



赋能美好生活

**CSR**

2018 CORPORATE SOCIAL  
RESPONSIBILITY REPORT

社会责任报告

## 报告说明

Introduction

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

报告于 2019 年 3 月 27 日经公司董事会审议通过。我行董事会及全体董事保证本报告内容不存在任何虚假记载、误导性陈述或重大遗漏，并对其内容的真实性、准确性和完整性承担个别及连带责任。

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

## 报告编制依据

本报告根据香港联合交易所《环境、社会及管治报告指引》（简称“ESG 报告指引”），上海证券交易所《上海证券交易所上市公司环境信息披露指引》、《〈公司履行社会责任的报告〉编制指引》（统称“上交所指引”），及全球报告倡议组织（Global Reporting Initiative，简称为“GRI”）发布的《GRI 可持续发展报告标准》编写。同时满足中国银保监会《关于加强银行业金融机构社会责任的意见》、中国证监会《公开发行证券的公司信息披露内容与格式准则第 2 号——年度报告的内容与格式》、中国银行业协会《中国银行业金融机构企业社会责任指引》的相关要求。

## 报告保证方法

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

## 报告获取途径

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

## 联系方式

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



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## 董事长致辞

FROM THE CHAIRMAN



### 时序更替，华章日新。

过去一年，国际政治环境和经济形势复杂多变。中国迎来改革开放四十周年，也进入了全面贯彻党的十九大精神的开局之年。站在历史巨变的节点上，面对复杂的外部环境，建设银行迎难而上，顺势而为，以大情怀奔跑追梦，以大责任辛勤耕耘，以大担当创新奋进，在继续完善公司治理结构、提升经营管理水平的同时，果断布局新战略，努力探索发展新路径。这既是建行以金融为抓手参与解决社会问题的责任和担当，也是在新时代为股东、客户、员工等利益相关方创造价值的必然选择。

金融从来都与百姓的衣食住行密切相关。我们鲜明地提出“服务大众安居乐业、建设现代美好生活”的奋斗目标，让银行回归服务社会发展的本源，让金融回归服务实体经济的本质，我们坚信所有人都有获得金融资源、追求美好生活的权利。无论是住房安居、普惠金融、科技赋能，还是劳动者关爱、“三农”扶持、精准扶贫、社区服务、金融教育，贯穿其中的是建行人朴素的信念：奔向美好生活的路上，一个都不能少。我们致力于成为社会进步的赋能者，致力于社会大众广泛参与现代金融，共襄其成、共享其成，真正使金融成为国家之重器。这些扎实的努力让我们荣膺《The Banker》“中国最佳银行业综合性大奖”和中国银行业协会授予的“年度最具社会责任金融机构奖”。

#### 我们主动实施住房租赁战略，为“安居”提供建行方案。

作为国内房地产金融领域的先行者和专业服务商，建行坚持“房子是用来住的不是用来炒的”定位，以金融力量激活住房要素市场、稳定租赁关系、纾解社会痛点。我们已打造出集五大共享系统于一体的住房租赁综合服务平台，通过构建住房租赁金融生态圈，为住房租赁相关主体提供“全链条”产品和服务。未来，建行将多渠道整合社会资源，打造智慧社区平台，推动智慧城市建设，帮助更多人实现安居梦。

#### 我们全面发力普惠金融，为“乐业”注入源头活水。

建行将普惠金融作为新时代背景下应对市场新形势、新变化的战略支点，在保持传统优势的基础上，将战略重点从“双大”延伸至“双小”。通过经营体制机制建设、产品服务创新、系统科技运用、服务网络搭建等举措着力解决中小企业融资难、融资贵问题，加大对民营企业的信贷支持力度，强化对创新创业等新兴成长主体的资源配置，切实提高小微企业、个体工商户、农业人口等群体的金融服务获得感。坚持精准扶贫、精准脱贫基本方略，依托“善融商务”打造电商扶贫新渠道，探索扶贫的可持续发展之路。

#### 我们积极引领金融科技，为“共享”搭建开放平台。

建行以科技为支撑，借助大数据和“互联网+”等新技术新手段，积极开展产品与服务模式创新，不断丰富和完善普惠金融体系产品。依托“新一代”系统的技术优势，融合现代科技、客户洞察、金融场景、产品运营于一体，由过去的技术应用者向行业引领者、标准制定者跨越。未来，建行将持续强化科技驱动，为金融发展创新深度赋能、链接资源、输出服务，为客户和合作伙伴打造共赢生态，与社会最大限度分享金融科技带来的便捷高效。

#### 我们持续加强风险管控，为“永续经营”夯实基础。

有效防控风险、提升经营水平是银行业金融机构服务经济社会发展的前提。过去一年，建行继续围绕“服务实体经济、防控金融风险、深化金融改革”三项任务，持续推进经营管理创新，完善公司治理，强化全面风险管理，提高全员合规意识，严查腐败贿赂案件，增强自身健康持续发展的能力。

企业越大，责任越大。过去一年，我们全面启动了“劳动者港湾”建设，进一步促进网点服务资源向广大普通劳动者开放。我们还成立了“建行大学”，探索产、教、研、用相融合的现代金融职业教育，面向行内外培养新金融人才。把脉银行发展趋势，可以预见的是，未来银行的存在形态和服务方式将发生深刻的变化，但金融服务社会民生的本质永不会变。建行将以多种形态与社会各行各业深度联结，使金融在社会治理、环境保护、公益事业等各个领域焕发新的力量。

新时代标注新坐标。2019年中国将迎来七十岁华诞，全面建成小康社会也正处于关键之年。展望未来，世界经济发展仍存在许多不确定性，银行业金融机构面临新的考验。我们将继续秉承金融服务实体经济的初心，努力实现高质量发展，在赋能全社会的金融创新实践中，完成“第二曲线”的新跨越，为投资者、客户、员工、社会创造持续共享价值，为人民向往的美好生活贡献新力量。



董事长

中国建设银行股份有限公司



行长  
PRESIDENT



王祖继

## 关于我们

### ABOUT US

中国建设银行股份有限公司是一家中国领先的大型股份制商业银行，总部设在北京，其前身中国建设银行成立于 1954 年 10 月。我行于 2005 年 10 月在香港联合交易所挂牌上市（股票代码 939），于 2007 年 9 月在上海证券交易所挂牌上市（股票代码 601939）。我行 2018 年末市值约为 2,071.79 亿美元，居全球上市银行第五位。本集团在英国《银行家》杂志按照一级资本排序的 2018 年全球银行 1,000 强榜单中，位列第二。

我行设有 14,977 个分支机构，拥有 345,971 位员工，服务于亿万个人和公司客户。我行在 29 个国家和地区设有商业银行类分支机构及子公司，共拥有境外商业银行类各级机构近 200 家；在基金、租赁、信托、人寿、期货、养老金、财险、投行等多个行业拥有子公司。

我行秉承“以客户为中心、以市场为导向”的经营理念，致力于成为最具价值创造力银行，达到短期效益与长期效益的统一、经营目标与社会责任目标的统一，并最终实现客户、股东、社会和员工价值的最大化。

## 加入的组织机构：

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

**国际互联网网址：** [www.ccb.com](http://www.ccb.com)

**无线网址：** [wap.ccb.com](http://wap.ccb.com)

**客户服务热线：** 86-10-95533

**官方公众号：** 中国建设银行

**微信号：** CCB\_elutong



## 服务大众

**1,021.64** 亿元

全年基础设施行业领域贷款新增  
1,021.64 亿元，推动经济健康持续稳健发展。

**3.09** 亿  
**57** 万亿元

手机银行为超过 3.09 亿用户提供高  
品质安全服务，交易额超过 57 万亿元。

**3,600** 万人  
**1.05** 万亿元

个人有资产客户较上年新增 3,600 万  
人，个人客户金融资产较上年新增  
1.05 万亿元。

**145** 个  
**27,412** 户  
**2.76** 万亿元

为 145 个国家和地区的 27,412 户客  
户办理跨境人民币业务 2.76 万亿元。

**288** 个

住房租赁综合服务平台监管服务系统  
已在 288 个城市上线运行，为安居提  
供解决方案，助力开拓住房租赁蓝海  
市场。

我们是一家拥有 65 年经营历史的国际银行集团，资产总额 23.22 万亿元，全年纳税 586.66 亿元。我们致力于通过可持续的金融服务，为股东、客户、员工等创造多元价值。

## 改善民生

**6,310.17** 亿元

**55** 万

**7,000** 亿元

有效发挥金融科技优势，实施普惠金融战略，普惠金融贷款余额 6,310.17 亿元，“小微快贷”创新产品为近 55 万小微企业主提供超过 7,000 亿元贷款。

**15.1** 万

**6.1** 万个

**1,195** 万

**25%**

涉农贷款余额 17,646.50 亿元，产业精准扶贫贷款余额 630.40 亿元；通过产业帮扶，11.4 万贫困人口实现就业和增收。

创新打造“裕农通”县域服务模式，“裕农通”服务点 15.1 万个、新增 6.1 万个，全年共为 1,195 万农户提供服务，已累计覆盖全国 25% 的行政村。





## 绿色发展

**10,422.60** 亿元  
**3,011.71** 万吨  
**6,926.12** 万吨

积极应对气候变化，支持低碳转型，绿色贷款余额 10,422.60 亿元，折合减排标准煤 3,011.71 万吨、减排二氧化碳当量 6,926.12 万吨。

**4.16%**

严控“两高一剩”信贷投放，“高污染、高能耗、产能过剩”行业贷款余额与去年同比下降 4.16%。

**99.23%**  
**92.66%**

深入绿色运营，大力发展网络银行，离柜账务性交易量占比达 99.23%，电子渠道金融交易迁移率达 92.66%。

## 共享多元价值

**2.88** 元

每股社会贡献值 2.88 元。

**8,941** 万元

全年公益捐赠 8,941 万元。

**538** 期

充分整合社会资源，成立建行大学，敞开校门，为政府机构、高校、企业和社会赋能，实现教育和产业统筹融合；面向民营企业、农户、公务员、扶贫干部开展“金智惠民”培训 538 期。

**345,971** 名

在全球拥有 345,971 名员工。

**14,000** 个  
**3,000** 万人次

向社会开放“劳动者港湾”超过 14,000 个；服务环卫工人、快递员等户外工作者与老弱病残孕等需要帮助的群体累计近 3,000 万人次。

## 保障客户权益

**99.85%**  
**81%**

及时妥善处理客户投诉，将其作为一项重要资源研究挖掘，发挥其完善产品、改进服务、优化流程的作用；全年客户投诉办结率达 99.85%，个人客户总体满意度达 81%，处于国内同业领先水平。

**140** 亿元  
**900** 万

保护个人信息安全，聚焦客户信息应用安全和个人客户信息质量提升，实施个人客户信息使用的智能化预警和全流程监控。

保护客户财产安全，推进外部欺诈风险管控系统开发建设，控制涉案资金超过 140 亿元，汇聚涉案黑名单超过 900 万条。

## 社会责任管理与方法

CSR MANAGEMENT AND APPROACH

### 企业文化

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

建设最具价值创造力的  
国际一流银行集团。



诚实 公正  
稳健 创造

## 公司治理

董事会是股东大会的执行机构，向股东大会负责。董事会下设战略发展委员会、审计委员会、风险管理委员会、提名与薪酬委员会、社会责任与关联交易委员会等五个专门委员会。截至 2018 年末，我行董事会共有董事 14 名，其中执行董事 3 名，非执行董事 5 名，独立董事 6 名。田国立先生担任董事长。

2018 年，我行董事会严格执行股东大会决议及股东大会对董事会授权方案，于 1 月 19 日、3 月 27 日、4 月 26 日、6 月 28 日、8 月 28 日、10 月 23 日、11 月 16 日、11 月 28 日共召开会议 8 次，选举了执行董事、非执行董事、独立董事、股东代表监事和高级管理人员，制定了金融科技战略规划、普惠金融战略规划和 2018-2020 年资本规划，选聘了 2018 年度外部审计师，修改了股东大会对董事会对外捐赠授权，并依据有关法律法规、上市地上市规则的规定进行了信息披露。

社会责任与关联交易委员会由 5 名董事组成，主席由独立董事卡尔·沃特先生担任，委员包括执行董事章更生先生，独立董事钟瑞明先生、钟嘉年先生和莫里·洪恩先生。2018 年，社会责任与关联交易委员会共召开 4 次会议，加强关联交易监督管理，审核社会责任报告，监督公益捐赠执行，推动消费者权益保护，监督推进绿色信贷，监督指导普惠金融。

### 投资者关系管理重要工作及进展

2018 年，我行采取“走出去”与“请进来”相结合的方式，进一步加大与市场的有效沟通，通过召开股东大会、组织业绩发布与路演、参加大型投资者论坛、接待投资者调研、参加上海证券交易所组织的上市公司投资者集体接待日活动、网络在线与中小投资者交流、接听和回复 IR 热线和邮箱等多种方式，认真倾听市场声音，及时回应市场关切，向投资者推介住房租赁、普惠金融和金融科技三大战略推进成果及业务发展，强化我行战略和竞争优势，介绍我行在应对气候变化、支持绿色经济发展、加强风险管理和履行社会责任等方面的工作进展。

关于公司治理详细内容请参阅《中国建设银行股份有限公司 2018 年年报》中《公司治理报告》。

## 责任管理

### 社会责任战略

立足实体经济，始终情系民生，建行紧紧围绕经济社会发展和客户需求提供金融解决方案，服务大众安居乐业，建设现代美好生活。以客户为中心，不断创新产品和服务，在实现各项业务稳步健康发展的同时，努力成为一家：

#### 服务大众的银行

关注大众客户的体验和诉求，不断创新和改进业务流程，大力开拓消费金融市场，努力提升服务质量和服务能力；积极保护消费者合法权益；利用营业场所为公众提供更多共享服务；

#### 促进民生的银行

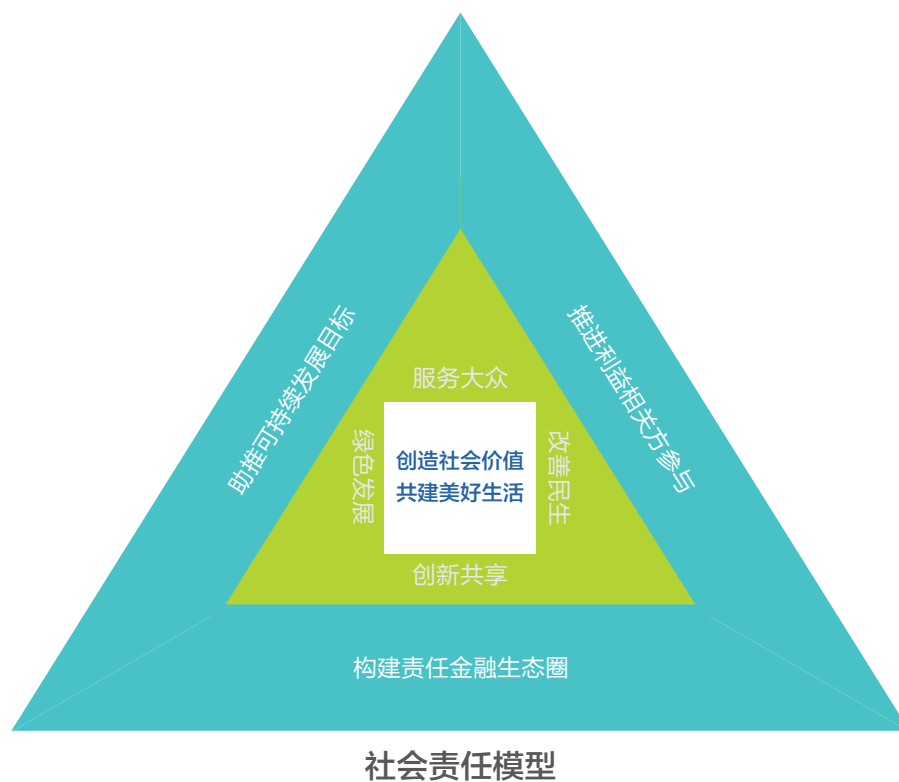
将业务发展与支持经济社会发展相结合，与满足客户需求相结合；全力支持实体经济和民生事业的发展，践行普惠金融战略，用心服务小微企业、“三农”、住房租赁等民生领域，助力人们追求更加幸福美好的生活；

#### 低碳环保的银行

关注全球气候变化，坚持责任投资，推进绿色银行建设；大力发展绿色金融，支持低碳经济和环保产业，帮助企业客户节能减排，保护生物多样性，严格管控高污染、高能耗行业；发展金融科技，打造共享金融生态；实施移动优先战略，积极推行网络金融服务；坚持低碳运营，降低自身能源消耗及对气候环境的影响；

#### 可持续发展的银行

实行全面风险管理，坚持合规运营；提升企业价值创造力，为客户创造价值、为股东提供持续稳定回报；关注员工权益，努力为员工创造更好的工作氛围、提供更好的职业发展机会；关注社会发展和社区建设，带动员工、客户和机构积极参与公益慈善事业，为推动社会的和谐发展做出贡献。



### 一条主线

#### 创造社会价值，共建美好生活

通过负责的金融服务为股东、客户、员工等创造多元价值，更好地满足人民美好生活需要。

### 三大任务

#### 助推可持续发展目标

以创新的金融服务促进可持续发展战略，助力打造人类命运共同体。

#### 构建责任金融生态圈

以新发展理念为指导，以金融科技为支撑，以解决社会痛点问题为导向，广泛开展合作，构建建行与社会共生共荣的金融服务生态系统。

#### 推进利益相关方参与

在金融服务过程中尊重利益相关方诉求，合规运营，改善用户与公众体验，提供社会满意的服务。

### 四项举措

#### 服务大众

保障安居，服务客户，共享服务，创造更大价值。

#### 改善民生

支持双创，乡村振兴，小微成长，增强经济活力，提高生活品质。

#### 创新共享

金融科技创新支持业务创新、产品创新与管理创新，履行大行责任，带动行业持续创新成长。

#### 绿色发展

绿色金融，绿色运营，建设生态文明。

## 社会责任推进

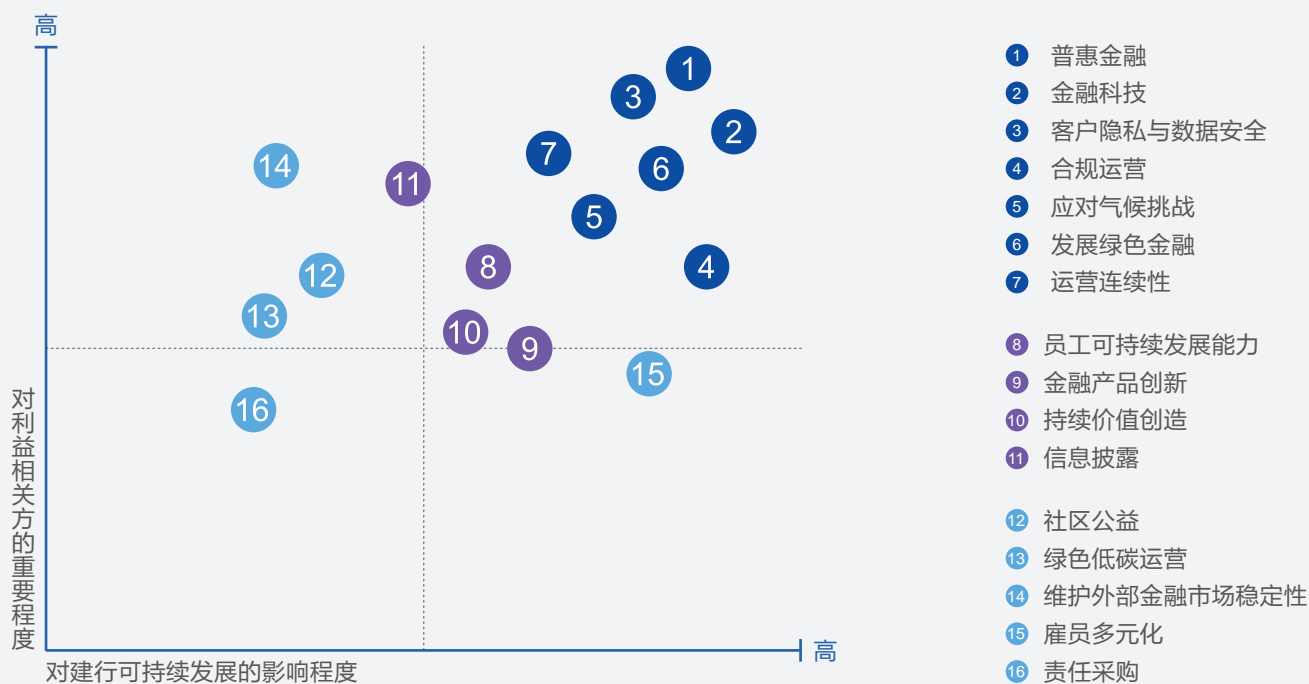
### 实质性议题分析

实质性议题分析是本报告信息披露的重要基础。建行通过利益相关方参与机制梳理、分析、并确定实质性议题。社会责任与关联交易委员会、ESG 管理核心团队定期分别讨论对建行持续稳健发展影响的重大议题，同时我们保持与投资人、ESG 评级机构、专业咨询机构、学术机构、社会组织、媒体等多方交流，梳理不同利益相关方基于更广泛社会视角的议题分析。

2018 年，我们基于以下维度确定本年度报告议题披露，包括：

1. 基于本国政策提出的相关议题；
2. 基于交易所、投资人、ESG 评级机构提出的相关议题；
3. 基于《巴黎协定》及《气候相关财务信息披露工作组建议报告》（TCFD）对应对气候挑战提出的核心议题；
4. 基于联合国《2030 年可持续发展议程》提出的全球范围高度关注的可持续发展议题。

2018 年建行实质性议题



- ① 普惠金融
- ② 金融科技
- ③ 客户隐私与数据安全
- ④ 合规运营
- ⑤ 应对气候挑战
- ⑥ 发展绿色金融
- ⑦ 运营连续性
- ⑧ 员工可持续发展能力
- ⑨ 金融产品创新
- ⑩ 持续价值创造
- ⑪ 信息披露
- ⑫ 社区公益
- ⑬ 绿色低碳运营
- ⑭ 维护外部金融市场稳定性
- ⑮ 雇员多元化
- ⑯ 责任采购



利益相关方参与

1

投资者

工作会议  
投资者交流活动  
投资者与公共关系团队日常沟通

1. 定期参与境内外机构投资者交流互动
2. 及时回复投资者、ESG 评级机构问询
3. 持续开展投资者教育活动，倡导科学投资价值理念

2

政府与监管机构

工作会议  
信息报送  
日常沟通与汇报

1. 与政府部门沟通调研，参与政策制定，推动建立透明高效住房租赁综合服务平台
2. 与政府部门研讨与合作，推进普惠金融落地实施
3. 进行绿色银行建设、绿色信贷工作研讨汇报，讨论应对气候挑战、深化沟通绿色金融体系、低碳发展问题
4. 进行消费者权益保护工作研讨汇报
5. 进行风险与合规管理情况汇报

3

客户

客户交流活动 满意度及体验调查  
产品创新实验室 微信等自媒体端交流  
客户服务中心日常管理沟通  
建行大学

1. 邀请客户参与产品原型设计和客户体验
2. 为客户提供防止网络诈骗等金融培训
3. 通过自媒体端开设客户参与的活动
4. 通过建行大学开放的平台为客户提供所需知识与培训
5. 带着客户一起参与公益活动

4

员工

职工代表大会  
员工能力提升活动  
日常意见反馈  
志愿者服务 建行大学

1. 创新开展职代会重点提案大会发言，进一步聚焦员工关心关注的重点问题
2. 开展创新马拉松活动，为员工参与产品创新提供长效机制
3. 汇聚全行力量打造具有市场竞争力和国际影响力的高端智库，招募兼职青年研究员入库
4. 落地劳动者港湾建设工作，员工以多种方式参与志愿服务
5. 带上员工参与公益活动，依托中国建设银行青年志愿者协会，广泛开展青年志愿公益活动
6. 通过建行大学为员工提供互联互通、互用共享的终身学习生态圈

5

合作伙伴

采购政策与招标程序  
日常交流 专题会议  
同业合作 建行大学

1. 为供应商提供纳入环境、社会标准的专项培训
2. 带动科技创新公司与建行共同推进金融科技落地与实施
3. 带动中小银行提升技术优势共同推进普惠金融发展
4. 通过建行大学深化产教融合，建立职业教育联盟，带动民营企业提高经营能力和管理水平

6

社区

沟通活动  
公益活动  
金融教育  
建行大学

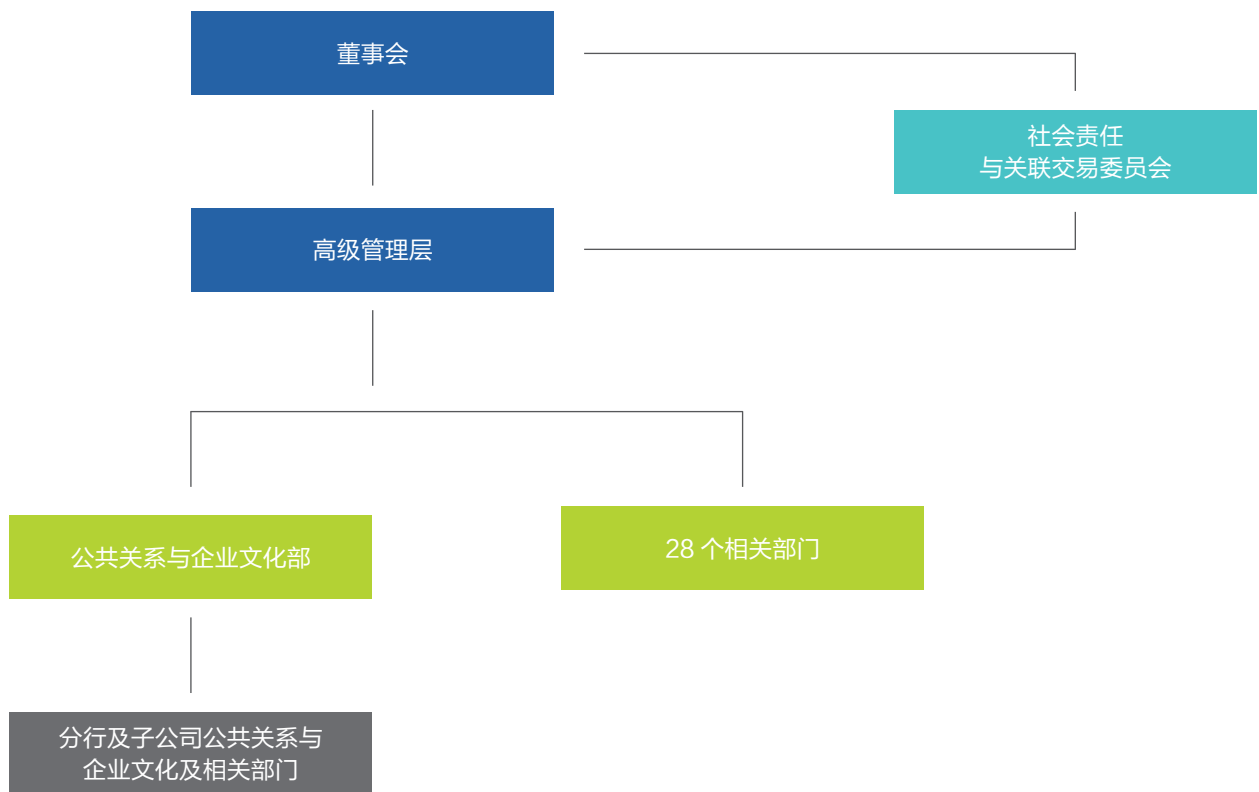
1. 携手客户开展社区公益服务
2. 设立金融体验区，提升受众对金融服务理解，增加对金融知识掌握
3. 开展金融知识普及，提高受众防范金融诈骗意识和能力，与社区共建信用生态
4. 为社区有需要的学习者提供知识及金融解决方案

### 管理架构与进展

在董事会监督指导下，建行社会责任管理范围包括高级管理层、总行各相关部门、各一级分行及各营业网点以及各海外分行及子公司。董事会下设社会责任与关联交易委员会。2018年，社会责任与关联交易委员会审核通过编制发布《中国建设银行股份有限公司2018年社会责任报告》方案，进一步提升信息披露的专项性与回应性。同时，委员会监督公益捐赠执行，推动消费者权益保护工作，监督绿色信贷战略执行，指导推动普惠金融工作。

在信息披露管理与机制方面，公共关系与企业文化部与相关部门建立环境、社会与管治信息披露协同机制，有效回应利益相关方对ESG相关信息的问询。定期发布社会责任报告，自2005年10月在香港上市以来，已连续13年发布社会责任报告。在能力提升与管理融入方面，2018年，共举办全行范围内社会责任培训2次，分别针对ESG管理团队、境内各一级分行及子公司社会责任相关部门负责人。聚焦环境与社会风险、国际制裁、负责任投资等议题领域，组织建行社会责任优秀案例评选工作，持续推动社会责任管理在业务创新发展与风险防控中的有机融合。

### 中国建设银行社会责任管理架构



## 社会认可

英国《银行家》杂志

**“中国最佳银行”综合性大奖**  
**“小微快贷”业务荣获“十佳金融产品创新奖”**

第十一届中国企业社会责任峰会

**2018 社会责任杰出企业奖**  
**2018 社会责任优秀案例奖**

《亚洲银行家》杂志

**中国最佳大型零售银行**

2018 中国国际金融展“金鼎奖”

**年度优秀金融服务奖**

中国银行业协会

**年度最具社会责任金融机构奖**  
**年度最佳社会责任特殊贡献网点奖**  
**年度最佳社会责任管理者奖**

中国中小商业企业协会

**2018 年度全国**  
**支持中小企业发展十佳商业银行**

《人民日报》

**《创新“小微快贷”为小微企业成长护航》**  
**荣获2018年度中国普惠金融典型案例**

2018 人民企业社会责任高峰论坛

**年度企业奖**

中国妇女发展基金会

**突出贡献企业**  
**“母亲健康快车”感恩 15 年特别致敬企业**

第十届中国企业社会责任年会

**最佳责任企业**  
**最佳慈善表现**

2018 中国企业可持续竞争力年会

**可持续竞争力典范企业奖**

中国扶贫基金会

**突出贡献奖**

第二届新时代资本论坛

**金骏马奖——最具社会责任之公益先锋**

共青团中央、中央文明办、民政部、水利部、国家卫生健康委、中国残疾人联合会、中国志愿服务联合会等单位联合

**“积分圆梦·微公益”入选全国青年志愿服务优秀项目库第一批入库项目**

社会责任实践与影响

SOCIAL RESPONSIBILITY PRACTICE AND ITS IMPACT

01

# 服务大众

FOR THE PEOPLE

CSR 2018







## 服务大众安居

监管服务系统已上线运行城市

288<sup>个</sup>

截至 2018 年末

选择租住私房的比例

70%

中国流动性人口达 2.45 亿

伴随城镇化进程，大量流动人口参与城市建设，为梦想奋斗的同时，推动社会发展。《中国流动人口发展报告 2017》显示，中国流动性人口达 2.45 亿，选择租住私房的比例近 70%，来自于这些新市民对租房的需求既是社会痛点，也是充满前景的蓝海市场。建行发挥金融企业在社会经济活动中特有的信用、服务和技术优势，探索形成了以共享理念与金融科技相结合的新金融模式，运用金融科技降低成本、提高风险控制水平的独特优势，为住房租赁市场发展提供有效路径和综合解决方案，更为推动经济繁荣社会进步的建设者提供安全、便捷租房体验。

借助金融科技的力量，建行开发并推出了住房租赁综合服务平台。以监管服务系统为核心，涵盖住房租赁市场所有环节，提供住房租赁全场景 IT 服务，为政府监管租赁市场提供有效工具和手段，为各类参与主体提供更加透明的交易环境，为交易双方提供更可靠的保障。截至 2018 年末，监管服务系统已在 288 个城市上线运行。



## 促进多主体供给长租房源，研发住房租赁指数

## 进展 PROGRESS

建行支持政府和企业增加长租房源供给，推动市场待售房源“由售转租”，引导社会闲置房源租期“由短变长”。自平台启用来，累计上线房源超过 1,000 万套（间）。有效增加了市场供给，对稳定租价、活跃市场起到重要作用。运用大数据分析手段，在中国金融同业首创住房租赁价格指数，支持各类市场参与主体合理定价。

**数据：**截至 2018 年末，住房租赁价格指数已覆盖北京、上海、深圳等 52 个城市，公司住房租赁贷款支持住房租赁企业 79 户。



## “CCB 建融家园”

## 案例 CASE

建行积极普及“长租即长住 长住即安家”新理念，与政府、大型企业加强合作，整合房源供给，构建“建融家园”、人才公寓、城中村改造、厂房改造社区。为住户提供更高质量的居住环境，提升租户幸福指数。截至 2018 年末，已在 27 个省市打造 136 个“建融家园”长租社区。

在福建，建行聚焦老年人群体，福建省分行、建信养老金公司、企业三方通力合作，推出“CCB 建融家园·中福城养老公寓”项目。其中营养岛、健康岛、乐龄岛等场所，能够为老人提供营养膳食、健康娱乐等多样化优质服务。此外，建行为小区提供“智慧社区云平台”“安心养老服务平台”，进一步提升和完善服务，帮助老人老有所居，安度晚年。

在深圳，建行将“CCB 建融家园”的服务延伸，开创公益驿站。为往来的深圳市民免费提供 24 小时便利服务，传递“这里是家，有爱，有温暖”的温情。



**目标 11：建设包容、安全、有抵御灾害能力和可持续的城市和人类住区\***

\* 联合国《2030 年可持续发展议程》，后同。





### 优化客户体验

建行在全球 29 个国家和地区设有分支机构及子公司，依托金融科技专业优势，为亿万个人和公司客户提供高效、智能、便利金融服务。以全球化的机构布局，丰富的金融产品，专业化的服务能力，搭建了跨时区、跨地域、多币种、24 小时不间断的全球金融服务网络体系。截至 2018 年末，作为当地唯一英国人民币清算行，建行伦敦分行累计清算量达 31.23 万亿元人民币，助力伦敦成为中国主权之外最大人民币离岸清算中心。2018 年，为 145 个国家和地区的 27,412 户客户办理跨境人民币业务 2.76 万亿元。

截至 2018 年末，全行在运行智慧柜员机 49,687 台，实现营业网点全覆盖，全年智慧柜员机渠道累计服务 3.28 亿人次。上线 22 大类服务功能，覆盖常见对私对公业务功能；2018 年新增“建融家园”房源展示、住房资金监管、刷脸充值以及小微快贷申请、支用等功能；优化惠民缴费、挂失、吞卡领回等涉及民生的 112 项业务功能，进一步丰富服务内容，提升客户体验。

建行积极探索试点智慧银行，借助业内领先的“新一代核心系统”，依托大数据、人工智能、物联网等金融科技场景应用，打造了多个智慧预约、智慧识别、智慧引导与分流、智慧展示、智慧互动、智慧营销、智慧交易、智慧风控、智慧运营、智慧管理十大智慧的全新数字化门店。通过金融科技与银行服务的完美融合，智慧银行不仅认识客户、了解客户，理解客户的需求，对客户的服务也更加温暖与贴心，让客户感受不到金融的存在，但同时却享受无处不在的金融服务。截至 2018 年末，客户服务中心从业人员 5,433 人，全年通过电话热线服务客户 5.13 亿人次，通过微信客服、在线客服、短信客服等智能渠道服务客户 12.88 亿人次。第三方调查 CATI 显示 2018 年个人客户总体满意度为 81.0%，较 2017 年提升 2.3 个百分点。持续优化网点设施，为特殊消费者在网点办理业务提供便利，已有 10,056 个营业网点设置了轮椅坡道。



客户服务中心从业人员





建行手机银行拥有财富管理、转账还款、投资融资、缴费支付等完备的功能服务，应用了指纹、声纹、刷脸等最新金融科技成果，已成为建行各类交易的主渠道和金融服务平台。截至 2018 年末，手机银行用户超 3.09 亿户，活动用户超 1.32 亿户，交易额超 57 万亿元。根据第三方公司开展的银行业手机银行满意度研究，2018 年建行手机银行满意度得分 93.4 分，在四大行中名列第一。此外，我行对私客户经理在中国金融理财师大赛、全国杰出财富管理师大赛、福布斯中国优选理财师评选、中国私人银行精英赛等权威赛事中获奖数量均居同业首位。



## 客户参与产品创新

## 案例 CASE

建行产品创新实验室作为开展战略性产品创新和前瞻性项目孵化的重要平台和载体，聚焦于原型设计和客户体验相关工作。在项目前期，基于需求原型开展客户调查活动，帮助业务部门解决目标客户群体需求不聚焦、不清晰等痛点问题；在项目后期，基于产品原型开展客户验证活动，便于客户简单直观地熟悉和了解创新产品，以及更准确地听取客户反馈的迭代优化意见。2018 年，我行完成产品创新 1,300 余项。

**目标 12：采用可持续的消费和生产模式**

## 保障客户权益



消费者权益保护是建行最核心的责任议题之一。在董事会层面，社会责任与关联交易委员会按照董事会授权，定期举行会议，指导开展并评价相关工作。建行确保跟进监管新规，及时完善相关政策制度。《消费者权益保护工作指引（2018年版）》是建行消费者权益保护工作的基础制度。

建行致力于提供适合、满足客户需求的产品与服务，并通过全面、严格的流程管理与内部控制确保实现。我们邀请客户参与产品创新中原型设计工作，倾听客户关注的需求及发现建行需要破解的痛点问题；在审核准入环节，通过自评估、消保审核与法律规章合规性审核，确保产品实现对消费者合法权益的保护；在销售环节，通过对信息披露、销售行为等过程管理以及完备的技术支撑，更好地保护客户知情权、财产安全权等合法权益。

建行深知个人信息对客户的重要性，全力保护客户个人信息安全。我们致力于维护客户对建行的信任，恪守以下原则保护客户个人信息：权责一致原则、目的明确原则、选择同意原则、必要性原则、确保安全原则、公开透明原则等。同时，建行承诺依法采取相应的安全保护措施来保护客户的个人信息。

我们在全球官网发布《隐私政策》，告知客户在注册前，仔细阅读《隐私政策》。《隐私政策》是建行统一使用的一般性隐私条款，适用于建行所有产品和服务。《隐私政策》将帮助客户了解：

1. 我行如何收集和使用您的个人信息
2. 我行如何使用 Cookie 和同类技术
3. 我行如何共享、转让和公开披露您的个人信息
4. 我行如何存储和保护您的个人信息
5. 您控制个人信息的权利
6. 我们如何处理未成年人信息
7. 本政策如何更新
8. 如何联系我行



关于《隐私政策》更多详情请访问建行官方网站



保护客户财产安全，推进外部欺诈风险管控系统开发建设，继续完善涉案账户查询“绿色通道”、7×24小时即时控制、限额冻控等机制建设。系统上线以来，累计查询超过270万笔，累计冻结止付近30万笔，控制涉案资金超过140亿元，汇聚涉案黑名单超过900万条。

金融知识普及教育是一项持续性的工作。每年年初，建行消费者权益保护部组织主要业务部门一起研究制定年度宣教计划，并将消费者最关注的银行产品和服务、案件高发领域确定为宣教重点。2018年，我行聚焦人民币反假、防范电信网络诈骗、反洗钱等内容进行宣传和讲解。

“3·15”活动期间，1.4万多个营业网点参与宣传活动，宣传人员约11.6万人次，举办活动近1.2万次，发放宣传材料约270万份，发送公益短信、微博、微信超过86万条，累计受众超过872万人。9月份，集中开展以“多一份金融了解，多一份财富保障”为主题的金融知识宣传服务月活动，活动期间，宣传人员约19.4万人次，发放宣传材料668万余份，通过各类媒体进行活动宣传2,800次以上，受众超过1,445万人。此外，依托“建行客服”微信公众号新媒体，对客户进行借记卡、信用卡、电子渠道操作、投资理财贷款等各类金融知识宣传与答疑，强化消费者安全防范意识，累计服务人次超过1,000万。


及时妥善处理客户投诉。我行将其作为一项重要资源研究挖掘，发挥其完善产品、改进服务、优化流程的作用。全年客户投诉的办结率达99.85%，个人客户总体满意度达81%，处于同业领先水平。

## 建行将是我终生的选择

## 案例 CASE

“虽未曾见过面，你们的智慧与态度让我对建行充满信心！因为你们，建行将是我终生的选择，最后再次表示感谢！”这是新疆客户宋女士在与合肥电子银行业务中心风控专员沟通时的话语，感动着每一位用专业保护客户财产安全的“蓝e卫士”。

宋女士因听信不法分子花言巧语，主动操作一笔9,980元的跨行转账交易。所幸，交易被建行风控系统及时拦截。由于转账不成功，不法分子在短时间内再次诱骗客户通过快捷支付和账号支付进行交易，也均被系统实时拦截。同时，风控专员第一时间对客户的账户进行紧急安全处置，并与宋女士沟通，打消客户继续转账的想法，最终避免其遭受损失。

 目标 12：采用可持续的消费和生产模式



# 改善民生

FOR BETTER LIVELIHOOD

CSR 2018





02





## 为“乐业”融智

为 225 万余户小微企业提供信贷支持

**7**  
万亿元

截至 2018 年末

为近 55 万小微业主提供贷款

**7000**  
亿元

截至 2018 年末

金融的普惠性不仅体现在对信贷资源的提供，更体现在从金融视角对社会各阶层需求的深刻理解，将日积月累的专业转化为应对经济社会发展瓶颈与挑战的有效方案。

小微企业融资难、融资贵是世界性难题，难在缺信息、缺信用，缺乏诚信体系建设，而大银行服务小微，又缺乏模式创新。建行长期致力于解决这一社会痛点，运用大数据、人工智能、移动互联网等新兴技术，通过内部数据整合与外部信息共享，打通数据壁垒，推动“批量化获客、精准化画像、自动化审批、智能化风控、综合化服务”，实现“一分钟”融资、“一站式”服务、“一价式”收费的信贷体验，为破解民营企业和小微企业融资困境贡献“建行模式”。建行通过新模式的探索，将内外部信息资源数字化、规范化、关联化，为准确评估客户资信创造条件，以此引导客户珍视自身的信息、信用，规范企业经营，提高信息透明度，推动集信、授信、用信、增信、诚信的信息生态建设。

普惠金融的目标在于将金融改革发展成果惠及更多人群，不仅让中小企业、农民、贫困人群、普通百姓得以享受便捷、有效的金融服务，而且激发他们的活力，推动民生改善和扩大就业，增添经济发展动力。截至 2018 年末，累计为 225 万余户小微企业提供超过 7 万亿元信贷支持。

我们以“小微快贷”创新产品累计为近 55 万小微业主提供 7,000 多亿元贷款。仅 2018 年，34.2 万小微企业通过我们的产品获得了发展生计急需的资金。基于建行在同业中支持小微企业方面的突出成绩，2017、2018 年连续两年达到人民银行定向降准二档标准。

## 发布建行·新华普惠金融 - 小微指数

## 进展 PROGRESS

2018 年，建行与高校、专业媒体合作，研究发布普惠金融蓝皮书，系统梳理普惠金融理论知识与政策措施，特别是普惠金融在政府、市场主体以及金融科技领域的具体实践，为普惠金融产品、模式、机制创新提供决策支撑。研究发布建行·新华普惠金融 - 小微指数，全面反映小微企业普惠金融运行态势与发展状况，首次打造中国普惠金融“晴雨表”。



## “建行惠懂你” APP 让金融更有温度

### 案例 CASE

2019 年新年伊始，李克强总理到建行普惠金融事业部考察并作出指示：稳就业主要靠千千万万小微企业，小微企业发展离不开普惠金融支持，普惠金融是利国利民的大事业。

过去，银行服务小微企业主要靠传统人工操作，运营成本高，办理时间长，服务覆盖面窄。“惠懂你”基于交易结算、纳税记录等大数据评估企业信用，实现全程在线为小微企业提供信贷服务，为小微企业提供融资新工具和新平台。

“惠懂你”集成了在线测额、预约开户、贷款办理、进度查询等功能，精准对接客户需求，送金融产品到客户手上，实现移动化、零距离服务，让融资便利、成本降低，真正打通了服务客户的“最后一公里”。

在此基础上，APP 支持开放式服务，能够部署到政府等其他平台，“出海”走出去，服务便捷，目前已试点部署在湖南宁乡市政府“智慧宁乡”APP 和浙江杭州市财政局“政府采购网”。进一步扩大服务覆盖，构建多方互动的普惠生态体系。



关于本案例更多内容请参阅

## “建行杯”中国“互联网+”大学生创新创业大赛

### 案例 CASE

2018 年 10 月 13-15 日，“建行杯”第四届中国“互联网+”大学生创新创业大赛总决赛在厦门大学举行，来自数百所高校的参赛团队经过激烈竞争，最终产生金奖项目 90 个。

2016 年 4 月，中国建设银行就与教育部签订《战略合作协议》，连续四年冠名并全面参与了“建行杯”中国“互联网+”双创大赛，先后在吉林、湖北、陕西、厦门冠名大赛总决赛，为省级赛事冠名 50 余次，资金投入超过 7,000 万元人民币。



关于本案例更多内容请参阅



目标 8：促进持久、包容和可持续的经济增长，促进充分的生产性就业和人人获得体面工作



目标 9：建造具备抵御灾害能力的基础设施，促进具有包容性的可持续工业化，推动创新



目标 17：加强执行手段，重振可持续发展全球伙伴关系

## 支持乡村振兴



我们面向网点机构尚未覆盖的县域农村，推出“裕农通”服务模式，打通农村服务“最后一公里”。这一模式通过与供销社、通信公司、卫生诊所等合作的创新，为农户及涉农小微商户提供集“存贷汇缴投”于一体的综合金融服务，打破了地域阻隔，延伸了服务的触角和半径。截至 2018 年末，涉农贷款余额 17,646.50 亿元，新农村建设贷款余额 148.63 亿元，当年发放个人支农贷款 29.28 亿元。建立“裕农通”普惠金融服务点 15.1 万个、新增 6.1 万个，累计覆盖全国 25% 的行政村，1,195 万户农户获得更便利和安全的金融服务。


### “裕农通”助力乡村振兴


### 案例 CASE

杭州建德支行通过“裕农通”，实现手机银行、云闪付、龙支付、微信公众号等全面覆盖，让网络金融在农村地区落地生根，让村民足不出户便可享受到便捷的综合化金融服务。

支行还与合作伙伴共同创新推出“银行+”模式，“银行+电信公司”、“银行+农村淘宝服务站”、“银行+村委”等，更好地推进“裕农通”服务点建设。在上门服务同时，员工还将防范诈骗、假货币等金融知识带到村民中。



 目标 1：在全世界消除一切形式的贫困

 目标 10：减少国家内部和国家之间的不平等

## 金融精准扶贫



建行坚持精准扶贫、精准脱贫基本方略，把提升金融精准扶贫质量放在首位。聚焦深度贫困地区和总分行定点帮扶区域，强化组织领导和政策保障，精准对接脱贫攻坚多元化金融需求，将扶贫工作与普惠金融战略、金融科技战略深度融合，注重激发贫困地区内生动力，通过定点扶贫、产业扶贫、扶贫产品创新、电商扶贫、公益扶贫等多种方式，探索扶贫的可持续发展之路。

截至 2018 年末，我行产业精准扶贫贷款余额 630.40 亿元，增幅 31.75%。通过产业帮扶，已服务带动 11.4 万贫困人口就业增收。



## 我们的举措

### 拓展服务渠道，延伸服务网络。

银保监会 2018 年初批复的建行 177 个新设网点计划中，有 19 个位于国家级贫困县。截至 2018 年末，在贫困县布放自助柜员机 7,236 台，建设自助银行 2,306 家，较年初分别增加 195 台和 51 家，为贫困地区客户提供自助便民金融服务。

### 加强产品创新，推进综合化服务。

围绕“基建扶贫”，有效支持贫困地区重点基础设施和公共服务项目建设。发挥集团经营优势和协同效应，为重点扶贫项目提供包括信贷、扶贫债券等综合化服务。



### 借力金融科技，破解贫困难题。

探索将金融科技与扶贫深度融合，推进金融扶贫跨越 2020 行动计划。其中“区块链金融精准扶贫平台”9 月上线，实现对精准扶贫资金的透明使用、精准投放和高效监管。

### 大力推进产业扶贫。

总结“跨越 2020——N+ 建档立卡贫困户”产业扶贫模式，即构建 N（农业龙头企业、担保公司、农业合作社等）与贫困户之间的利益联结机制，并通过与 N 之间建立互信、合作、服务关系，运用金融科技提升、信用提升、产业链提升、管理提升四大类机制，提供差异化的金融产品和服务模式，有效带动贫困户就业增收。



## 善融商务·电商扶贫

## 案例 CASE

建行依托善融商务平台大力开展电商扶贫，在防范金融风险的基础上，联动贫困地区龙头扶贫企业、优质农业合作社等，拓宽贫困地区特色优质农副产品销售渠道和贫困人口增收脱贫渠道，以更低的交易成本帮助贫困地区和贫困人口脱贫致富。

2018年10月，建行与中国教育发展基金会、安康市人民政府，在安康举办“善心融爱 共助安康”善融商务扶贫推介会。全国45家大型采购商与46家参展商，共签署采购意向2,919万元，将惠及近万户贫困户。在重庆市黔江区，重庆市分行因地制宜，大力支持蚕桑业发展，推动产业脱贫，形成了“公司+基地+农户”的产业发展模式。







## “万小企扶万农户”行动

## 案例 CASE

广东省分行实施“万小企扶万农户”普惠金融精准扶贫三年行动方案，计划用三年时间连接1万家小企业，通过资金支持、就业提供、技术支撑等方式结对全省1万户建档立卡贫困户。2018年，活动已成功组对近2,000家小微企业对2,000户农户，其中34%为女性企业家创办或直接管理的小微企业，38%的受益贫困农户为女性。



-  **目标 1：在全世界消除一切形式的贫困**
-  **目标 5：实现性别平等，增强所有妇女和女童的权能**
-  **目标 8：促进持久、包容和可持续的经济增长，促进充分的生产性就业和人人获得体面工作**
-  **目标 10：减少国家内部和国家之间的不平等**





03





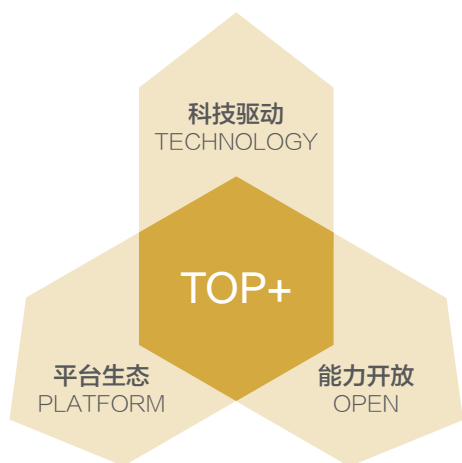
# 创新共享

SHARING INNOVATION

CSR 2018







金融科技正在对全球金融业产生深刻影响。作为驱动金融创新的新兴技术，金融科技可以极大拓展服务面，推动普惠金融实现，进一步提升客户体验。建行高度重视金融科技力量，提出金融科技战略，制定《金融科技战略规划（2018年—2023年）》。我们深知金融科技风险防控的重要性，恪守对客户隐私的保护和数据安全的保障。在这一前提下，实施金融科技（“TOP+”）战略，致力于强化科技驱动，为金融发展创新深度赋能；推动能力开放，为社会提供技术和信息共享服务；拓展平台生态，为客户和合作伙伴营造生态圈。努力以共享的理念整合资源，以科技的力量造福大众，以金融的智慧回馈社会。

其中，T代表Technology——科技驱动，以技术与数据构成科技双要素，双轮驱动金融创新，形成新趋势中转型发展的源动力；O代表Open——能力开放，在符合监管要求前提下，将集团业务功能和数据以服务方式向社会开放，充分激发外部活力与创造力，发挥建行“应用商店”价值；P代表Platform——平台生态，构建自有的平台、连接合作伙伴的平台，编织平台与平台间的网络，共同构造用户生态圈，满足人民日益增长的美好生活需要；“+”代表培育“鼓励创新、包容创新”的机制与企业文化，支持集团不断转型革新，实现面向未来的可持续发展。

## 研发金融科技指数

## 进展 PROGRESS

国务院发展研究中心金融研究所和中国建设银行研究院联合发布《金融科技研究与评估 2018——全球系统重要性银行金融科技指数》，为研究全球金融科技理论和应用提供系统性的分析框架，为金融业的健康稳定发展提供建行智慧。

**数据：**在推进金融科技战略中，女性雇员扮演着重要作用。金融科技部门管理层女性占比 50%，参与到金融科技战略制定与设计，金融科技部门近 40% 雇员为女性，推动金融科技工作的落地和实施。

我们注重伙伴间合作共同推进技术研发，例如鼓励成长性科技公司以参股或控股方式合作，支持建行技术需求同时提升公司自身的科研和发展能力。截至 2018 年末，我们与 43 家科技公司开展了技术研发与合作。

“创新、数字、开放、协作”是我们推进金融科技战略规划的核心理念。通过实施 TOP+ 战略，建行将推动智能运营、智能交易、智能风控体系建设，提高集团精细化管理水平；提供以客户为中心的全集团产品综合解决方案以及个性化专属定制服务；构建协同运营平台，驱动条线间、总分行间、母子公司间及海内外信息、经营、管理的协同，与相关行业协作，构建金融与非金融服务交汇融合的生态场景；搭建线上线下、无感无界互联的全网立体渠道，为客户提供一致与极致的服务体验。“管理智能化 (Intelligent)、产品定制化 (Customized)、经营协同化 (Collaborated)、渠道无界化 (Boundless)” 将成为智慧金融与智慧生态四大特征。

## 建设智慧政务 促进普惠民生

### 案例 CASE

建行发挥金融科技优势为各级政府搭建全事项、全流程、全覆盖、全场景的政务便民综合性服务平台——“智慧城市政务服务平台”。通过平台建设、链条延伸和服务领域的全覆盖，推动构建“互联网+政府+金融”新业态，架起百姓与政府间桥梁，在助力服务型政府建设中，不断改善民生服务质量效率。截至 2018 年底，智慧政务平台已签约 74 个省市县，已投产上线 38 个省市县，覆盖 19 家一级分行，支持费项 720 个，涉及 240 个市县。

智慧政务平台已签约省市县

74<sub>个</sub>

已投产上线 38 个省市县

## “建行龙财富”个人财富管理平台


### 案例 CASE

2018 年 12 月，“建行龙财富”平台正式发布。“龙财富”是为每一位客户打造的财富管理与服务平台，它用普惠的理念、科技的力量，对客户及其家庭资产、负债、流动性进行诊断，通过智能投顾、智能保顾等综合服务，帮助客户合理地规划和分配手中财富，实现资产的保值增值，使高品质专业化金融服务为更多人带来财富增值。



关于本案例更多内容请参阅

 目标 11: 建设包容、安全、有抵御灾害能力和可持续的城市和人类住区

 目标 12: 采用可持续的消费和生产模式



# 绿色发展

GREEN DEVELOPMENT

CSR 2018





04



## 开展绿色信贷

2016年董事会审议通过了《中国建设银行绿色信贷发展战略（2016年-2021年）》，将加快推进绿色领域业务发展、防范环境和社会风险、提升社会责任自身表现确定为绿色信贷发展战略三大任务；提出将经济效益、社会效益和生态效益有机统一起来，继续将建设“绿色银行”作为中长期业务规划的目标。

建行注重客户环境和社会风险管理能力建设，致力于通过金融手段引导客户有效开展自身环境和社会风险管控，防范因客户自身风险而引发信用风险、声誉风险事件的发生。多年来，我行在信贷政策中始终将企业是否遵循环境指标作为客户准入标准，严格控制环保不达标客户、环境违法违规且没有及时整改的客户和项目。

2017年，依据《中国建设银行绿色信贷发展战略》制定《关于加强环境和社会风险管理的通知》，将环境和社会风险管理贯穿信贷全流程，明确贷前调查、授信审批、放款审核、贷后管理等各环节具体管理要求及差异化管理措施。对于高风险客户，除严控信贷、贷款余额新增以外，加强对于风险变化情况的评估要求。





2018 年，在环境和社会风险管理信息系统建设方面，我行将客户环境和社会风险分类指标嵌入信贷流程系统，实现风险信息全流程显示。同时，将外部环保违法违规等风险信息接入内部管理系统，进一步提升风险预警管控能力，当客户发生风险时，能够让我们充分评估风险调整授信策略。关注高环境和社会风险客户管理，至少每六个月到现场检查环境和社会风险评估内容实际情况，并与其相关方（如上下游企业、政府监管部门等）进行充分沟通，确保评估内容的真实性。组织信贷政策培训班、风险管理人员培训班，深化全行环境和社会风险的防控意识。下一步，我行将通过完善基础政策制度，推进环境和社会风险全流程系统化管控体系建设，聘请独立环境和社会顾问等方式，进一步提升环境和社会风险管理能力。

截至 2018 年末，我行绿色贷款余额 10,422.60 亿元，较年初增加 729.34 亿元，绿色贷款余额占对公贷款比重 15.35%，较年初提高 0.52 个百分点。2018 年绿色贷款共计新增客户投放 1,708.80 亿元，其中清洁交通领域 708.72 亿元、清洁能源领域 450.17 亿元、节能减排改造领域 265.81 亿元。当年“高污染、高能耗、产能过剩”行业贷款余额与去年同比下降 4.16%。境内分行火电行业贷款占境内贷款的比重较年初下降 0.50%，煤炭行业贷款占境内贷款的比重较年初下降 0.13%。

2018 年 9 月，建行设立《绿色、社会及可持续发展债券框架》，并完成 10 亿美元可持续发展债券和 5 亿欧元绿色债券发行，支持绿色信贷和普惠金融事业发展。





## 推进绿色创新



我行将低碳、绿色、环保和保护生物多样性有机地融入信贷政策和经营理念，完善更新绿色信贷政策制度、加快信贷结构调整、强化环境和社会风险管理、丰富绿色信贷产品和服务，有效推动绿色信贷业务发展，为减缓气候变化贡献力量。

为协助我国政府履行巴黎协议承诺，我行在行业选择上，重点支持有利于降低温室气体排放的清洁交通、清洁能源项目；重点支持有利于提升大气、水、土壤质量的污染防治项目。对高污染、高能耗行业严格管控，控制行业资金投入，同时支持企业采用节能减排的新设备、新技术，有力促进传统产业结构调整和技术改造升级。

截至 2018 年末，我行境内分行清洁交通领域贷款 5,324.21 亿元，较年初增加 337.19 亿元；清洁能源领域贷款 2,920.72 亿元，较年初增加 128.65 亿元；节能减排领域贷款 1,127.90 亿元，较年初增加 47.54 亿元。

## 支持绿色项目建设

## 案例 CASE

浙江分行发放 1.04 亿元贷款，支持渔光互补光伏电站项目建设。项目在鱼塘水面建设一座“渔光一体”的并网光伏电站。建成后，按照火电煤耗（标准煤）每度电耗煤 325g，与相同发电量的火电相比，相当于每年可节约标准煤约 6,664.1 吨，减少排放温室效应性气体二氧化碳 (CO<sub>2</sub>) 1.99 万吨，减少烟尘排放量约 2.06 吨，SO<sub>2</sub> 排放量约 13.71 吨，NO<sub>x</sub> 排放量约 13.71 吨。

广东分行发放 3 亿元贷款，用于 3×660MW 发电机组实施脱硝工程建设。项目投产后，每年减少氮氧化物排放量 13,341 吨，氮氧化物地面浓度明显降低，对珠江三角洲地区大气环境的改善有重要的意义。

湖北分行作为银团贷款的牵头行，为北湖污水处理厂及其附属工程项目提供 13 亿元贷款支持。项目建成后，每年可减少污染物 BOD<sub>5</sub>、COD<sub>Cr</sub>、SS、NH<sub>3</sub>-N、TN、TP 分别为 12,045 吨、23,178 吨、17,520 吨、4,709 吨、2,829 吨、374 吨，对改善城市水体污染现状、保护长江的水环境质量具有积极作用。



**目标 13：采取紧急行动应对气候变化及其影响**

## 坚持绿色运营



截至 2018 年末，我行总行级潜在供应商 3,004 家。其中，当年向我行提供产品和服务的供应商共 585 家，向供应商付款金额约 48.82 亿元。2018 年，进一步完善采购制度规范性文件，加强供应市场调研工作，持续开展供应商外部负面信息监测，特别是环境、社会风险的负面信息监测，全面防范供应商风险。我行将绿色理念纳入采购管理，在采购投标环节设定相关产品与服务绿色准入要求和评价标准。在产品类供应商准入阶段，均要求通过 ISO14001 环境管理体系认证，确保供应商在生产过程中的污染物控制工作达到相关要求。针对公务用车、IT 产品、办公家具等重要的采购商品，均要求供应商通过国内最高级别的环境认证。

建行在提供金融服务过程中，借助科技手段引导消费者形成绿色生活方式和消费习惯，向社会传递绿色理念。浙江分行推出“绿贝”的绿色评价激励机制，将客户从事绿色产业生产经营、采取绿色生活方式、使用建行绿色金融产品情况按照一定规则转化为“绿贝”积分，不同分值等级的客户可获得不同程度的金融服务优惠条件。







05

# 合规运营

COMPLIANT OPERATIONS

CSR 2018





## 持续稳健运营

建行严格执行监管机构关于业务连续性管理要求，建立“贯穿全行、衔接密切、反应迅速、应对有力”的业务连续性管理体系及工作机制，保障全行持续运营与稳健发展。我们建立了成熟业务连续性管理组织体系，职责分工明确，为全面推进业务连续性管理工作提供有力组织保障。

建行十分重视知识产权管理工作，注重金融科技创新成果的知识产权保护，按照我行知识产权管理办法相关规定，及时对创造的智力劳动成果，包括专利、商标、著作权等知识产权进行权利申请保护，依法维护各项创新成果享有的合法权益；同时充分尊重他人智力劳动成果相关的知识产权权利，在业务发展和经营管理中注重防范知识产权侵权风险，本年度内未发生重大知识产权侵权事件。

### ● 制度建设方面

建立了分层次、系统化的政策制度体系，明确了业务连续性管理体系建设实施要求，统一规范了业务连续性管理工作流程。

### ● 预案建设方面

建立了多层次、多维度、矩阵式预案体系。纵向，预案体系包含了突发事件应急响应及恢复制度、总体预案和部门预案三个层级；横向，预案体系覆盖了信息系统、安全保卫、基础设施及办公资源、重要业务等多维度、多部门。

### ● 业务影响分析方面

开展了全行性业务影响分析及局部业务影响分析，明确了全行业务恢复的优先级，形成了重要业务系统的恢复策略体系，为系统相关业务和技术预案建设提供了依据。

### ● 演练方面

定期制定年度演练计划，建立了差别化演练机制，提高了各级机构开展应急演练工作的积极性，确保了应急预案至少每三年演练一次的目标。此外，定期开展年度业务连续性管理工作自评估，全面评估业务连续性管理体系设计及运行情况，查找问题，督促整改，提升管理水平。



## 支持员工成长



**6.9** 天

全年全行举办现场培训人均

建行视员工为最宝贵的资源，致力于通过多元化、包容性人力资源管理，驱动成长与促进持续发展。

建行严格遵守本国及运营所在国法律法规，保障员工各项劳动权利，维护员工合法权益，明确海外分支机构尊重当地原住民的风俗习惯及禁止侵犯当地原住民权利。根据发展需要依法公开招聘员工，坚持透明、平等，禁止歧视。严格避免聘用童工，杜绝强制劳动现象。建立职工代表大会实行民主管理，员工通过职工代表大会制度提出提案，参与管理与业务发展。设立公开信箱或信访部门，受理员工关于权益保护方面投诉。2018 年，建行未发生投诉。在投资决策、实施采购中，依据 ISO26000 社会责任指南，将雇员权益保护相关标准纳入审查，将建行关于员工劳动权利、权益、工资、工作时间、劳动保险和福利通过培训的方式告知供应商。

建行高度重视员工工作环境安全和职业安全，坚持“安全重如山、生命大于天”，将员工生命安全摆在首位。制定印发《关于进一步加强办公和营业场所管理的通知》，健全完善日常安全管理制度，严禁携带易燃、易爆、化学品等危险物品进入办公营业区域，推进办公楼“人脸识别”门禁技术应用，确保办公营业场所安全。认真落实消防安全管理责任制，组织开展消防安全大检查，严格在建工程消防安全监督管理，强化办公营业场所消防设备设施配备和管理，确保消防安全管理制度落实、设备设施完好、隐患整改清零。坚持“以人为本、预防为主”加强员工安全管理，组织开展“安全宣传月”活动，加强员工安全教育培训，组织消防疏散演练，制定《员工人身安全突发事件管理办法》，主动关心关爱员工，及时做好安全风险预警，提高员工安全防范意识和应急避险能力。

员工能力提升是建行可持续发展基础。2018 年，建行大学的成立成为建行发展史上重要的一环，推动建行教育培训工作变革与跨越发展。与此同时，建行持续推进的分层分类培训，正在为不同业务条线、不同岗位、不同层级的员工赋能，支撑全行在确保风险可控前提下，在服务实体经济发展、推动低碳转型发展中实现自身的战略发展。全年全行共举办现场培训 23,843 期，培训 131 万人次，人均培训 6.9 天；网络培训 513 万人次（课次），折合培训工作量 85.5 万人天。

已招募第一批智库兼职青年研究员入库

100名

助力青年研究能力的提升和研究人才的发展

参与金融科技相关主题的培训与竞赛员工

2,034名

超 30 万名员工参与网络信息安全在线课程培训

同时，建行汇聚全行力量打造具有市场竞争力和国际影响力的高端智库，以战略高度和智力驱动支撑建行长远发展。通过开展智库兼职青年研究员计划，为青年研究创新、能力提升和价值实现搭建平台，凝聚青年智慧为国家和建行发展建言献策、建功立业。已招募第一批 100 名智库兼职青年研究员入库，通过专家辅导、专项培训、课题研究、成果转化、资源支持、多项激励等方式，助力青年研究能力的提升和研究人才的发展。

金融科技是银行业实现战略发展的核心竞争力。建行不断完善金融科技安全教育培训体系，一方面编制面向全体员工、技术人员、安全人员和管理人员培训教材，同时借助网络学习平台，制作网络培训课件，建立信息安全的网络课程培训专题。2018 年，通过 IT 风险管理、信息安全技术、个人数据隐私保护等现场培训班，以及多种形式网络安全攻防竞赛，建行保证了从业人员拥有专业技能胜任金融科技这一富有挑战性的工作，共有 2,034 名员工参与了金融科技相关主题的培训与竞赛，超过 30 万名员工参与网络信息安全在线课程培训。

## 建行大学

我们是一家银行，我们需要更多的知识，不断创新服务。

如何将多元的知识汇集到一起？

如何迸发出新的智慧，去解决前行路上的新问题？

我们愿意去探索，和大学、和企业、和政府，让更新的痛点找到对应的知识，无论大或小；我们愿意去分享，和个人、和企业、和社会，让更多的人得到智慧的启蒙，无论是国家或时代。让我们一同探索，共享众知、普惠共智。



探求金融教育的新模式和现代金融的新路径，以金融力量破解社会痛点问题，服务大众安居乐业，建设现代美好生活，是建行和建行大学的共同追求。

建行大学以“新时代、新金融、新生态企业大学”为愿景，以“志同道合、善建行远”为校训，包含了开放、共享、稳健、创新的理念。校徽中环绕的“U”形，代表“大学(University)”以及优质资源“联合(Union)”之意，体现建行大学勇于突破的精神，传递开放、国际化的理念。



建行大学充分整合社会资源，将企业自身及各高校原本零散的、碎片化的教育培训资源整合起来，形成遍布全国的校区网络。成立九大研修院，旨在提升专业领域研究能力；与多所高校组建成立“新金融人才产教融合联盟”，作为“融智、融通、融合”的高端教育智库，带着鲜活的社会痛点问题和研究案例，成为产教融合的孵化平台、创新与应用的最佳桥梁；坚持以国际视野培养国际化人才，已与多所海外高校达成合作。建行大学香港学院，将成为境外培训主阵地，伦敦学院、纽约学院将成为尖端人才教育培训基地，全面引入国际先进理念及最新教学研究成果，开展多元合作，不断提升国际影响力。

建行大学将校门敞开，为政府机构、高校、企业和社会赋能，与学校共建共享实习实训基地、为学生提供实习机会，借助大数据实验室、产品创新实验室等，让数据互联互通，实现教育和产业统筹融合；启动“金融普及”行动，与高校合作开展“金智惠民”培训，已在全国开办“乡村振兴”“税务筹划”“金融科技”等不同主题的金智惠民培训538期，他们中有民营企业家、普通农户、有公务员、有普通工薪阶层，有扶贫干部。建行大学将金融政策解读、理财产品风险、普惠金融工具应用等金融知识送到他们身边，让金融的力量变得更加温暖。



关于本进展更多内容请参阅



## 村支书、小农户走进了“建行大学”的课堂

## 案例 CASE

2018年8月“建行大学”启动了“金智惠民”工程，重点为小微企业主、个体工商户、扶贫对象、涉农群体、基层乡镇扶贫干部等普惠金融群体开展培训。

黄正华当了福建省武夷山市星村镇黄村十二年的村支部书记，他和茶叶、茶农打了一辈子交道，让他没想到的是，离开学校这么多年再次回到校园是因为“建行大学”的金智惠民工程。

“这些年茶叶品质提高了，茶农的收入也增加了。但是要真正实现乡村振兴和产业转型升级，一定需要金融来作支撑。但我们长期在农村，对金融了解并不多，没有机会也没有渠道接受金融教育。”黄正华说，“第一次听说‘建行大学’，我没想到建行还有大学，更没想到建行大学能给我们这些村支书提供走进厦门大学、接受普惠金融培训的机会。”



## 创新马拉松

## 案例 CASE

2018年，建行组织开展“中国建设银行首届创新马拉松活动”，探索形成建行特色创新孵化长效机制，致力于解决客户迫切需求，349项创新方案应运而生。

长沙、广州、深圳三场“48小时加速孵化”活动中，450名创客、百余名内外部专家评委及导师，围绕75个创新方案的商业计划书展开思维碰撞。对创新方案和加速孵化产生的产品原型等成果进行了多次优化，使之不断完善。长沙的湘水岳麓、广州的碧海蓝天、深圳的邃密夜空见证了创客们全力谋划、打造建行未来产品和服务的激情与决心，记录了创客们为实现梦想而努力拚搏的不倦身影。



**目标 9：建造具备抵御灾害能力的基础设施，促进具有包容性的可持续工业化，推动创新**



**目标 12：采用可持续的消费和生产模式**

## 严控金融风险

2018年，建行持续深化全面主动风险管理，将风险防控与建行发展战略相契合，与建行传统业务比较优势和住房租赁、金融科技、普惠金融等创新领域优势相结合。着力探索协同控险机制，提升主动识别能力；实施风险预警监测，提升主动防范能力；强化风险工具箱运用，提升主动控制能力；完善风险处置管理，提升主动化解能力；夯实基础管理，提升主动管理能力。着力做好重点业务支持保障，提升价值创造能力，向“国内最佳，国际一流”的现代商业银行风险管理目标稳步推进。

合规是建行所有员工的共同责任，我们确立“全员主动合规”“合规创造价值”理念，在全行推行诚信与正直的职业操守和价值观念，培育富有持续竞争力和建行特色的合规文化，并将其融入企业文化建设全过程，为建行业务经营和效益增长提供安全有效的保障。

完善员工违规惩戒制度，制定《中国建设银行员工行为管理办法（2018年版）》，向全行员工发布《员工合规必读（2018年版）》，包含合规理念、员工禁止性规定与金融犯罪、员工典型违法违规案例三大板块，向全行员工提供了依法合规的指南，进一步宣导合规理念、加强警示教育。强化廉洁合规教育，制定《中国建设银行党员领导干部述责述廉办法》，进一步强化对领导干部的监督管理。畅通违规问题线索举报渠道，内外部组织机构和人员可通过信函、网上举报、电子邮件、传真、电话等形式，对我行有关组织机构及其工作人员检举控告。

强化合规刚性约束。健全反洗钱制度，推动反洗钱管理规定融入业务制度和流程。优化反洗钱相关系统，采用集团分析和数据挖掘等功能，进一步提升监测模型和数据的准确性和完整性；在原有名单监控功能基础上，上线推广新一代反洗钱清单监测系统，进一步优化大额交易报告和可疑交易分析；健全反洗钱风险评估体系，通过系统进行产品、机构的洗钱风险评估和定期重检工作；优化各业务系统反洗钱相关功能，完善客户身份信息质量；对于高风险业务管理，进一步强化对业务洗钱风险的事前管理，通过介入规章制度印发前的审查及时有效开展风险提示，提高系统洗钱防范能力。有力支持了反洗钱、反恐怖融资、反逃税监管体制建设，为有效防控金融风险，维护经济金融安全，促进社会公平正义发挥了积极作用。

关于风险合规详细内容请参阅《中国建设银行股份有限公司2018年年报》

## 参与社区发展

我们以金融工作者的专业和专注，更以社会工作者的热情和担当，深入研究、参与社会难点问题，立足搭建共建共享公益平台，通过“带上员工做公益、带着客户做公益、带动机构做公益、融合业务做公益”，帮助更多需要帮助的人，为社会注入新的正能量。

### 劳动者港湾

促进网点服务资源开放共享，增强网点服务社会能力，是我们在丰富和延伸金融普惠中的另一项关注重点并以创新的方式付诸行动。2018年8月，建行宣布在全行营业网点设立“劳动者港湾”，覆盖37家一级分行、868家二级分支行和全部对外营业的网点。



#### 服务人群

重点为环卫工人、出租车司机、交通警察、城管、快递员、志愿者等户外工作者，老弱病残孕、走失儿童、考生等需要特殊关爱的群体以及其他有需求的社会公众提供多种便民惠民服务。



### 服务设施

在营业网点，我们配备了卫生间、饮水机、休息桌椅、图书、Wi-Fi、手机充电器、点验钞机、老花镜、雨具、急救箱等基础服务设施，同时根据营业网点的实际情况配备轮椅、无障碍坡道、盲文业务指南等无障碍服务设施和母婴室、婴儿车、微波炉等人文关爱服务设施，打造劳动者的“歇脚地”、“加油站”、“充电桩”、“暖心窝”，为大家带来休息的温暖港湾。



### 服务内容

“劳动者港湾”不仅提供临时休息、走失儿童关怀、失物招领等基本惠民服务，同时也结合地域特征、业务特色、客群特点等因素开展旅游咨询服务、外语、手语等语言类服务，并积极引入工商、铁路、善融商务扶贫类和书店等第三方机构服务资源，不断增强网点服务社会能力。





“建行不仅为社会提供金融服务，现在还为普通劳动者提供了真诚、贴心的帮助，“劳动者港湾”就是幸福之家！”

—— 出租车司机代表

“以前从来没想过有一天，环卫工人穿着环卫服，就像回到家一样坐在宽敞明亮的‘劳动者港湾’喝水、吃饭，手机没电了可以充电，我们还可以阅读各类报刊杂志。让我们真正感受到了爱心、贴心、细心和暖心。‘劳动者港湾’真的是我们环卫工人一个幸福的港湾。”

—— 环卫工人代表

“‘劳动者港湾’非常不错。建行专门推出了‘劳动者港湾’APP，可以定位最近的港湾在什么地方。工具箱、医药包等物件儿都是快递员特别需要的。在‘劳动者港湾’都可以找到，非常贴心。”

—— 快递员代表

当共享思维指向公共服务、指向善意的流转，并加之妥善管理，共享的精神才被真正抽丝剥茧地显现出来。

“累了能歇脚，渴了能喝水，没电能充电，饭凉能加热。”——这是“劳动者港湾”的初衷，就好像一位热心街坊在招呼疲惫的邻人，也许没有响亮的口号，却正是你急需的温暖。在我们过往的印象中，银行给人的感觉总是“高冷范儿”的，仿佛大门只向办理业务的客户敞开，而今建行的“劳动者港湾”开启了银行网点的“破冰之旅”，在日渐寒冷的时节，为劳动者们提供一个可以端坐在桌子前吃顿热午饭的空间，令他们感到踏实、温暖，也感到了社会对每一位平凡而努力的劳动者的尊重。

—— 《三联生活周刊》



“劳动者港湾”虽然只是在城市中建立的一个个小小空间，但是它打破了职业界线、环境界线，实现开放与共享，努力创造尊重劳动者，热爱生活的友好氛围，体现的是先进的现代思想观念。

“劳动者港湾”使崇尚劳动、关心劳动者蔚然成风，营造了良好社会氛围，弘扬了社会正能量。在为建设银行“劳动者港湾”点赞的同时，我们也期待越来越多的“港湾”涌现出来，共行大爱之美，让城市里的每一个劳动者更有获得感、幸福感，共享城市发展的成果。

—— 新华网评论



## “蓝精灵”项目

南京分行把公益活动与建行员工的教育实践相结合，将“书香建行”“阳光书架”“蓝马甲”（“蓝精灵”）融入“劳动者港湾”。截至2018年末，南京市大部分网点内均配置爱心座椅、饮水机、急救箱等服务设施，环卫工人、交巡警、快递小哥等户外劳动者能够及时饮水和休息。

分行员工还开展了贫困学生帮扶活动、市民金融知识普及活动，组织“蓝马甲”志愿者团队在南京各大景点开展环保公益行动。此外，通过“书香建行”全民阅读特色活动，打造共享图书漂流点，营造读书氛围，传递文化的力量。



关于劳动者港湾更多内容请参阅

2018 年建行公益捐赠总额

**8,941** 万元

用于定点扶贫村帮扶项目 6,188 万元

管好、用好每一笔捐赠款是我们的职责。建行制定全流程管理的公益捐赠管理办法。从项目可行性分析、项目实施、项目宣传、项目监督审计等方面都做了详细规定。2018，建行公益捐赠总额 8,941 万元。其中，用于定点扶贫村帮扶项目 6,188 万元。此外，还着重实施了多个长期公益项目，如建行希望小学、高中生成长计划、母亲健康快车、英模母亲等。其中建行希望小学自 1996 年至今已持续 22 年之久。


主要公益项目实施情况请参阅社会绩效 - 社区投资


## 母亲健康快车

2018年5月14日，我们的志愿者服务队抵达贵州省铜仁市，翻山越岭，走访母亲健康快车及项目受益者。

热情能干的小陈夫妇为远方的客人摆上了自家腌制的小吃，泡上特制的香茶，向志愿者说起她与母亲健康快车的渊源——那是小陈第二次怀孕，七个月的时候出现紧急情况，前位胎盘病情凶险，是母亲健康快车从死神手里抢回了她……小陈夫妇说，如果没有母亲健康快车，这个家就没了，更没有今天的甜蜜生活。

8年来，建行已捐赠 357 辆母亲健康快车，遍及 23 个省、区、市贫困县乡及老挝、柬埔寨两国。迄今已有 69.28 万人接受义诊咨询，109.11 万人健康普查，共 216.1 万人从中获益。此外，“母亲健康快车”为项目所在地培训基层工作人员 31.26 万人，救助转诊危重病人 3.58 万人，运送孕产妇 2.87 万人，促进了项目实施地妇幼健康水平的提高。

 **目标 3：确保健康的生活方式，促进各年龄段人群的福祉**

 **目标 5：实现性别平等，增强所有妇女和女童的权能**



## 十年筑梦 一起成长

光阴荏苒，岁月如梭。建行始终关心着同学们的生活，关注着他们的成长。2017年10月，我们通过手机银行、微信银行等渠道，面向9万名曾因“成长计划”受益的学子，发出了“同学，建行公益在寻找你！”的信函。

在浙江大学求是园实验室，如今的博士生谢沛乐同学凝神观察试剂瓶中的变化，整洁的实验室就是他攻克科研堡垒的战场。“当建行的工作人员几经波折联系到我时，10年前的那股温暖气息依旧氤氲心头，我的内心久久不能平静。”曾经的受助学生、如今的建行新疆分行员工热依汗·阿迪力表示，成长就是慢慢长大，懂得付出的意义，知道担当的力量。

“公益项目的实施助人育己，广大员工在参与项目中也受到了教育和感悟，增强了对建行的自豪感、归属感和对社会的责任感。”



关于本案例更多内容请参阅

—— 员工代表刘彩桥


 **目标 4：确保包容和公平的优质教育，让全民终身享有学习机会**

## 建行志愿者公益行支教活动

2018年9月25日至28日，中国建设银行和中国青少年发展基金会共同举办了建行希望小学支教公益行，20名志愿者及媒体分赴陕西省安康市5个乡村小学开展支教活动。志愿者们将天文地理、科学实验、音乐绘画和文体知识带给孩子们。

活动期间，志愿者们还在安康市分行营业部参加建行“劳动者港湾”志愿者服务活动，倾听环卫工人、快递小哥畅谈对港湾的热爱之情，一位退休老人还专门写来感谢信，表达敬意；在汉滨高级中学，志愿者与建行“高中生成长计划”受奖励学生代表交流，感受他们坚强成长、永不放弃的向上精神，鼓励他们努力学习、成长成才；在岚皋县蜡烛村，志愿者参加“母亲健康快车”义诊活动，倾听县卫生院长讲述洪水灾害中健康快车冒着山体塌方险境护送两名临产母亲，最终母子平安的感人故事，真实感受着建行母亲健康快车“爱心车”“救命车”和“流动医院”的深意。



 **目标 1：在全世界消除一切形式的贫困**

 **目标 4：确保包容和公平的优质教育，让全民终身享有学习机会**



## 社会责任绩效

### SOCIAL RESPONSIBILITY PERFORMANCE

#### 经济绩效

经济绩效	2018	2017	2016
资产总额(万亿元)	23.22	22.12	20.96
净利润(亿元)	2,556.26	2,436.15	2,323.89
平均资产回报率(%)	1.13	1.13	1.18
加权平均净资产收益率(%)	14.04	14.80	15.44
全球范围营业机构(个)	14,977	14,920	14,985
上缴税收(亿元)	586.66	619.39	802.94
每股社会贡献值(元)	2.88	2.74	2.73
跨境人民币结算量(万亿元)	2.76	2.05	2.53
基础设施行业领域贷款新增(亿元)	1,021.64	4,612.97	1,883.71
涉农贷款余额(亿元)	17,646.50	17,650.87	16,939.68
新农村建设贷款余额(亿元)	148.63	305.85	568.38
银保监会“两增”口径普惠金融贷款余额(亿元)	6,310.17	4,185.02	3,365.22
银保监会“两增”口径普惠金融贷款客户数(万户)	119.19	71.45	36.58
个人住房贷款余额(亿元)	47,535.95	42,130.56	35,856.44
公积金个人住房贷款(亿元)	22,103.06	20,489.92	18,534.89
保障性住房项目开发贷款余额(亿元)	1,313.22	578.30	355.02
棚户区改造贷款余额(亿元)	1,199.52	453.30	164.11
向供应商付款金额(亿元)	48.82	41.85	41.42
公益捐赠支出(万元)	8,941	7,786	7,442
其中: 定点扶贫捐赠(万元)	6,188	4,981	4,290

#### 环境绩效

绿色贷款情况	2018	2017	2016
绿色贷款余额(亿元)	10,422.60	10,025.21	8,892.21
折合减排标准煤(万吨)	3,011.71	2,800.46	2,633.15
减排二氧化碳当量(万吨)	6,926.12	6,305.09	5,958.84
减排 COD(万吨)	29.63	23.64	20.29
减排氨氮(万吨)	3.87	3.14	2.39
减排二氧化硫(万吨)	24.73	26.78	18.86
减排氮氧化物(万吨)	3.96	4.77	3.49
节水(万吨)	123.06	119.87	103.88

温室气体排放情况	2018	2017
温室气体排放总量（范畴 1 和 2）（吨）	261,547.00	277,449.13
每位雇员温室气体排放总量（范畴 1 和 2）（吨/人）	7.38	8.01
直接排放（范畴 1）（吨）	17,518.07	18,576.91
天然气	7,258.00	7,727.66
液化石油气	214.05	142.32
煤	1.58	1.58
公司车队	7,092.32	8,447.70
柴油	2,952.12	2,257.65
间接排放（范畴 2）（吨）	244,028.93	258,872.22
外部购电	244,028.93	258,872.22

注：

1. 环境类绩效数据统计范围仅包括总行办公场所及 37 家一级分行本部办公场所。
2. 雇员人数统计范围仅包括总行及 37 家一级分行本部雇员人数之和。
3. 基于本集团业务性质，温室气体排放主要源自外购电力及化石燃料燃烧。温室气体清单包括二氧化碳、甲烷及氧化亚氮。温室气体排放数据按照二氧化碳当量呈列，根据中国国家发展和改革委员会刊发的《2015 中国区域电网基准线排放因子》及政府间气候变化专门委员会（IPCC）刊发的《2006 年 IPCC 国家温室气体清单指南》进行核算。
4. 由于当地电网基准线排放因子暂未公布，西藏分行外购电力所产生的温室气体排放暂未包含在披露范围内。
5. 2017 年报告中披露的煤消耗量包含了总行、一级分行及部分二级分行消耗量，经调整为总行及一级分行消耗量。

废弃物情况	2018	2017
无害废弃物（吨）	371.47	391.50
废弃电子信息产品（吨）	173.67	288.29
废弃交通工具（吨）	188.43	3.96
废弃电池（吨）	2.19	6.51
废弃办公用品（吨）	7.18	92.74
全年每位雇员无害废弃物消耗总量（吨/人）	0.010	0.011
有害废弃物（吨）	20.58	40.29
废弃硒鼓墨盒（吨）	20.58	40.29
全年每位雇员有害废弃物消耗总量（吨/人）	0.001	0.001

注：

1. 本集团运营涉及的无害废弃物类型主要包括废弃电子信息产品、废弃办公用品及废弃交通工具。
2. 废弃电子信息产品主要包含微主机、显示器、笔记本电脑、打印机及服务器。
3. 废弃电池仅包含干电池，不包含蓄电池。
4. 废弃办公用品仅包含签字笔、曲别针及订书针。

能源及水消耗情况	2018	2017
能源消耗 (兆瓦时)	446,323.04	483,337.67
直接能源消耗 (兆瓦时)	78,505.55	83,358.79
天然气 (兆瓦时)	37,118.44	39,520.35
液化石油气 (兆瓦时)	965.67	642.06
煤 (兆瓦时)	4.65	4.65
柴油 (兆瓦时)	11,703.93	10,234.43
汽油 (兆瓦时)	28,712.86	32,957.30
间接能源消耗 (兆瓦时)	367,817.49	399,978.88
外部购电 (兆瓦时)	367,817.49	399,978.88
全年每位雇员能源消耗总量 (兆瓦时/人)	12.60	13.95
耗水量 (吨)	2,280,545.68	2,049,524.54
全年每位雇员市政自来水耗用量 (吨/人)	64.36	59.15

注:

1. 本集团主要能源消耗来源为天然气、液化石油气、煤、柴油、汽油及外购电力。
2. 能源消耗量数据是根据电力和燃料的消耗量及《综合能耗计算通则 (GB/T 2589-2008)》提供的转换因子进行计算。
3. 本集团主要水资源消耗统计范围包括市政供水、中水及饮用水。

纸张消耗情况	2018	2017
总耗纸量 (吨)	2,277.20	2,861.27
办公用纸 (吨)	1,730.00	2,529.76
柜面用纸 (吨)	547.20	331.51
全年每位雇员纸张耗用量 (吨/人)	0.06	0.08

注:

1. 办公用纸仅统计 A3 及 A4 复印纸。
2. 柜面用纸仅统计分行用量最多的 3 类纸。

低碳运营情况	2018	2017
离柜账务性交易量占比 (%)	99.23	99.19
电子渠道金融交易迁移率 (%)	92.66	93.57

## 社会绩效

员工情况	数量	占比	其中女性人数	其中男性人数
员工总人数(人)	345,971	100%	188,307	157,664
另有劳务派遣用工(人)	3,937	--	1,927	2,010
少数民族员工	19,138	5.53%	--	--
新进员工	12,234	3.54%	--	--
外籍员工	763	0.22%	420	343
<b>按性别划分</b>				
男性员工	157,664	45.57%	--	--
女性员工	188,307	54.43%	--	--
<b>按年龄划分</b>				
30岁以下(人)	77,033	22.27%	--	--
31岁-40岁(人)	88,190	25.49%	--	--
41岁-50岁(人)	129,481	37.43%	--	--
51岁-59岁(人)	51,076	14.76%	--	--
60岁以上(人)	191	0.05%	--	--
<b>按地区划分</b>				
长江三角洲(人)	51,641	14.93%	29,180	22,461
珠江三角洲(人)	43,618	12.61%	22,839	20,779
环渤海地区(人)	57,478	16.61%	30,978	26,500
中部地区(人)	77,865	22.51%	41,313	36,552
西部地区(人)	65,625	18.97%	35,773	29,852
东北地区(人)	35,116	10.15%	18,962	16,154
总行(人)	13,643	3.94%	8,770	4,873
海外(人)	985	0.28%	492	493

员工接受培训情况	2018	2017	2016
<b>现场培训</b>			
一级分行行级和总行部门级(人次)	483	872	964
二级分行行级、一级分行部门级和总行处级(人次)	29,312	30,685	29,413
业务经理级及以下(人次)	1,275,556	1,460,816	1,550,351
<b>网络培训</b>			
一级分行行级和总行部门级(人)	253	334	384
二级分行行级、一级分行部门级和总行处级(人)	8,023	9,336	10,112
业务经理级及以下(人)	299,408	321,019	337,127



员工流失情况	2018	2017	2016
按年龄划分			
25岁以下(%)	5.9	6.6	5.0
26岁-35岁(%)	6.1	4.8	4.3
36岁-45岁(%)	2.0	1.1	1.1
46岁-54岁(%)	0.6	0.5	0.4
55岁以上(%)	0.2	0.2	0
按地区划分			
长江三角洲(%)	3.7	5.0	4.0
珠江三角洲(%)	2.3	2.5	3.1
环渤海地区(%)	1.6	1.5	1.4
中部地区(%)	1.8	1.5	1.7
西部地区(%)	1.9	2.0	1.7
东北地区(%)	1.2	1.0	0.8
总行(%)	7.5	8.1	6.1
海外(%)	9.1	10.7	9.2

## 注:

1. 总行包含总部、信用卡中心、客户服务中心、直属中心及培训中心。
2. 按年龄划分统计数据暂不包括外籍员工。

员工工伤情况	2018	2017	2016
因公死亡人数(人)	4	8	4
因公死亡比率(%)	0.001	0.002	0.001
因工伤损失工作日数(天)	15,889	13,676	13,573

供应链管理情况	2018	2017	2016
长江三角洲供应商数量(个)	518	448	388
珠江三角洲供应商数量(个)	294	261	230
环渤海地区供应商数量(个)	1,867	1,614	1,393
中部地区供应商数量(个)	87	83	62
西部地区供应商数量(个)	52	42	36
东北地区供应商数量(个)	34	30	29
本地供应商采购支出占比(%)	99.92	99.47	99.49
采购合同履约率(%)	100	100	100
外聘专家参与率(%)	4.23	2.72	9.18
开展供应商社会责任培训次数(包括约谈及业务交流)(次)	30	29	28

客户满意度	2018	2017	2016
个人客户总体满意度(%)	81.0	78.7	76.9
对公客户总体满意度(%)	93.8	93.2	93.3

服务渠道建设情况	2018	2017	2016
网上银行用户数量(万户)	31,256	27,675	24,162
电话银行客户数量(万户)	33,649	28,882	24,196
手机银行用户数量(万户)	30,954	26,638	22,321
微信银行绑定用户数量(万户)	6,443	4,956	3,623
自助银行数量(个)	28,238	29,046	27,872
自动柜员机数量(ATM)(个)	92,225	97,007	97,534
智慧银行(个)	10	12	12
设置轮椅通道营业网点(个)	10,056	9,000	8,164
设置爱心窗口网点数量(个)	13,923	13,158	12,964
设置“劳动者港湾”网点数量(个)	14,307		

## 社区投资情况

项目名称	合作机构	捐款金额	项目期限	截至 2018 年末
支持建行希望小学	中国青少年发展基金会	1,186 万元	1996- 至今	援建 45 所希望小学, 配备图书室、电脑室、运动场, 资助培训教师近 800 人次, 组织 120 名师生参加北京夏令营
建设未来 -- 中国建设银行资助高中生成长计划	中国教育发展基金会	1.44 亿元	2007- 至今	发放 1.44 亿元资助款, 资助高中生 9.15 万人次
“母亲健康快车”中国建设银行资助计划	中国妇女发展基金会	5,400 万元	2011- 至今	购置 357 辆母亲健康快车, 在新疆、西藏、甘肃、青海等 23 个省、区贫困乡县投入使用
中国贫困英模母亲建设银行资助计划	中国妇女发展基金会	5,000 万元	2007- 至今	发放 5,060 万元资助款, 资助英模母亲(妻子) 1.8 万人次
情系西藏 - 中国建设银行与中国建设奖(助)学金	中国扶贫基金会	350 万元	2007- 至今	发放 253 万元资助款, 资助西藏地区贫困学生 1,210 人次
“积分圆梦·微公益”	中国青少年发展基金会、中国文艺基金会、中国青年志愿者协会、团中央青年志愿者行动指导中心	600 万元	2012- 至今	捐建 115 所“快乐音乐教室”, 培训乡村音乐艺术教师, 建设中国青年志愿者协会及团中央青年志愿者行动指导中心“青年之家”
“善心慧思”爱心助学行动	中国建设银行青年志愿者协会、各分支机构所在地团委	300 万元	2016- 至今	为 5,000 余名贫困地区学生捐资捐物, 组织贫困地区 150 余名师生参加夏(冬)令营活动

## 独立鉴证报告

### INDEPENDENT ASSURANCE REPORT



普华永道

2019/SH-0115

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#### 注册会计师独立鉴证报告

致：中国建设银行股份有限公司董事会

我们接受委托，对中国建设银行股份有限公司（以下简称“贵行”）2018 年度社会责任报告执行了有限保证的鉴证业务。

#### 董事会的责任

根据香港联合交易所《环境、社会及管治报告指引》（简称“ESG 报告指引”），全球报告倡议组织（以下简称“GRI”）发布的《GRI 可持续发展报告标准》、以及《上海证券交易所上市公司环境信息披露指引》和《〈公司履行社会责任的报告〉编制指引》（合称“上交所指引”）编制 2018 年度社会责任报告是贵行董事会的责任。这种责任包括设计、执行和维护与编制社会责任报告有关的内部控制，以使社会责任报告不存在由于舞弊或错误而导致的重大错报。

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

#### 我们的独立性与质量控制

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

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本事务所遵循国际质量控制准则第1号, 据此维护全面系统的质量控制体系, 包括与遵守职业道德要求、专业标准和适用的法律和法规要求相关的书面政策与程序。

#### 注册会计师的责任

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

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

有限保证鉴证业务所实施程序的性质和时间较合理保证鉴证业务有所不同, 且范围较小。因此, 有限保证鉴证业务的保证程度远低于合理保证鉴证业务。因此, 我们不会就是否存在可能对 2018 年度社会责任报告造成重大影响的事项发表合理保证意见。我们的鉴证工作包括评估 2018 年度社会责任报告是否存在由于舞弊或错误导致的重大错报风险以及应对评估出的风险。选择的鉴证程序取决于注册会计师的判断及我们对项目风险的评估。

在我们的工作范围内, 我们仅在贵行总行层面以及下列国内分行开展工作:

- 天津市分行
- 贵州省分行



普华永道

2019/SH-0115  
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我们所实施的工作包括:

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

**固有限制**

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

**结论**

基于已实施的程序及获取的证据, 我们没有注意到任何可能对贵行根据 ESG 报告指引以及《GRI 可持续发展报告标准》和上交所指引编制的 2018 年度社会责任报告造成重大影响的事项。

**使用限制**

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

普华永道中天会计师事务所(特殊普通合伙)  
普华永道中天会计师事务所(特殊普通合伙)  
中国·上海市  
2019年3月27日



附录  
APPENDIX

香港联交所《环境、社会及管治报告指引》索引

环境	指标编号	指标内容	备注
层面 A1: 排放物	一般披露	有关废气及温室气体排放、向水及土地的排污、有害及无害废弃物的产生等的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	绿色发展
	A1.1	排放物种类及相关排放数据。	环境绩效
	A1.2	温室气体总排放量（以吨计算）及（如适用）密度（如以每产量单位、每项设施计算）。	环境绩效
	A1.3	所产生有害废弃物总量（以吨计算）及（如适用）密度（如以每产量单位、每项设施计算）。	环境绩效
	A1.4	所产生无害废弃物总量（以吨计算）及（如适用）密度（如以每产量单位、每项设施计算）。	环境绩效
	A1.5	描述减低放量的措施及所得成果。	绿色发展
	A1.6	描述处理有害及无害废弃物的方法，减低产生量的措施及所得成果。	绿色发展
层面 A2: 资源使用	一般披露	有效使用资源（包括能源、水及其他原材料）的政策。	绿色发展
	A2.1	按类型划分的直接及 / 或间接能源（如电、气或油）总耗量（以千个千瓦时计算）及密度（如以每产量单位、每项设施计算）。	环境绩效
	A2.2	总耗水量及密度（如以每产量单位、每项设施计算）。	环境绩效
	A2.3	描述能源使用效益计划及所得成果。	绿色发展
	A2.4	描述求取适用水源上可有任何问题，以及提升用水效益计划及所得成果。	坚持绿色运营
	A2.5	制成品所用包装材料的总量（以吨计算）及（如适用）每生产单位占量。	不适用
层面 A3: 环境与天然资源	一般披露	减低发行人对环境及天然资源造成重大影响的政策。	绿色发展
	A3.1	描述业务活动对环境及天然资源的重大影响及已采取管理有关影响的行动。	绿色发展

社会	指标编号	指标内容	备注
层面 B1: 雇佣	一般披露	有关薪酬及解雇、招聘及晋升、工作时数、假期、平等机会、多元化、反歧视以及其他待遇及福利的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	支持员工成长
	B1.1	按性别、雇佣类型、年龄组别及地区划分的雇员总数。	社会绩效
	B1.2	按性别、年龄组别及地区划分的雇员流失比率。	社会绩效
层面 B2: 健康与安全	一般披露	披露有关提供安全工作环境及保障雇员避免职业性危害的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	支持员工成长
	B2.1	因工作关系而死亡的人数及比率。	社会绩效
	B2.2	因工伤损失工作日数。	社会绩效
	B2.3	描述所采纳的职业健康与安全措施，以及相关执行及监察方法。	支持员工成长
层面 B3: 发展及培训	一般披露	有关提升雇员履行工作职责的知识及技能的政策，描述培训活动。	支持员工成长
	B3.1	按性别及雇员类别（如高级管理层、中级管理层等）划分的受训雇员百分比。	社会绩效
	B3.2	按性别及雇员类别划分，每名雇员完成受训的平均时数。	社会绩效



社会	指标编号	指标内容	备注
层面 B4: 劳工准则	一般披露	有关防止童工或强制劳工的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	支持员工成长
	B4.1	描述检讨招聘惯例的措施以避免童工及强制劳工。	支持员工成长
	A4.2	描述在发现违规情况时消除童工及强制劳工情况所采取的步骤。	不适用
层面 B5: 供应链管理	一般披露	管理供应链的环境及社会风险政策。	坚持绿色运营
	B5.1	按地区划分的供货商数目。	社会绩效
	B5.2	描述有关聘用供货商的惯例，向其执行有关惯例的供货商数目、以及有关惯例的执行及监察方法。	坚持绿色运营
层面 B6: 产品责任	一般披露	提供有关所提供产品和服务的健康与安全、广告、标签及私隐事宜以及补救方法的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	社会绩效、保障客户权益
	B6.1	总耗水量及密度（如以每产量单位、每项设施计算）。	不适用
	B6.2	接获关于产品及服务的投诉数目以及应对方法。	社会绩效、保障客户权益
	B6.3	描述与维护及保障知识产权有关的惯例。	坚持稳健运营
	B6.4	描述质量检定过程及产品回收程序。	不适用
	B6.5	描述消费者资料保障及私隐政策，以及相关执行及监察方法。	保障客户权益
层面 B7: 反贪污	一般披露	有关防止贿赂、勒索、欺诈及洗黑钱的：(a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	严控金融风险
	B7.1	于汇报期内对发行人或其雇员提出并已审结的贪污诉讼案件的数目及诉讼结果。	未来采用
	B7.2	描述防范措施及举报程序，以及相关执行及监察方法。	严控金融风险
层面 B8: 社区投资	一般披露	有关以社区参与来了解营运所在社区需要和确保其业务活动会考虑社区利益的政策。	参与社区发展
	B6.4	专注贡献范畴（如教育、环境事宜、劳工需求、健康、文化、体育）。	参与社区发展
	B6.5	在专注范畴所动用资源（如金钱或时间）。	社会绩效

## 全球报告倡议组织可持续发展报告标准（GRI STANDARD）内容索引

编号	GRI 标准内容	备注
102-1	组织名称	关于我们
102-2	活动、品牌、产品和服务	关于我们
102-3	总部位置	关于我们
102-4	经营位置	关于我们
102-5	所有权与法律形式	报告说明
102-6	服务的市场	关于我们
102-7	组织规模	关于我们
102-8	关于员工和其他工作者的信息	报告说明
102-9	供应链	坚持绿色运营
102-10	组织及其供应链的重大变化	坚持绿色运营
102-11	预警原则或方针	风险合规
102-12	外部倡议	SDGs
102-13	协会成员资格	关于我们


















编号	GRI 标准内容	备注
102-14	高级决策者的声明	董事长致辞
102-15	关键影响、风险和机遇	董事长致辞
102-16	价值观、原则、标准和行为规范	责任管理
102-17	关于道德的建议和关切问题的机制	责任管理
102-18	管治架构	管理架构与进展
102-19	授权	管理架构与进展
102-20	行政管理层对于经济、环境和社会议题的责任	管理架构与进展
102-21	就经济、环境和社会议题与利益相关方进行的磋商	利益相关方参与 实质性议题分析
102-22	最高管治机构及其委员会的组成	公司治理
102-23	最高管治机构的主席	公司治理
102-24	最高管治机构的提名和甄选	参见年报
102-25	利益冲突	参见年报
102-26	最高管治机构在制定宗旨、价值观和战略方面的作用	管理架构与进展
102-27	最高管治机构的集体认识	责任管理
102-28	最高管治机构的绩效评估	参见年报
102-29	经济、环境和社会影响的识别和管理	实质性议题分析
102-30	风险管理流程的效果	管理架构与进展
102-31	经济、环境和社会议题的评审	实质性议题分析
102-32	最高管治机构在可持续发展报告方面的作用	管理架构与进展
102-33	重要关切问题的沟通	实质性议题分析 责任管理
102-34	重要关切问题的性质和总数	参见年报
102-35	报酬政策	参见年报
102-36	决定报酬的过程	参见年报
102-37	利益相关方对报酬决定过程的参与	参见年报
102-38	年度总薪酬比率	参见年报
102-39	年度总薪酬增幅比率	参见年报
102-40	利益相关方群体列表	利益相关方参与
102-41	集体谈判协议	尚未披露
102-42	利益相关方的识别和遴选	利益相关方参与
102-43	利益相关方参与方针	利益相关方参与
102-44	提出的主要议题和关切问题	利益相关方参与
102-45	合并财务报表中所涵盖的实体	公司治理 参见年报
102-46	界定报告内容和议题边界	实质性议题分析
102-47	实质性议题列表	实质性议题分析
102-48	信息重述	报告说明
102-49	报告变化	报告说明
102-50	报告期	报告说明
102-51	最近报告日期	报告说明
102-52	报告周期	报告说明
102-53	有关本报告问题的联系人信息	报告说明
102-54	符合 GRI 标准进行报告的声明	报告说明

编号	GRI 标准内容	备注
102-55	GRI 内容索引	GRI 索引
102-56	外部鉴证	外部鉴证
103-1	对实质性议题及其边界的说明	实质性议题分析
103-2	管理方法及其组成部分	实质性议题分析
103-3	管理方法的评估	实质性议题分析
201-1	直接产生和分配的经济价值	责任闪亮 2018
201-2	气候变化带来的财务影响以及其他风险和机遇	绿色发展
201-3	义务性固定福利计划和其他退休计划	支持员工成长
201-4	政府给予的财政补贴	尚未披露
202-1	按性别标准起薪水平工资与当地最低工资之比	尚未披露
202-2	从当地社区雇佣高管的比例	尚未披露
203-1	基础设施投资和支持性服务	责任闪亮 2018
203-2	重大间接经济影响	责任闪亮 2018
204-1	向当地供应商采购支出的比例	社会绩效
205-1	已进行腐败风险评估的运营点	未来采用
205-2	反腐败政策和程序的传达及培训	合规运营
205-3	经确认的腐败事件和采取的行动	尚未披露
206-1	针对不当竞争行为、反托拉斯和反垄断实践的法律诉讼	不适用
301-1	所用物料的重量或体积	环境绩效
301-2	所使用的回收进料	不适用
301-3	回收产品及其包装材料	不适用
302-1	组织内部的能源消耗量	环境绩效
302-2	组织外部的能源消耗量	环境绩效
302-3	能源强度	环境绩效
302-4	减少能源消耗量	环境绩效
302-5	降低产品和服务的能源需求	环境绩效
303-1	按源头划分的取水	不适用
303-2	因取水而受重大影响的水源	不适用
303-3	水循环与再利用	环境绩效
304-1	组织所拥有、租赁、在位于或邻近于保护区和保护区外生物多样性丰富区域管理的运营点	不适用
304-2	活动、产品和服务对生物多样性的重大影响	开展绿色信贷
304-3	受保护或经修复的栖息地	开展绿色信贷
304-4	受运营影响的栖息地中已被列入 IUCN 红色名录及国家保护名册的物种	不适用
305-1	直接（范畴 1）温室气体排放	环境绩效
305-2	能源间接（范畴 2）温室气体排放	环境绩效
305-3	其他间接（范畴 3）温室气体排放	环境绩效
305-4	温室气体排放强度	环境绩效
305-5	温室气体减排量	环境绩效
305-6	臭氧消耗物质（ODS）的排放	未来采用
305-7	氮氧化物（NOX）、硫氧化物（SOX）和其他重大气体排放	未来采用
306-1	按水质及排放目的地分类的排水总量	不适用

编号	GRI 标准内容	备注
306-2	按类别及处理方法分类的废弃物总量	环境绩效
306-3	重大泄漏	不适用
306-4	危险废物运输	不适用
306-5	受排水和 / 或径流影响的水体	不适用
307-1	违反环境法律法规	不适用
308-1	使用环境标准筛选的新供应商	坚持绿色运营
308-2	供应链对环境的负面影响以及采取的行动	坚持绿色运营
401-1	新进员工和员工流动率	雇佣
401-2	提供给全职员工（不包括临时或兼职员工）的福利	支持员工成长
401-3	育儿假	支持员工成长
402-1	有关运营变更的最短通知期	尚未披露
403-1	劳资联合健康安全委员会中的工作者代表	尚未披露
403-2	工伤类别，工伤、职业病、损失工作日、缺勤等比率	支持员工成长
403-3	从事职业病高发职业或高职业病风险职业的工作者	不适用
403-4	工会正式协议中的健康与安全议题	支持员工成长
404-1	每名员工每年接受培训的平均小时数	支持员工成长
404-2	员工技能提升方案和过渡协助方案	支持员工成长
404-3	定期接受绩效和职业发展考核的员工百分比	支持员工成长
405-1	管治机构与员工的多元化	雇佣
405-2	男女基本工资和报酬的比例	尚未披露
406-1	歧视事件及采取的纠正行动	不适用
407-1	结社自由与集体谈判权利可能面临风险的运营点和供应商	不适用
408-1	具有重大童工事件风险的运营点和供应商	不适用
409-1	具有强迫或强制劳动事件重大风险的运营点和供应商	不适用
410-1	接受过人权政策或程序的培训的安保人员	尚未披露
411-1	涉及侵犯原住民权利的事件	不适用
412-1	接受人权审查或影响评估的运营点	尚未披露
412-2	人权政策或程序方面的员工培训	尚未披露
412-3	包含人权条款或已进行人权审查的重要投资协议和合约	尚未披露
413-1	有当地社区参与影响评估和发展计划的运营点	尚未披露
413-2	对当地社区有实际或潜在重大负面影响的运营点	不适用
414-1	使用社会标准筛选的新供应商	坚持绿色运营
414-2	供应链对社会的负面影响以及采取的行动	不适用
415-1	政治捐赠	尚未披露
416-1	对产品和服务类别的健康与安全影响的评估	不适用
416-2	涉及产品和服务的健康与安全的违规事件	不适用
417-1	对产品和服务信息与标识的要求	保障客户权益
417-2	涉及产品和服务信息与标识的违规事件	尚未披露
417-3	涉及市场营销的违规事件	尚未披露
418-1	与侵犯客户隐私和丢失客户资料有关的经证实的投诉	保障客户权益
419-1	违反社会与经济领域的法律和法规	无



## 联合国《2030 年可持续发展议程》

-  目标 1. 在全世界消除一切形式的贫困
-  目标 2. 消除饥饿，实现粮食安全，改善营养状况和促进可持续农业
-  目标 3. 确保健康的生活方式，促进各年龄段人群的福祉
-  目标 4. 确保包容和公平的优质教育，让全民终身享有学习机会
-  目标 5. 实现性别平等，增强所有妇女和女童的权能
-  目标 6. 为所有人提供水和环境卫生并对其进行可持续管理
-  目标 7. 确保人人获得负担得起的、可靠和可持续的现代能源
-  目标 8. 促进持久、包容和可持续的经济增长，促进充分的生产性就业和人人获得体面工作
-  目标 9. 建造具备抵御灾害能力的基础设施，促进具有包容性的可持续工业化，推动创新
-  目标 10. 减少国家内部和国家之间的不平等
-  目标 11. 建设包容、安全、有抵御灾害能力和可持续的城市和人类住区
-  目标 12. 采用可持续的消费和生产模式
-  目标 13. 采取紧急行动应对气候变化及其影响
-  目标 14. 保护和可持续利用海洋和海洋资源以促进可持续发展
-  目标 15. 保护、恢复和促进可持续利用陆地生态系统，可持续管理森林，防治荒漠化，制止和扭转土地退化，遏制生物多样性的丧失
-  目标 16. 创建和平、包容的社会以促进可持续发展，让所有人都能诉诸司法，在各级建立有效、负责和包容的机构
-  目标 17. 加强执行手段，重振可持续发展全球伙伴关系

# CSR

2018 CORPORATE SOCIAL  
RESPONSIBILITY REPORT

## Introduction

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

This report was reviewed and approved by the Board of Directors of the company on 27<sup>th</sup> March 2019. The Board and all directors of the Bank guarantee that there are no false records, misleading statements or major omissions in the contents of this report, and bear individual and joint responsibility for the truthfulness, accuracy and completeness of the contents.

There are no significant changes in the method of obtaining and calculating the data for this annual report compared with the previous one. The financial data of the report is derived from the audited annual A-share financial report.

## Guidelines of the Report

This report is compiled on the basis of the Stock Exchange of Hong Kong’s Environmental, Social and Governance Reporting Guide (“ESG Reporting Guide”), Shanghai Stock Exchange’s Guidelines for Environmental Information Disclosure of Listed Companies of the Shanghai Stock Exchange and Guidelines for Preparing Corporate Social Responsibility Report (collectively referred to as “SSE Guidelines”), and Sustainability Reporting Guidelines published by Global Reporting Initiative (GRI). In the meantime, the report is in line with requirements set out in the Opinions on Strengthening the Social Responsibility of Banking Institutions by China Banking and Insurance Regulatory Commission, the Standards for the Contents and Formats of Information Disclosure by Companies Offering Securities to the Public No. 2: Contents and Formats of Annual Reports by China Securities Regulatory Commission, and the Guidelines for Corporate Social Responsibilities of China’s Banking Institutions by China Banking Association.

## Assurance Method

PricewaterhouseCoopers Zhong Tian LLP conducted independent and limited assurance of this report prepared by the Bank in accordance with the ESG Reporting Guide, the SSE Guidelines and the GRI Sustainability Reporting Guidelines.

## How to obtain

The printed version of the report can be found available at Public Relations & Corporate Culture Department of the Bank. The electronic version can be downloaded from our website (<http://www.ccb.com>). The report is written in simplified Chinese with English, traditional Chinese versions. If there is any difference among the three versions, the simplified Chinese version shall prevail.

## Contact

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## From the Chairman

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

Financial services have always been closely related to the clothing, catering, housing and transportation of the general public. We have clearly put forward the goal of “serving people, building a pleasant and modern society where they work and live”, which steers the Bank to meet the fundamental needs of the social development, and facilitates the development of the real economy. We firmly believe that all people have the right to access financial resources and to pursue a better life. Our services and campaigns including housing, inclusive finance, technological empowerment, workers’ care, support for agriculture, rural areas, and farmers, targeted poverty alleviation, community services, and financial education, share a common principle that on the road of pursuing a better life, no one should be left out. In doing so, we are committed to becoming the enabler of social progress to include the general public into the contemporary financial

system, by building it together and sharing the benefits, which turns the financial system into a real pillar of the state. These solid efforts have won us the “Best Bank in China 2018” from The Banker and the “Most Socially Responsible Financial Institution of the Year” from the China Banking Association.

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

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

to private businesses, enhance resource allocation to emerging businesses i.e. innovation businesses and start-ups, and effectively improve the access to financial services for small and micro enterprises, individual industrial and commercial households, and the agricultural population. We will adhere to the basic strategies of targeted poverty alleviation and targeted poverty eradication, create new channels for e-commerce to help the poor through the poverty alleviation initiative, and explore the road to sustainable development for poverty alleviation.

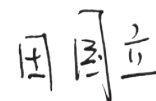
**We actively introduce fintech to build open platforms for “sharing”.** Supported by technology, CCB has actively resorted to new technologies and new means such as big data and “Internet Plus” to innovate its products and service models, and constantly enrich and improve the products of the inclusive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

**We continue to strengthen risk control and lay a solid foundation for “sustainable operations”.** The effective prevention and control of risks and the improvement of management level are the premise for banking institutions to serve the economic and social development. Over the past year, focusing on the three tasks of “serving the real economy, preventing and controlling financial risks, and deepening financial reform”, CCB has continued to push forward operational and management innovation, improve corporate governance, intensify comprehensive risk management, raise the awareness of compliance among the staff, strictly investigate corruption and bribery and enhance our ability to develop healthy and

sustainable business.

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

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



Chairman  
China Construction Bank Corporation

## About Us

China Construction Bank Corporation, headquartered in Beijing, is a leading joint stock large-scale commercial bank in China. Its predecessor, China Construction Bank, was established in October 1954. It was listed on The Stock Exchange of Hong Kong in October 2005 (stock code: 939) and the Shanghai Stock Exchange in September 2007 (stock code 601939). At the end of 2018, the Bank's market capitalization reached USD207,179 million, ranking fifth among all listed banks in the world. The group ranked second in The Banker's Top 1000 World Banks 2018 in terms of Tier 1 capital.

With 14,977 banking outlets and 345,971 staff members, the Bank services hundreds of millions of personal and corporate customers. The Bank has commercial banking branches and subsidiaries in 29 countries and regions with nearly 200 commercial banking entities at various levels, and subsidiaries in different industries and sectors, including fund management, financial leasing, trust, insurance, futures, pension and investment banking.

Adhering to the "customer-centric, market-oriented" business philosophy, the Bank is committed to developing itself into a bank with top value creation capability. The Bank strives to achieve the balance between short-term and long-term benefits, and between business goals and social responsibilities, so as to maximise the value for customers, shareholders, society and its associates.

### Membership status:

CCB is a board member of China Banking Association, Red Cross Society of China, China Foundation for Development of Financial Education, China Center for International Economic Exchanges, Association for Relations Across the Taiwan Straits, etc.

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

**Wireless access point (WAP):** [wap.ccb.com](http://wap.ccb.com)

**Customer service hotline:** +86-10-95533

**Official account name:** China Construction Bank Corporation

**WeChat account:** CCB\_elutong



## Serving the People

**102,164** million

In 2018, loans granted to the infrastructure industry increased by RMB102,164 million, facilitating sustained and steady economic development.

**309** million  
**57** trillion

Mobile banking provides high quality security services to more than 309 million users, with a transaction volume of over RMB57 trillion.

**36** million  
**1.05** trillion

Personal customers having assets due from the Bank increased by 36 million in the year, and their financial assets went up by RMB1.05 trillion year on year.

**145**  
**27,412** customers  
**2.76** trillion

Handling cross-border RMB business of RMB2.76 trillion for 27,412 customers in 145 countries and regions.

**288**

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

We are an international banking group with 65 years of operating history, with total assets of RMB23.22 trillion and annual tax contribution of RMB58,666 million. We are committed to creating diverse values for shareholders, customers and employees through sustainable financial services.



## Improving People's Livelihood

**631,017** million  
**550,000**  
**700** billion

Leveraging its advantages in fintech, the Bank implemented the inclusive finance strategy, registered a balance of inclusive financial loans at RMB631,017 million, and provided more than RMB700 billion loans to more than 550,000 small micro-owners under the "Rapid Loan for Small and Micro Businesses" programme.

**1,764.65** billion  
**63.04** billion  
**114,000**

The balance of agriculture-related loans was RMB1,764.65 billion, and the balance of industry-based targeted poverty alleviation loans was RMB63.04 billion. With industrial assistance, 114,000 poor people managed to get themselves into employment and increase income.

**151,000**  
**61,000**  
**11.95** million  
**25%**

Launched "Yunongtong" county-level services for rural areas. With 151,000 service centers, 61,000 of which were newly set up in the year, we have provided services to 11.95 million rural households throughout the year, covering 25% of rural villages in China.

## Green Development

**1,042.26** billion  
**30.1171** million tons  
**69.2612** million tons

The Bank actively combated climate change and supported low-carbon transformation. The balance of green loans was RMB1,042.26 billion, equivalent to reductions of 30.1171 million tons of standard coal burning, or 69.2612 million tons of CO<sub>2</sub> emission equivalent.

**4.16%**

The Bank adopted stricter loan policies to regulate loans to environmentally unfriendly industries. As a result, the balance of loans to the high pollution, high energy consumption and overcapacity industries decreased by 4.16% compared with the same period last year.

**99.23%**  
**92.66%**

The Bank upheld green operations by developing online banking; off-counter account transaction volume accounted for 99.23%, and the financial transaction migration rate via online channels was 92.66%.

## Sharing Diversified Values

**2.88**

Social contribution RMB2.88 per share.

**89.41** million

Annual public welfare donation of RMB89.41 million.

**538**

Fully integrate social resources by founding CCB University to empower government agencies, higher education institutions, enterprises and society to achieve education and industrial integration. We have provided 538 sessions of training namely "Jinzhihuimin" to private entrepreneurs, farmers, civil servants, and poverty alleviation workers.

**345,971**

345,971 employees worldwide.

**14,000**  
**30** million

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

## Protecting Customer Rights

**99.85%**  
**81%**

The Bank properly handled customer complaints in a timely way, and took them as an important resource in research, so as to play its role in improving products, services, and the process. In the whole year, the completion rate of customer complaint handling reached 99.85%, and the overall satisfaction of personal customers reached 81%, at the leading level among domestic peers.

**14** billion  
**9** million

The Bank took measures to protect personal data, focusing on customer information security and quality improvement of personal customer information, putting in place a smart warning and whole process monitoring system wherever personal customer information may be used.

The Bank ensured the safety of customers' assets, promoted the development and improvement of the external fraud risk management and control system, controlled the funds involved in more than RMB14 billion, and gathered about 9 million blacklists involved in the case.



## CSR Management and Approach

### Corporate culture

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

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



Integrity, Impartiality, Prudence, and Creation

## Corporate governance

The Board of Directors is the executive body of the shareholders' general meeting and is responsible to the latter. There are five committees under the Board: Strategy Development Committee, Audit Committee, Risk Management Committee, Nomination and Remuneration Committee, and Social Responsibilities & Related Party Transactions Committee. At the end of 2018, the Board of Directors had 14 directors, including 3 executive directors, 5 non-executive directors and 6 independent directors. Mr. Tian Guoli serves as Chairman of the Board.

In 2018, the Board of Directors implemented the resolutions of the shareholders' general meeting and the plan of authorisation to the Board by the shareholders' general meeting. It held eight meetings on 19th January, 27th March, 26th April, 28th June, 28th August, 23rd October, 16th November and 28th November respectively. It elected executive directors, non-executive directors, independent directors, shareholder representative supervisors and senior management personnel, established the Fintech Strategic Plan, the Strategic Plan for Inclusive Finance, and the Capital Plan for 2018-2020. It also engaged the external auditors for 2018, revised the external donation authorization to the Board by the shareholders' general meeting, and disclosed information in accordance with the relevant laws and regulations and the listing policies of relevant stock exchanges.

The Social Responsibilities & Related Party Transactions Committee consists of five directors. The chairman is assumed by independent director Mr. Carl Walter. The members are executive director Mr. Zhang Gengsheng, independent directors Mr. Chung Shui Ming Timpson, Mr. Kenneth Patrick Chung and Dr. Murray Horn. In 2018, the Committee held four meetings to strengthen the supervision and management of related party transactions, review social responsibility reports, supervise the implementation of charitable donations, promote consumer protection, supervise and push forward green credit, and instruct the inclusive finance business.

### Investor relationship management and progress

In 2018, with combined measures in reaching out to investors and inviting them to come, CCB improved effective communication with the market, by holding shareholders' general meetings, organizing performance announcements and road shows, participating in investor forums, and carrying out investor research, participating in open day events of listed companies organized by the Shanghai Stock Exchange, exchanging ideas online with small and medium-sized investors, answering and responding to IR hotline and mails, etc. CCB took the feedback from the market seriously, responded to concerns in a timely manner, and informed investors of its latest developments in house leasing, inclusive finance and fintech, strengthened its strategic and competitive advantages, and made investors aware of what response CCB has taken against climate change, supporting green economy development, improving risk management and fulfilling social responsibilities.

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



## CSR management

### Social responsibility strategy

Focusing on China's real economy and being concerned about improving people's livelihood, the Bank provides financial solutions based on economic and social development and customer needs, serves the public with affordable housing and prosperous business environment, and helps to create a better life. The Bank has adhered to the customer-centric philosophy, kept innovating products and services, and, while achieving steady and healthy development in all business, strived to be:

#### A bank that serves the public

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

#### A bank that promotes people's livelihood

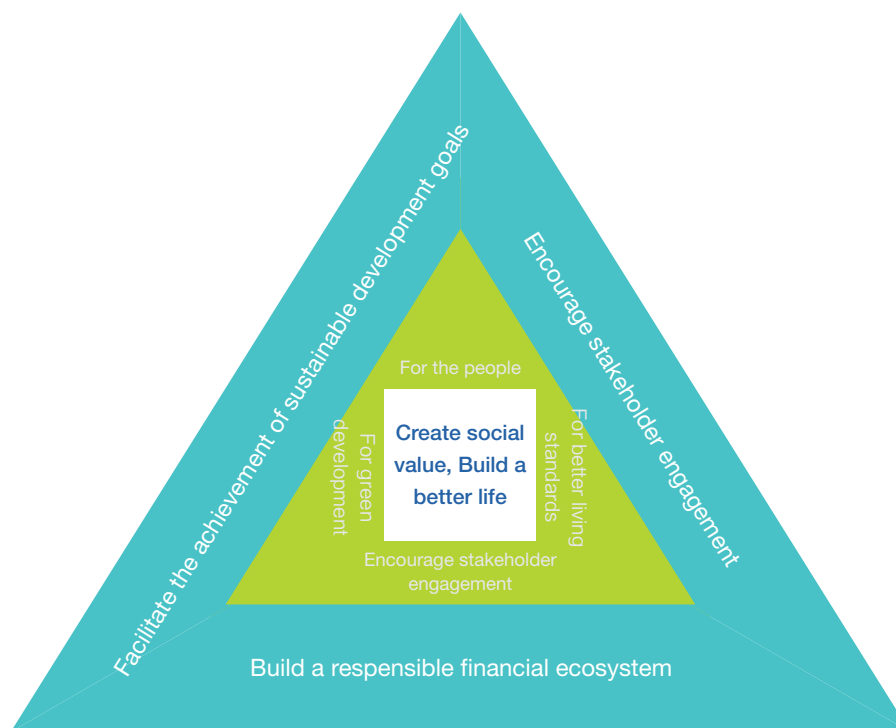
Integrate business development with support for economic and social development and meeting customer needs; fully support the development of the real economy and people's livelihood while putting the inclusive finance strategy into practice, serve fields related to people's livelihood including small and micro enterprises, "agriculture, farmers and rural areas" and house leasing, and help people pursue a better life;

#### A bank that cares about environment and carbon emission

Care about global climate change, persist to responsible investment, promote green banking building; vigorously develop green finance, support low-carbon economy and environment-friendly industries, help corporate customers to save energy and reduce emissions, protect biodiversity, and place restrictions on high-pollution and high-energy-consuming industries; develop fintech, build a shared financial ecosystem; implement a mobile priority strategy, actively promote online financial services; adhere to low-carbon operations, alleviate energy consumption and impact on the climate;

#### A bank that pursues sustainable development

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



**Social responsibility model**

### One Mission

**Create Social Value, Build A Better Life:**

Create diverse values for shareholders, customers and associates with responsible financial services, and meet people’s needs for a better life.

### Three Tasks

**Facilitate the Achievement of Sustainable Development Goals:**

Promote the sustainable development strategy with innovative financial services, and help build a community of shared future for mankind.

**Build a responsible financial ecosystem:**

Work together to build a financial service ecosystem in which the Bank and society coexist and prosper under the guidance of the new development philosophy, support by fintech and focus on solutions to major social issues.

**Encourage stakeholder engagement:**

Respect stakeholders’ appeals and conduct compliant operations when providing financial services, improve user and public experience, and provide satisfactory services.

### Four Initiatives

**For the people**

Ensure affordable housing, serve customers, share services and create greater value.

**For better living standards**

Support mass entrepreneurship and innovation, rural revitalization and the development of small and micro enterprises, enhance economic vitality and improve life quality.

**For innovation sharing**

Support business innovation, product innovation and management innovation through fintech innovation, fulfil the responsibilities as a large bank, and drive the industry to innovate and grow continuously.

**For green development**

Contribute to ecological progress through green finance and sustainable operations.

## Pushing forward social responsibility fulfillment

### Analysis of substantive issues

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

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

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

Substantive issues for 2018



## Stakeholder Engagement

# 1

### Investor

Work meeting  
Networking event for investors  
Daily communication with the team for investor and public relations

1. Regularly participate in networking events for domestic and foreign institutional investors
2. Respond promptly to inquiries from investors and ESG rating agencies
3. Continue to carry out investor education events and advocate for the value of scientific investment

# 2

### Government and regulatory authorities

Work meeting  
Information reporting  
Daily correspondence and reporting

1. Collaborate with government departments, get involved in policy-making process, and promote a transparent and efficient platform for house leasing services
2. Collaborate with government departments and facilitate the implementation of inclusive finance
3. Build a green bank, hold workshops and seminars on green finance, discuss climate challenges and deepen communication on green financial systems and low-carbon development issues
4. Discuss and report in relation to consumer protection
5. Report on risk and compliance management

# 3

### Customer

Networking event for customers  
Satisfaction and experience survey  
Product innovation lab  
Communication via social media such as WeChat  
Routine management and communication at customer service center  
CCB University

1. Invite customers to participate in product prototyping and customer experience events
2. Provide customers with financial training against cyber fraud, etc.
3. Hold customer engagement events on social media
4. Provide customers with the knowledge and training they need via CCB University
5. Engage customers in charity activities

# 4

### Employee

Employee representatives' meeting  
Employee enhancement events  
Regular feedback  
Volunteering events  
CCB University

1. Launch voices on key proposals are employee representatives' meeting to further focus on the key issues of concern to the staff.
2. Hold Innovation Marathon to provide a long-term mechanism for employees to participate in product innovation
3. Gather the resources of the whole bank to build a high-end think tank with market competitiveness and international influence, and recruit part-time young researchers to join the think tank
4. Put into action the idea of Workers' Harbour, and allow employees to participate in volunteering events through various means
5. Engage employees in public welfare activities, and carry out extensive Youth Voluntary public welfare activities through the Youth Volunteers Association of CCB
6. Provide employees with a lifelong learning ecosystem of interconnection and interoperability through CCB University



5

**Partner**

Procurement policy  
and bidding procedure  
Daily communications  
Specialized meetings  
Cooperation with peers  
CCB University

1. Provide suppliers with special training that is included into environmental and social standards
2. Push forward the implementation of fintech together with technology companies
3. Promote small and medium-sized banks to enhance their technological advantages and the development of inclusive finance
4. Deepen the integration of production and education through CCB University, establish a vocational education alliance to help private entrepreneurs improve their operation and management skills

6

**Community**

Communication  
events  
Charitable events  
Finance education  
CCB University

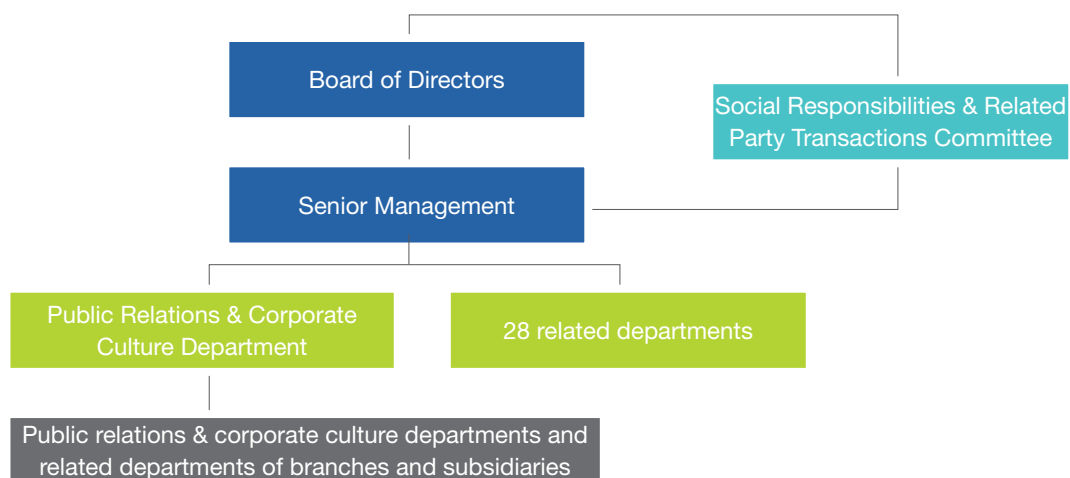
1. Organize charitable events with customers
2. Establish a customer experience zone to help customers better understand financial services and learn more financial knowledge
3. Spread financial knowledge, improve everyone's awareness of financial fraud and the ability to identify it, and build an ecosystem based on credibility with the community
4. Provide knowledge and financial solutions to learners who need them

**Corporate structure and progress**

Under the supervision and instructions of the Board, CCB's social responsibility management scope includes the senior management, relevant departments of the Head Office, branches and business outlets, as well as overseas branches and subsidiaries. There is a Social Responsibilities & Related Party Transactions Committee under the Board. In 2018, the Committee reviewed and approved the release of the 2018 Social Responsibility Report of China Construction Bank Corporation to further improve the exclusiveness and responsiveness of information disclosure. Meanwhile, the Committee supervised charitable donations, promoted consumer protection, supervised the implementation of green credit strategies, and guided the promotion of inclusive finance.

In relation to information disclosure management and mechanism, the Public Relations & Corporate Culture Department and relevant departments have established a collaborative mechanism for environmental, social and governance information disclosure, effectively responded to stakeholder inquiries about ESG-related information. The Social Responsibility Report is released on a regular basis. Since CCB completed IPO in Hong Kong in October 2005, the report has been released for 13 consecutive years. In terms of capacity enhancement and management integration, in 2018, two bank-wide training sessions on social responsibilities were held, for the members of ESG executive team, and the CSR responsible persons of tier-one branches and subsidiaries respectively. The training focused on environmental and social risks, international sanctions, responsible investment and other issues, the selection of outstanding social responsibility cases of CCB, and the integration of social responsibility management in business innovation development and risk prevention and control.

## CCB's Social Responsibility Management Structure



## Social recognition

Awarding Organization	Award/Title of Recognition
The Banker	Best Bank in China 2018 The "Rapid Loan for Small and Micro Businesses" programme won "Top 10 Financial Innovation Product Award"
The Asian Banker	Best Large Retail Bank in China
China Banking Association	Most Socially Responsible Financial Institution of 2018 Best Social Responsibility Special Contribution Network of 2018 Best Social Responsibility Manager of 2018
People's Daily	"Safeguarding the micro/small businesses with the innovative service - Rapid Loan for Small and Micro Businesses" won the representative case of inclusive Finance in China in 2018
The 10th Annual Conference on China Corporate Social Responsibility	Best Corporation of Responsibility Best Corporation of Philanthropy
2018 Annual Meeting of Chinese Enterprises for Sustainable Competitiveness	Model Enterprise of Sustainable Competitiveness
2018 Summit Forum on People's Corporate Social Responsibility	Best Enterprise of 2018
The 11th Summit on China Corporate Social Responsibility	2018 Outstanding Enterprise for Social Responsibility 2018 Outstanding Case for Social Responsibility
2018 Golden Tripod Award at China International Finance Exhibition	Financial Services of 2018
China Association for Small & Medium Commercial Enterprises	Top Ten Commercial Banks Supporting the Development of Small and Medium Enterprises in 2018
Second New-era Capital Forum	Golden Jun Horse Award: Most Socially Responsible Pioneer of Public Welfare
China Women's Development Foundation	Enterprise of Outstanding Contribution "Mother Health Express"-Tribute for the Past 15 Years
China Foundation for Poverty Alleviation	Outstanding Contribution for 2018
The Central Committee of the Communist Youth League, the Central Civilization Office, the Ministry of Civil Affairs, the Ministry of Water Resources, the State Health and Health Commission, the China Disabled Persons' Federation, the China Volunteer Service Federation, etc.	"Dreams Come True with Accumulated Points - Micro Public Welfare" was selected as the first batch of programmes in the Excellent Programme Library of National Youth Voluntary Services

## For the people

### Better housing services for the people

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

With fintech, CCB has developed and launched a comprehensive house leasing service platform. With the supervision service system as its core, the platform covers all aspects of the house leasing market, provides full-scenario IT services for house leasing, and effective tools and means for government authorities to supervise the leasing market, create a more transparent environment for all parties involved, and assurance to both parties involved in transactions. By the end of 2018, the system had been launched in 288 cities.

### Promoting multiple supply of long-term house leasing, conducting research and development on the house leasing index

#### PROGRESS

CCB plays a supportive role in helping the government and enterprises to increase the supply of long-term house leasing, facilitates unsold houses in the market for leasing, and makes longer the rental period of idle houses on the market. Since the platform was launched, the cumulative number of available houses has exceeded 10 million. The platform has effectively increased the market supply and played an important role in stabilizing the rental price and boosting the market. Empowered by big data analysis means, the first house leasing price index in China's financial industry to support all kinds of market participants in reasonable pricing has been developed.

**Data:** By the end of 2018, the house leasing price index had covered 52 cities, including Beijing, Shanghai and Shenzhen. CCB had granted more than 2,000 personal leasing loans, with an average household loan amount of no more than RMB30,000, and its corporate house leasing loans had supported 79 housing leasing enterprises.

## CCB Jianrong Jiayuan

## CASE

CCB has proactively promoted the new concept of “long-term leasing means long-term residence, long-term residence becomes home”, strengthened cooperation with the government and enterprises, integrated housing supply, built “Jianrong Jiayuan” community, new apartments for young professionals, renovated villages and factories, and turned factory buildings to communities. CCB has provided tenants with a living environment of higher quality and improved the tenants’ happiness. By the end of 2018, 136 “Jianrong Jiayuan” long-term rental communities had been built in 27 provinces and cities.

CCB paid great attention to the elderly in Fujian. CCB Fujian Branch, CCB Pension Management Co., Ltd. and relevant enterprises jointly launched the “CCB Jianrong Jiayuan Zhongfu City Caring Apartment” programme. The apartment includes facilities for nutrition, fitness and pleasure purposes that can provide a variety of quality services such as nutritious meals, sports and entertainment for the elderly. In addition, a “smart community cloud platform” and a “senior care service platform” are in place to further improve the services, helping the elderly to live in peace.

In Shenzhen, CCB extended the services of “CCB Jianrong Jiayuan” and created a public welfare station, providing 24/7 free services to residents in Shenzhen, caring about them and making them feel at home.



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

The 2030 Agenda for Sustainable Development of the UN, the same below.

## Improve customer experience

With branches and subsidiaries in 29 countries and regions, CCB relies on the advantages of fintech to provide efficient, intelligent and convenient financial services to hundreds of millions of personal and corporate customers. Boasting a global institutional layout, a variety of financial products, and professional service capabilities, the Bank has built a global financial service network system across different time zones and regions that provides 24/7 services and accepts multiple currencies. By the end of 2018, as the only local RMB clearing bank in the UK, CCB London Branch had cleared RMB31.23 trillion, helping London to become the largest offshore clearing center outside China. In 2018, it handled RMB2.76 trillion of cross-border RMB business for 27,412 customers in 145 countries and regions.

At the end of 2018, 49,687 smart teller machines were in service, covering all outlets. The total number of services provided by smart teller machines in the year reached 328 million times. These machines provide 22 major services, covering general services for personal and corporate customers. In 2018, new functions were added including housing display for Jianrong Jiayuan, housing fund supervision, top-up with facial recognition, application for and drawdown of Rapid Loan for Small and Micro Businesses, and 112 functions related to people’s livelihood such as bill payment, loss reporting and card retrieval were improved, further increasing the variety of service and enhancing customer experience.

CCB has been engaging in piloting smart banking and, relying on the industry-leading “new generation core system”, big data, artificial intelligence, Internet of Things and other fintech scenario applications, enabled smart appointments, smart

identification, smart guidance and diversion, smart display, smart interaction, smart marketing, smart trading, smart risk control, smart operation, and smart management at outlets. Through the integration of fintech and banking services, our smart banks not only know about, understand customers and their needs, but also provide customers with considerate care and services, thereby making financial services at easy reaches. At the end of 2018, 5,433 employees were working in the customer service center, and had provided more than 513 million persons-time services via telephone hotline and 1,288 million persons-time services through smart channels such as WeChat, online customer service and SMS throughout the year. A third-party survey by CATI shows that overall customer satisfaction in 2018 was 81.0%, an increase of 2.3% from 2017. CCB has continuously optimized branch facilities to provide more convenience for customers with special needs. By the end of 2018, 10,056 branches had been equipped with wheelchair ramps.

In terms of CCB mobile banking, a full range of services are available such as wealth management, transfer, repayment, investment, financing and bill payment. Applying latest fintech achievements such as fingerprint, voiceprint and facial recognition, mobile banking has become the main channel and financial service platform for all kinds of transactions of CCB. At the end of 2018, the number of mobile banking users exceeded 309 million with more than 132 million active users conducting RMB57 trillion worth of transactions. According to the mobile banking satisfaction research conducted by a third-party company, CCB's mobile banking satisfaction score was 93.4 in 2018, ranking first among the four major banks. In addition, our private account managers ranked first in the industry in the China Financial Planners Competition, the National Outstanding Wealth Manager Competition, the Forbes China Preferred Financial Planner, and the Elite China Private Banking Service Competition.

## Customer engagement in product innovation

## CASE

CCB Product Innovation Lab is an important platform and carrier for strategic product innovation and forward-looking project incubation, focusing on prototyping and customer experience. In the early stage of the project, the lab carries out customer survey based on prototypes to help other departments narrow down the needs of target customer group to more focused and specific ones. In the later stage of the project, customer verification activities are conducted based on product prototypes, to make sure that customers can easily and visually understand product innovation, and that customer feedback on future optimization is carefully considered. In 2018, more than 1,300 product innovations were completed.



Goal 12. Ensure sustainable consumption and production patterns

## Safeguard customer rights

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



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

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

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

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



For more information about our Privacy Policy, please visit our official website at [http://www.ccb.com/cn/mycom/register\\_xy\\_secret.html](http://www.ccb.com/cn/mycom/register_xy_secret.html)

We are committed to ensuring the safety of customer assets, promoting the development and improvement of the external fraud risk management and control system, and continue to improve the building of the "green channel", 24/7 real-time control, capped transaction and account freeze control mechanisms. Since the launch of the system, the cumulative number of inquiries has exceeded 2.7 million times, and the cumulative freeze has stopped more than 300,000 payment transactions. The Bank controlled the funds involved in more than RMB14 billion, and gathered about 9 million blacklists involved in the case.

Educating the public with financial knowledge is a continuous undertaking in customer protection. At the beginning of each year, the Consumer Rights Protection Department organized relevant departments to put forward a plan for public education, and identify the banking products and services that consumers are most concerned about, prioritize them for public education. In 2018, CCB focused on providing education for the public in anti-counterfeiting of RMB, prevention of telecommunications network fraud, anti-money laundering and other contents for publicity and explanation. During the "3·15" event, more than 14,000 outlets were involved, including 116,000 participating staff members and organizing

about 12,000 events. 2.7 million copies of promotional materials were distributed, and more than 860,000 messages were sent via SMS, Weibo and WeChat to over 8.72 million recipients. In September, various events were held on the theme "More financial knowledge means better wealth security". For the entire month, about 194,000 staff members distributed more than 6.68 million promotional materials. The events were broadcasted more than 2,800 times to more than 14.45 million audience. In addition, through the WeChat official account CCB Customer Service, CCB further provided knowledge to customers and answered questions concerning debit cards, credit cards, e-channel operations, investment, wealth management and loans, and strengthened consumer safety awareness, providing services for more than 10 million customers.

The Bank properly handled customer complaints in a timely way, and took them as an important resource in research, so as to play its role in improving products, services, and the process. In the whole year, the completion rate of customer complaint handling reached 99.85%, and the overall satisfaction of personal customers reached 81%, at the leading level among domestic peers.

## CCB will be the choice of my life

## CASE

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

Persuaded by a swindler, Ms. Song tried to make a cross-bank transfer of RMB9,980 to another account. Luckily, the transfer was intercepted by the CCB's risk control system in time. Following the unsuccessful transfer, the swindler once again tricked the customer into trade via fast payment and account payment, which were also intercepted by the system in time. In the meantime, the risk control specialist took urgent measures for the account while getting in touch with Ms. Song to persuade her from making further transfer. No loss incurred eventually.



Goal 12. Ensure sustainable consumption and production patterns

## For better livelihood

### Integrate intelligence for business prosperity

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

Difficulties in raising affordable funds by small and micro enterprises is a worldwide challenge due to the lack of information, credit and a credibility system. While large banks may not have an appropriate model in place to service them. CCB has always been committed to solving this issue. By using new technologies such as big data, artificial intelligence and mobile internet, and through internal data integration and external information sharing, the Bank promoted “batch customer acquisition, accurate profiling, automated approval, intelligent risk control, and integrated services”, and realised the “three-in-one” customer credit experience to offer “one-minute” financing, “one-stop” services, and “all-in” interest rates, hence developing a “CCB Mode” for solving the financing difficulties facing private enterprises and small and micro enterprises. By exploring the new model, CCB digitized, standardized and correlated internal and external information resources, and created conditions for accurately assessing customer credit to help customers better manage their information and credit, standardize business operations and improve information transparency, thus building an information ecosystem in which credit can be collected, issued, utilized, accumulated and sustained.

The goal of inclusive finance is to bring the benefits of financial reform and development to more people, not only to enable SMEs, farmers, people in poverty, and ordinary people to enjoy convenient and effective financial services, but also to stimulate their vitality, improve people's livelihood, create jobs and bring more drivers for economic development. By the end of 2018, CCB had provided more than RMB7 trillion of credit support to 2.25 million small and micro enterprises.

We have provided more than RMB700 billion of loans to nearly 550,000 small and micro-business owners with “Rapid Loan for Small and Micro Businesses”. In 2018 alone, 342,000 small and micro enterprises received the funds they needed for their livelihood with our products. Based on outstanding achievements among peers in supporting small and micro enterprises, CCB was granted the targeted cuts to reserve requirement ratio (RRR) by the PBOC in 2017 and 2018.

## Release CCB – Xinhua Inclusive Finance Index – Small and Micro Enterprise Index

## PROGRESS

CCB Product Innovation Lab is an important platform and carrier for strategic product innovation and forward-looking project incubation, focusing on prototyping and customer experience. In the early stage of the project, the lab carries out customer survey based on prototypes to help other departments narrow down the needs of target customer group to more focused and specific ones. In the later stage of the project, customer verification activities are conducted based on product prototypes, to make sure that customers can easily and visually understand product innovation, and that customer feedback on future optimization is carefully considered. In 2018, more than 1,300 product innovations were completed.



Goal 12. Ensure sustainable consumption and production patterns

## CCB Huidongni APP makes financial services more considerate

## CASE

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

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

“Huidongni” integrates functions such as online credit assessment, appointed account opening, loan processing and progress query. It can accurately meet customer needs, deliver financial products to customers and provide handy services so that financing becomes convenient and cost is reduced, solving the “last mile” problem in serving customers.

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



For more information about this case, please visit:

[http://group1.ccb.com/cn/ccbtoday/newsv3/20180828\\_1535424041.html](http://group1.ccb.com/cn/ccbtoday/newsv3/20180828_1535424041.html)

## CCB Supports China “Internet Plus” College Students Innovation and Entrepreneurship Competition in China

CASE

The final round of the fourth “Internet Plus” College Students Innovation and Entrepreneurship Competition in China was held at Xiamen University from 13<sup>th</sup> to 15<sup>th</sup> October 2018. After intense competition among teams from hundreds of universities, 90 projects were awarded in the end.

In April 2016, CCB signed a Strategic Cooperation Agreement with the Ministry of Education. As the title sponsor, CCB has sponsored and fully participated in the competition for four consecutive years. Finals have been held in Jilin, Hubei, Shaanxi and Xiamen respectively. With over 50 title sponsorship, CCB has provided funding of more than RMB70 million.



For more information about this case, please visit:

[http://group1.ccb.com/cn/ccbtoday/newsv3/20181016\\_1539654275.html](http://group1.ccb.com/cn/ccbtoday/newsv3/20181016_1539654275.html)



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



Goal 9. Build disaster-resilient infrastructure, promote inclusive and sustainable industrialization and propel innovation



Goal 17. Strengthen the means of implementation and revitalize the global partnership for sustainable development

### Supporting rural revitalization

“Yunongtong” service was launched in counties and villages where no CCB branch was available, in order to expand the service coverage to the far-flung areas. Through collaboration with supply and marketing cooperatives, teleservice companies, health clinics, etc., we have provided integrated financial services for farmers and small and micro agricultural businesses. The services range from deposits, loans, remittances to bill payment and investment. By so doing we have overcome geographical barriers and extended the scope of our services. At the end of 2018, the balance of agriculture-related loans stood at RMB1,764.65 billion, the balance of new rural development loans RMB14,863 million, and agriculture-related personal loans RMB2,928 million. A total of 151,000 services centres for “Yunongtong” have been established, among which 61,000 centres were newly built, covering 25% villages across China, providing better and safer services to 11.95 million farmer households.



## “Yunongtong” empowers rural revitalization

## CASE

Through “Yunongtong”, Hangzhou Jiande Branch has made services available on platforms including mobile banking, UnionPay’s Quick Pass, “Long Pay”, and WeChat, allowing internet finance to enter rural areas, so that people can enjoy integrated financial services at home.

The branch has also launched new business modes with its partners, such as “bank +”, “bank + telecommunications company”, “bank + Taobao rural service station” and “bank + village council” to facilitate the development of “Yunongtong” service stations. Staff members of the branch also bring financial knowledge such as how to identify fraud and counterfeit money to people in rural areas.



Goal 1. End poverty in all its forms everywhere



Goal 10. Reduce inequality within and among countries

## Targeted poverty alleviation with financial services

CCB closely followed the guideline for targeted poverty alleviation and eradication, and prioritized the quality of targeted poverty alleviation with financial services. With a focus on poverty-stricken areas and areas receiving special support from the Head Office and branches, the Bank strengthened organization and policy support to meet the diversified poverty alleviation needs. It incorporated poverty alleviation with inclusive finance strategy and fintech strategy to stimulate the productivity of poverty-stricken areas. The Bank has also explored a sustainable poverty-alleviation path featuring targeted poverty alleviation, reducing poverty through industrialization, product innovation, e-commerce and charitable events.

By the end of 2018, the balance of loans for targeted poverty alleviation with industry assistance reached RMB63.04 billion, an increase of 31.75%. With the support from industries, we have helped 114,000 people to get jobs and increase their income.

## What we have done

### The Bank has strengthened product innovation and promoted integrated services.

Focusing on alleviating poverty with infrastructure, the Bank has effectively supported the development of key infrastructure and public service projects in poverty-stricken areas. By leveraging CCB's advantages and synergies, we have provided integrated services including credit granting, and poverty alleviation bonds for key poverty alleviation projects.

### The Bank has stepped up efforts to alleviate poverty through industrialization.

The Bank summarized an industrial poverty alleviation model "Crossing 2020 - N + Filing for Low-income Households" which links leading agricultural enterprises, guarantee companies, agricultural cooperatives, etc. and low-income households and establishes mutual trust, cooperation and service relations. To effectively create jobs and increase the income for poverty-stricken households, the Bank provides differentiated financial products and service models by applying fintech, credit enhancement, industrial chain upgrading, and management improvement mechanisms.



### The Bank has used fintech to solve poverty issues.

It has explored the application of fintech in poverty alleviation, and promoted the 2020 action plan for poverty alleviation with financial services. The Blockchain Targeted Poverty Alleviation Platform was launched in September to ensure transparent spending, targeted allocation and efficient supervision of poverty alleviation funds.

### The Bank has expanded service channels and networks.

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

## Poverty alleviation initiative through e-commerce platform

CASE

With the poverty alleviation platform e.ccb.com, CCB has promoted poverty alleviation through e-commerce channels. In addition to preventing financial risks, CCB has worked with leading local enterprises and agricultural cooperatives to expand sales channels of high-quality agricultural sideline products in poverty-stricken areas to help people increase their income at lower costs.

In October 2018, CCB, together with China Education Development Foundation and the Ankang Municipal People's Government, held an exhibition on poverty alleviation named "Goodwill, Compassion and Well-being" in Ankang. 45 large-scale buyers and 46 exhibitors throughout China signed purchase orders worth a total of RMB29.19 million, which will benefit nearly 10,000 poor households. In Qianjiang, Chongqing, CCB Chongqing Branch has adapted the services to local conditions to support the development of sericulture and industrialization, fostering an industrial development model of "company + base + farmers".

## "10,000 Small Businesses help 10,000 Farmers" Campaign

CASE

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



Goal 1. End poverty in all its forms everywhere



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



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



Goal 10. Reduce inequality within and among countries

## Sharing innovation

Fintech is exerting a profound impact on the global financial industry. As emerging technologies that drive financial innovation, fintech can greatly expand service coverage, promote inclusive finance, and further improve customer experience. As CCB has proposed the fintech strategy and formulated the Financial Technology Strategic Plan (2018-2023), fintech now is on the top of CCB's agenda. The Bank is fully aware of the importance of risk prevention and control in fintech, and is committed to protecting customer privacy and data security. With this in mind, CCB has implemented the "TOP+" fintech strategy, under which the Bank empowers financial development and innovation through technological means, provides technology and information sharing services through capacity enhancement, and creates a platform ecosystem for customers and partners. The Bank has made great efforts to integrate resources and share them to benefit the public and society with the power of technology and the wisdom of finance.

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

"Innovation, digitalization, openness and collaboration" are the core concepts of our fintech strategy. Through the implementation of the "TOP+" strategy, CCB will promote the building of systems of intelligent operation, intelligent trading, and intelligent risk control, and improve the level of Group-wide precision management. Being customer-centric, the Bank has provided integrated product solutions and personalized services. It has also built collaborative operation platforms to facilitate the collaboration in terms of information, operation and management between lines of service, between the Head Office and branches, between parent and subsidiary companies and between domestic and overseas institutions. The Bank has also collaborated with relevant industries to build an ecosystem where financial and non-financial services can merge, and built online and offline 3D interconnection channels to provide customers with superior service experience. Intelligent, Customized, Collaborative and Boundless will become the four characteristics of smart finance and smart ecology.

### Research on Fintech Index

### PROGRESS

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

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

We value the collaboration between partners to promote research and development. We encourage technology start-ups to acquire or control shares to support the technological development of CCB and to enhance their own R&D capabilities. By the end of 2018, we had collaborated with 43 technology companies in R&D.

## Build a smart government service platform to improve people's livelihood

CASE

By applying fintech, CCB launched the "Government Affairs Service Platform for a Smart City", a comprehensive platform that covers the full process and all kinds of scenarios. With such a platform and extended service coverage, the Bank brought in new business models that combine the internet, government and finance, built a bridge between the people and the government, and continuously improved the quality and efficiency of services. At the end of 2018, 74 provinces, cities and counties have agreed to launch the platform, of which 38 have launched the platform. The platform covers 19 tier-one branches, supporting 720 fee-paying items, involving 240 cities and counties.

## "CCB Long Fortune" personal wealth management platform

CASE

In December 2018, CCB "Long Fortune" platform was launched. As a wealth management and service platform for every customer, and based on the inclusive finance concept and technological means, the platform can help customers analyze their family assets, liabilities and liquidity, and through integrated services such as intelligent investment advisory and intelligent insurance advisory, make customers manage their assets to maintain or increase their value, and enjoy high quality financial services.



For more information about this case, please visit:

[http://group1.ccb.com/cn/ccbtoday/news/3/20181229\\_1546075251.html](http://group1.ccb.com/cn/ccbtoday/news/3/20181229_1546075251.html)



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

Goal 12. Ensure sustainable consumption and production patterns



## Green development

### Green credit

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

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

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

In 2018, in terms of the development of environmental and social risk management information systems, the Bank incorporated customer environment and social risk classification indicators into the credit process system to enable the display of risk information through the entire process. Besides, risk information such as external environmental violations were imported to the internal management system to further enhance the risk early warning management and control capabilities. When a customer was exposed to a risk, the Bank was able to fully evaluate the risk and adjust credit strategies. Concerning customers with high environmental and social risks, the Bank conducted on-site inspections on customers' environmental and social risk assessment at least every six months, and conducted surveys with relevant parties, such as upstream and downstream enterprises, government regulators, etc., to ensure the authenticity of the contents of the assessment. The Bank organized credit policy and risk management training courses to deepen the employees' awareness of environmental and social risk prevention and control. Next, the Bank will improve its environmental and social risk management capabilities by improving the basic policies and rules, promoting the building of a systematic and integrated management system for environmental and social risks, and engaging independent consultants for environmental and social risks.

As at the end of 2018, the balance of the Bank's green loans was RMB1,042,260 million, an increase of RMB72,934 million compared with the beginning of the year. The balance of green loans accounted for 15.35% of corporate loans, an increase of 0.52 percentage points from the beginning of the year. In 2018, the total amount of newly granted green loans was RMB170,880 million, including RMB70,872 million in clean transportation, RMB45,017 million in clean energy, and RMB26,581 million in energy conservation and emission reduction. The balance of loans granted to high-pollution, high-energy-consumption and overcapacity industries fell by 4.16% year-on-year. For CCB's branches in China, the proportion

of thermal power industry loans in total loans decreased by 0.50% compared with the beginning of the year, and that of coal industry loans decreased by 0.13%.

In September 2018, CCB established the Green, Social and Sustainability Bond Framework and completed the issuance of a sustainability bond of USD1 billion and a green bond of EUR500 million to support the development of green credit and inclusive finance.

## Facilitate green innovation

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

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

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

## Support green projects

### CASE

CCB Zhejiang Branch provided RMB104 million loans to support the development of a Fishery and Light Complementation Photovoltaic Power Plant project. The project is to build a grid-connected photovoltaic power plant above the surface of a fish pond. To generate the same amount of coal-fired power, compared with the coal consumed supplying a kwh of electricity for coal-fired power plant, which is 325g (standard coal), the plant will help save 6,664.1 tons per year, reducing carbon dioxide (CO<sub>2</sub>) emissions by 19,900 tons, smoke and dust by 2.06 tons, sulphur dioxide by 13.71 tons, and NO<sub>x</sub> emissions 13.71 tons.

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

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



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

## Green operations

As at the end of 2018, CCB had 3,004 potential suppliers at the Head Office level. Among them, 585 suppliers provided products and services for us in the year of 2018, and payment to suppliers reached RMB4,882 million. In 2018, CCB further revised the regulatory documents on procurement, conducted more research into supply markets, continued to monitor negative information of the suppliers, especially negative information related to environmental and social risks, and took a holistic approach to forestalling supplier risks. CCB has incorporated the concept of green development into procurement management, and set green access requirements and evaluation criteria for related products and services in the bidding process. In the stage where product suppliers are granted access, they are required to obtain the ISO14001 environmental management system certificate, ensuring that pollutant control in the production process meets relevant requirements. In relation to important procurement activities such as purchasing official vehicles, IT products and office furniture, suppliers are required to obtain the highest level of environmental certificate in China.

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

## Compliant operations

### Maintain stable operations

CCB is committed to meeting the regulatory requirements for business continuity management, creating a business continuity management system and mechanism that can not only be implemented across CCB but also integrate departments closely and enable them to respond rapidly and effectively, and ensuring CCB's continuous operation and steady development. We have established a mature system for business continuity management with clear division of responsibilities, and provided strong organizational guarantee for business continuity management.

We have established a layered and systemic policy system, clarified the requirements for building the business continuity management system, and standardized its workflow.

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

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

We have also made annual drill plans, and created a differentiated drill mechanism, improved the participation of emergency drills at all levels, ensured that a drill would be carried out at least once every three years. In addition, annual self-assessment on business continuity management has been carried out to comprehensively assess the design and operation of the business continuity management system, to identify problems, urge rectification, and improve management.

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

### Support employee development

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

Our operation and management are compliant with the laws and regulations of the P.R.C and countries of registered offices. We are committed to protecting employees' employment rights, and other legitimate rights and interests, making it clear that overseas branches must respect the customs and habits of local residents and should not violate their rights.

When recruiting new employees to meet the needs of business development, we are committed to recruiting employees following laws and regulations, upholding transparency and equality, and prohibiting discrimination. Child labor and forced labor are strictly avoided and prohibited. Democratic management is also applied to employee representative conference where employees submit proposals through their employee representative to participate in management and business development. We have also established an open letter box or a petition department to accept complaints about employee rights protection. In 2018, there was no complaint received within CCB. Regarding investment decision-making and procurement process, as required by ISO26000 Social Responsibility Guide, we included relevant standards for employee rights protection in the review, and informed suppliers of employment rights, wages, working hours, work insurance and benefits by way of training.

CCB attaches great importance to the safety of employees' working environment and occupational safety, and believes that "employees' safety is above anything", putting it in the first place. We formulated and issued the Notice on Further Strengthening the Management of CCB Offices and Branches, to improve the safety management system, strictly prohibit the entry of dangerous articles such as flammables, explosives, and chemicals into the office or business areas, promote the use of face recognition technology for access control in office buildings so as to ensure the safety of office premises. We are committed to putting in place a system for fire safety management responsibility, carrying out fire safety inspections, especially fire safety supervision for projects under construction, strengthening the deployment and management of fire-fighting apparatus and facilities in office and business premises, ensuring that fire safety management policies, equipment and facilities are in place while hidden safety issues are wiped out. Adhering to employee safety management that put employees and prevention first, we carried out the "Month for Safety Promotion" campaign, strengthened safety education and training for our employees, organized fire evacuation drills, and prepared the Measures for the Management of Employees' Personal Safety Incidents. We did our best to care for our employees, promptly gave early warning of safety risks, and improved employees' safety awareness and their ability to cope with emergencies and avoid risks.

The continued advancement of employee competence is fundamental to the sustainable development of CCB. In 2018, the founding of CCB University became an important part of CCB's development that pushed forward the transformation and leapfrog development of CCB's education and training. Meanwhile, CCB's continuous promotion of layered and classified training is empowering employees at different business lines, different positions and different levels, with risks under control, supporting CCB to achieve its own strategic development in the process of facilitating the development of the real economy and transformation towards a low carbon economy. Throughout the year, we provided 23,843 on-site training sessions for 1.31 million trainees. On average, each trainee received 6.9 days of training. Training courses have been clicked online 5.13 million times, equivalent to training on 855,000 trainees per day.

Meanwhile, CCB brings together the whole bank to build a high-end think tank with market competitiveness and international influence, and supports CCB's long-term development with strategic height and intelligence drive. Through the part-time youth researcher program of the think tank, we have built a platform for youth research innovation, capacity enhancement and value realization, and pooled the wisdom of young people to contribute suggestions and achievements for the development of China and CCB. The first 100 part-time youth researchers have been recruited. Through expert guidance, special training, project research, outcome transformation, resource support, and a number of incentives, we have facilitated the improvement of research abilities and development of the young research talents.

Fintech is the core competitiveness of the banking industry to achieve strategic development. CCB has continuously improved the education and training system for fintech security. On the one hand, we have compiled training materials available for all employees, technicians, security personnel and management personnel and used online learning



platforms to produce online training courseware for information security. In 2018, through on-site training courses such as IT risk management, information security technology, personal data privacy protection, and various forms of cyber security competitions, CCB ensured that its staff had the professional skills to be competent in financial technology. A total of 2,034 employees participated in the training sessions and competitions in relation to fintech, and more than 300,000 employees participated in the online training courses on information security.

## CCB University

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

How to bring together diverse knowledge?

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

We are willing to explore, with universities, companies and governments, to overcome latest pain points through corresponding knowledge, no matter big or small; we are willing to share our wisdom with individuals, businesses and society so that more people can get enlightenment from the country and the era. Let us explore together, and jointly share knowledge and wisdom.

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

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

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

CCB University opens its doors to government authorities, educational institutions, enterprises and society. Together with universities, it builds and shares internship and training bases where internship opportunities will be provided for students. Through big data laboratories and product innovation laboratories, it helps achieve data interconnectivity and integrate education with industry. CCB University has launched the Finance Popularization campaign, and cooperated with other universities to carry out a training project named Jinzhihuimin. More than 538 training sessions on different topics such as village revitalization, tax planning and fintech have been provided to private entrepreneurs, farmers, civil servants, ordinary working-class people, poverty alleviation officials, and etc. We have also brought financial knowledge such as financial policy interpretation, risk of wealth management product, and inclusive financial instrument application to them, using the power of finance to make people feel they are being taken care of.



For more information, please visit:

[http://group1.ccb.com/cn/ccbtoday/news3/20181217\\_1545026758.html](http://group1.ccb.com/cn/ccbtoday/news3/20181217_1545026758.html)

## The village secretary of the Party and small farmers entered the classroom of “CCB University”

### CASE

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

Mr. Huang Zhenghua, as the village secretary of the Party of Huangcun, Xingcun Town, Wuyishan City, Fujian Province for twelve years, engaged in tea and tea farmers for a lifetime. What he didn't expect was that it was the “Jinzhihuimin” project of CCB that made him return to campus after graduating from school for so many years.

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

Photo: CCB University Branch in Shaanxi Province conducted a series of training on “Jinzhihuimin Warms Thousands of Families” to bring financial knowledge to construction sites

## Innovation Marathon

## CASE

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

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



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

Goal 12. Ensure sustainable consumption and production patterns

## Tighten regulation on financial risks

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

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

We have improved employee disciplinary rules by formulating the Employee Behavior Management Measures of China Construction Bank (2018 Edition), and releasing the Must Read for Employee Compliance (2018 Edition) to employees. The Must Read includes three sections, namely the concepts of compliance, prohibited provisions and financial crimes, and typical cases of employee’s illegal actions. It provides our employees with guidelines for compliance with laws and regulations, further promoting compliance concepts and strengthening warning and education. We have strengthened the education of integrity compliance by formulating the Measures for the Responsibility and Integrity of the Leading Party Members of China Construction Bank, and further strengthened the supervision and management of leading cadres. We have unblocked channels for reporting violations so that internal and external institutions and personnel can report

complaints to relevant institutions and their staff through letters, online reports, e-mails, faxes, telephone calls, etc.

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

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

## Participate in community development

With the professionalism and dedication as financial workers, and the enthusiasm and responsibility of social workers, we performed in-depth analysis on and participated in the resolution of social difficulties, and kept a foothold in building a shared public welfare platform, helping more people who need help and injecting new positive energy into society in the spirit of “translating the responsibility of serving the public interests into businesses while calling for involvement of employees, customers and institutions”.

### Workers' Harbour

### CASE

Sharing resources and enhancing the capacities of outlets is another priority of enriching and extending inclusive finance and an innovative way to take our actions. In August 2018, CCB announced the establishment of “Workers' Harbour”, covering 37 tier-one branches, 868 tier-two branches and all business outlets.

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

**The service facilities we have.** Our outlets are equipped with basic service facilities such as toilets, water dispensers, tables and chairs for resting, books, Wi-Fi and internet connection, cellphone chargers, currency-

counting machines and currency detectors, reading glasses, umbrellas, and first aid kits. Some outlets, based on their actual conditions, are equipped with accessible facilities, e.g. wheelchairs, wheelchair accessible ramps, and business guides written in braille, as well as caring facilities such as nursing rooms, baby carriages and microwave ovens. We try to create for people a warm harbour where they could get some rest, refresh themselves, charge their phones and take care of their needs.

**The services we offer.** The Workers' Harbour offers not only basic convenient services such as temporary resting, care for children getting lost, and lost and found, but also tourist information and language services including foreign languages and sign language according to outlets' location and features of their businesses and customers. In addition, we continuously boost our outlets' capacity for social services by taking the initiative to integrate service resources from third-party organizations such as the administration for industry and commerce, the railway administration, poverty alleviation programs on CCB's e-commerce website (e.ccb.com) and bookstores.

"CCB not only provides financial services for society, but also delivers sincere and considerate help for ordinary workers. The Workers' Harbour is a happy family!"

– Representative of Taxi Drivers

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

– Representative of Sanitation Workers

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

– Representative of Couriers

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

"Have a rest when tired. Drink some water when thirsty. Charge the phone when the battery is low. Warm up a cold meal." – This is the original intention when CCB first established the Workers' Harbour. It's like a warm-hearted neighbor greeting a tired passer-by. Maybe he has no attractive slogan, but what he offers is the warmth you desperately need. In our stereotypical ideas, banks are usually aloof and lukewarm, with their gates open to customers only. But now CCB's Workers' Harbour has started an "ice-breaking journey". It provides workers with a space where they could sit at the table and have a hot lunch in the cold days, which makes them feel steady and warm, as well as the respect of society for every ordinary and hard-working worker.

– Sanlian Lifeweek

Although the "Workers' Harbour" is nothing but small spaces in the cities, it breaks down the occupational and environmental barriers, and achieves opening and sharing. CCB works hard to create a friendly atmosphere



featuring respect for workers and love for life, which embodies advanced modern thoughts and ideas. The “Workers’ Harbour” advocates caring for workers, creating a good social atmosphere and spreading the positive energy. While giving the thumbs up to it, we look forward to more “harbours” sharing the love for all and giving each worker in cities fulfilment, happiness, and access to enjoy the fruits of urban development.

– Xinhuanet

## “Smurf” project

## CASE

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

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



For more information about the Workers’ Harbour, please visit  
[http://biz.ifeng.com/a/20180831/45147711\\_0.shtml](http://biz.ifeng.com/a/20180831/45147711_0.shtml)  
[https://mp.weixin.qq.com/s/t-Cd5sf4M\\_5NRWhmCmkYvA](https://mp.weixin.qq.com/s/t-Cd5sf4M_5NRWhmCmkYvA)

It is our duty to manage each donation and use it in the right place. CCB has put forward measures for charitable donations of entire process. Detailed provisions have been made regarding project feasibility analysis, project implementation, project publicity, project supervision and auditing. In 2018, the Bank made charitable donations of RMB89.41 million, of which RMB61.88 million was used for poverty alleviation projects of designated poor villages. In addition, the Bank made great efforts in long-term public welfare programmes such as CCB Hope Primary Schools, Programme for High School Students, Healthy Mother Express, and Mothers of Heroes and Exemplary Workers. CCB has been building Hope Primary Schools for 22 consecutive years since 1996.

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

## Healthy Mother Express

## CASE

On 14<sup>th</sup> May, 2018, our volunteer service team arrived in Tongren, Guizhou Province. The volunteers travelled miles to visit the beneficiaries of the Healthy Mother Express programme.

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

Over the last 8 years, CCB has donated 357 vehicles to the project, covering 23 provinces, autonomous regions and municipalities in poverty-stricken counties and towns, as well as Laos and Cambodia. So far, 692,800 people have used the free surgery service; 1,091,100 people has used the general health check-up service, making a total of 2.161 million people benefit from the project. In addition, the Healthy Mother Express programme provided training for 312,600 grass-roots workers, helped or referred 35,800 patients in critical conditions and 28,700 pregnant women, all of which promoted the health of women and children in those areas.



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



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

## 10 years later, a dream came true

## CASE

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

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

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



– Employee representative Liu Caiqiao

For more information about this case, please visit:

[http://www.ccb.com/cn/ccbtoday/news/20180417\\_1523949853.html](http://www.ccb.com/cn/ccbtoday/news/20180417_1523949853.html)



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

## CCB Volunteers support teaching for charitable causes

## CASE

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

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



Goal 1. End poverty in all its forms everywhere



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

## Social Responsibility Performance

### Economic performance

Economic performance	2018	2017	2016
Total assets (RMB trillion)	23.22	22.12	20.96
Net profit (RMB100 million)	2,556.26	2,436.15	2,323.89
Return on average assets (%)	1.13	1.13	1.18
Weighted return on average equity (%)	14.04	14.80	15.44
Number of branches worldwide	14,977	14,920	14,985
Tax contribution (RMB100 million)	586.66	619.39	802.94
Social contribution per share (RMB)	2.88	2.74	2.73
Cross-border RMB settlement volume (RMB trillion)	2.76	2.05	2.53
Increase in loans to infrastructure industry sector (RMB100 million)	1,021.64	4,612.97	1,883.71
Balance of agriculture-related loans (RMB100 million)	17,646.50	17,650.87	16,939.68
Balance of new rural development loans (RMB100 million)	148.63	305.85	568.38
Balance of inclusive finance loans under CBIRC criterion (RMB100 million)	6,310.17	4,185.02	3,365.22
Number of inclusive finance loan customers under CBIRC criterion (10,000)	119.19	71.45	36.58
Balance of personal housing loans (RMB100 million)	47,535.95	42,130.56	35,856.44
Personal provident housing fund loans (RMB100 million)	22,103.06	20,489.92	18,534.89
Balance of real estate development loans for indemnificatory housing supported by state policies (RMB100 million)	1,313.22	578.30	355.02
Balance of shantytown renovation loans (RMB100 million)	1,199.52	453.30	164.11
Payment to suppliers (RMB100 million)	48.82	41.85	41.42
Expenditure on public welfare donation (RMB 10 thousand)	8,941	7,786	7,442
Including: Targeted poverty alleviation donations (RMB 10 thousand)	6,188	4,981	4,290

### Environmental performance

Green credit	2018	2017	2016
Balance of green loans (RMB100 million)	10,422.60	10,025.21	8,892.21
Equivalent of standard coal emission reduction (10,000 tons)	3,011.71	2,800.46	2,633.15
Equivalent of carbon dioxide emission reduction (10,000 tons)	6,926.12	6,305.09	5,958.84
COD emission reduction (10,000 tons)	29.63	23.64	20.29
Ammonia and nitrogen reduction (10,000 tons)	3.87	3.14	2.39
Sulfur dioxide emission reduction (10,000 tons)	24.73	26.78	18.86
Nitric oxides emission reduction (10,000 tons)	3.96	4.77	3.49
Water saving (10,000 tons)	123.06	119.87	103.88

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

## Notes:

1. The environmental performance statistics include only the data from the Head Office and 37 tier-one branches.
2. Number of employees only include those from the Head Office and 37 tier-one branches.
3. Based on the nature of the Group's business, greenhouse gas emissions are mainly derived from purchased electricity and fossil fuel combustion. The greenhouse gas refers to carbon dioxide, methane and nitrous oxide. Greenhouse gas emissions data are presented in terms of carbon dioxide equivalent, and calculated according to the 2015 China Regional Power Grid Baseline Emission Factor published by the National Development and Reform Commission of China and the 2006 IPCC National Greenhouse Gases published by the Intergovernmental Panel on Climate Change (IPCC).
4. Since the local grid's baseline emission factor has not been announced yet, the greenhouse gas emissions generated by the Tibet Branch's purchased electricity are not included in the disclosure.
5. The coal consumption disclosed in 2017 report includes the consumption of the Head Office, tier-one branches and some tier-two branches, which are adjusted to be the consumption of the Head Office and tier-one branches.

Waste	2018	2017
Harmless waste (tons)	371.47	391.50
Discarded electronic devices (tons)	173.67	288.29
Scrapped vehicles (tons)	188.43	3.96
Waste batteries (tons)	2.19	6.51
Discarded office supplies (tons)	7.18	92.74
Annual total harmless waste consumption per employee (tons/person)	0.010	0.011
Hazardous waste (tons)	20.58	40.29
Discarded toner cartridges (tons)	20.58	40.29
Annual total amount of hazardous waste consumed per employee (tons/person)	0.001	0.001

## Notes:

1. The types of non-hazardous waste generated in the operation of the Group mainly include discarded electronic devices, discarded office supplies and scrapped vehicles.
2. The discarded electronic devices include desktop computers, monitors, laptops printers and servers.
3. Waste batteries include dry batteries and exclude storage batteries.
4. Discarded office supplies include waste pens, clippers and staples.



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

## Notes:

1. The Group's main sources of energy consumption are from natural gas, liquefied petroleum gas, coal, diesel, gasoline and power purchase.
2. The energy consumption data are based on the consumption of electricity and fuel and the conversion factor provided by the General Rules for the Comprehensive Energy Consumption (GB/T 2589-2008).
3. The Group's main water consumption includes municipal water supply, recycled water and drinking water.

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

## Notes:

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

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

## Social responsibility performance

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

Trainings for employees	2018	2017	2016
<b>On-site training</b>			
Tier-one branches and departments of the Head Office (person-times)	483	872	964
Tier-two branches, departments of tier-one branches, and divisions of the Head Office (person-times)	29,312	30,685	29,413
Business managers and lower levels (person-times)	1,275,556	1,460,816	1,550,351
<b>Online training</b>			
Tier-one branches and departments of the Head Office (persons)	253	334	384
Tier-two branches, departments of tier-one branches, and divisions of the Head Office (persons)	8,023	9,336	10,112
Business managers and lower levels (persons)	299,408	321,019	337,127

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

**Notes:**

1. CCB Head Office includes Headquarters, Credit Card Center, Customer Service Center, Operation Center under Direct Management of CCB and Training Center.
2. Foreign employees are not included in the age group category.

Employee work injury	2018	2017	2016
Death toll on business (persons)	4	8	4
Death rate on business (%)	0.001	0.002	0.001
Working days affected as a result of work injuries (days)	15,889	13,676	13,573

Supplier chain management	2018	2017	2016
Number of suppliers - Yangtze River Delta	518	448	388
Number of suppliers - Pearl River Delta	294	261	230
Number of suppliers - Bohai Rim	1,867	1,614	1,393
Number of suppliers - Central	87	83	62
Number of suppliers - Western	52	42	36
Number of suppliers - Northeastern	34	30	29
Local supplier procurement expenditure ratio (%)	99.92	99.47	99.49
Procurement contract fulfillment (%)	100	100	100
External expert participation rate (%)	4.23	2.72	9.18
Number of training provided to suppliers' social responsibility (including interviews and business exchanges) (times)	30	29	28

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

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

## Community investment

Project name	Partner	Amount of donation	Timescale	By the end of 2018
Support CCB Hope Primary School	China Youth Development Foundation	RMB11.86 million	1996-Now	Provided support in building 45 Hope Primary Schools with libraries, computer rooms and sports grounds, provided trainings for nearly 800 teachers, and organized summer camps in Beijing for 120 students and teachers.
Building the Future-CCB Sponsorship Programme for High School Students	China Education Development Foundation	RMB144 million	2007-Now	Supported 91,500 high school students with RMB144 million in education loans and scholarships
CCB Sponsorship Programme of "Healthy Mother Express"	China Women's Development Foundation	RMB54 million	2011-Now	Purchased 357 vehicles under the programme in poor counties and towns in 23 provinces and autonomous regions,
including Xinjiang, Tibet, Gansu and Qinghai.				
CCB Sponsorship Programme of Impoverished Mothers of Heroes and Exemplary Workers	China Women's Development Foundation	RMB50 million	2007-Now	Accumulatively supported 18,000 Mothers (wives) of heroes and exemplary workers with RMB50.60 million.
Tibet in Our Hearts – CCB and Jianyin Investment Scholarship (Bursary) Foundation	China Foundation for Poverty Alleviation	RMB3.5 million	2007-Now	Accumulatively granted scholarships (bursaries) of RMB2.53 million to 1,210 students from impoverished families in Tibet.
"Donation of Bonus Points to Make Dream Come True - Micro-Charity"	China Youth Development Foundation, China Literature and Art Foundation, China Youth Volunteer Association, League Central Committee Young Volunteer's Guidance Centre	RMB6 million	2012 - now	Helped build 115 "Happy Music Rooms" provided funds for Rural Music and Art Teachers Training Programme, and donated to build the "Home of Youth" for Chinese Young Volunteers Association and Young Volunteers Action Guidance Centre of the Central Committee of the Communist Youth League of China
"Do Good, Be Wise" Caring Student Action	CCB Youth volunteers Association, League Committee of local branches	RMB3 million	2016 - now	Made donations to more than 5000 students from poverty-stricken areas, and organised more than 150 teachers and students 2016 - now and students from poverty-stricken areas to participate in summer (winter) camp activities.

## Independent Assurance Report



普华永道

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*English Translation for Reference Only*

### **Independent practitioner's assurance report**

To the Board of Directors of China Construction Bank Corporation

We have been engaged to perform a limited assurance engagement on the 2018 Social Responsibility Report ("SR Report") of the China Construction Bank Corporation ("the Bank").

### **Responsibilities of the Board of Directors**

The Board of Directors of the Bank is responsible for the preparation of the 2018 SR Report based on the Environmental, Social and Governance Reporting Guide ("ESG Reporting Guide") issued by Hong Kong Exchange and Clearing Limited ("HKEx"), Global Reporting Initiative ("GRI")'s GRI Standards and Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange ("SSE") and Guidelines on Preparation of 'Corporate Report on Performance of Social Responsibilities' (collectively known as the "SSE Guidelines"). This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the 2018 SR Report that is free from material misstatement, whether due to fraud or error.

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





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#### **Our Independence and Quality Control**

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

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

#### **Practitioner's Responsibilities**

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

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



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The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion on any matter that would materially affect the 2018 SR Report. Our work involves assessing the risks of material misstatement in the 2018 SR Report whether due to fraud or error, and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk.

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

- Tianjin Branch
- Guizhou Branch

**The procedures we performed comprised:**

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



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#### **Inherent Limitation**

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

#### **Conclusion**

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the 2018 SR Report is not prepared, in all material respects, based on the ESG Reporting Guide, the GRI Standards and the SSE Guidelines.

#### **Restriction on Use**

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

#### **PricewaterhouseCoopers Zhong Tian LLP**

Shanghai, China

27 March 2019

# Appendix

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

Environmental	Serial#	"Comply or explain" Provisions	Notes
Emissions	A1	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Green development
	A1.1	The types of emissions and respective emissions data.	Environmental performance
	A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental performance
	A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental performance
	A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental performance
	A1.5	Description of measures to mitigate emissions and results achieved.	Green development
	A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Green development
Use of Resources	A2	Policies on the efficient use of resources (including energy, water and other raw materials).	Green development
	A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Environmental performance
	A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Environmental performance
	A2.3	Description of energy use efficiency initiatives and results achieved.	Green development
	A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Green operations
	A2.5	Total packaging material used for finished products (in tonnes) and (if applicable) with reference to per unit produced.	Not applicable
Environment and Natural Resources	A3	Policies on minimizing the issuer's significant impact on the environment and natural resources.	Green development
	A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Green development

Social	Serial#	"Comply or explain" Provisions	Notes
Employment	B1	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, holidays and vacations, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Support employee development
	B1.1	Total workforce by gender, employment type, age group and geographical region.	Social responsibility performance
	B1.2	Employee turnover rate by gender, age group and geographical region.	Social responsibility performance
Health and Safety	B2	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Support employee development
	B2.1	Number and rate of work-related fatalities.	Social responsibility performance
	B2.2	Lost days due to work injury.	Social responsibility performance
	B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Support employee development

Social	Serial#	"Comply or explain" Provisions	Notes
Development and Training	B3	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Support employee development
	B3.1	Percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Social responsibility performance
	B3.2	The average training hours completed per employee by gender and employee category.	Social responsibility performance
Labour Standards	B4	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	Support employee development
	B4.1	Description of measures to review employment practices to avoid child and forced labour.	Support employee development
	B4.2	Description of steps taken to eliminate such practices when discovered.	Not applicable
Supply Chain Management	B5	Policies on managing environmental and social risks of the supply chain.	Green operations
	B5.1	Number of suppliers by geographical region.	Social responsibility performance
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Green operations
Product Responsibility	B6	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Safeguard customer rights
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable
	B6.2	Number of products and service related complaints received and how they are dealt with.	Social responsibility performance Safeguard customer rights
	B6.3	Description of practices relating to observing and protecting intellectual property rights.	Maintain stable operations
	B6.4	Description of quality assurance process and recall procedures.	Not applicable
Anti-corruption	B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Safeguard customer rights
	B7	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Better regulations on financial risks
	B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	To-be-adopted
Community Investment	B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Better regulations on financial risks
	B8	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Help community development
	B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Help community development
	B8.2	Resources contributed (e.g. money or time) to the focus area.	Social responsibility performance



## Indicators of the Global Reporting Initiative's Sustainability Reporting Guidelines


















Serial #	Indicators of the Global Reporting Initiative's Sustainability Reporting Guidelines	Notes
102-1	Name of the organization	About us
102-2	Activities, brands, products, and services	About us
102-3	Location of headquarters	About us
102-4	Location of operations	About us
102-5	Ownership and legal form	Introduction
102-6	Markets served	About us
102-7	Scale of the organization	About us
102-8	Information on employees and other workers	Introduction
102-9	Supply chain	Green operations
102-10	Significant changes to the organization and its supply chain	Green operations
102-11	Precautionary Principle or approach	Compliant operations
102-12	External initiatives	SDGs
102-13	Membership of associations	About Us
102-14	Statement from senior decision-maker	From the Chairman
102-15	Key impacts, risks, and opportunities	From the Chairman
102-16	Values, principles, standards, and norms of behavior	Management and methods of CSR
102-17	Mechanisms for advice and concerns about ethics	Management and methods of CSR
102-18	Governance structure	Corporate structure and development
102-19	Delegating authority	Corporate structure and development
102-20	Executive-level responsibility for economic, environmental, and social topics	Corporate structure and development
102-21	Consulting stakeholders on economic, environmental, and social topics	Stakeholder Engagement Analysis of substantive issues
102-22	Composition of the highest governance body and its committees	Corporate Governance
102-23	Chair of the highest governance body	Corporate Governance
102-24	Nominating and selecting the highest governance body	Please refer to the annual report of CCB
102-25	Conflicts of interest	Please refer to the annual report of CCB
102-26	Role of highest governance body in setting purpose, values, and strategy	Corporate structure and development
102-27	Collective knowledge of highest governance body	Management and methods of CSR
102-28	Evaluating the highest governance body's performance	Please refer to the annual report of CCB
102-29	Identifying and managing economic, environmental, and social impacts	Analysis of substantive issues
102-30	Effectiveness of risk management processes	Corporate structure and development
102-31	Review of economic, environmental, and social topics	Analysis of substantive issues
102-32	Highest governance body's role in sustainability reporting	Corporate structure and development
102-33	Communicating critical concerns	Analysis of substantive issues
102-34	Nature and total number of critical concerns	Management and methods of CSR
102-35	Remuneration policies	Please refer to the annual report of CCB
102-36	Process for determining remuneration	Please refer to the annual report of CCB
102-37	Stakeholders' involvement in remuneration	Please refer to the annual report of CCB
102-38	Annual total compensation ratio	Please refer to the annual report of CCB
102-39	Percentage increase in annual total compensation ratio	Please refer to the annual report of CCB

Serial #	Indicators of the Global Reporting Initiative's Sustainability Reporting Guidelines	Notes
102-40	List of stakeholder groups	Stakeholder Engagement
102-41	Collective bargaining agreements	Not yet disclosed
102-42	Identifying and selecting stakeholders	Stakeholder Engagement
102-43	Approach to stakeholder engagement	Stakeholder Engagement
102-44	Key topics and concerns raised	Stakeholder Engagement
102-45	Entities included in the consolidated financial statements	Corporate Governance Please refer to the annual report of CCB
102-46	Defining report content and topic Boundaries	Analysis of substantive issues
102-47	List of material topics	Analysis of substantive issues
102-48	Restatements of information	Introduction
102-49	Changes in reporting	Introduction
102-50	Reporting period	Introduction
102-51	Date of most recent report	Introduction
102-52	Reporting cycle	Introduction
102-53	Contact point for questions regarding the report	Introduction
102-54	Claims of reporting in accordance with the GRI Standards	Introduction
102-55	GRI content index	GRI content index
102-56	External assurance	Independent Assurance Report
103-1	Explanation of the material topic and its Boundary	Analysis of substantive issues
103-2	The management approach and its components	Analysis of substantive issues
103-3	Evaluation of the management approach	Analysis of substantive issues
201-1	Direct economic value generated and distributed	Responsibility: Light up 2018
201-2	Financial implications and other risks and opportunities due to climate change	Green development
201-3	Defined benefit plan obligations and other retirement plans	Support employee development
201-4	Financial assistance received from government	Not yet disclosed
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Not yet disclosed
202-2	Proportion of senior management hired from the local community	Not yet disclosed
203-1	Infrastructure investments and services supported	Responsibility: Light up 2018
203-2	Significant indirect economic impacts	Responsibility: Light up 2018
204-1	Proportion of spending on local suppliers	Social responsibility performance
205-1	Operations assessed for risks related to corruption	Adopted in future
205-2	Communication and training about anti-corruption policies and procedures	Compliant operations
205-3	Confined incidents of corruption and actions taken	Not yet disclosed
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Not applicable
301-1	Materials used by weight or volume	Environmental performance
301-2	Recycled input materials used	Not applicable
301-3	Reclaimed products and their packaging materials	Not applicable
302-1	Energy consumption within the organization	Environmental performance
302-2	Energy consumption outside of the organization	Environmental performance
302-3	Energy intensity	Environmental performance

Serial #	Indicators of the Global Reporting Initiative's Sustainability Reporting Guidelines	Notes
302-4	Reduction of energy consumption	Environmental performance
302-5	Reductions in energy requirements of products and services	Environmental performance
303-1	Interactions with water as a shared resource	Not applicable
303-2	Management of water discharge-related impacts	Not applicable
303-3	Water withdrawal	Environmental performance
304-1	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Not applicable
304-2	Significant impacts of activities, products, and services on biodiversity	Green credit and loan
304-3	Habitats protected or restored	Green credit and loan
304-4	IUCN Red List species and national conservation list species with habitats in areas affected by operations	Not applicable
305-1	Direct (Scope 1) GHG emissions	Environmental performance
305-2	Energy indirect (Scope 2) GHG emissions	Environmental performance
305-3	Other indirect (Scope 3) GHG emissions	Environmental performance
305-4	GHG emissions intensity	Environmental performance
305-5	Reduction of GHG emissions	Environmental performance
305-6	Emissions of ozone-depleting substances (ODS)	To-be-adopted
305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	To-be-adopted
306-1	Water discharge by quality and destination	Not applicable
306-2	Waste by type and disposal method	Environmental performance
306-3	Significant spills	Not applicable
306-4	Transport of hazardous waste	Not applicable
306-5	Water bodies affected by water discharges and/or runoff	Not applicable
307-1	Non-compliance with environmental laws and regulations	Not applicable
308-1	New suppliers that were screened using environmental criteria	Green operations
308-2	Negative environmental impacts in the supply chain and actions taken	Green operations
401-1	New employee hires and employee turnover	Employ
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Support employee development
401-3	Parental leave	Support employee development
402-1	Minimum notice periods regarding operational changes	Not yet disclosed
403-1	Occupational health and safety management system	Not yet disclosed
403-2	Hazard identification, risk assessment, and incident investigation	Support employee development
403-3	Occupational health services	Not applicable
403-4	Worker participation, consultation, and communication on occupational health and safety	Support employee development
404-1	Average hours of training per year per employee	Support employee development
404-2	Programs for upgrading employee skills and transition assistance programs	Support employee development
404-3	Percentage of employees receiving regular performance and career development reviews	Support employee development
405-1	Diversity of governance bodies and employees	Employ
405-2	Ratio of basic salary and remuneration of women to men	Not yet disclosed
406-1	Incidents of discrimination and corrective actions taken	Not applicable
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Not applicable
408-1	Operations and suppliers at significant risk for incidents of child labor	Not applicable

Serial #	Indicators of the Global Reporting Initiative's Sustainability Reporting Guidelines	Notes
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Not applicable
410-1	Security personnel trained in human rights policies or procedures	Not yet disclosed
411-1	Incidents of violations involving rights of indigenous peoples	Not applicable
412-1	Operations that have been subject to human rights reviews or impact assessments	Not yet disclosed
412-2	Employee training on human rights policies or procedures	Not yet disclosed
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Not yet disclosed
413-1	Operations with local community engagement, impact assessments, and development programs	Not yet disclosed
413-2	Operations with significant actual and potential negative impacts on local communities	Not applicable
414-1	New suppliers that were screened using social criteria	Green operations
414-2	Negative social impacts in the supply chain and actions taken	Not applicable
415-1	Political contributions	Not yet disclosed
416-1	Assessment of the health and safety impacts of product and service categories	Not applicable
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Not applicable
417-1	Requirements for product and service information and labeling	Safeguard customer rights
417-2	Incidents of non-compliance concerning product and service information and labeling	Not yet disclosed
417-3	Incidents of non-compliance concerning marketing communications	Not yet disclosed
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Safeguard customer rights
419-1	Non-compliance with laws and regulations in the social and economic area	None

## The 2030 Agenda for Sustainable Development

-  Goal 1. End poverty in all its forms everywhere
-  Goal 2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture
-  Goal 3. Ensure healthy lives and promote well-being for all at all ages
-  Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
-  Goal 5. Achieve gender equality and empower all women and girls
-  Goal 6. Ensure availability and sustainable management of water and sanitation for all
-  Goal 7. Ensure access to affordable, reliable, sustainable and modern energy for all
-  Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
-  Goal 9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation
-  Goal 10. Reduce inequality within and among countries
-  Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable
-  Goal 12. Ensure sustainable consumption and production patterns
-  Goal 13. Take urgent action to combat climate change and its impacts
-  Goal 14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development
-  Goal 15. Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss
-  Goal 16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels
-  Goal 17. Strengthen the means of implementation and revitalize the global partnership for sustainable development





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