fulfill home ownership dreams

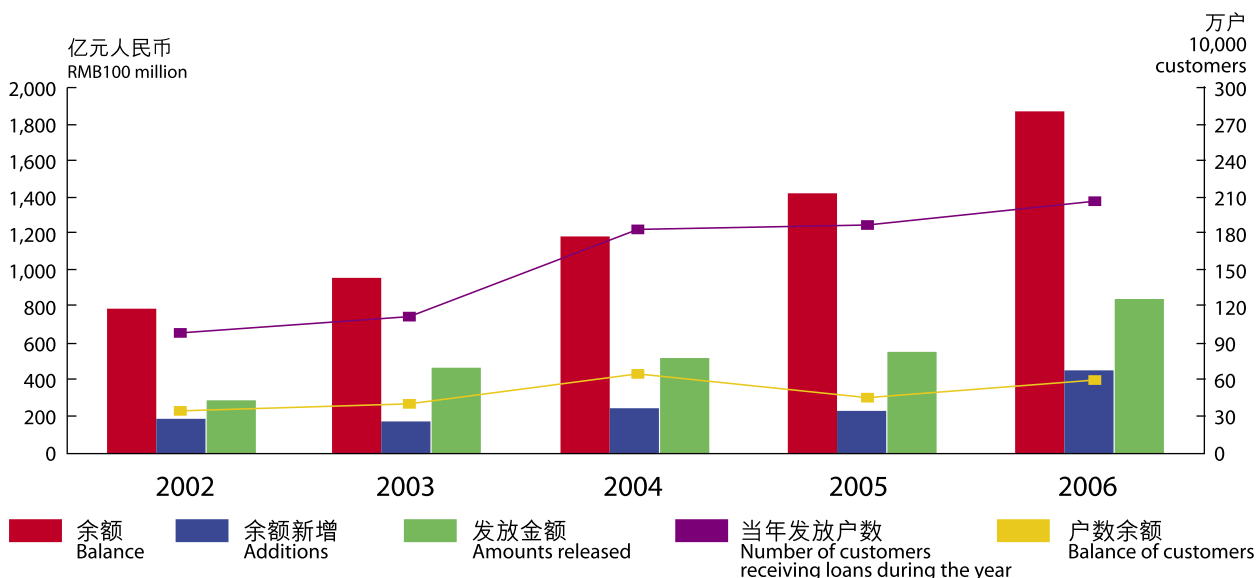
CCB is the first bank in China engaged in loan businesses for land development and commodity housing. It also pioneered in undertaking housing provident fund operations and in starting housing savings and residential mortgage loan businesses for the individual. It is currently the largest lender of personal residential mortgage loans in the PRC.

Since the implementation of the housing policy reform in China, CCB has involved in the entire process from beginning to development and to improvement. We were among the first domestic market players to work with relevant State authorities to launch the first pilot business model under housing policy reforms and we also actively participated in later projects on housing provident funds, State home settlement and economic housing projects. For more than 20 years, CCB has been working diligently to help the public realise home ownership, bringing into full play the property financing function of banks.

As of today, CCB has provided consultation, account management, fund settlement, trust lending and account enquiry services in respect of housing provident fund management centres (branch centres), over 1 million provident fund pooling units and more than 30 million employees across the nation.



建设银行公积金个人住房贷款基本情况表  
Basic Information on CCB Provident Fund Loans



2006年建设银行在国内银行同业中率先推出了公积金委托提取还贷、公积金网上银行、电话银行、手机银行和自助银行等电子渠道服务。截至2006年底，建设银行累计向360多万职工个人发放公积金贷款人民币3,400多亿元。

In 2006, CCB launched a variety of pioneering products such as entrusted drawdown and loan repayment for provident funds, and electronic channel for provident fund services such as Internet banking, phone banking, mobile phone banking and self-service banking. As of the end of 2006, CCB had released RMB340 billion provident funds loans to more than 3.6 million employees.



2005年中国政府为了抑制部分城市房价的过快上涨，推进房地产业持续稳定健康发展，出台了一系列宏观调控政策。

In 2005, in order to curb overheated housing prices, the Government issued a series of macro-control policies to promote a sustainable, stable and healthy development of the real estate industry.

建设银行在贯彻落实国家关于房地产行业发展基本政策的前提下，重点支持信用等级高的开发商及其开发的普通居民住宅，特别是那些设计优良、区位优势明显、适销对路的普通住房类项目，个人住房信贷规模保持了适度稳定的增长。

Subject to the implementation of fundamental State policies on real estate industry development, CCB is focusing on supporting developers of high credit-worthiness and the ordinary residential housing they developed, particularly well-designed and well-located residential housing projects with good market potentials. So far, the Bank's personal residential mortgage loan business has been growing steadily.

2006年，建行根据购买自住房百姓的服务需求，推出固定利率个人住房贷款、个人住房最高额抵押贷款等新产品，并针对不同收入水平客户群体的还款能力，推出“十项服务措施”，为客户提供多种选择的、更加灵活便利的还款方式。还与国内优质二手房中介机构开展合作，积极发展个人二手房贷款产品，以满足百姓购房的多样化需求。

In 2006, in view of the service demands of homebuyers, CCB launched such new products as personal residential fixed-rate mortgage loans and personal residential maximum mortgage loans. To cater to the different repaying capabilities of different income groups, CCB had also introduced the “Ten Service Measures” to provide customers with various flexible and convenient repayment methods. In addition, we had started to cooperate with agents of quality second-hand properties in the domestic market and had been keenly developing personal residential mortgage loan products for second hand housing market to meet the diversified demands of home buyers.

### 个人住房贷款业务“十项服务措施”主要包括：

- 提供“宽限期”、“还款自由行”、“青春无忧”等多种还款方式；
- 通过优化贷款办理流程，减轻客户评估、保险费等相关费用负担；
- 为客户设计合理的公积金贷款方式、还款方式以及公积金贷款和商业性贷款组合方式，提供“完美公积金”贷款服务；
- 提供“组合利率贷款”产品，帮助客户应对利率风险。

### The “Ten Service Measures” on personal residential mortgage loan business mainly include:

- provision of various repayment methods such as “Grace Periods”, “Flexible Repayment Term” and “Carefree Youth”;
- reduction of loan-related fees such as customer assessments and insurance premiums through optimization of lending processes;
- provision of “Perfect Provident Fund” services to design reasonable provident fund lending and repayment schemes and combination packages of provident fund loans and commercial loans for customers;
- provision of “loans with mixed interest rates” to help our customers to handle interest rate risks.

为解决中低收入群体住房融资问题，建设银行积极协助政府，探索为中低收入群体住房需求提供金融服务的新模式。在2007年召开的第十届全国人大五次会议和全国政协十届五次会议上，全国政协委员、建设银行董事长郭树清先生提交了《改进政策，创新金融，建立和完善中低收入居民住房保障体系》的提案，建议组建专门的住房按揭银行，面向中低收入家庭设计多种低息及组合产品，开展住房储蓄与公积金、财政贴息和商业信贷等产品的创新组合，探索政府、银行和个人三方共赢的住房融资新模式，努力为改善低收入群体的住房条件做出努力。

CCB is actively assisting the government to explore new financial service models that would solve the problem of financing housing for low to middle income groups. At the Fifth meeting of the Tenth Session of the National People’s Congress and the Fifth meeting of the Tenth Session of the China People’s Political Consultative Conference (CPPCC) convened in 2007, CCB Chairman Mr. Guo Shuqing, a CPPCC member, submitted a proposal for policy changes to introduce new financing options aimed at providing housing security for low to middle income groups. It was proposed that specialised housing mortgage banks would be established to provide low interest product packages to low to middle income families and develop innovative packages featuring housing savings and provident funds, financial interest rate discounting and commercial loans. CCB sought to develop a new pattern of property financing that would benefit the government, the banks and the individuals and endeavour to improve home ownership prospects for low income groups.



建设银行深圳分行客户经理在为客户提供住房贷款业务的咨询服务

A customer consults one of our service managers at the CCB Shenzhen Branch on the bank's residential mortgage loans business

在中国，大量非国有企业和个体人员通常没有机会获得优惠利率的住房贷款，但他们是最需要改善住房条件、最需要获得政府低息贷款支持的群体。

2002年10月，中国建设银行与德国施威比豪尔银行在天津共同投资成立了中德住房储蓄银行有限责任公司，旨在借鉴德国住房储蓄业务方面“固定利率，低息低贷”的先进经验，为国家房改政策不能覆盖的非国有企业和个体人员等中低收入家庭提供优惠住房金融服务。

In China, large numbers of employees in non state-owned enterprises and self-employing people usually do not have access to housing loans with preferential interest rates. But they are the very people who more than anybody else need to improve their housing conditions and the support of low-interest loans from the government.

In October 2002, CCB and Bausparkasse Schwaebisch Hall of Germany established the joint venture of "Sino-German Bausparkasse Corporation Ltd" in Tianjin, aiming at providing preferential housing finance services to employees outside State-owned enterprises and other middle and low income groups that were not covered by the State housing reform policy, drawing on the German experience in housing savings underpinned by fixed interest rates and low-interest loans.

## 为中小企业发展提供最佳融资方案

中小企业作为国民经济的重要组成部分，已经成为拉动经济增长的重要力量和吸纳社会就业的主要载体。但是，由于中小企业普遍存在财务信息不规范、不完整，缺少信用记录和合规的抵押担保，不良贷款率高等问题，形成了中小企业融资难、金融机构为小企业提供贷款难的两难局面。

## Offering the best financing solutions to small and medium-sized enterprises ("SMEs")

As a key of the national economy, SMEs have already become an important driving force for economic growth and a main provider of employment opportunities. As SMEs are generally characterized by incomplete and non-standardised financial information on their operations, the lack of credit history and qualified collaterals and high NPL ratios, financial institutions have found it very difficult to furnish loans to these SMEs.



为解决中小企业融资的困难，建设银行积极创新，推出了多种信贷产品及担保方式的小企业融资方案：

2005年，建行创建了“成长之路”和“速贷通”两个专门为中小企业服务的品牌。目前，在中小企业发展最快的浙江温州，平均每天有1.3家小企业获得建设银行近400万元的贷款支持。2006年建设银行通过“速贷通”和“成长之路”产品，在温州地区向中小企业提供了人民币14亿元的贷款。

2006年，建设银行又创新推出了小企业联贷联保的业务模式，进一步解决了中小企业的融资难题，同时带动中小企业提升诚信度和经营能力。

In order to solve the difficulties in SME financing, CCB has launched various credit products and guarantee methods for SME financing.

In 2005, CCB developed two products, "Road of Growth" and "Quick Finance" which were specifically designed for SMEs. Currently, in Wenzhou, Zhejiang Province, where SMEs development is fastest, an average of 1.3 small enterprises a day are receiving loan supports of approximately RMB 4 million. In 2006, CCB provided a total of RMB1.4 billion in loans to SMEs in Wenzhou.

In 2006, CCB also launched the "Joint Loan and Joint Guarantee" business model to help SMEs solve their financing problems while giving them the chance to improve their creditworthiness and operational capability.

### 小企业联贷联保贷款： Joint Loan and Joint Guarantee scheme for SMEs:

根据小企业主之间相互了解、相互信任的特点，建设银行借鉴“农户联保贷款模式”推出联贷联保业务方案：即要求若干家小企业组成互助的企业联合体，企业之间自愿协商确定贷款额度，联合向银行申请贷款，每个借款人均对联贷联保贷款总额度提供连带保证责任，通过联合担保起到相互支持、相互监督、分散风险的作用。

2006年4月，建设银行向中国最大的黄金珠宝首饰生产基地的6家黄金珠宝企业自愿组成的联贷联保小组提供了第一笔人民币1.2亿元的贷款。

Based on the mutual understanding and mutual trust among entrepreneurs in small-sized enterprises, CCB has launched its "Joint Loan and Joint Guarantee" loan scheme which is modelled after the "Joint Guarantee Loan Scheme" offered to rural households. In this scheme, a number of small enterprises will be asked to form a group of mutually assisting co-operators. These co-operators will have to decide on the loan amount and submit joint loan application to the bank. Each enterprise acts as a joint guarantor of the total joint loan amount. Through this joint guarantee, these enterprises will support and supervise each other and in so doing diversifying risks.

In April 2006, CCB provided the first loan package of RMB120 million to a joint loan and joint guarantee group consisting of six jewellery enterprises coming from the largest jewellery production base in China.



2006年建设银行还根据中小企业的生命周期、行业特点及对金融产品的需求，制定了初创型、成长型、成熟型等中小企业产品系列，利用建行网上银行、销售结算网络、呼叫中心等渠道，为中小企业提供外汇资金、财务顾问、审价咨询、战略顾问等全方位的服务。

2006年，建设银行小企业贷款增速达到26.4%。通过“速贷通”和“成长之路”业务品牌累计发放贷款近人民币200亿元，不良贷款率仅为0.07%。

基于建设银行积极地为小企业发展进行创新和实践，2006年建设银行被中国银行业监督管理委员会评为“全国银行业金融机构小企业贷款工作先进单位”。

In 2006, CCB also developed a series of products for newly-established, growing and matured SMEs in accordance with the life cycle and industry characteristics of SMEs, as well as their demand toward financing products. At present, CCB is making use of channels such as its internet banking, sales clearing networks and call centres to provide SMEs with comprehensive services such as foreign exchange, financial advice, price appraisal consultation and strategic consultancy, etc.

In 2006, CCB's loans to small enterprises saw a growth of 26%. Loans released under the Road of Growth and Quick Finance brand names almost reached RMB20 billion, with the non-performing loan ratio controlled at a mere 0.07%.

In recognition of its innovative products which lent support to the development of small-sized enterprises, CCB was named an "Advanced Entity for Small Enterprise Loans from PRC Banks and Financial Institutions" by China Banking Regulatory Commission in 2006.

“速贷通”业务是对因财务信息不充分而难以达到银行信用评级和授信要求，但又对信贷需求迫切的中小企业提供融资便利的服务产品。业务特点是在落实足额有效抵质押的情况下，可以不进行评级授信，采取高效快捷的“柜面式”操作，实行限时服务。

“成长之路”业务是针对信用记录较好、持续发展能力较强的成长型中小企业提供的服务。采用专门的评价体系和标准，侧重于对中小企业软信息的评价，简化授信材料，实行差别化、快捷的信贷审批流程。

2006年，在中国中小企业协会、中国银行业协会等机构联合举办的“中国中小企业融资论坛”上，“速贷通”业务被评为“最佳中小企业融资方案”。

“Quick Finance” provides convenient financing services to SMEs which are in urgent need of loans but fail to meet the credit assessment and approval requirements of the banks due to insufficient financial information on them. The characteristic of this service is that approval will be granted once sufficient and valid collaterals are confirmed, and customers will not be required to undergo credit assessments. Loans are efficiently approved and granted over the counter within a designated duration.

“Road of Growth” provides services to growing SMEs with relatively sound credit records and rapid sustained development. We adopted tailor-made rating system to evaluate soft information on the SMEs, so as to streamline documentation required for loan approval and ultimately achieve a differentiating and efficient loan approval process.

In 2006, “Quick Finance” was named the “Best Financing Measure for SMEs” in the “Financing Forum for Chinese SMEs”, which was jointly organized by the China Association of Small and Medium Enterprises (CASME) and China Association of Banks, etc.





## 积极支持新农村建设

探索发展适合农村特点的新型金融服务模式，加大农村金融产品开发和服务力度，是建设银行肩负的又一项重要的社会责任。建行以推进加快发展现代农业为重点，大力扶持集约型农业生产、农产品流通及农副产品深加工企业，拉动农村多元化的金融需求，为广大农民致富奔小康提供及时便捷的服务，截至2006年底，对“三农”贷款余额达到人民币333亿元。

建行辽宁省铁岭分行在辽北地区率先开办了主要以农用车贷款为主的个人汽车消费贷款业务，在该地区成立了“个人信贷服务中心”，对购车的农民实行“一站式”服务。

截止到2006年末，该分行7年间累计向农民发放个人汽车消费贷款人民币8.4亿元，累计销售车辆8,585台。为引导农村劳动力向第三产业转移，增加农民收入，繁荣农村市场起到了积极作用。铁岭开原镇中固村70户人家，有20多户在建行贷款买了车，走上了致富路。

## Zealous support for the construction of rural areas

Another key social responsibility of CCB is to the search for the financial service model most suited to the characteristics of rural areas and to increase its efforts in developing rural financial products and in providing more financial services. CCB focused on efforts to help increase the pace of agricultural modernisation by providing assistance to enterprises engaged in intensive agricultural production, distribution of agricultural products and fine processing agricultural side-line products. We sought to stimulate diversified financial needs in rural areas and provide timely and handy services to help farmers to grow their wealth. As at the end of 2006, outstanding CCB Loans to the three types of agricultural enterprises amounted to RMB 33.3 billion.

In northern Liaoning, CCB Tieling Branch in Liaoning Province pioneered in the personal automobile loan business, which mainly involved farm vehicle loans. A “personal loan service centre” has been established there, providing one-stop services to farmers who intend to purchase their vehicles.

For the seven years ended 31 December 2006, the aggregate amount of personal automobile loans provided by CCB's Tieling Branch to the farmers was RMB840 million, involving a total of 8,585 vehicles. This has stimulated the movement of rural labour to tertiary industries, increased farmers' income and contributed to the prosperity of rural markets. Twenty out of the 70 households in Zhonggu Village, Kaiyuan Town, Tieling City have purchased their vehicles with CCB loans and started to grow rich.

建行黑龙江省分行在当地多个农场进行试点，为农垦区推出新农村个人住房贷款，并配合农垦总局公积金中心协调、指导农垦分局公积金归集及公积金贷款业务，提供金融服务。

建行江苏省分行武进支行成立综合服务营销团队，为江苏省常州武进区建立的“失地农民基本生活保障基金”提供专门服务，通过营业网点、结算网络为首批人民币1.65亿元基金的支付提供金融服务，帮助当地农民顺利获得基本生活保障补助。

建行新疆分行为支持新疆生产建设兵团发展农业种植、食品加工、酿酒制造、果蔬深加工及农资采购，近6年来累计投放贷款人民币258亿元，2006年发放贷款人民币63.83亿元。

### 重视大众客户利益 提供助学贷款等低价产品和多项免费服务

2002年，建设银行开办助学贷款业务。截至2006年底，助学贷款余额为人民币146,319万元，为近20万大学生解决了经济困难问题，合作院校达350多家。

CCB Heilongjiang Branch has piloted a new rural personal housing loan to various farms. It worked with the Farm Cultivation Bureau Provident Fund Centre to supervise the collection of provident funds, the operation of provident fund loan business and the provision of financial services by Farm Cultivation Branch Bureau.

The Wujin sub-branch of CCB Jiangsu Branch has established comprehensive marketing teams to offer tailor-made services to manage the security fund for basic livelihood of farmers who have lost their farmlands in Wujin District of Changzhou City, Jiangsu Province. Financial services have been provided in respect of the initial fund payment of RMB165 million through Wujin sub-branch's outlets and settlement network, facilitating the release of basic living subsidies to local farmers.

CCB Xinjiang Branch has released loans aggregated to RMB25.8 billion in the past 6 years, with an amount of RMB6,383 million in 2006, to the Xinjiang Production and Construction Regiment for agricultural planting, food processing, wine production, fruit and vegetable processing and purchase of farming equipment.

### Providing education loans, low-cost products and various free services as ways of looking after customer interests in general

CCB started to provide education loans in 2002 and as at the end of 2006, outstanding education loans amounted to over RMB1,463.19 million. Close to 200,000 university students have benefited from such loans with over 350 colleges and schools joining the bank as partners.

年份 (Year)	2004	2005	2006
助学贷款余额 (人民币：百万元) Balance of education loans (RMB: Million)	105	1,344.42	1,463.19

2003年开始，建设银行开办失业人员小额担保贷款业务，4年来已经发放6000多笔。截至2006年底，贷款余额为人民币2,975万元，为帮助他们再就业提供了资金支持。

In 2003, CCB started to provide small-sized secured loans to unemployed people. Since then, loans have been granted to more than 6,000 unemployed people in the past four years. As at the end of 2006, RMB29.75 million was outstanding in this loan category to provide financial support to tide them over until re-employment.

建设银行始终尊重大众客户权益，平等对待所有客户，在产品和服务定价时综合考虑经营成本和不同客户群体的便利和消费感受，坚持为客户提供多项免费的基本银行服务：

CCB holds the interest of retail customers in high regard and seeks to assure that all customers are treated on an equal basis. The prices of products and services are determined on the basis of operating costs, taking into account the convenience offered and the consumption experience of different customer groups. Consequently, we have been persistent in the provision of a number of basic banking services free of charge.



建设银行辽宁省锦州分行员工热心指导客户填写业务申请表。  
Staff of CCB Liaoning Jinzhou Sub-branch assists a customer to fill in application forms.

建设银行江西省分行南昌市八一公园分理处员工在为客户提供咨询服务。  
Staff provides consultation services to a customer at Bayi Park Service Outlet of CCB Jiangxi Branch in Nanchang.

- 建行的所有网点都免费提供零钞、破钞兑换和零钞清点、脏钞清洗、残钞粘补等服务。
- 对部分高校学生办理储蓄卡免收年费。
- 在部分省、市对老人、低保户、学生等特殊群体制订了免收小额帐户管理费的政策。

2006年，建设银行为民政部门代发的所有社会保障性质的资金，如养老金、低保费等，均免收一切费用。在2006年春节之前建设银行还为农民工异地汇款给予了价格优惠。

- Services such as the provision of small changes, replacement of defaced bank notes, small change counting, cleaning of dirty notes and restoration of torn notes, are provided free of charge at all CCB outlets.
- Savings card services are being offered to certain university students free of annual fees.
- Service charges are waived for low balance accounts owned by special groups such as senior citizens, low-security households and students in certain cities and provinces.

In 2006, CCB offered free services in the release of pension, low-security group insurance and other social security payments on behalf of the Ministry of Civil Affairs. During the period before Chinese New Year Festival in 2006 CCB provided inter-city remittance services to migrant workers at preferential rates.

# 对股东的责任

Responsibility towards our shareholders

## 本行股价走势图 Share Price Chart (Stock code: 0939)

(2005年10月27日 - 2006年12月29日)

(October 27th 2005 - 29th December 2006)





## 创造最佳业绩 提升企业价值

2006年，建设银行积极落实股东大会、董事会制定的发展战略和经营方针，努力履行对股东的承诺，有序推进业务转型和经营机制转变。

2006年继续保持了公司业务的稳健增长，同时积极拓展零售业务和中间业务，实现中长期贷款、小企业贷款、个人贷款和中间业务同步快速增长，营业收入稳步提高。

在海外战略方面，成功收购了美国银行(亚洲)及其附属公司的全部股权，迈出了海外发展战略的第一步。完成收购后，建设银行在香港的业务规模扩大了两倍，客户贷款由原来的第16位飙升至第9位，并快速搭建起建设银行在港澳地区的零售业务发展平台，增强了客户服务能力和市场竞争力。

2006年，建设银行取得了良好的经营业绩，股东回报也获得增长。截至2006年底，本行实现税前利润人民币657.17亿元，较上年增加人民币103.53亿元，增幅为18.7%。实现股东应占利润人民币463.22亿元，每股盈利人民币0.21元，平均股东权益回报率达到15%。

## Delivering optimal results with enhanced corporate value

In 2006, we had worked hard in implementing the development strategies and operating policies laid down in the Shareholders' general meetings and by the Board of Directors' meetings. We had also made great efforts in fulfilling our pledges to the shareholders by restructuring our business and changing our operating mechanisms in an orderly manner.

In 2006, while maintaining steady growth in corporate business, CCB had exerted much effort in developing its retail business and intermediary business. Consequently, as our medium and long-term loans, small business loans, personal loans as well as in intermediary business all saw a simultaneous rapid growth, our operating income increased steadily.

As to overseas strategies, we had successfully acquired the entire equity interest of the Bank of America (Asia) and its subsidiaries in a move to expand our overseas market. With the completion of the acquisition, our business size in Hong Kong had doubled and our ranking in terms of customer loans had surged from the 16th to the 9th place. Besides, we had improved our customer service capability and market competitiveness in Hong Kong and Macau by quickly establishing a platform for retail business development.

In 2006, CCB achieved remarkable operating results and our shareholders' return also increased. As of the end of 2006, our profit before tax was RMB65.717 billion, representing an increase of RMB10.353 billion or 18.7% compared to the previous year. The profit attributable to our shareholders was RMB65.717 billion and earnings per share was RMB0.21. The average return on shareholders' equity was 15%.



## 2004-2006建行经营业绩及股东回报 CCB's operating results and shareholder's return in 2004-2006

	2004	2005	2006
营业收入(人民币百万元) Operating income (in millions of RMB)	113,976	128,714	<b>151,593</b>
税前利润(人民币百万元) Profit before tax (in millions of RMB)	51,199	55,364	<b>65,717</b>
净利润(人民币百万元) Net profit (in millions of RMB)	49,040	47,096	<b>46,319</b>
股东应占净利润(人民币百万元) Net profit attributable to shareholders (in millions of RMB)	49,042	47,103	<b>46,322</b>
股东应占权益总额(人民币百万元) Total equity attributable to shareholders (in millions of RMB)	195,516	287,579	<b>330,109</b>
每股盈利(人民币元) Earnings per share (RMB)	0.26	0.24	<b>0.21</b>
平均股东权益回报率(%) Return on average equity (%)	25.86	21.59	<b>15</b>





## 加强风险管理 保证业务健康发展

实现股东价值的最大化，防范和控制风险是银行生存和履行社会职责的前提。为保障投资者利益，实现各项业务的稳步健康增长，我行推行了全面风险管理。

2006年，建设银行总行任命了首席风险官，向38个一级分行派出了风险总监，向二级分行派出538名风险主管，向县级支行派出了风险经理1,883人，形成集中、垂直的风险管理组织架构。同时推行风险经理与客户经理平行作业，将风险关口前移，由风险经理与客户经理共同进行客户调查，形成了良好的协调沟通机制，在优化业务流程，提高效率的同时，有效地防范和控制了风险。

2006年，建设银行整体资产质量持续提升。2006年底不良贷款额下降为人民币943.99亿元，不良贷款率为3.29%，较上年下降0.55个百分点。

## 倡导节约风气 降低成本开支

为节约资源，建设银行在全行积极倡导节约文化，鼓励员工在日常生活中从细节做起，厉行节约。通过推广电子公文流转，实施网上办公，双面使用纸张等措施减少公文用纸，通过倡议员工节约每一滴水、每一度电、每一张纸降低资源的消耗，节约经营成本开支。为解决业务处理系统回单打印成本高的问题，建设银行改进了操作流程，将大部分纸质回单改为电子介质存储，每天平均减少打印时间近50分钟，年均节约打印成本近人民币2,000万元，减少了费用支出，提高了效益。

## Strengthening risk management to ensure healthy business growth

Maximisation of shareholders' value and risk prevention and control are the prerequisites to the survival of a bank and to its undertaking of social responsibility. To protect investors' interests and achieve steady and healthy growth of our business, CCB has implemented comprehensive risk controls.

In 2006, CCB Headquarters appointed a Chief Risk Office and deployed risk officers to 38 tier-one branches, 538 risk supervisors to tier-two branches and 1,883 risk managers to county level sub-branches. As a result, a centralised vertical risk management structure was established. In addition, we had shifted risk controls further to the frontline by having our risk managers and customer managers operate in concert. By virtue of their conducting customer investigation together, we had set up a superb mechanism for coordination and communication, allowing us effective prevention and control of risks while optimizing business processes and increasing efficiency.

In 2006, CCB continued to upgrade the overall quality of its assets. At the end of 2006, the amount of non-performing loans had dropped to RMB94.399 billion, while the non-performing loan ratio was 3.29%, representing a decrease of 0.55 percentage points as compared with last year.

## Achieving cost reductions by fostering a conservationist culture

In order to conserve resources, CCB has been actively promoting a conservationist culture by asking its employees to begin practising conservation in the details of their day-to-day work. For example, paper is conserved by adopting such measures as electronic documents, web-based offices and duplex printing. If every employee participates in conserving each drop of water, each unit of electricity and each piece of paper, operating cost can be reduced. In view of the high printing costs associated with printed acknowledgement receipts generated by its business processing systems, CCB has improved on its operating processes by converting most paper acknowledgement receipts to a digital form storage. As a result, time spent daily on printing has been reduced by an average of 50 minutes, and average annual savings on printing cost was close to RMB20 million. Costs and expenses have been reduced and effectiveness increased as a result.

# 对员工的责任

Responsibility towards our staff



董事长郭树清先生与建设银行山东省济南市历下支行员工何晓、黄晓文、朱倩、刘吟等合影，何晓是建设银行“十大杰出青年”之一。她所推行的“快乐服务”在当地建设银行被广泛推广，得到广大客户的高度认同和赞赏。

Chairman Guo Shuqing with He Xiao, Huang Xiaowen, Zhu Qian and Liu Yin, staff of CCB Jinan Lixia Sub-branch. He Xiao is selected one of CCB's "Ten Outstanding Young Staff" for the "Happy Service" she originates, which has been rolled out in local CCB outlets and highly acclaimed by customers.

员工既是企业最宝贵的财富，也是社会的一份子，保障员工权益、为员工提供最好的发展机会，使员工与企业共同获得成功，是建设银行的重要社会责任。

While being valued members of society, our employees are also priceless corporate assets. It is therefore the conviction of CCB to undertake its social responsibility by protecting staff interests, offering them best possible opportunities for advancement and enabling both staff and business to realise goals of success.

## 开展全员培训 积极推进员工职业生涯发展

## Comprehensive staff training to actively promote staff's career development

2006年，建行加大对培训的投入，开展了多层次、多渠道、全方位的全员培训。全年共投入培训经费人民币2.65亿元，

In 2006, CCB increased its input in staff training to allow comprehensive training at multiple levels through different channels. A total of RMB265 million was spent on the staff training, 7,071 sessions of various training



举办各类培训项目7071期，培训40.22万人次，人均培训天数为2.83天。

为帮助优秀青年员工得到更好的成长锻炼机会，建行采取任职挂职、异地交流、岗位轮换等多种形式，有计划地安排优秀青年员工到基层锻炼，在实践中接受考验，丰富知识，增长才干。

2006年，建行开始与美国银行合作研究适合建行员工的领导力模型和新入职计划，形成选拔有依据、评估有标准、培养有方向、使用有计划的机制，促进员工职业发展规划。同时建立了人才回流机制，鼓励员工自主脱产参加学历教育，为其保留工作机会，学成后继续回到建行工作。

## 保障员工权益 建立和谐分配关系

建设银行不仅及时足额地为员工缴存“五险一金”，还建立了企业年金、补充医疗保险等关系员工切身利益的企业福利制度。2006年建设银行开始探索根据员工的个性化需求实施弹性福利计划，在整合现有福利资源的基础上，考虑员工不同年龄、性别和兴趣爱好，给员工提供各种福利项目的“菜单”，员工可以在分配的费用限额内做出选择。

2006年，建行建立了员工最低工资保障线制度，在员工工资分配中扣除“五险一金”后，保证全体员工的月均工资不低于所在地最低工资标准；对于能够履行岗位职责、考核合格的在岗合同制员工，保证月均应发工资不低于所在地社会平均工资标准。

programmes were held and the number of employees that have received training was 402,200 person-times, representing 2.83 days for each employees.

To give high-calibre young talents the best possible exposures, CCB has made planned arrangements for young talents to receive on-site training through a variety of means, such as temporary postings, inter-city post exchange and rotations. This ensures that these talents can enrich their knowledge and skills through practices at grass root outlets.

In 2006, CCB started to partner with the Bank of America to devise a leadership model and an on-board programme suitable to CCB staff. This would point the way to greater transparency in the selection criteria; higher levels of accountability in the appraisal framework; clearer directions in mapping staff development; more strategic planning in its implementation and eventually arriving at a mechanism that facilitates staff professional growth. In addition, CCB also established a re-employment scheme to reserve positions for those staff who choose to leave the Bank temporarily to pursue further studies.

## Protecting staff rights and ensuring fairness in resource allocation

With genuine concern for staff welfare, CCB not only ensures the prompt contributions to the obligatory “Five Insurance Plans and One Retirement Fund” for its staff, but also introduces corporate welfare plans such as corporate annuity pension, supplementary medical insurance, etc. to enhance staff benefits. In 2006, CCB started to explore the possibility of flexible staff welfare schemes which would take into account the age, gender, interests and preferences of the individual staff, and under which staff would be offered choices of different welfare “menus” within their allocated caps, while the bank would be able to consolidate its existing welfare resources.

In 2006, CCB had established the minimum wage regime which would ensure that, after deductions for contributions to the “Five Insurance Plans and One Retirement Fund”, the net take-home pay of all employees would not be lower than the minimum level stipulated for the locality where such employees were working. It would also ensure that the average monthly wages received by contract-based employees who have duly performed their duties and passed their appraisals would not be lower than the community standard for average wages of the locality where such employees were working.

为帮助遭遇特大不幸、生活陷入困难的职工，建设银行组织建立了“职工互助基金”，为建设银行特困职工提供救助。2006年，建设银行职工互助基金共向23,000多名困难职工提供救助资金人民币1,442万元。

为帮助建设银行的分流员工重新就业，建设银行积极与地方政府合作为分流人员提供各种帮助。为使分流人员能有一些相对稳定的收入来源，建设银行在部分地区尝试将他们编入行外营销团队，根据营销业绩支付推销费或手续费；在依法合规的前提下，尝试帮助部分分流人员创办小企业，为他们提供诸如为网点送水、送餐、派发广告和宣传品等小额外包服务机会；同时建设银行还积极探索各种形式的扶贫帮困计划，帮助他们解决特殊困难，比如通过“职工互助基金”对意外事故或疾病导致的重大生活困难的分流员工提供救助。

### 成立职工代表大会 倾听员工声音

建设银行按照《中华人民共和国宪法》、《工会法》建立了职工代表大会和工会制度，2005年召开了第一届职工代表大会。建立了行务公开制度、职工代表大会联席会议制度、职工代表巡查制度、劳动争议预警制度、职工监事制度等以保证员工的各项权益。

2006年，在第一届职工代表大会第二次会议上，全行近400名职工代表，听取了管理层关于银行改革与发展的报告，对建设银行的发展战略，以及薪酬、福利、职业发展等与员工利益密切相关的重大事项进行审议，并提出意见和建议。

2006年，建设银行开始实施“员工之声”项目，通过“员工之声”渠道，建立企业与员工沟通的有效机制与平台，及时了解员工对于我行经营管理、员工利益、个人问题等方面的建议和意见，分析员工需求，不断优化相关政策、制度和流程，充分调动和激发员工的积极性和创造性，促进企业和员工共同发展。

A Staff Mutual Fund has been set up at CCB to help employees who face extreme difficulties as a result of major mishaps. In 2006, the CCB Staff Mutual Fund handed out RMB14.42 million to over 23,000 needy employees.

CCB actively works with local governments to provide assistance to redundant staff in finding new jobs. Some of them were allocated positions in sales team (not being part of the regular headcount) in certain regions, so that they might earn some stable income in the form of sales commission or handling fees based on their sales performance. Subject to compliance with relevant laws and regulations, CCB was also helping some of the laid off staff to start their own businesses in small scales, undertaking outsourced services for bank outlets such as catering and circulation of promotional materials. Meanwhile, CCB is also studying different forms of poverty relief plans for staff facing acute difficulties. For instance, redundant staff facing precarious situations as a result of accidents or illness would receive financial assistance through our Staff Mutual Fund.

### Staff Representative Assembly and Voice of Associate as platform for communications

CCB has established the Staff Representative Assembly and a trade union system in accordance with the Constitution of the People's Republic of China and the Trade Union Law. The first staff representative assembly was convened in 2005. In addition, a bank operation disclosure system, a staff representative assembly joint meeting system, a staff representative inspection system, a labour dispute pre-warning system and a staff supervisor system have been established to safeguard staff benefits.

At the second meeting of the first session of the staff representative assembly held in 2006, nearly 400 staff representatives were briefed by the management on bank reforms and development. They took part in reviewing the development strategy of CCB and significant issues on staff interests such as remuneration, benefits and career development, and furnished relevant suggestions.

In 2006, an effective platform for staff communication known as the “Voice of Associate” was launched in CCB, through which the management is able to gain timely insight into staff views on the Bank's management, staff interests and individual issues. Improvements on relevant policies, systems and processes made on the basis of input from the staff are being seen as a source of motivation for staff initiative and creativity that will contribute positively to the co-development of the Bank and the staff.

## 联合国全球契约10项原则

1999年2月，在瑞士达沃斯世界经济论坛上，联合国秘书长科菲·安南提出“全球契约”9项原则，要求企业界领导人在经营自己的企业时，维护人权以及正当的劳工和环境标准。2002年，联合国正式推出《联合国全球契约》10项原则，鼓励各个企业或组织采取实际行动使全球契约及其各项原则贯穿在企业战略、文化和日常业务之中。10项原则包括：

## The Ten Principles of the “UN Global Compact”

In February 1999, the then United Nations Secretary-General Kofi Annan proposed the Nine Principles of the UN Global Compact in the Davos World Economic Forum. These nine principles required corporate leaders to protect human rights as well as reasonable labour and environmental standards in the course of operating their businesses. In 2002, the United Nations officially launched the Ten Principles of UN Global Compact, which persuaded corporate actions to incorporate the Global Compact and its principles into their corporate strategies, corporate culture and day-to-day business. These ten principles include:

### 人权 Human Rights :

- |                     |   |
|---------------------|---|
| 原则1<br>Principle 1: | 企业应当支持、尊重和保护国际上宣布的各项人权；<br>Business should support and respect the protection of internationally proclaimed human rights; |
| 原则2<br>Principle 2: | 企业应当确保不成为侵犯人权的共谋。<br>Businesses should make sure that they are not complicit in human rights abuses.                      |

### 劳工 Labor Standards :

- |                     |   |
|---------------------|---|
| 原则3<br>Principle 3: | 企业应当支持结社自由并切实承认集体谈判的权利；<br>Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining; |
| 原则4<br>Principle 4: | 消除一切形式的强迫劳动和强制劳动；<br>The elimination of all forms of forced and compulsory labour;  |
| 原则5<br>Principle 5: | 切实废除童工；<br>The effective abolition of child labour;   |
| 原则6<br>Principle 6: | 消除就业和职业歧视。<br>The elimination of discrimination in respect of employment and occupation;  |

### 环境 Environment :

- |                     |  |
|---------------------|--|
| 原则7<br>Principle 7: | 企业应当支持对环境挑战采取预防办法；<br>Businesses should support a precautionary approach to environment challenges;  |
| 原则8<br>Principle 8: | 积极推动对环境负起更大的责任；<br>Undertake initiatives to promote greater environmental responsibility;            |
| 原则9<br>Principle 9: | 鼓励发展和推广无害环境的技术。<br>Encourage the development and diffusion of environmentally friendly technologies. |

### 反腐败 Anti-Corruption :

- |                        |   |
|------------------------|---|
| 原则10:<br>Principle 10: | 企业应反对商业活动中的腐败行为。<br>Businesses should work against all forms of corruption , including extortion and bribery. |
|------------------------|---|

# 积极支持社会公益事业

Whole-hearted support for public welfare services

## 建设银行以往10年支持社会公益事业记录

Records of CCB's contributions to public welfare services in the past 10 years.

1996	<p>建设银行全行30万员工自愿捐款设立了“中国建设银行爱心基金”，筹集资金3,256万元用于资助贫困大学生。到2006年累计向全国86所高等院校捐款人民币2,200万元，资助了16,203多名贫困大学生。1996-2006年期间，“爱心基金”每年向中国青少年发展基金会捐款人民币50万元，用于在贫困地区援建“建设银行希望小学”；每年向中华见义勇为基金会捐款人民币50万元，用于奖励社会见义勇为者。CCB's 300,000 employees set up the CCB Caring Foundation through voluntary donations, raising RMB32.56 million for needy university students. Up to 2006, the Fund had donated a total of RMB22 million to 86 institutions of high learning and provided assistance to 16,203 university students in financial needs. From 1996 to 2006, the Caring Foundation had donated RMB500,000 annually to the China Youth Development Foundation to build “CCB Hope Primary Schools” in impoverished regions. Furthermore, it had also donated RMB500,000 each year to the “China Foundation for Brave Acts of Righteousness” in recognition of those who had acted boldly for what is righteous.</p>
1997	<p>向中国儿童少年基金会“春蕾计划”捐款人民币40万元，帮助贫困地区辍学女童重返校园。 Donated RMB400,000 to the “Spring Buds Project” of the China Children &amp; Teenagers' Fund to help girls in poverty-stricken regions resume schooling.</p>
2000	<p>为中国残疾人运动会捐款人民币20万元。 Donated RMB200,000 to China's National Games for the Handicapped.</p>
2001	<p>向内蒙古自治区遭受雪灾地区捐款人民币50万元。 Donated RMB500,000 to the Inner Mongolia Autonomous Region to provide relief for areas afflicted by snow storms.</p>
2002	<p>与中国少年儿童基金会合作开展零钱募捐活动，帮助贫困地区失学儿童返回校园。 Co-sponsored the “Change Donation Campaign” with the China Children &amp; Teenagers' Fund to help children in impoverished regions return to school.</p>
2003	<p>为支持北京市抗击“非典”斗争，建设银行及员工向公益组织捐款人民币97万元，向西北地区“母亲水窖工程”、“白内障光明列车工程”捐助大量款项。 CCB and its staff donated RMB970,000 to charity organisations in support of the fight-SARS campaigns in Beijing. Generous donations were also made to the “Mother's Water Storage Project” and the “Lifeline Express for Bringing Light to Cataract Victims” project in Northwest China.</p>
2005	<p>向中国红十字会捐款人民币300万元，成立了“中国建设银行红十字青少年发展基金”，用于帮助其在贫困地区成立组织，并资助1,965名贫困学生。 向解放军总医院、江西地震灾区、第四届奥林匹克国际合唱节、第八届北京国际音乐节、浙江大学等机构或地区捐助多笔款项。 Donated RMB3 million to the Red Cross Society of China and founded “CCB Red Cross Youth Development Fund”, which aims at establishing relief organizations in impoverished areas and providing financial aid to 1,965 needy students. Donations were also made to the PLA Central Hospital, earthquake stricken areas in Jiangxi Province, The Fourth Olympics International Choir Festival, The Eighth Beijing International Music Festival and Zhejiang University.</p>



## 支持文化教育事业

### 建设银行希望小学

“中国建设银行爱心基金”连续10年向中国青少年发展基金会捐款，在贫困受灾地区建立“建设银行希望小学”。

截至2006年底，累计向中国青少年发展基金会捐款人民币500万元，在陕西、青海、新疆、贵州、广西等14个省、自治区和直辖市的贫困受灾地区建立“建设银行希望小学”25所，不仅使当地的教育环境得到了改善，学校教育功能得到了拓展，还带动了社会对当地教育的持续关注和支持。目前，各地建行希望小学在校学生5,600人，其中包括少数民族学生671人。

## Support for Culture Development and Education

### CCB Hope Primary Schools

The CCB Caring Foundation has made donations to the China Youth Development Foundation for ten consecutive years to build “CCB Hope Primary Schools” in poverty or disaster stricken areas.

By the end of 2006, CCB donations to the China Youth Development Foundation had amounted to RMB85 million and 25 CCB Hope Primary Schools had been built in impoverished or disaster stricken areas in 14 provinces, autonomous regions and municipalities such as Shaanxi, Qinghai, Xinjiang, Guizhou, Guangxi and others. Not only did this improve the education environment of the localities but it also enhanced the impact of education and aroused public concern and support for local education. At present, there are 5,600 students attending CCB Hope Primary Schools in various regions, including 671 who are ethnic minorities.



<b>建设银行希望小学</b> <b>CCB Hope Primary School</b>	<b>援建时间</b> <b>Year of establishment</b>
重庆巫溪县建行希望小学 Chongqing Wuxi County CCB Hope Primary School 新疆民丰县建行希望小学 Xinjiang Minfeng County CCB Hope Primary School 新疆皮山县第二建行希望小学 Xinjiang Pishan County No. 2 CCB Hope Primary School 陕西岚皋县建行希望小学 Shaanxi Langao County CCB Hope Primary School	1996
江西吉水县乌江乡建行希望小学 Jiangxi Jishui County Wujiang Village CCB Hope Primary School 陕西江阴县建行希望小学 Shaanxi Jiangyin County CCB Hope Primary School	1997
陕西紫阳县城关镇蚂蝗梁建行希望小学 Shaanxi Ziyang County Chengguan Town Mahuangliang CCB Hope Primary School 河南泌阳县铜山乡建行希望小学 Henan Miyang County Tongshan Village CCB Hope Primary School	1998
黑龙江安达市羊草镇建行希望小学 Heilongjiang Anda City Yangcao Town CCB Hope Primary School 青海循化县道帷乡建行希望小学 Qinghai Xunhua County Daowei Village CCB Hope Primary School 陕西安康市恒口镇陈家营建行希望小学 Shaanxi Ankang City Hengkou Town Chenjia Village CCB Hope Primary School 安徽宿松县汇口镇建行希望小学 Anhui Susong County Huikou Town CCB Hope Primary School	1999
内蒙古鄂托克旗沙井镇建行希望小学 Inner Mongolia Ertok Banner Shajing Town CCB Hope Primary School 陕西横山县石窑沟乡建行希望小学 Shaanxi Hengshan County Shiyaogou Village CCB Hope Primary School 陕西紫阳县汉王镇建行希望小学 Shaanxi Ziyang County Hanwang Town CCB Hope Primary School	2000
山西省武乡县故城镇建行希望小学 Shanxi Wuxiang County Gucheng Town CCB Hope Primary School	2001
甘肃华亭县马峡乡建行希望小学 Gansu Huating County Maxia Village CCB Hope Primary School 贵州毕节市鸭池镇建行希望小学 Guizhou Bijie City Yachi Town CCB Hope Primary School 江西上高县镇渡乡建行希望小学 Jiangxi Shanggao County Zhendu Village CCB Hope Primary School 青海达日县吉迈镇建行希望小学 Qinghai Dari County Jimai Town CCB Hope Primary School	2003
广西融水县怀宝镇建行希望小学 Guangxi Rongshui County Huaibao Town CCB Hope Primary School	2004
湖北江陵县资市镇建行希望小学 Hubei Jiangling County Zishi Town CCB Hope Primary School 陕西汉滨区石梯乡建行希望小学 Shaanxi Hanbin District Shiti Village CCB Hope Primary School 贵州铜仁市大坪乡大冲村建行希望小学 Guizhou Tongren City Dapingxiang Dachong Village CCB Hope Primary Primary School 安徽枞阳县会宫乡会宫村建行希望小学 Anhui Zongyang County Huigong Village CCB Hope Primary School	2005



## 建立“清华大学-中国建设银行奖(助)学基金”和“清华大学-中国建设银行图书基金”

2006年，建设银行向清华大学捐赠人民币100万元设立奖(助)学金，用于奖励和资助品学兼优和家境贫困的学生。2006年度共有526名清华大学学生获得了该项奖(助)学金，其中128名学生获得奖学金，398名学生获得助学金。

同年，建设银行还向清华大学捐赠人民币200万元作为图书基金，用于购买经济管理、金融类中英文图书。

## 建设银行零钱募捐箱

2002年，为救助贫困地区失学儿童重返校园，建设银行与中国少年儿童基金会合作开展“零钱慈善”活动。期间专门捐资人民币100万元制作了募捐箱，摆放在建设银行5000个营业网点，用于零钱捐款的募集。

截至2006年底，累计为中国少年儿童基金会募集资金人民币327万多元。基于建设银行在“零钱慈善”活动中的突出贡献，中国少年儿童基金会于2007年1月授予建设银行“最佳热爱儿童爱心单位”的荣誉称号。建设银行北京分行的5名员工荣获“最佳爱心之星大使”称号。

## The establishment of the Tsinghua University – CCB Scholarships and Grants and the Tsinghua University – CCB Library Fund

In 2006, CCB made a donation of RMB1 million to Tsinghua University for the establishment of scholarships and grants to recognise academic excellence and provide financial assistance for those who need it. In 2006, a total of 526 Tsinghua students had been awarded, 128 of whom received scholarships and 398 received grants.

In the same year, another RMB2 million was made to Tsinghua University as library fund for the purchase of Chinese and foreign publications on economic management and finance.

## The CCB Change Donation Box

In 2002, CCB launched the Change Donation Campaign jointly with the China Children & Teenagers' Fund to help children in impoverished regions return to school. During that period, RMB1 million was donated for making of donation boxes to be placed at 5,000 CCB banking centres for change collection.

As of the end of 2006, the money raised for the China Children and Teenagers' Fund had a cumulative amount of RMB3.27 million. In recognition of its tremendous contributions to the Change Donation Campaign, CCB was awarded the "Most Caring Organisation for Children" by the Fund in January 2007. Five employees from CCB Beijing Branch were named "Best Ambassador for Care".





特奥运动员在宣传活动中展示彩虹明信片。  
Athletes of the 2007 Special Olympics World Summer Games display the Rainbow Postcards

### 关怀帮助特殊群体

为呼吁全社会关注残疾人事业，维护残疾人尊严和权利，同司法部和中國残联共同发起的“心系残疾人，法律援助爱心”活动，捐赠人民币100万元。

赞助将于2007年10月在上海举行的“2007世界夏季特殊奥林匹克运动会”，以支持智障人士体育事业，帮助其发挥潜力，锻炼身体，显示勇气，享受生活与友谊。

### 及时扶贫救困

2006年7月，建设银行通过中国红十字会向我国因受台风影响遭受洪涝灾害的湖南、广东、福建、广西、浙江、江西等南方六省区捐款人民币450万元，以帮助灾区群众渡过难关，重建家园。同时，建设银行广东省分行的员工自发为灾区捐款人民币120万元救助受灾百姓。到2006年底，建行捐助款项已经帮助受灾地区重建3所乡镇中小学和7所卫生院，援建项目面积达到12,945平方米。

### Care and support for communities with special needs

CCB had contributed RMB1 million to the worthy cause of “Legal Aid for the Handicapped” jointly initiated with the Ministry of Justice and the China Association for the Handicapped in an effort to arouse public concern for the welfare of the handicapped and protect their dignity and rights.

CCB will be sponsoring the 2007 Special Olympics World Summer Games to be held in Shanghai in October. The aim is to support sporting events for individuals of intellectual disabilities and help them realise their potentials, develop their physical fitness, demonstrate their courage and enjoy life as well as friendship.

### Timely relief for disasters

In July 2006, CCB donated a relief fund of RMB4.5 million through the Red Cross Society of China to help victims in six southern provinces including Hunan, Guangdong, Fujian, Guangxi, Zhejiang and Jiangxi who had lost their homes in typhoons and floods. With the donations, victims were able to tide over their difficulties and rebuild their homes. Meanwhile, staff in CCB Guangdong Branch made a voluntary donation of RMB1.2 million to help victims in disasters. By the end of 2006, three township primary schools and seven clinics with a building area of 12,945 sq.m had been rebuilt with the CCB donations.



2006年，建设银行向中国扶贫基金会捐款人民币300万元，用于支持中国扶贫基金会的扶贫项目创新和项目宣传推广工作。

### 支持文化事业发展

从2005年开始，建设银行加入北京国际音乐节支持者和赞助商的行列。2006年以首席赞助商的身份与北京国际音乐节艺术基金会合作，出资协助其成功举办第九届北京国际音乐节。建设银行将在今后持续赞助这项音乐盛事。

为弘扬民族传统文化，推动文化遗产的继承与发展，建设银行作为首席赞助商赞助内蒙古广播电视艺术团人民币300万元，支持其保护和传承蒙古长调、呼麦等非物质文化遗产，进行民族音乐的创作与表演。

为推动中国农村实现自然生态环境保护，传承民族文化，建设银行捐助人民币200万元，用于建设贵州省荔波县和黎平县“下白岩布依族水居文化博物馆”、“少寨长征与侗族文化博物馆”。

In 2006, CCB donated RMB3 million to the China Foundation for Poverty Alleviation to finance new initiatives in poverty alleviation and its promotion.

### Support for cultural development

CCB has been a patron and sponsor of the Beijing International Music Festival ever since 2005. In 2006, it was lead sponsor of the Ninth Beijing International Music Festival with the Beijing International Music Festival Foundation. In the future, it will continue to support musical events as such.

To promote traditional Chinese culture and ensure the preservation and development of cultural heritages, CCB had contributed as lead sponsor RMB3 million to the Inner Mongolia Broadcast Television Performing Arts Troupe in support of its preservation and development of non-physical heritage such as “Urtin Duu” and “Khoomei”, which are unique forms of vocal performance of the Mongolians, with a view to facilitating the creation and performance of ethnic music.

To preserve Chinese folk culture and the ecology in rural villages, CCB had also donated RMB2 million for the construction of the Xiabaiyan Buyi’s Marine Inhabitation Cultural Museum and Shaozhai Long March and Dong’s Cultural Museum in Libo County and Liping County in Guizhou respectively.

## 鼓励员工热心公益

为倡导和鼓励员工积极承担社会责任，建设银行在新制定的《员工行为规范》中，要求员工支持公益事业，关心弱势群体，主动奉献爱心；鼓励建设银行员工作为志愿者积极参与各种公益活动。

## 第三方的认可

- 鉴于本行在支持社会公益事业发展等方面发挥的积极作用，2006年中国红十字会颁予本行“中国红十字会博爱奖章”。
- 鉴于本行多年来为中国扶贫事业做出的持续努力，以及所具有的强烈社会责任感和“企业公民”意识，2006年中国扶贫基金会颁予本行“第二届中国消除贫困特别贡献奖”和该会年度最高奖“扶贫中国行年度贡献奖”。
- 入选中央电视台、北京大学民营经济研究院、《环球企业家》2006年度“中国企业社会责任调查百家优秀企业”，是荣获此项荣誉的唯一一家大型商业银行。
- 鉴于本行近年来在积极履行企业社会责任、热心参与公益事业方面的优异表现，2007年《中国新闻周刊》和中国红十字基金会颁予本行“2006最具责任感企业”奖项，是荣获此奖项的唯一一家大型商业银行。
- 基于建设银行在“零钱慈善”活动中的突出贡献，中国少年儿童基金会于2007年1月授予建设银行“最佳热爱儿童爱心单位”荣誉称号。这是建设银行继2005年获“爱心公益单位”之后再度获此殊荣。中国少年儿童基金会已将中国建设银行的名字镌刻在北京八达岭长城的“中国儿童慈善功德碑”上。

## Promotion of social service among staff

To motivate and encourage staff to undertake social responsibilities, CCB specified, in its recently issued Code of Conduct, staff participation in welfare activities, concern for the underprivileged and self-motivated acts of kindness. CCB staff are encouraged to actively involve themselves in volunteer service and other charitable activities.

## External recognition

- The “China Red Cross Charity Medal” in 2006 by Red Cross Society of China in recognition of our active contributions to the development of social welfare.
- The “Special Contribution to Poverty Alleviation Award in China” and the “Annual Contribution Award for Poverty Alleviation”, the highest honor awarded for the year, by the Foundation for Poverty Alleviation in 2006, in recognition of our unflinching efforts in poverty aid in China over the years and the strong sense of social responsibility and corporate citizenship that we have demonstrated.
- The “Top 100 PRC Enterprises in the Fulfillment of Social Responsibility” polled by CCTV, Private Economy Research Institute of Peking University and Global Entrepreneurs. CCB was the only large-scale commercial bank honored with this award.
- The “Most Responsible Corporate Citizen” named by China News Weekly and Chinese Red Cross Foundation in 2007, in recognition of our proactive fulfillment of corporate social responsibilities and outstanding performance in social welfare involvement. CCB was the only large-scale commercial bank honored with this award.
- “Most Caring Organization for Children” named by the China Children’s Teen-age Fund in January 2007 in recognition of CCB’s outstanding contributions in the “Change Donation” campaign. This was CCB’s second claim to the title, following the accolade of “Best Unit for Charity and Welfare” awarded in 2005. Furthermore, the China Children and Teenagers’ Fund inscribed the name of CCB on the China Children Charity Works Monument on the Badaling Section of the Great Wall in Beijing.



# 中国建设银行2006年企业情况概览

## CCB Profile 2006

### 经营业绩 CCB Profile 2006

经营收入(人民币百万元) Operating Income (in millions of RMB)	151,593
净利润(人民币百万元) Net profit (in millions of RMB)	46,319
总资产(人民币百万元) Total assets (in millions of RMB)	5,448,511
平均资产回报率(%) Return on average assets (%)	0.92
资本充足率(%) Capital adequacy ratio (%)	12.11
不良贷款率(%) Non-performing loan ratio (%)	3.29



## 社会贡献 Contributions to society

上缴所得税(人民币百万元) Profit tax paid (In millions of RMB)	19,398
慈善及其他捐款(人民币百万元) Charities and other donations (In millions of RMB)	21.68
就业员工 (人) Number of employees	297,506
男性员工占比(%) Percentage of male employees (%)	52.3
女性员工占比(%) Percentage of female employees (%)	47.7
为员工提供的培训机会(人次) Training opportunities offered to employees (person-time)	402,200
人均培训天数 (天) Average number of training days per person (days)	2.83

# 中国建设银行大事记

## Milestones of CCB

建设银行从成立之初就承担起支持国家经济建设的光荣责任，在50多年的成长和发展历程中，建设银行在支持国家经济建设、产品和服务创新、繁荣金融市场、更好地服务大众等方面一直坚持不懈地努力著。

From the time it was established, CCB had undertaken the honourable duty of supporting the economic construction of the country. In the course of growing and developing for more than 50 years, CCB has been persistent and relentless in its strive to support the economic construction of the country, innovate products and services, invigorate the financial market and serve the public in better ways.

1954	作为办理国家基本建设投资拨款监督工作的专业银行，中国人民建设银行正式成立。	The People's Construction Bank of China was formally established as a specialty bank to administer and disburse government funds for investing in infrastructure construction.
1956	建设银行首次发放长期住宅贷款。	CCB released its first long-term housing loan.
1979	建设银行辽宁省分行发放全国第一笔基本建设贷款。	CCB released China's first infrastructure loans through Liaoning branch.
1981	建设银行山东省烟台支行首创代理发行企业债券，集资扩建龙口电厂。	CCB's Yantai Sub-branch in Shandong Province pioneered as an agent in issuing corporate bonds to raise funds for the expansion of Longkou Power Plant.
1985	建设银行牵头筹建中国投资银行，该行是向国际金融机构借入中长期资金，用贷款或其他方式提供给国内中、小企业的投资信贷专业银行。	CCB took the lead in establishing China Investment Bank, an investment and credit bank specialised in borrowing long-terms funds from international financial institutes and providing such funds to small and mid-size enterprises through loans and other means.
1985	建设银行深圳分行南油办事处同南油房地产公司签订了“职工购房抵押贷款协议书”，构成“楼宇按揭”的雏形，为住房金融业务拉开序幕。	The Nanyou Office of CCB's Shenzhen Branch signed the "Employee Residential Mortgage Loans Agreement" with Nanyou Real Estate Company. This was a prototype of "mortgage loans" and a prelude to the housing finance business.
1987	建设银行上海市分行成功完成全国首单境外筹资业务，为上海30万吨乙烯项目在境外筹资2.28亿美元。	CCB Shanghai Branch successfully concluded China's first overseas financing deal by raising US\$ 228 million from the overseas market for a 300,000-ton ethylene project in Shanghai.
1991	建设银行上海市分行独家承办上海市房改配套金融服务，开始房改公积金归集运转。	CCB Shanghai Branch single-handedly undertook the provision of complementary financial services for Shanghai's housing reform project and started the collection, centralisation and operation of housing reform reserve funds.
1992	建设银行独家管理三峡库区移民资金、移民专项贷款和中央各部对口支援三峡库区建设资金。	CCB exclusively undertook the administration of the Three Gorges Reservoir Area Resettlement Fund, the Special Resettlement Loans and construction funds from various ministries and departments of the Central Government designated for the Three Gorges Reservoir area.
1993	建设银行上海市分行联合上海市公证处、保险公司在上海开办了中国银行史上的第一笔按揭购房业务。	CCB Shanghai Branch concluded the first residential mortgage loan in China's banking history in conjunction with Shanghai Notary Office and a number of insurance companies.
1994	建设银行转变为以从事中长期信贷为主的国有银行。	CCB transformed into a state-owned bank engaging primarily in medium and long-term corporate loans.
1996	中国人民建设银行更名为中国建设银行，并更换了行徽，标志着中国建设银行正式转变为国有商业银行。	The People's Construction Bank of China was renamed China Construction Bank Corporation and changed to a new logo, symbolising the official conversion of CCB into a state-owned commercial bank.





1997	建设银行支持国家住房改革，承担国家安居工程贷款工作。	CCB supported national housing reform by undertaking to run the National Housing Loan Project.
1999	建设银行试办个人耐用消费品贷款、个人住房装修贷款和个人助学贷款业务。	CCB launched personal loans for durable consumption goods, home improvements and education on a trial basis.
2000	建设银行开通95533客户服务系统，是在营业网点、网上银行和自助终端之外，向客户开通的一条全新服务通道。	In addition to existing banking centres, internet banking service and ATMs, CCB launched a brand new service channel for its customers by starting up its "95533 Customer Service System".
2003	建设银行西藏自治区分行同青藏铁路建设拉萨指挥部签订《青藏铁路安多至拉萨段金融服务协议》，开始为青藏铁路建设提供全方位金融服务。	CCB Tibet Branch provided full-scale financial services for the construction of Qinghai-Tibet Railway by entering into the Financial Services Agreement for the Anduo-Lhasa Section of Qinghai-Tibet Railway with Lhasa Commanding Office of Qinghai-Tibet Railway Construction.
	国务院确定中国建设银行为国有商业银行股份制改革试点行。	The State Council confirmed CCB as the pilot for the joint-stock reform of state-owned commercial banks.
2004	建设银行成为首家经营国内保理业务的中资银行。	CCB became the first Chinese bank to be engaged in operating factoring business.
	中国建设银行分立为中国建设银行股份有限公司和中国建银投资有限责任公司。	CCB was separated into China Construction Bank Corporation and China Jianyin Investment Limited.
	中央汇金投资有限责任公司、中国建银投资有限责任公司、国家电网公司、上海宝钢集团公司和中国长江电力股份有限公司共同发起设立中国建设银行股份有限公司。建设银行由国有独资商业银行改制为股份制商业银行。	China SAFE Investment Limited, China Jianyin Investment Limited, State Grid Corporation of China, Shanghai Baosteel Group Corporation and China Yangtze Power Co. Limited jointly initiated the establishment of China Construction Bank Corporation. CCB was converted from a state-owned commercial bank to a joint stock commercial bank.
2005	建设银行同德国施豪银行合资成立的中德住房储蓄银行在天津揭牌。	CCB and Bausparkasse Schwaebisch Hall of Germany established the joint venture of "Sino-German Bausparkasse Corporation Limited", a home savings bank, in Tianjin.
	作为首批试点银行与美国信安金融集团、中国华电集团共同发起设立建信基金管理有限责任公司。	As the first batch of pilot banks, CCB initiated the establishment of CCB-Principal Fund Management Company in association with Principal Financial Group of USA and China Huadian Group.
	建设银行与美国银行公司签署战略投资与合作协议，与亚洲金融控股(私人)有限公司签署战略投资协议。	CCB entered into strategic investment and assistance agreements with the Bank of America Corporation and an investment agreement with Asia Financial Holdings Pte. Ltd.
	建设银行在香港公开招股，建设银行首次公开招股的集资总额创下香港股市上市集资金额历史最高纪录。10月27日，建设银行在香港联交所正式挂牌上市。	CCB's initial public offering in Hong Kong broke the historical record of total funds raised through IPO in the Hong Kong stock market. CCB was officially listed in the Hong Kong Stock Exchange on 27 October.
2006	建设银行“建元2005-1个人住房抵押贷款支持证券”正式发行。	CCB formally issued the "Jianyuan 2005-1 Residential Mortgage Backed Securities".
	建设银行收购美国银行(亚洲)股份有限公司100%股权。交割后该公司更名为“中国建设银行(亚洲)股份有限公司”。	CCB acquired the entire equity of Bank of America (Asia) Limited which was subsequently renamed "China Construction Bank (Asia) Limited".
	建设银行作为第一家H股公司晋身恒生指数。	CCB became the first H-share constituent in the Hang Seng Index.

# 建设银行全力支持2007世界夏季 特殊奥林匹克运动会

CCB's Full Patronage of The 2007 Special Olympics World Summer Games

特殊奥林匹克运动会是为智商在70以下的智障人士举办的全球范围内的运动会，以鼓励运动员发挥潜能、展示勇气，增强自尊和自信为目的。

特奥会的精神是：技能、勇气、分享、快乐。

从1968年在美国举行的第一届特奥会至今，已经有150多个国家、225万名智障人士参与比赛，在全球拥有超过5,000万的支持者参与特奥会的各项活动。

2007世界夏季特殊奥林匹克运动会将在中国上海举办。中国约有1,300万智障人士，世界特奥会在上海举办可以使他们有机会勇敢表现、增强身体机能、增强自尊和自信，也将使他们及他们的家人得到全社会更多的关注和支持，消除漠视和排斥，共同分享快乐。

## 建设银行支持2007世界夏季特殊奥林匹克运动会系列公益活动

2007世界夏季特殊奥林匹克运动会将有来自170个国家和地区的代表团、1万多名运动员参加比赛。建设银行将通过在中国11个城市及香港子公司的3000多个营业网点及员工，宣传特奥精神，为特奥会募集捐款，为特奥会运动员、裁判员、志愿者提供支持和帮助。

建设银行还将通过举办“用行动关爱社会”系列公益活动，全力支持2007年上海特奥会，希望通过我们的努力，让更多人理解智障人士，关爱智障人士，让他们生活得更美好。

### 彩虹明信片

建设银行根据特奥会执委会的授权，采用智障画家的图画，特别制作了彩虹明信片，赠予为特奥捐款10元以上的爱心人士。

The Special Olympics are games held on a worldwide basis dedicated to the individuals with intellectual disabilities (usually those with IQ below 70) for the purposes of building up their self-respect and self-confidence by encouraging them to develop their potentials and demonstrate courage.

The spirit of the Special Olympics Games is skill, courage, sharing and happiness.

Since the first Special Olympics was held in the United States in 1968, over 150 countries and 2.25 million athletes have participated in the games and over 50 million supporters worldwide have joined its various activities.

The 2007 Special Olympics World Summer Games will be held in Shanghai. In China there are about 13 million individuals with intellectual disabilities and holding the Special Olympics in Shanghai will give them the opportunity to demonstrate courage, develop physical courage and build up self-respect and self-confidence. The Special Olympics also allows these athletes and their families the chance to receive more attention and support from society, so that they would no longer feel neglected or rejected and would be able to share happiness together.

## CCB activities in support of the 2007 Special Olympics World Summer Games

There will be contingents from 170 countries and regions, and more than 10,000 athletes participating in the 2007 Special Olympics World Summer Games. Through its more than 3,000 outlets and staff in 11 cities and in its Hong Kong subsidiary, CCB will promote the Special Olympics spirit by collecting donations on its behalf and providing supports and assistance to its athletes, umpires and volunteers.

CCB will also support the 2007 Special Olympics World Summer Games by holding a series of "Care for Society through Actions" activities. We hope that, through our efforts, more people will understand and care about individuals with intellectual disabilities so that that can lead a better life.

### Rainbow Postcards

As authorised by the Special Olympics Committee, CCB has produced a set of Rainbow Postcards featuring paintings by painters with intellectual disabilities and will present as a gift one of these cards to anyone who has donated RMB10 or more to the Special Olympics.



2007年世界夏季特殊奥运会合作伙伴

彩虹明信片  
Rainbow Postcards



### 爱心传递

根据特奥会执委会的安排，赠送彩虹明信片的活动还包括以下内容：由捐款人自愿在明信片上写祝福的话语，建设银行将负责回收转交特奥会，由他们在运动员报到时以“福袋”的方式转交他们，运动员回国之后会尽可能将明信片寄回捐款人，让爱心在特奥会之后继续传递。

### 硬币收集及零钱募捐计划

建设银行根据2007上海特奥中心的授权，在近3000个营业网点设置硬币零钱募捐箱，为向特奥会捐赠零钱的爱心人士提供方便。

### 建行加油站

在特奥会火炬跑途经的城市，建设银行将设立“加油站”，为参加火炬跑的执法人员和志愿者提供服务，为特奥会加油。

### Conveying Care

According to the arrangement of the Special Olympics Committee, the campaign of delivering Rainbow Postcards will also include the following activities. Donors may volunteer to write messages of blessings on their cards, and CCB will be responsible to collect these cards and send back to the Special Olympics. These cards will be put into “blessing packages” and will be distributed to the athletes on their arrival at the Games. On returning to their home countries, the athletes are encouraged to mail these cards back to the respective donors, so that conveyance of care will continue after the Special Olympics.

### Collection of coins and Small Change Donation Campaign

With authorisation from the 2007 Shanghai Special Olympics Centre, CCB has placed donation boxes in nearly 3,000 of its banking centres to make it convenient for caring people to donate their coins and small changes to the Special Olympics.

### CCB Cheer On Stations

CCB will set up “Cheer On” stations in cities where the Special Olympic Torch Run will pass through. As a way to cheer the Special Olympics on, these stations will provide services to referees and volunteers involved in the Special Olympics.



中国建设银行网址：[www.ccb.com](http://www.ccb.com)

中国建设银行客户服务中心电话：95533

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

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