中国建设银行股份有限公司 China Construction Bank Corporation

CSR

2019 社会责任报告

China Construction Bank
2019 Corporate Social Responsibility Report

新金融，赋能美好生活



中国建设银行
China Construction Bank

2019年社会责任报告 Corporate Social Responsibility Report 2019

新金融，赋能美好生活

报告说明
INTRODUCTION

中国建设银行股份有限公司（以下简称“本行”）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。本年度报告个别内容发生时间为 2020 年 1–3 月，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。

报告于 2020 年 3 月 27 日经公司董事会审议通过。本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。

报告编制依据

报告根据香港交易所《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。

报告汇报原则

本报告遵循重要性、量化、平衡、一致性原则，汇报实质性信息，并确保定量数据一致可比。当延伸数据披露范围形成披露统计方法发生变化时，相关说明随当期数据披露一并汇报。

其中，绿色金融 应对气候挑战 因监管标准处于修订期，为严格执行一致性，暂不披露本行支持的部分绿色产业环境与社会风险管理、绿色金融产品与服务的环境效益与影响。

报告汇报范围

总部及境内外附属分支机构。

报告保证方法

安永华明会计师事务所（特殊普通合伙）对本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本行公共关系与企业文化部，电子版报告可在本行网站（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。

如需中国建设银行社会责任战略、社会责任模型可登陆官网社会责任专栏获取。我们于 2018 年更新社会责任战略，发布最新社会责任模型，披露利益相关方参与创新，并于本年度报告各议题中进一步披露本行携手各利益相关方推进责任行动的理念、进展与成效。

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
CHAIRMAN'S STATEMENT

律回春渐，新元肇启。在探索新金融的道路上，我们又坚实地走过了一年。驻足回望，这是国人意气风发的一年，我们见证新中国成立七十年来的伟大成就，并继续为在新时代取得新的成绩而努力加油。这也是建行人奋楫扬帆的一年，我们在全行深入开展“不忘初心、牢记使命”主题教育活动，全面践行创新、协调、绿色、开放、共享的新发展理念，以“新金融 + 高科技”谋篇布局，持续增强“三个能力”。

作为新金融的探索者、推动者、实践者，我们主动回溯金融最底层逻辑，推进新金融范式转变，即从资本转向人本、从机构转向功能、从中心转向泛在。我们致力于发展以人民为中心的新金融，在共建共治共享中践行新理念、激活新要素、打造新生态、构建新体制。



中国建设银行股份有限公司董事长 田国立

公平普惠，让新金融增强更多人的幸福感、获得感

人是万物的尺度。新金融理应服务于人的发展。我们实施住房租赁战略，回应民众“安其居”的需求。建融长租公寓、城中村新居、环卫工人之家等各类住房资源逐步连片成网，助力不同群体实现“安居梦”。

金融如水，水善利万物而不争。新金融理应为民谋利、为民让利。我们实施普惠金融战略，化解长期横亘在小微企业、“三农”领域金融服务不足的难题，满足民众“乐其业”的诉求。依托大数据和高科技，精准支持小微企业，提升信贷可得性并显著降低融资成本。积极打造创业创新孵化平台，推出“百万普惠金融创业者培训计划”，增强小微企业生命力。“裕农通”服务网络已基本覆盖全国乡镇及行政村，让广大农民在村口就能享受到现代金融服务。“民工惠”实现农民工工资及时精准到账，破解“农民工讨薪难”的社会难题。

开放共享，让新金融成为提升社会治理的基础设施

新的科技浪潮成为发展新金融的重要助力，新金融需要借助新技术创新求变，让金融产品更加丰富，让金融服务更容易获得，让金融真正成为提升社会治理水平、服务经济健康运行的基础设施。依托自身的“新一代核心系统”，推动金融科技创新，通过智慧政务平台助力国家治理体系和治理能力现代化。“劳动者港湾”也为新时代的社区治理现代化和社区金融生根落地搭建了新平台。

既以为人，己愈有；既以与人，己愈多。新金融理应更加开放和包容，为更多的社会群体赋能。建行大学进一步向社会各界敞开大门共建共享，培养新金融人才的同时，为广大中小企业家、创业者、农民等进行金融知识普及和培训；境内外万名学子奔赴全国千余县，深入田间地头开展暑期下乡实践活动的场景依旧历历在目。这些努力也更是为了让更多群体链接建行资源，输出建行长期积累的知识专长。

固本强基，让新金融的发展路径更持续更健康

自身能力建设始终是金融机构实现持续健康发展的根基。建设银行成立防范化解重大金融风险攻坚战领导小组，发布系统性风险指数体系，持续提升风险研究和化解处置能力，牢牢守住风险底线。积极支持京津冀协同发展、长三角一体化发展、粤港澳大湾区建设等国家重大战略，进一步发挥绿色金融资源配置能力，为减缓气候变化贡献力量。以党建为引领，通过电商扶贫先行、信贷扶贫创新、服务网络延伸、公益扶贫带动、综合化扶贫支持，深入精准助力脱贫攻坚。

新时代呼唤新金融，新金融服务新时代。身处新的历史方位，建设银行也将一如既往地笃定前行，积极探索新金融在改善民生福祉、提升公共治理水平、参与解决社会问题方面的最佳实践。2019 年，建设银行离退休干部张富清的事迹引发社会关注，更在全行掀起学习老英雄先进事迹的热潮，激励着建行人以家国情怀投身新金融实践，在服务经济发展和社会民生中主动担当作为。

2020 年注定是不平凡的一年，新年伊始，一场突如其来的疫情让所有人都经受考验。建设银行认真落实中央要求，迅速启动疫情响应，出台一系列金融服务保障举措，发挥新金融和高科技优势，全力驰援疫情防控，保障经济社会稳定发展，坚定扛起国有大行的责任担当。再寒冷的冬天也终将过去。我们坚信经历疫情大考的国家、社会以及建设银行，未来的发展定将更加行稳致远。

2020 年也是充满期待的一年，脱贫攻坚战将进入收官阶段，全面建成小康社会的目标也将在这一年实现。我们将继续坚守初心使命，坚持义利合一，为实体经济发展注入源头活水，不断用金融这把“温柔的手术刀”纾解社会民生痛点，以新金融行动绘就“第二发展曲线”，服务经济社会高质量发展，回应人民对美好生活的期盼。



董事长
中国建设银行股份有限公司

行长
PRESIDENT



中国建设银行股份有限公司行长 刘桂平

监事长
SUPERVISOR



中国建设银行股份有限公司监事长 王永庆



持续深化经营管理

深入学习贯彻习近平新时代中国特色社会主义思想和党的十九大精神，将坚持党的领导、加强党的建设与现代银行治理紧密结合、全面融入建设银行各项工作；深入开展“不忘初心、牢记使命”主题教育，坚定落实习近平总书记对建设银行提出的“三个能力”建设要求和对张富清同志先进事迹的重要指示精神，以及习近平总书记提出的深化金融供给侧结构性改革、增强金融服务实体经济能力的要求，以新金融行动回应新时代人民对美好生活的期盼。

积极服务京津冀协同发展、长三角一体化发展、粤港澳大湾区建设等国家重大战略；关注海外项目的环境和社会风险预防措施，与“一带一路”沿线国家金融机构建立良好沟通机制，共创和谐融资环境。

深入推进普惠金融战略，助力民营小微企业发展；在总行成立一级部门乡村振兴金融部，与中国农业发展银行签署《全面合作协议》，在脱贫攻坚、乡村振兴等领域开展全方位合作。截至 2019 年末，普惠金融贷款余额 9,631.55 亿元，涉农贷款余额 18,124.89 亿元，精准扶贫贷款余额 2,195.07 亿元。

成立中国建设银行防范化解重大金融风险攻坚战领导小组，领导小组办公室设在风险管理部，具体负责防范化解重大金融风险各项工作推进、协调督导；发布系统性风险指数体系——“建行－南开系统性风险指数”，用于实时监测金融系统性风险状态，提升本行风险研究能力，防范系统性金融风险。





服务国家与社会治理

深入贯彻党中央、国务院关于推进国家治理体系和治理能力现代化的总体要求，全面启动智慧政务战略，助力各级政府推进“互联网＋政府”“互联网＋监管”建设，在政务服务能力提升、营商环境优化、智慧城市建设等领域为各级政府提供有力支撑。

扎实落实住房租赁战略，支持政府建设全国房地产市场监测系统及全国公租房信息系统；在全国 324 个地级及以上行政区上线住房租赁综合服务平台，为超过 100 个城市提供房源核验、合同网签备案等管理服务。

为农民工朋友定制推出“民工惠”业务，联接整合政府部门、业主、总包企业、劳务公司、农民工等多方资源，为保障农民工足额、及时拿到工资贡献建行方案。

开放“劳动者港湾”14,310 个，提供便民饮水、临时休息、手机充电、应急雨具等服务，也为新时代的社区治理现代化和社区金融生根落地搭建新平台。



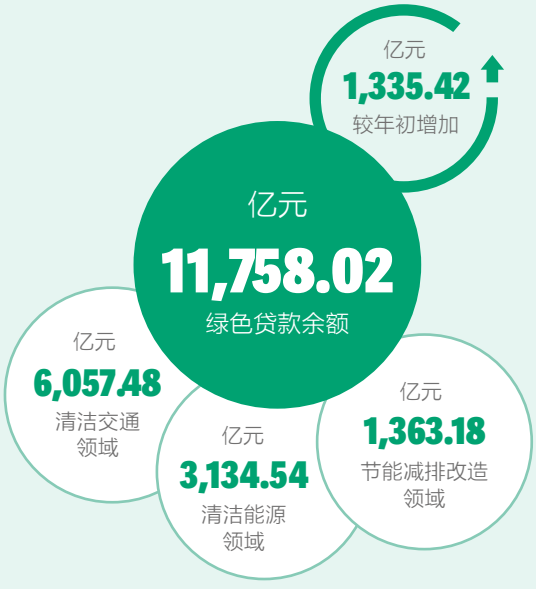


助力绿色低碳发展

截至 2019 年末，绿色贷款余额 11,758.02 亿元，较年初增加 1,335.42 亿元。其中，清洁交通领域 6,057.48 亿元、清洁能源领域 3,134.54 亿元、节能减排改造领域 1,363.18 亿元。

在绿色运营方面，龙集采平台实施全流程线上合同签订，实现纸质合同零打印。

总部注册所在地用能单位节能目标责任考核获得“优秀”，为最高等级。





创造多元共享价值

每股社会贡献值 3.08 元

在全球拥有 347,156 名员工

全年公益捐赠 1.34 亿元

全年建行大学在全国各地举办免费的金智惠民系培训 1.47 万期受益人群 135 万人





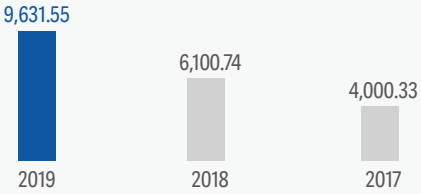
建行榜样

2019 年 5 月，中共中央总书记、国家主席、中央军委主席习近平对张富清同志先进事迹作出重要指示强调：老英雄张富清 60 多年深藏功名，一辈子坚守初心、不改本色，事迹感人。在部队，他保家卫国；到地方，他为民造福。他用自己的朴实纯粹、淡泊名利书写了精彩人生，是广大部队官兵和退役军人学习的榜样。要积极弘扬奉献精神，凝聚起万众一心奋斗新时代的强大力量。

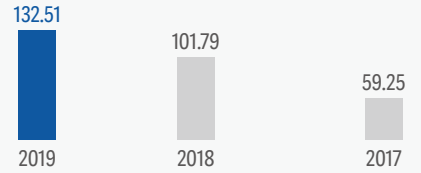
张富清同志是中国建设银行湖北恩施来凤支行原副行长、离休干部。95 岁的老人是原西北野战军 359 旅 718 团 2 营 6 连战士，在解放战争的枪林弹雨中九死一生，先后荣立一等功三次、二等功一次，被西北野战军记“特等功”，两次获得“战斗英雄”荣誉称号。2019 年，张富清先后被授予“全国优秀共产党员”“时代楷模”“全国道德模范”“最美奋斗者”等称号。9 月，荣获“共和国勋章”。

建设银行在全行开展“学英雄，提境界，比贡献，促发展”系列活动，学习张富清坚守初心，不改本色，淡泊名利的精神，弘扬建行企业文化正能量。

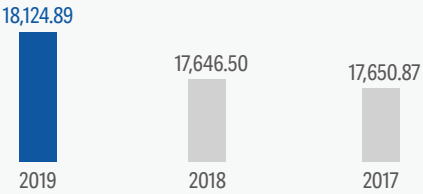




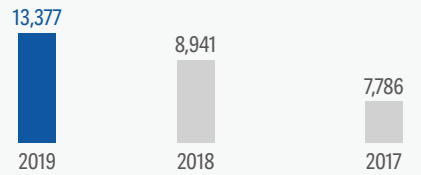
普惠金融贷款余额（亿元）



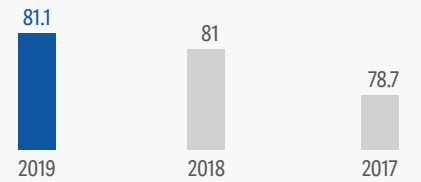
普惠金融贷款客户数（万户）



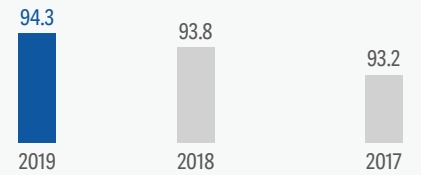
涉农贷款余额（亿元）



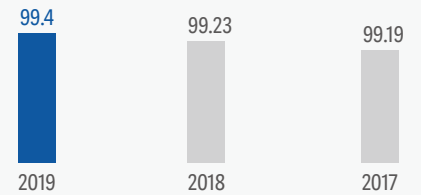
公益捐献支出（万元）



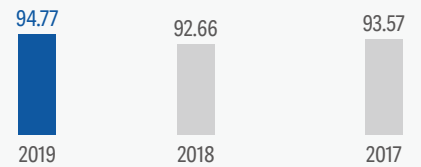
个人客户总体满意度（%）



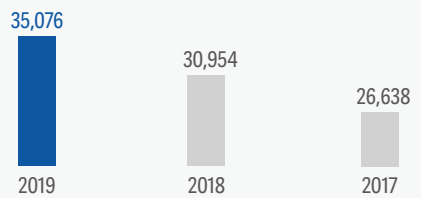
对公客户总体满意度（%）



离柜账务性交易量占比（%）



电子渠道金融交易迁移率（%）



个人手机银行用户数量（万户）



智能银行（个）

战略：重塑发展
STRATEGY: RESHAPE DEVELOPMENT

挑战与机遇

中国特色社会主义进入新时代，我国金融体系也发生了重大变化，从理论和实务上都催生出新金融的廓影。直面和解决传统金融体系无法解决的难点、痛点和服务障碍正是新金融崛起的出发点。

新时代金融工作者的历史使命，就是要用创新、协调、绿色、开放、共享的发展理念，反思审视并注入到金融工作的发展逻辑中去，发展以人民为中心的新金融。

拥抱新金融 走向可持续的未来

住房租赁

住房租赁平台逐步连片成网，CCB 建融家园、城中村新居、环卫工人之家等新的供给正开始为社会不同群体实现“安居梦”；协助政府建设全国房地产市场监测系统，为分析研判房地产市场形势和开展有效调控提供支撑；协助构建全国公租房信息系统，提高保障房源使用效率，助力政府建立完善房地产市场发展长效机制；在全国推进工建审批、智慧建筑、智慧房管、交易资金监管系统等“数字房产”系统，助力各地政府提升住建领域治理能力。

普惠金融

以金融科技应用能力和数据运用能力，突破传统业务模式，创新推出“建行惠懂你”APP，为普惠客群打造一站式移动金融服务平台；通过“小微快贷”“个体工商户及小微企业主经营贷款”“交易快贷”“传统及新型农业主体贷款”等一系列大数据金融产品，解决信用贷款、抵押贷款难题；实施全流程主动管控，提升风险识别的敏感性和准确性；“裕农通”服务点已基本覆盖全国的行政村，让普惠金融的阳光照进阡陌农家。

战略与推进

2018 年，启动普惠金融战略，致力更多地为小微、双创、涉农、扶贫等普惠金融群体提供便利金融服务。通过“普惠金融”+“住房租赁”双轮驱动，金融科技保驾护航，重塑建行综合化服务优势。

2019 年，开启“第二发展曲线”：着力 B 端赋能，营造共生共荣生态，做企业全生命周期伙伴；强化 C 端突围，根植普罗大众，做百姓身边有温度的银行；推进 G 端连接，助力社会治理，成为国家信赖的金融重器。

建行大学

成立 1 年来，通过“金智惠政”“金智惠创”“金智惠农”“金智惠工”“金智惠学”五大系列公益教育培训，将新金融的智慧活水引入寻常百姓家，让金融服务的温度越来越暖，让普惠大众的道路越走越宽。

劳动者港湾

2018 年启动共享网点服务资源，为环卫工人、出租车司机、交通警察、快递员、志愿者等户外工作者、老弱病残孕等不同群体提供多种便民惠民服务，也为新时代的社区治理现代化和社区金融生根落地搭建了新平台。

智慧政务

于 2019 年推出智慧政务战略，助力各级政府推进“互联网 + 政务服务”“互联网 + 监管”建设，同业首创打造全事项、全流程、全覆盖、全场景应用的政务便民综合性服务平台，实现自然人、法人、政府机构等不同主体的行政审批线上线下一体化、民生支付电子化、行业应用智能化、城市服务数字化，提升政府治理能力、优化营商环境、增进人民福祉。

金融科技

致力强化科技驱动，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。



INCLUSIVE FINANCE FOR BETTER LIVELIHOODS

2019CSR

普惠金融　改善民生





科技赋能
支持民营小微

目标

自 2018 年起，未来三年，普惠金融贷款余额达到 1 万亿元，新增服务客户力争突破 200 万户，贷款不良率力争控制在 3% 以内。

10000 亿元
普惠金融贷款余额达到 1 万亿元

200 万户
新增服务客户力争突破 200 万户

3%
贷款不良率力争控制在 3% 以内

进展

- 2016 年起，运用金融科技，推出线上融资服务“小微快贷”。
- 2017 年 4 月，成立普惠金融发展委员会，组建普惠金融事业部，形成总行、分行、支行“三级”普惠金融垂直组织架构。
- 2018 年 5 月，启动普惠金融战略，制定普惠金融战略三年规划。
- 2018 年 9 月，推出一站式移动金融服务平台“建行惠懂你”APP，实现“小微快贷”等系列产品线上全流程办理。
- 2018 年 10 月，建立普惠金融研究智库，发布《中国普惠金融蓝皮书（2018）》和“建行 · 新华普惠金融—小微指数”。
- 2018 年 11 月，发布支持民营和小微企业发展 26 项具体举措。
- 2019 年，完善“大普惠、新普惠”的格局，推动社会信用环境建设，增强科创企业、小微企业生命力。
- 2019 年 1 月，在深圳成立“格莱珉 – 中国建设银行普惠金融创新实验室”。
- 2019 年 6 月，首期“金智惠民——普惠金融百万创业者培训计划”培训开班。
- 2019 年 9 月，在深圳南山科兴产业园发布“创业者港湾”品牌。

携手伙伴
服务乡村振兴

目标

加强与农业农村部战略合作，致力于破解农业农村资金不够、资源流入乡村能力不足等问题。与中国农业发展银行在脱贫攻坚、乡村振兴等领域开展全方位合作。

脱贫攻坚 **乡村振兴** **战略合作**

进展

- 2019 年，落实国家乡村振兴战略，成立乡村振兴金融部。
- 顺应农业集约化、规模化、标准化发展趋势，打造差异化涉农金融产品体系，建立涉农客户分层体系，实现涉农金融服务由单一向多元化转变。
- 拓展对涉农小微企业和农户的普惠金融服务，创新网络供应链模式服务三农。
- 充分发挥“裕农通 +”即“产品叠加、场景叠加、平台叠加”优势，推动普惠金融服务网络深入乡村腹地，解决乡村地区金融产品服务供给不充分等痛点，升级打造“裕农通”乡村振兴综合服务平台。
- 截至 2019 年末，“裕农通”服务网络已基本覆盖全国乡镇及行政村。
- 积极跟进农村产权制度改革，开发农村承包土地经营权抵押贷款和农民住房财产权抵押贷款产品。
- 有效支持个人支农贷款需求，创新“N+ 农户”贷款模式。
- 延伸建行大学平台，把培训送到广大乡村的田间地头，用金融服务带动农村产业发展，助力脱贫攻坚和乡村振兴。

助力民营小微

本行不断完善“大普惠、新普惠”的格局，深入推进普惠金融战略，持续化解小微企业融资难、融资贵的社会痛点，并完成监管机构关于普惠型小微企业监管要求。



大普惠

凝聚全行力量，在深耕小微的同时，拓宽涉农经营主体金融服务，探索创新科创企业服务模式，提供综合化服务。

新普惠

在批量化获客、精准化画像、自动化审批、智能化控险和综合化服务，以及“一分钟”融资、“一站式”服务、“一价式”收费模式基础上，强化线上金融服务能力，探索金融科技赋能线下，提供金融服务以及外向延伸的泛金融服务，推进普惠生态建设，实现多方共赢。

进展

- 秉持“以税授信、以税促信”的理念，深化银税合作，打造“互联网 + 税务 + 信贷”全线上信贷模式，破解小微企业融资难的问题，推动社会信用环境建设。
- 落实国家创新驱动发展战略，针对创新科创企业的需求，推出大数据信贷业务，研发科技企业发展贷款等科技金融产品，创设多维度量化测评企业科技创新行为和成果的评价体系，不断提高客户服务能力。
- 推出“百万普惠金融创业者培训计划”，针对小微企业主和个体工商户建立课程体系与培养方案，提高其金融知识水平和经营发展能力，增强小微企业生命力。

打造普惠金融之“创业者港湾”

案例

本行与政府部门、创投公司、核心企业、科研院校、孵化机构等合作，整合内外部优质资源，为创业创新企业打造“金融 + 孵化 + 产业 + 教育”线上、线下一站式综合服务平台——普惠金融之“创业者港湾”。目前，已在多家分行试点，并在深圳分行发布。

推出“女性创业贷”

案例

本行在深圳、陕西、河南分行推动格莱珉普惠金融业务模式合作试点，创新“女性创业贷”产品，采用信用方式为女性创业者提供创业启动资金，扶持客户实现创业梦想。



金融精准扶贫

本行继续坚持精准扶贫、精准脱贫基本方略，探索出可持续精准扶贫模式，即电商扶贫先行、信贷扶贫创新、服务网络延伸、公益扶贫带动、积聚各方资源扶贫。落实监管部门关于支持深度贫困地区的各项要求，全面提升深度贫困地区和金融精准扶贫质效。

进展

- 持续推进“跨越 2020——N+ 建档立卡贫困户”产业扶贫模式的落地工作，带动贫困户增收致富。
- 聚焦重点地区，针对深度贫困地区和定点扶贫地区信贷业务制定差别化支持政策。
- 开展结对帮扶，将“三区三州”深度贫困地区分行分配给总行的资源和政策部门，加大对深度贫困地区分行的支持和帮扶力度。
- 依托“善融商务”平台，通过电商扶贫和消费扶贫，开展“善融消费扶贫年”系列活动；在善融商务设立“三区三州”深度贫困地区扶贫馆，加快引进深度贫困县域商户，帮助深度地区贫困户实现有效增收。

总行：云端上的扶贫与振兴

案例

在安康推广“云生产”精准扶贫计划，通过建立集中式“云生产基地”、村口分布式“云生产站点”、手机移动端“云生产应用”三级云生产体系，实现贫困户就业增收。

围绕党务、政务和公共服务一体化平台建设，打破数据孤岛，最大限度降低了企业、群众办事成本和行政服务成本。



联合安康当地龙头企业推出“半亩茶园认领计划”，精准帮扶贫困茶农增收。

将“送健康理念、送健康知识、送健康服务”列为健康扶贫工作重点，已基本实现小病急症村里治，常见疾病镇卫生院不犯愁，县医院具备疑难杂症的诊断治疗能力。

在安康推行“裕农通 + 电商”“裕农通 + 便利店”“裕农通 + 卫生室”“裕农通 +ETC”等民生服务新模式，打通农村金融服务“最后一公里”。

贵州分行：产业扶贫助力多方共赢

案例

贵州分行选取红心猕猴桃产业试点，探索“龙头企业 + 金融 + 农户”产业扶贫新模式。通过为核心企业提供授信，支持企业打造全产业链条；农民以承包土地入股项目，还可获得土地流转费、务工收入以及核心企业的利润分红。依托“善融商务”平台，猕猴桃有了销售保障，农户也能用所得收益购买理财产品，实现保值增值。





猕猴桃种植已成为当地农户收入主要来源，建行员工走进农户，成为农产品“推销员”

关于本案例更多内容可扫描二维码了解

四川分行：创新“产教扶贫一体化”扶贫模式

案例

四川分行梳理了客服外呼、信用卡分期等就业岗位，定向聘用适龄扶贫群体（含残疾人群体）。同时组织建行大学培训资源，为其提供计算机、烹饪等职业技能培训，使其具有持续就业能力并实现社会化就业迁移，腾出的岗位又来聘用新的扶贫群体，从而实现产、教、社会化就业循环。



支持乡村振兴

2019 年，我们深入贯彻落实乡村振兴战略，积极践行新金融理念，坚持科技下沉、产品下沉、服务下沉，升级打造“裕农通”乡村振兴综合服务平台，着力解决县域农村金融服务不足的社会痛点，为广大乡村居民提供普惠金融服务和非金融综合服务，以金融活水润泽阡陌农家。

进展

- 研发农村土地经营权流转系统，规范农村土地经营权流转与抵押交易，增强涉农主体的金融贷款能力。
- 运用“农业大数据 + 金融科技”，实现贷款全流程线上办理，大幅降低涉农客户融资成本。
- 推出农民工服务平台“民工惠”方案，实现农民工工资及时精准到账，解决“有钱发”“发给谁”“发到手”，破解“农民工讨薪难”的社会难题。

联合 G-B-C 端协同发展

案例

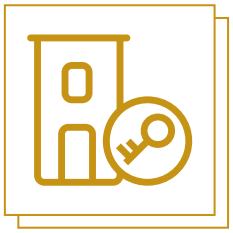
联合 G 端，构建新型银政关系，涌现出云南“裕农通 + 智慧政务”、河南“裕农通 + 益农信息社”等多种特色模式；携手 B 端，创新银企合作模式，与海尔集团开展乡村普惠金融战略合作，共同打造“建行裕农通 + 日日顺乐农”乡村普惠服务平台，涌现出具有地域特色的“青岛样板”和“辽宁样板”；赋能 C 端，支持返乡入乡创业创新群体带头致富，支持农民工及农村留守家庭享受现代化金融服务，支持农村地区知识技能普及。

北京分行：产消联动，构建消费扶贫格局

案例

北京分行联合北京市扶贫支援办、北京市支援合作促进会、首农食品集团有限公司，以线下的北京消费扶贫双创中心、线上的建行善融商务“北京消费扶贫特色产品馆”和“北京消费扶贫爱心卡”为载体，首创“两馆一卡”模式，以消费扶贫带动北京市对口支援合作地区产业发展，助力实现精准脱贫和乡村振兴的有效衔接。

关于本案例更多内容可扫描二维码了解



服务大众安居

2019 年，本行纵深推进住房租赁战略，积极构建住房租赁新生态。深化住房租赁综合服务平台，为各地政府管理住房租赁市场提供工具和抓手，助力政府建立和完善房地产市场发展长效机制。

进展

- 支持政府建设全国房地产市场监测系统，为分析研判房地产市场形势和开展有效调控提供技术支撑。协助构建全国公租房信息系统，有效提升公租房管理信息化水平。
- 依托住房租赁平台和生态，创新以百姓存房为代表的新型财富管理服务，使闲置房地产存量资源无障碍融通、有秩序流动、高效率使用，既疏通楼市“堰塞湖”稳妥化解金融风险，又促进居民财富保值增值。
- 加强对大数据分析的研究积累，提升住房指数分析报告的专业“含金量”，为当地住房市场客户提供多角度市场信息和数据参考，促进房地产市场平稳发展。
- 第一届住房租赁产业联盟大会在大连成功举办。会议加强联盟成员间信息、技术、服务的融合与共享，推动形成金融服务、市场经营和政府管理的有机统一和相互促进，为构建规范、高效、共享的住房租赁体系，提供优质的住房租赁产品和服务，成就品质安居新生活贡献新力量。

闲置资产“变身”长租公寓

案例

2019 年 3 月 20 日，“建融家园 · 南京管家桥店”正式开业，这是全国首个自有房产改造的“建融家园”项目。该项目由江苏分行与建信住房江苏公司协同联动，融入建行金融科技元素，力求打造“品质优、体验优、性价比优”的住房租赁新品牌。

创新“新租贷”，有效盘活房源

案例

贵州省房屋租赁市场租售比偏低、市场化租赁住房不活跃，政府主导的公租房体量大，且急需资金实施装修改造。贵州分行围绕省委省政府坚持以脱贫攻坚统揽经济社会发展全局的决策部署，发挥金融科技能力，以信贷投放撬动房源上线发布，按照市场化原则创新推出“新租贷”产品，为租赁企业和客户提供供房、承租、撮合、融资、租后管理等全流程服务，不仅有效解决了公租房租赁群体的租住需求，也填补了金融产品在贵州省住房租赁市场的空白。



更多内容请关注官方微信公众号“今日建行”获取

- 田国立：用金融力量解决深层次的社会问题
- 公租房综合金融服务方案助推地方经济发展
- 住房租赁产业联盟成立



保护客户权益

本行通过加强金融科技创新应用，持续推进智能化、系统化、生态化建设，打造更加智慧的个人客户信息应用风控体系，夯实欺诈防控能力，为客户信息和资金安全保驾护航。

进展

- 制定《中国建设银行个人客户信息管理办法（2019 年版）》，完善客户信息管理、职责分工、应急处置的要求和原则，严格执行规则要求，保障客户信息安全。
- 发布《客户之声》，持续收集客户建议与问题，挖掘客户服务流程中的痛点难点，形成客户之声定期报告、客户问题专项分析报告。
- 通过官方微信、网站等多渠道及时做好客户安全提示及风险教育，提升客户防范风险能力。
- 提升网络金融智能风控大脑能力，精准拦截欺诈交易；7*24 小时远程服务，保护客户资金安全。
- 发行残疾人社保卡、未成年人社保卡等特殊卡种，提升为弱势群体提供金融服务的能力，以实际行动服务民生，奉献大众。

一颗真心为客户，千里连线送安全

案例

建行大数据智能风控平台监测到一笔 19,100 元的手机银行转账交易存在风险并将其拦截。风控专员第一时间联系客户张女士，避免其遭受损失。张女士事后寄来了“一颗真心为客户，千里连线送安全”的锦旗表达感谢之情。

江西分行得知客户可能遭受电信诈骗的情况后，第一时间查询资金具体流向，与警方配合追回 26 万元，避免客户遭受大额资金损失。

惠及教育，助力双创

我们始终将服务教育、服务高校作为国有大型商业银行义不容辞的社会责任，支持中国“互联网 +”大学生创新创业大赛，创新“建融慧学”“建学堂”等校园服务和在线教育平台，全力服务国家教育事业的发展。

中国“互联网 +”大学生创新创业大赛

案例

2015 年 –2019 年，本行连续五年全面参与并冠名“建行杯”中国“互联网 +”大学生创新创业大赛，先后在吉林、湖北、陕西、厦门、浙江冠名总决赛，在全国各省冠名省级赛事 70 余次，资金投入超过 1 亿元人民币，惠及 500 万大学生客户群体。



“建行杯”第五届中国“互联网 +”大学生创新创业大赛颁奖仪式

“建融慧学”一站式校园综合服务平台

案例

“建融慧学”平台坚持创新引领、以人为本，从学生入学、学习、生活、毕业全旅程视图，为高校、老师、学生提供智能化、便捷化的一站式服务。2019 年 10 月 15 日，孙春兰副总理在“建行杯”第五届中国“互联网 +”大学生创新创业大赛总决赛期间视察建设银行展区时表示，“建行‘建融慧学’智慧校园服务平台，这个很好，要继续好好做。”

GREEN FINANCE AGAINST
CLIMATE CHALLENGES

2019CSR

绿色金融 应对气候挑战





环境与社会风险管理

本行董事会审议通过《中国建设银行绿色信贷发展战略（2016 年 -2021 年）》后，防范环境和社会风险与加快推进绿色领域业务发展、提升社会责任自身表现共同构成绿色信贷发展战略三大任务。本行依据《中国建设银行绿色信贷发展战略》，专项制定《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。

在强化信息系统建设方面，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。依托全面风险监控预警平台开展环境和社会风险监测，同时将环保信息纳入客户评级系统，存在不良环保记录的客户将在评级系统中强制下调评级。

气候变化的宏观性客观上需要我们不断深入了解、学习、研究。本行持续关注并参与 ESG 相关研讨，科学推进压力测试及相关研究工作。一方面，本行签署了《“一带一路”绿色投资原则》[1]（简称 GIP），并于 2019 年 8 月 16 日参加第一次会议，同与会者一同探讨有关环境和社会风险分析、环境和社会风险披露、绿色金融产品创新等内容。另一方面，探索开展分行业的环境风险压力测试，研究环境风险的传导路径，构建压力测试模型，分析环保标准变化对客户信用评级结果的影响。



[1] 为保证新的“一带一路”项目投融资兼具环境友好、气候适应和社会包容等属性，中国金融学会绿色金融专业委员会（绿金委）和伦敦金融城共同发布《“一带一路”绿色投资原则》（GIP）。联合国负责任投资原则（PRI）、国际金融公司（IFC）可持续银行网络（SBN）、“一带一路”银行家圆桌会（BRBR）、“一带一路”绿色投资者联盟、世界经济论坛和保尔森基金会等机构为此提供了技术支持。

绿色金融

据中国人民银行测算，要实现《巴黎气候协定》确定的 2℃温控目标，全球每年需要新增投资数万亿美元。据中国金融学会绿金委测算，未来五年，中国每年至少需要投入 2-4 万亿元资金应对环境和气候变化问题。

本行积极协助中国政府履行《巴黎气候协定》承诺，全面落实生态文明战略，应对气候变化对全社会带来的持续性挑战。董事会从战略高度重视绿色金融工作，将绿色信贷委员会调整为绿色金融委员会，进一步发挥全行绿色金融资源配置能力，为减缓气候变化贡献力量。

本行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，有利于提升大气、水、土壤质量的污染防治项目。严格管控高污染、高能耗行业信贷资金投入，对存在重大环境风险、存在环境违法违规且不能按时整改的企业不予支持。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。

继 2018 年首次发行绿色与可持续金融债后，2019 年以应对全球气候变化为主题，在香港、卢森堡两地同步发行绿色金融债（10 亿美元、5 亿欧元），基础资产全部为清洁交通和清洁能源项目。

2-4 万亿

中国每年至少需要投入 2-4 万亿元资金应对环境和气候变化问题

10 亿美元 **5** 亿欧元

在香港、卢森堡两地同步发行绿色金融债（10 亿美元、5 亿欧元）

案例

广东分行 2018 年率先开办碳排放权质押融资，2019 年进一步推出绿色 e 销通、绿色租融保等产品，帮助解决绿色交通出行问题。广州市公交集团通过绿色租融保购置新能源公交车，有效缓解高额购置成本带来的现金流压力，车辆投入使用还可节约 34,592 吨标准煤 / 年，二氧化碳减排量 198,030 吨 / 年，氮氧化物削减量 1,155 吨 / 年。

福建分行为福建省某污水处理龙头企业发行 2.97 亿元贷款，支持污水处理厂建设。污水处理厂的建成及提标改造，有效削减福州市水体污染物排放量，改善福州内河流水系的水质，对保护闽江水域水环境质量、改善居民生活条件和城市生态环境发挥了重要作用。

关于本行绿色金融的更多信息可点击链接：

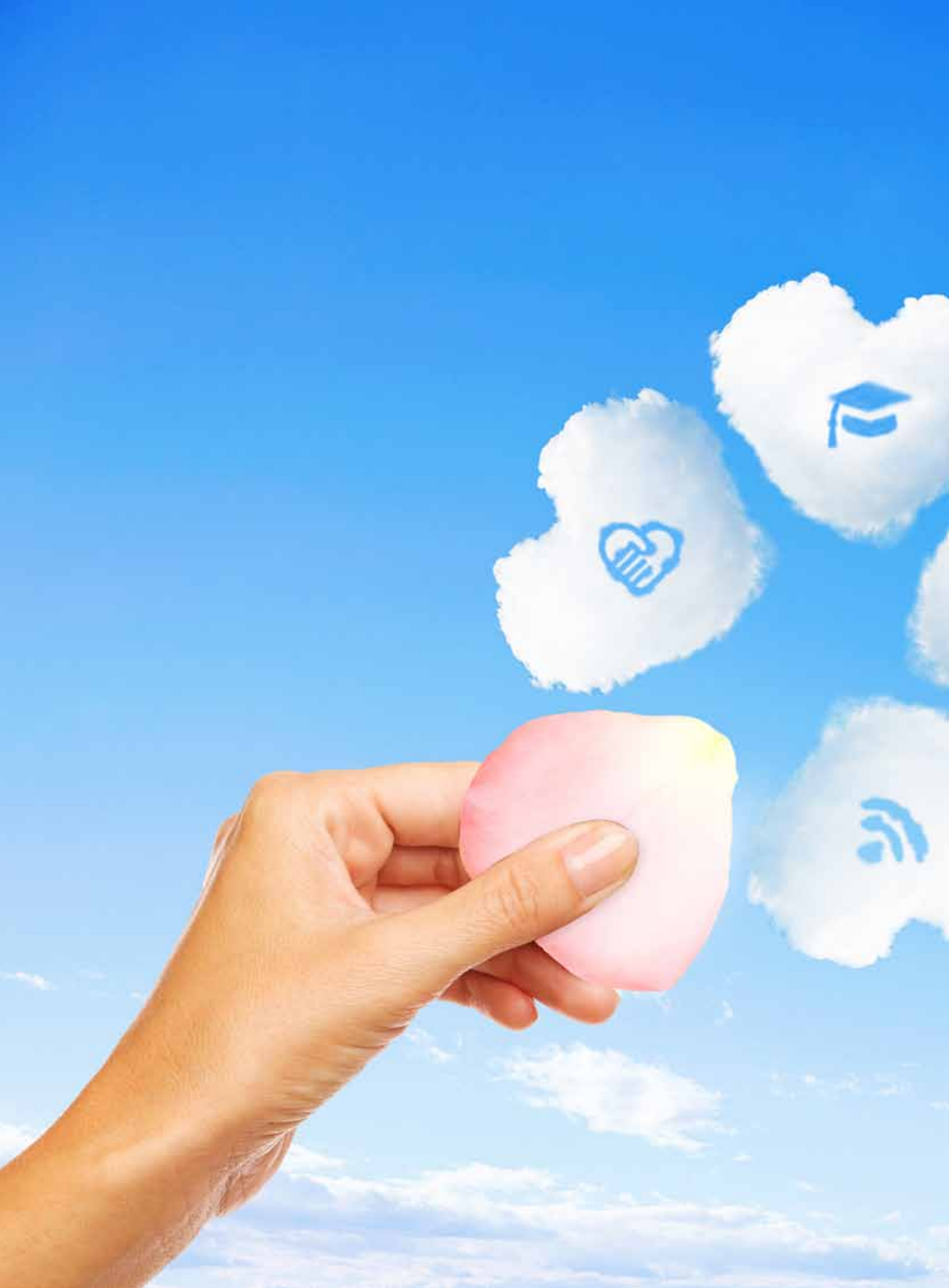
广东分行 https://finance.sina.com.cn/roll/2018-12-28/doc-ihqfskcn1915075.shtml

重庆分行 http://news.10jqka.com.cn/20191227/c616318486.shtml

浙江分行 https://zj.zjol.com.cn/news.html?id=1348612

江西分行 http://www.jiangxi.gov.cn/art/2019/10/23/art_5493_810085.html

有关环境议题更多内容请参阅 ESG 披露



SHARING INNOVATION TO EMPOWER DEVELOPMENT 2019CSR

创新共享 赋能发展



深化金融科技

2019 年，本行继续推进金融科技战略，服务经济发展与社会民生。我们营造开放共享型智慧生态，助力建设智慧城市政务服务平台；运用人工智能平台、区块链平台等多种产品和服务，更好满足客户的多元需求。

进展

- 夯实灾备能力建设，为信息系统业务连续性提供强有力支撑。
- 成立 ITBP 服务团队，专注业务需求跨部门协同分析。
- 强化风险防控，充分运用大数据等技术，形成有效的主动防范和抵御风险能力。

金融助推上海科创中心建设

案例

上海分行对接上海科创中心建设，成立科创金融核心实验室，将实验和实践有机融合，致力于实现服务科创企业的制度、流程、产品以及服务模式创新，更好满足科创企业需求。

新零售提升客户体验

案例

本行与多点携手打造与消费场景深度融合的零售与金融服务，通过智能收款终端、场景化金融产品等服务，为用户带来更好的消费体验。

区块链助力大健康生态圈

案例

山东分行建成集政府监管、药品追溯、公众查询三位一体的综合服务系统，助力山东省内药品生产、流通、使用全环节监管，为消费者吃上放心药保驾护航。





5G 智能银行，打造数字、环保金融、社会服务新场所

建设智慧政务

深入贯彻党中央、国务院关于推进国家治理体系和治理能力现代化的总体要求，实施智慧政务战略，充分利用金融及行业资源，在政府、企业与百姓间建立起“数字桥梁”，助力提升政府现代化治理水平，优化营商环境，构建共建、共治、共享的社会治理体系，实现优政、惠民、兴企。

云南“一部手机办事通”

案例

“真没想到，会这么快，这么方便。”楚雄武定县的付先生通过“一部手机办事通”成功补办了身份证。云南分行与云南省政府开展“互联网 + 政务服务”合作，实现政府、企业、个人三类主体服务闭环，构建 APP、PC 端、网点、裕农通、政务服务大厅“五位一体”云南省智慧政务格局。



山东政务服务“一网通办”总门户

案例

“我们用两个多月的时间梳理了 120 万余项政务服务事项目录，发布实施清单 117 万余项，完成了别的省份两三年的工作”，山东分行充分发挥总集成作用，以线上线下“一张网”为基础，以数据和服务“贯通”为核心，以群众“一次办好”为关键，建成全国首个“三网融合”省级“政务服务一网通办”总门户。

120 万项

梳理了 120 万余项政务服务事项目录

117 万项

发布实施清单 117 万余项

办好建行大学

建行大学成立一年来，以建设“新时代、新金融、新生态企业大学”为愿景，在服务社会、服务战略、服务员工的新征程上，深耕厚植核心价值理念，塑造看得美、听得响、传得远的建行大学新生态。

看得美

打造“融媒体宣传”新思维，对新闻内容进行视频、音频、图片、文字的融合采编。

听得响

联合复旦大学、南开大学等知名高校、比亚迪股份有限公司等创新型企业，融合智慧，赋能社会。

传得远

中央广播电视总台《新闻联播》《新闻直播间》及《晚间新闻》相继报道建行大学。

进展

- 持续借助科技的力量，建设产教融合大数据实验室、产教融合实训基地、金融科技联合创新实验室等，让产教融合赋能社会。
- 打造“金智惠民”新品牌，开展针对全社会的新金融启蒙行动，普及金融基础知识。
- 举办新金融人才产教融合联盟首届理事会，推出联盟“2019–2021 上海行动计划”，培养金融人才，助推科研成果的转化和市场应用；开展“一省一校”建设工程，逐步实现高校培养与企业用人的有效衔接。
- 出版《三大战略系列辅导丛书》，实施员工“i 大学，共成长”三年行动计划，打造“产学研用”一系列新项目，提升员工服务客户能力。

关于本进展更多内容可扫描二维码了解

万名学子暑期下乡实践活动

案例

建行大学开展“金智惠民 – 乡村振兴”万名学子暑期下乡实践活动，学子组成实践队深入乡村。学生们挂职“村口银行”，开展“金智惠民”培训，调研乡镇企业，将金融服务和金融知识带到田间地头，为乡村振兴贡献“金点子”。





“金智惠民——全国创业创新优秀女性专题培训班”

案例

本行联合全国妇联，共同打造“金智惠民——全国创业创新优秀女企业家培训项目”。近 300 名创业创新女性带头人先后参加三期培训班。培训班重点设置了普惠金融服务、电子商务、企业创新思维、领导力提升等内容，赢得了企业家们的好评。

300 名

近 300 名创业创新女性带头人先后参加三期培训班

社区公益

本行秉持“开放共享、责任担当”的理念，进一步开放网点服务资源，大力倡导“便民文化、共享文化、社区文化”，整合资源，回馈社会。2019 年，我们延伸“劳动者港湾”服务内涵，同时在金融行业倡导推进服务资源开放共享，“户外劳动者服务站点 · 劳动者港湾”授牌暨金融行业推进服务资源开放共享工作启动仪式在本行举行。

进展

- 携手税务局、司法局、工会等机构，延伸“劳动者港湾”服务内涵。
- 打造涉及党建文化、综合政务、生活便民、扶贫助贫、教育培训、科技智能、特殊群体服务等方面的特色港湾。
- 对接“建行大学”“智慧政务”“公益平台”“民工惠”等行内平台及“支付宝”“高德地图”等行外平台，打造“劳动者港湾”线上综合服务平台。





案例

广东中山分行与中山市司法局共建合作，在“劳动者港湾”定期开展普法宣传、法律援助和法律咨询等服务，携手提升公众法律服务的便捷性，扩大法律援助服务的社会覆盖面。

云南分行联合春晚传媒、云南省青少年发展基金会发起 2019 年“劳动者港湾阳光学子助学”行动，并在“劳动者港湾”设置线下报名点，助力劳动者子女圆梦大学。

贵州黔西南州分行延伸“劳动者港湾”物理触角，首创“劳动者港湾 +”公益共享新模式，在广场、景点、公交车站等人群密集区域投入使用“爱心小屋”，无偿开放服务资源。

上海浦东分行营业部的“劳动者港湾”搭建“阳光之家”，为残疾人制作的手工艺品提供线下展示渠道，并提供了线上销售的平台，让残疾人能够通过自己的劳动，实现自身价值和社会意义。

厦门分行与药房合作，在港湾布设心电图测量智能设备，让劳动者在银行网点享受贴心的健康关爱服务。





关于劳动者港湾更多内容可扫描二维码了解

专栏：守望相助 决胜抗疫

新型冠状病毒感染的肺炎疫情发生以来，我们认真落实中央对疫情防控工作的要求，担起国有大行的责任，充分发挥市场“稳定器”作用，快速响应、全力以赴，努力以精准有力的举措助力打赢疫情防控阻击战。

第一时间 部署疫情防控工作

疫情就是命令，防控就是责任。1 月 24 日，成立由田国立董事长任组长的疫情防控工作领导小组，下设应急工作团队并 24 小时值班值守，快速响应、敏捷组织、有力执行各项措施落实落地。2 月 2 日，田国立董事长发出致全行员工“守望相助 决胜抗疫”信函，号召全行行动起来，坚定信心共同抗击疫情。董事会各位董事先后致电致函，关注和支持各项疫情防控及员工关爱工作。

专题研讨 深入落实各项举措

1 月 26 日，总行紧急召开会议专题研究疫情防控工作，会后发布疫情防控金融服务“十项举措”、疫情防控特殊时期营业网点服务指南和关爱基层员工“二十条细则”等。随后，总行又多次召开专题会议，研究进一步落实疫情防控各项举措、金融支持实体经济、支持企业复工复产、统筹做好脱贫攻坚、参与和支持境外抗疫等各项工作。



万件
65
向境外捐赠医疗物资 65 万件

万元
1,700
合计金额 1,700 余万元



心心相连 汇聚大爱

全行捐赠资金合计 1.77 亿元。其中，1 月 26 日，总行向湖北慈善总会捐款 3,000 万元；2 月 10 日，总行授权湖北分行向十七个地级市捐款 2,000 万元。部分子公司捐款 270 万元。此外，全行员工响应总行号召自发捐款 1.24 亿元。以上捐款全部用于湖北省各地疫情防控一线。

全行筹集捐赠物资合计 1.21 亿元。1 月下旬，组织动员海外机构积极筹集防疫一线急需的防护服、N95 口罩、护目镜、一次性医用口罩等医疗物资。截至 3 月 20 日，海外机构累计筹集捐赠物资 1,000 余万件，折合 1.2 亿元。北京分行捐赠 4 辆负压救护车，价值 132 万元。

客户爱心捐赠超过 3 亿元。依托金融科技，第一时间开发爱心捐款渠道，免除汇款所有手续费。截至 2 月 25 日，客户捐款累计超过 3 亿元。

持续加大对境外抗疫的支持。3 月初，随着国内外疫情形势的变化，本行要求海外机构开始关注所在国家（地区）疫情发展并积极筹措医疗物资，截至 3 月 20 日，已先后向韩国、日本、俄罗斯、意大利、西班牙、英国、法国、匈牙利、马来西亚、新加坡等国家捐赠防护服、N95 口罩、呼吸机等医疗物资 65 万件，合计金额 1,700 余万元。

保险保障。建信人寿为湖北全省抗疫一线医护人员以及外地援鄂医护人员免费提供每人 100 万元的意外伤害及定期寿险保障，以及染疫住院期间每人每天 300 元补助，并根据军队医院防疫工作需要，将保障范围扩大至非湖北地区；向坚守在抗疫一线的社区工作者、环卫工人、运送司乘及建筑工人、快递员、乡村医生赠送“战疫爱心保”专属保险保障服务；开通专项理赔服务支持，提供理赔绿色通道，简化理赔流程，缩短理赔时效。截至 3 月 20 日，已为湖北医护人员（含付湖北支援）办理赔付 1,674 件，赔付金额 1,463.23 万元。

万件
1,000
海外机构累计筹集捐赠物资 1,000 余万件

亿元
1.21
全行筹集捐赠物资合计 1.21 亿元

亿元
1.77
全行捐赠资金合计 1.77 亿元





金融科技 精准赋能

开发上线“建行智慧社区管理平台”。增强城乡社区、企事业单位、公共场所的防疫能力，提供疫情监控、集成应用国家“防疫健康信息码”、信息报送分析等功能，助力构筑“线上 + 线下”的立体防控体系，提升复工复产保障。

依托智慧政务平台为多个省市地方政府建设“新冠疫情防控专题”，并全面接入国家“一体化政务服务平台新冠疫情防控专题”，配合政府及时发布疫情资讯、门诊信息、政策报道、通知公告，为社会正向传导舆情。

发挥智慧政务平台线上服务功能，与 133 个省市县政务服务平台对接，上线 5,200 余个公共服务便民缴费项目；实现近 40 万个政务事项的线上可查询、可预约和可办理，减少了政务服务大厅人群聚集。

紧急上线防疫医疗物资保障系统，助力各地疫情防控指挥部、防控指挥中心、民政、卫健委等政府部门提高防疫物资和医疗物资调配管理效率。优化完善慈善组织综合服务平台，助力规范慈善物资捐赠管理和综合管控。

开发上线“新冠肺炎实时救助平台”。联合“微医”等专业平台，在手机银行、微信银行、“劳动者港湾”APP、农村“裕农通”、建行大学等渠道上线“新冠肺炎实时救助平台”，向社会大众免费提供 7×24 小时在线问诊、疫情播报、同程查询等服务。

搭建跨境防疫物资撮合交易平台。了解到境外防疫物资需求短缺的情况后，本行积极发挥金融科技和海外机构优势，迅速在“企业智能撮合平台”上开设“全球防疫物资专区”，为防疫物资供求双方提供跨境交易通道。同时，为防疫物资生产企业提供“绿色通道”信贷支持、免费跨境结算等综合金融服务。

个
133
与 133 个省市县政务服务平台对接

个
5,200
上线 5,200 余个公共服务便民缴费项目

万个
40
实现近 40 万个政务事项

24/7
向社会大众免费提供 7×24 小时在线问诊、疫情播报、同程查询等服务

发挥综合金融服务优势 支持经济稳定运行

保障企事业单位信贷需求。对湖北受疫情影响较大的行业，以及受疫情影响暂遇困难的企业，凡符合条件的，在信贷资源上予以足额保障。建立疫情防控金融服务绿色通道，信贷受理、审批、放款“一次性作业”。加大公共卫生等相关基础设施领域贷款投放，有效满足医疗卫生机构资金周转需求。

携手小微共克时艰。对普惠型小微企业配置专项信贷规模，不抽贷、不断贷、不压贷。新发放贷款利率在现行基础上下调 0.5 个百分点，涉及疫情防控相关行业的下调 0.9 个百分点。对疫情防控重点保障企业执行优惠利率。对于受疫情影响遇到暂时困难的企业，授权分行根据具体情况采取下调利率、减免逾期利息等措施予以帮扶。

设立 50 亿元抗疫稳定发展基金。建信金融、湖北省分行、湖北高投集团和湖北国翼投资共同设立和管理，用于支持湖北地区及其他受疫情影响地区企业的生产经营。

设立 100 亿元疫情防控债专项投资额度。用于支持湖北及其他区域为抗疫提供支持保障服务的企业发行债券补充流动资金，通过直接融资与间接融资相结合，为企业提供精准及时的债务融资支持，助力企业降低融资成本，解决企业当下最实际与迫切的需求。

为抗疫机构和人员提供金融便利。启动应急预案，确保财政应急疫情防控资金及时准确支付到位。各分行对社会公布 24 小时应急服务热线，为政府机构、防疫相关企事业单位提供紧急取现、资金划转等应急金融服务，疫情防控相关业务到网点随申随办，为疫情防控医疗机构提供上门金融服务。

建信住房服务公司，累计为湖北、广东、浙江等地的 500 余名参与疫情防控的医护人员和政府工作人员无偿提供租赁房屋 400 余套，并提供免费消毒和保洁服务。

亿元
50
设立 50 亿元抗疫稳定发展基金

亿元
100
设立 100 亿元疫情防控债专项投资额度

名
500
参与疫情防控的医护人员和政府工作人员

套
400
无偿提供租赁房屋 400 余套



绩效：我们的成效
PERFORMANCE: OUR ACHIEVEMENTS

经济绩效

经济绩效	2019	2018	2017
资产总额（万亿元）	25.44	23.22	22.12
净利润（亿元）	2,692.22	2,556.26	2,436.15
平均资产回报率（%）	1.11	1.13	1.13
加权平均净资产收益率（%）	13.18	14.04	14.80
全球范围营业机构（个）	14,912	14,977	14,920
上缴税收（亿元）	641.52	586.66	619.39
每股社会贡献值（元）	3.08	2.88	2.74
涉农贷款余额（亿元）	18,124.89	17,646.50	17,650.87
普惠金融贷款余额（亿元）	9,631.55	6,100.74	4,000.33
普惠金融贷款客户数（万户）	132.51	101.79	59.25
个人住房贷款余额（亿元）	53,050.95	47,535.95	42,130.67
住房资金归集新增（亿元）	2,651.14	2,305.16	2,876.74
保障性住房项目开发贷款余额（亿元）	1,521.00	1,313.22	578.30
棚户区改造贷款余额（亿元）	1,402.94	1,199.52	453.30
向供应商付款金额（亿元）	52.75	48.82	41.85
公益捐赠支出（万元）	13,377	8,941	7,786
其中：定点扶贫捐赠（万元）	10,807	6,188	4,981

注：由于银保监会普惠金融贷款统计口径变化，2018、2017 年数据相应调整。

环境绩效

绿色贷款情况	2019	2018	2017
绿色贷款余额（亿元）	11,758.02	10,422.60	10,025.21
折合减排标准煤（万吨）	3,196.96	3,011.71	2,800.46
减排二氧化碳当量（万吨）	7,233.31	6,926.12	6,305.09
减排 COD（万吨）	33.44	29.63	23.64
减排氨氮（万吨）	3.54	3.87	3.14
减排二氧化硫（万吨）	60.09	24.73	26.78
减排氮氧化物（万吨）	30.65	3.96	4.77
节水（万吨）	6,629.90	123.06	119.87

温室气体排放情况	2019	2018	2017
温室气体排放总量（范畴 1 和 2）（吨）	272,029.03	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）	7.41	7.38	8.01
直接排放（范畴 1）（吨）	17,936.84	17,518.07	18,576.91
天然气（吨）	7,803.19	7,258.00	7,727.66
液化石油气（吨）	34.49	214.05	142.32
煤（吨）	1.59	1.58	1.58
公司车队（吨）	6,179.63	7,092.32	8,447.70
柴油（吨）	3,917.94	2,952.12	2,257.65
间接排放（范畴 2）（吨）	254,092.19	244,028.93	258,872.22
外部购电（吨）	254,092.19	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，根据中国国家发展与改革委员会刊发的《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。
4.2019 年统计口径调整，新增西藏分行外部购电所产生的温室气体排放；2018 年、2017 年统计口径不含西藏分行外部购电所产生的温室气体排放。

废弃物情况	2019	2018	2017
无害废弃物（吨）	409.31	371.47	391.50
废弃电子信息产品（吨）	244.64	173.67	288.29
废弃交通工具（吨）	155.38	188.43	3.96
废弃电池（吨）	2.30	2.19	6.51
废弃办公用品（吨）	6.99	7.18	92.74
全年每位雇员无害废弃物消耗总量（吨 / 人）	0.011	0.010	0.011
有害废弃物（吨）	19.46	20.58	40.29
废弃硒鼓墨盒（吨）	19.46	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	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机主机、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、曲别针及钉书针。

能源及水消耗情况	2019	2018	2017
能源消耗（兆瓦时）	438,501.83	446,323.04	483,337.67
直接能源消耗（兆瓦时）	79,633.36	78,505.55	83,358.79
天然气（兆瓦时）	39,906.61	37,118.44	39,520.35
液化石油气（兆瓦时）	155.60	965.67	642.06
煤（兆瓦时）	4.65	4.65	4.65
柴油（兆瓦时）	14,477.82	11,703.93	10,234.43
汽油（兆瓦时）	25,088.68	28,712.86	32,957.30
间接能源消耗（兆瓦时）	358,868.47	367,817.49	399,978.88
外部购电（兆瓦时）	358,868.47	367,817.49	399,978.88
全年每位雇员能源消耗总量（兆瓦时 / 人）	11.94	12.60	13.95
耗水量（吨）	2,424,149.36	2,280,545.68	2,049,524.54
全年每位雇员市政自来水耗用量（吨 / 人）	66.03	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/T2589-2008）》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	2019	2018	2017
总耗纸量（吨）	2,171.35	2,277.20	2,861.27
办公用纸（吨）	1,688.55	1,730.00	2,529.76
柜面用纸（吨）	482.8	547.20	331.51
全年每位雇员纸张耗用量（吨 / 人）	0.06	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	2019	2018	2017
离柜账务性交易量占比（%）	99.40	99.23	99.19
电子渠道金融交易迁移率（%）	94.77	92.66	93.57

社会绩效

员工情况	2019	2018	2017
员工总人数（人）	347,156	345,971	352,621
另有劳务派遣用工（人）	3,774	3,937	4,792
少数民族员工（人）	19,689	19,138	19,077
新进员工（人）	15,290	12,234	5,984
外籍员工（人）	811	763	719
按性别划分			
男性员工（人）	158,306	157,664	161,426
女性员工（人）	188,850	188,307	191,195
按年龄划分			
30 岁以下（人）	74,583	77,033	84,879
31~40 岁（人）	93,704	88,190	83,658
41~50 岁（人）	117,718	129,481	135,581
51~59 岁（人）	60,952	51,076	48,319
60 岁以上（人）	199	191	184
按地区划分			
长江三角洲（人）	51,654	51,641	52,565
珠江三角洲（人）	44,300	43,618	44,237
环渤海地区（人）	57,268	57,478	58,356
中部地区（人）	77,720	77,865	79,223
西部地区（人）	66,570	65,625	66,548
东北地区（人）	34,961	35,116	35,888
总行（人）	13,626	13,643	14,899
海外（人）	1,057	985	905

员工接受培训情况	2019	2018	2017
现场培训			
一级分行行级和总行部门级（人次）	1,284	483	872
二级分行行级、一级分行部门级和总行处级（人次）	31,166	29,312	30,685
业务经理级及以下（人次）	1,178,413	1,275,556	1,460,816
网络培训			
一级分行行级和总行部门级（人）	648	253	334
二级分行行级、一级分行部门级和总行处级（人）	11,919	8,023	9,336
业务经理级及以下（人）	309,724	299,408	321,019

员工流失情况	2019	2018	2017
按年龄划分			
25 岁以下（%）	5.1	5.9	6.6
26~35 岁（%）	3.8	6.1	4.8
36~45 岁（%）	1.2	2.0	1.1
46~54 岁（%）	0.4	0.6	0.5
55 岁以上（%）	0.2	0.2	0.2
按地区划分			
长江三角洲（%）	3.1	3.7	5.0
珠江三角洲（%）	2.1	2.3	2.5
环渤海地区（%）	1.6	1.6	1.5
中部地区（%）	1.5	1.8	1.5
西部地区（%）	1.6	1.9	2.0
东北地区（%）	1.1	1.2	1.0
总行（%）	5.3	7.5	8.1
海外（%）	9.7	9.1	10.7

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	2019	2018	2017
因公死亡人数（人）	11	4	8
因公死亡比率（%）	0.003	0.001	0.002
因工伤损失工作日数（天）	19,753	15,889	13,676

供应链管理情况	2019	2018	2017
长江三角洲供应商数量（个）	2,060	518	448
珠江三角洲供应商数量（个）	2,608	294	261
环渤海地区供应商数量（个）	1,593	1,867	1,614
中部地区供应商数量（个）	1,068	87	83
西部地区供应商数量（个）	1,883	52	42
东北地区供应商数量（个）	719	34	30
本地供应商采购支出占比（%）	99.92	99.92	99.47
采购合同履约率（%）	100	100	100
外聘专家参与率（%）	7.55	4.23	2.72
开展供应商社会责任培训次数（含约谈及业务交流）（次）	28	30	29

客户满意度	2019	2018	2017
个人客户总体满意度（%）	81.1	81.0	78.7
对公客户总体满意度（%）	94.3	93.8	93.2

服务渠道建设情况	2019	2018	2017
网上银行用户数量（万户）	35,002	31,256	27,675
个人手机银行用户数量（万户）	35,076	30,954	26,638
微信银行绑定用户数量（万户）	7,694	6,443	4,956
电话银行客户数量（万户）	38,147	33,649	28,882
自助银行数量（个）	27,126	28,238	29,046
自助柜员机数量（ATM）（个）	86,767	92,225	97,007
智能银行（个）	61	10	12
设置轮椅通坡道营业网点（个）	10,684	10,056	9,000
设置爱心窗口网点数量（个）	14,292	13,923	13,158
设置“劳动者港湾”网点数量（个）	14,310	14,307	–

社会认可
SOCIAL RECOGNITION

评级 / 颁奖机构	评级结果 / 荣誉名称
明晟 MSCI	2019 年 ESG 评级从 BB 提升至 BBB
富时罗素	H 股入选富时罗素 FTSE4Good 指数系列成份股
中国银行业协会	助力打赢“三大攻坚战”成效奖
	最佳普惠金融成效奖
	最佳社会责任实践案例奖——劳动者港湾
	最佳社会责任特殊贡献网点奖
	最佳社会责任管理者奖
人民网	人民企业社会责任年度案例奖
中新网	2019 年度责任企业
全国总工会和中央网信办	“同心圆”特等奖
第十一届中国企业社会责任年会	年度杰出责任企业奖
	年度精准扶贫贡献——年度典范企业奖
	年度责任案例奖
2019 中国社会责任公益盛典暨第十二届中国企业社会责任峰会	精准扶贫奖
2019 全球企业可持续竞争力高峰论坛	可持续竞争力典范企业
中国金融出版社	品牌传播年度案例奖——劳动者港湾
	中国金融年度品牌大奖——劳动者港湾
公益时报	年度社会责任卓越项目——劳动者港湾
	年度社会责任优秀项目——建行希望夏令营
财经	长青奖——可持续发展效益奖
国际金融报	年度社会责任贡献奖
金融界	2019 领航中国年度评选“杰出社会责任奖”
	2019 领航中国年度评选“杰出智能网点创新奖”——5G+ 智能银行
凤凰网行动者联盟公益盛典	特别贡献奖
香港《财资》杂志	ESG 管理金奖
中国青少年发展基金会	希望工程 30 年突出贡献奖
复旦大学可持续创新和增长研究所	公正财富荣誉二星企业

ESG 披露
ESG DISCLOSURE

本项按照 2019 年 12 月 18 日，香港交易所发布的《环境、社会及管治报告指引》如下要求进行编制。

管治

管治架构

在董事会监督指导下，本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。本行董事会下设关联交易、社会责任和消费者权益保护委员会[2]，ESG 管理核心团队的重点部门定期向委员会汇报重要议题分析与进展。委员会将绿色信贷相关职责纳入委员会工作细则，每年听取绿色信贷工作情况汇报。2019 年，委员会共召开 4 次会议，在加强关联交易监督管理、推动消费者权益保护、监督指导普惠金融、推进绿色信贷、监督审核社会责任报告、监督公益捐赠执行等方面，开展了大量富有成效的工作。

为进一步落实生态文明战略，积极以绿色金融应对气候变化，本行初步确立绿色金融运行机制。同时，本行每年召开绿色金融工作会议，学习领会生态文明思想的深刻内涵，研究分析绿色发展带来的新机遇新挑战，谋划部署推进全行绿色金融发展工作。

实质性议题分析

关联交易、社会责任和消费者权益保护委员会，ESG 管理核心团队定期分别讨论对本行持续稳健发展影响的重大议题、投资者高度关注的可持续发展议题。同时 ESG 管理核心团队积极参与监管机构、专业机构、行业协会等开展的 ESG 论坛研讨及研究课题。这一机制使得建行充分考虑监管机构、投资人、ESG 评级机构、客户、员工、专业咨询机构、学术机构、社会组织、媒体等利益相关方诉求，是建行分析并最终确定实质性议题的重要保障。

本报告目录所载内容均为本行通过上述常态化利益相关方参与机制，确定的实质性议题，同时“延伸阅读”为本行在公开渠道披露的与实质性议题密切相关的全文内容，供投资者及各利益相关方参阅。

ESG 评级

作为全球系统重要性银行，我们深知自身可持续发展及维护全球金融稳定的重要性。我们持续努力提升可持续发展能力，构筑风险管理的堡垒，在 2019 年 12 月明晟 MSCI 最新公布的 ESG 评级中，中国建设银行由 BB 上调为 BBB。

[2] 根据相关监管要求，经董事会于 2020 年 1 月 17 日会议审议通过，原董事会社会责任与关联交易委员会更名为董事会关联交易、社会责任和消费者权益保护委员会，委员会职责相应调整和完善。

相比于非系统性重要银行及中小型银行，我们深知需要更加完备的管理及更稳健的可持续发展能力，来获得这一评级的提升。我们也将持续根据利益相关方反馈意见，以及中国建设银行具体实际情况，扎实推进管理，进一步完善有关环境、社会及管治事宜的信息披露。

关于公司治理的详细信息请参阅《中国建设银行股份有限公司 2019 年年报》

环境

层面 A1：排放物

2016 年 8 月 7 日，北京市人民政府印发《北京市“十三五”时期节能降耗及应对气候变化规划》。通过采取有力有效措施，“十三五”期间，本行年度能源消费总量、强度的节能降耗规划目标均顺利完成。本行在 2018 年度（总部注册所在地）用能单位节能减碳目标责任考核评价获得“优秀”。

设施改造降能耗。本行先后实施大楼空调系统改造、数据机房基础设施改造、照明系统节能改造、新风机控系统节能改造等项目，实现更加精准的大楼空调机组自控，既减少能源消耗又改善办公环境。科学办公降能耗。实施无纸化办公、室温精准调控、科学用电脑、科学用水、及时断电等。参与北京市发改委牵头的数据中心新增设施先进值算法研究，提出优化能耗新算法。

本行制定了《中国建设银行计算机设备管理暂行办法》《中国建设银行财务管理暂行办法》规范电子产品报废流程。对需报废处理的设备交由具有电子废弃物处置资质且在政府环保局网站备案的公司，以保证电子废弃物无害化处理，对环境的影响降到最低。

层面 A2、A3：资源使用、环境及天然资源

数据中心采用能源效率措施及可再生能源等措施，确保数据中心安全稳定运营及绿色节能。冬季及过度季采用自然冷却技术，降低制冷系统能耗；冬季机房余热回收再利用，采用水源热泵技术，将机房产生的大量热源回收利用供给办公区采暖；提升冷冻水供回水温度，有效降低冷水机组能，减少碳排放量。

层面 A4：气候变化

本行一直以来高度重视履行社会责任，包括环境、气候变化在内的生态问题。在董事会关联交易、社会责任和消费者权益保护委员会及董事会会议上深入讨论了绿色金融相关议题。

2019 年，本行还作为主要成员加入由中国银行业协会牵头启动的《2019 中国银行业 ESG 与高质量发展研究》。通过研究，跟进国际 ESG 发展与趋势、国内监管机构对 ESG 的政策动向，对比分析国际同业、国内同业及本行具体情况，其中环境议题的对比研究与研讨为重要环节，也为下一步本行科学推进 ESG 管理奠定基础。

2019 年 12 月 30 日，中国银行保险监督管理委员会于发布《中国银保监会关于推动银行业和保险业高质量发展的指导意见》，进一步明确大力发展绿色金融要求。指出银行业金融机构要建立健全环境与社会风险管理体系，将环境、社会、治理要求纳入授信全流程，强化环境、社会、治理信息披露和与利益相关者的交流互动。

2020 年，本行将严格落实监管要求，持续推进前瞻研究，完善管理架构与政策制度，继续探索应对气候变化的绿色金融产品，并定期汇报相关进展。

社会

层面 B1、B4：雇佣、劳工准则

本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。

2019 年，职代会遴选与职工利益息息相关的提案在职代会上进行重点提案发言；“同心计划”延展，有效落实普惠关爱；优化员工体检，科学保障员工健康；关爱网点员工，打造员工幸福港湾；依托建行大学，加强基层员工培训。

层面 B2：健康与安全

本行高度关注员工权益保护工作，重视员工工作环境安全和职业安全。根据新消防法等法律法规，结合实际制定印发《中国建设银行消防安全管理办法》《消防安全责任制管理办法》《施工现场消防安全管理规定》，从制度上规范消防安全管理，堵塞消防安全漏洞。健全完善办公和营业场所日常安全管理制度，严禁携带易燃、易爆、化学品等危险物品进入办公营业区域，积极推进办公楼“人脸识别”门禁技术应用，确保办公营业场所安全。集中开展安全生产大检查，覆盖全行所有机构、所有场所、所有安全运营领域，排查整改安全隐患和薄弱环节，提高员工职业安全保障水平。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，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。

层面 B3：发展及培训

持续推进建行大学建设。实施员工“i 大学，共成长”三年行动计划，广泛组织岗前培训、在岗培训、脱产培训，开展岗位练兵、技能竞赛、在线学习等活动，大力开展高技能培训，组织实施高技能领军人才和紧缺人才境外培训。打造“遇建未来”新员工培训项目、实施“建证成长”全行网点人员能力提升项目，初步形成标准统一、区域学院协同发展、专业学院各有特色、服务功能完整齐备的一体化课程体系。

女性员工发展。举办巾帼标兵（岗）代表专题培训班，围绕职工关爱、职业生涯设计等开展问卷调查，通过培训主动为先进女职工发展积极谋划、创造条件。

层面 B5：供应链管理

强化供应商资质和服务能力管理。在供应商准入阶段，通过全面审查供应商的综合资质情况等基本要素筛选供应商，必要时根据需要实施现场考察。在考察过程中，持续关注供应商安全和环保措施等情况。在供应商选取阶段，坚持“好中选好、优中选强”的原则，推荐优质供应商参与采购活动。

多措并举防范供应商相关腐败。修订《中国建设银行集中采购管理办法》等采购制度，将供应商不良行为管理纳入《中国建设银行供应商管理规程》，进一步提高制度约束力，加大供应商不良行为管理力度。

龙集采平台引入人工智能和大数据分析，整合工商、司法、企业财务、业绩案例、银行业务等多渠道数据，多维度防范供应风险；同时利用知识图谱分析技术，精准描绘供应商关联关系，并借助自动比对技术，有效识别供应商围标串标行为，为阳光采购保驾护航。

层面 B6：产品责任

积极贯彻落实国家知识产权保护政策，注重知识产权的创造、运用、保护和管理，按照本行知识产权管理办法相关规定，及时申请专利、商标等知识产权权利，依法维护本行各项创新成果享有的合法权益。同时，本行充分尊重他人知识产权，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。

本行深知个人信息对客户的重要性，已制定印发《中国建设银行信息安全管理办法》《中国建设银行科技信息安全保护管理规定》《中国建设银行生产数据应用安全管理规定》《中国建设银行个人客户信息管理办法（2019 年版）》等制度规范，全力保护客户个人信息安全。《隐私政策》可从“延伸阅读”扫描二维码获取全文内容。

消费者权益保护

2019 年，本行进一步加强董事会、监事会、高管层对消保工作的统筹规划和监督指导，定期听取消保工作报告并指导相关工作开展。通过加强消保审核、强化投诉管理、开展客户满意度调查等举措，不断推动产品和服务的改进完善，努力为消费者营造更好的金融消费环境。

为便于消费者查询、核实金融产品，持续优化互联网产品信息查询平台，努力做到全面完整地披露金融产品信息。针对新产品和服务、规章制度、营销宣传材料、互联网产品发布、格式合同文本等内容，从消费者权益保护视角进行专门审核，力争从源头上更好地保护客户知情权、财产安全权等合法权益。

公众宣传教育是提升广大金融消费者自我保护能力、构建和谐金融环境的重要手段。本行积极组织开展“3·15 金融消费者权益日”“普及金融知识，守住‘钱袋子’”“金融知识宣传服务月”等主题宣教活动，及各类常态化消费者教育活动，将金融教育融入社会文化生活，努力加深公众对于金融和消保知识的理解。2019 年，全行 1.4 万余个网点参与宣教，覆盖受众近 7,000 万人次，并荣获银保监会“金融联合教育宣传活动优秀组织单位”称号。

本行始终高度重视客户问题和投诉，通过拓宽受理渠道、优化处理流程、加强统计分析、注重改进优化等多样化举措，在持续提升处理效率的同时，努力减少客户问题和投诉的发生，2019 年全行客户满意度为 81.1%。为确保对客户反映的问题“件件有落实，事事有回应”，开发上线客户投诉管理系统，通过数字与科技化手段，挖掘投诉“金矿”，推动业务与产品的优化改进，持续提升客户体验。

2019 年，本行为数亿个人客户提供金融服务，营业网点数量约 1.5 万个，全年共受理客户问题和投诉 26 万余件[3]，涉及银行卡（含信用卡）、贷款和支付结算等业务领域的投诉较为集中；广东、河北、四川等分行的客户投诉数量相对较多。

层面 B7：反贪污

强化监督职能职责加大金融反腐力度

建立四级监督架构。本行党委和驻建行纪检监察组共同制定印发《中国建设银行派驻改革实施方案》，本行原纪委监察部门承担的、与驻建行纪检监察组履职不相适应的职责全部划转到本行相关内设部门。目前已形成办公室、案件监督管理室、监督检查一二三室、审查调查四五室、案件审理室、干部监督管理室等 9 个内设职能部门。

驻建行纪检监察组对五大群组（即总行党委班子成员和高管、总行部门和直属机构负责人、一级分行和驻地审计机构负责人、境内子公司负责人、海外机构负责人）制定不同的日常监督方案。

以上信息均来自中央纪委国家监委网站，关于贪污诉讼案件等更多信息可使用“延伸阅读”公开查询链接获取

[3] 由于各家银行对客户投诉的认定标准和统计口径不完全一致，因此，本行披露的客户问题和投诉数量不具有横向的同业可比性。

信访举报

此外，健全“信、网、电、访”四位一体的信访举报渠道，发现干部员工涉嫌违纪、职务违法、职务犯罪案件线索，要求各级机构和相关部门及时报告驻建行纪检监察组，并配合做好调查处置工作。同时探索运用银行大数据加强主动监督，提高主动发现问题线索的能力。

境外机构廉洁从业要求

境外机构是建设银行集团的重要组成部分。本行切实防范境外机构员工道德风险，对境外机构廉洁从业工作设有专项制度。其中，明确要求境外机构应结合所在国家或地区的法律法规和监管要求，制定完善员工廉洁从业管理制度，并适时重检、修订；加强制度执行的监督检查，重点关注员工是否存在滥用职权、徇私舞弊、利益输送、贪污贿赂等违法违规的问题。

培训

除开展董事反贪污培训外，在全行范围持续开展员工反贪污反腐败培训，并拍摄《警钟长鸣》等四部专项视频，用于全行员工常态化学习。

考评

驻建行纪检监察组下发《中国建设银行党委管理干部党风廉政建设责任制考评办法》，明确总行党委直管党组织对党风廉政建设工作承担主体责任，领导班子主要负责人承担“第一责任人”责任，其他干部承担“一岗双责”责任。考评工作由驻建行纪检监察组负责实施，按年考评。

反洗钱

不断完善反洗钱管理体系，严格落实各项监管要求，认真履行各项反洗钱义务，积极开展各项管理工作，注重洗钱风险管理质效，有效防范洗钱风险。2019 年，收到人民银行及公安机关就提供重大洗钱案件破获线索的表扬信 90 余份。

把打击非法贩卖野生动物领域洗钱犯罪纳入反洗钱管理体系，与金融行动特别工作组（FATF）、中国人民银行、英国皇家基金会（The Royal Foundation）等机构联合举办“打击非法贩卖野生动物领域洗钱犯罪”交流研讨会，介绍运用金融科技和大数据分析等手段，有效识别异常行为和交易，为打击相关犯罪提供有力线索和证据的相关经验。

有关反洗钱更多信息可参阅同期发布的年报，也可登陆如下链接获取更多本行分支机构做法与进展。

反洗钱，建行在行动
http://www.tbankw.com/xiuxianbank/qingsongyike/2019-02-10/297039.html

广东建行反洗钱机制为 113 位群众挽回损失
http://finance.sina.com.cn/roll/2019-04-30/doc-ihvhiqax5911985.shtml

层面 B8：社区投资

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、参与社会难点问题解决，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。

管好、用好每一笔捐赠款是我们的职责。本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。2019 年，公益捐赠总额 1.34 亿元。其中，定点扶贫捐赠 1.08 亿元。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、母亲健康快车等。

社区投资情况

项目名称	合作机构	累计捐赠金额	项目期限	截至 2019 年年末
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	1.5 亿元	2007– 至今	累计发放 1.5 亿元资助款，资助高中生 9.35 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	6,200 万元	2011– 至今	累计购置 410 辆母亲健康快车，在新疆、西藏、甘肃、青海等 24 个省、区贫困乡县投入使用
支持建行希望小学	中国青少年发展基金会	1,306 万元	1996– 至今	援建 46 所希望小学，配备图书室、电脑室、运动场，累计资助培训教师 800 余人次，组织 250 名师生参加夏令营
情系西藏——中国建设银行与中国建投奖（助）学金	中国扶贫基金会	350 万元	2007– 至今	累计发放 276 万元资助款，资助西藏地区贫困学生 1,320 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	800 万元	2012– 至今	捐建 134 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	480 万元	2016– 至今	为 12,000 余名贫困地区学生捐资捐物，组织贫困地区 200 余名师生参加夏（冬）令营活动

延伸阅读
MORE INFORMATION

如需获取住房租赁、普惠金融、金融科技、应对气候变化、员工发展、社区公益更多信息，可扫描下方二维码获取：

“今日建行”微信公众号

“建行大学”微信公众号

“愚公学院”微信公众号

人民网：建行大学正在重新定义企业大学

《中国建设银行绿色、社会及可持续发展债券框架》

如需获取客户隐私政策、信息安全管理、系统性风险管理等更多信息，可扫描下方二维码获取：

《中国建设银行隐私政策》

《建立智能灵活的网络安全保障体系》

《信息安全管理体系的贯标之路》

《发布国内首个系统性风险指数体系“建行－南开系统性风险指数”》

如需获取管理层关于银行可持续发展的专题文章，可扫描下方二维码获取：

《田国立：建设服务经济社会高质量发展的新金融》

《田国立：让科技为金融赋能 全面提升服务民企能力》

《服务大众安居乐业 建设现代美好生活》

公开查询链接

碳排放考核

关于 2018 年北京市西城区用能单位节能目标责任考核结果的通知

贪污诉讼案件

中共中央纪律检查委员会中华人民共和国国家监察委员会

独立鉴证报告
INDEPENDENT ASSURANCE REPORT

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社会责任报告独立鉴证报告

安永华明（2020）专字第60438537_A01号
中国建设银行股份有限公司

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“中国建设银行”）编制的 2019 年社会责任报告（以下简称“社会责任报告”）中选定的 2019 年绩效信息发表有限保证鉴证意见。

一、董事会的责任

中国建设银行的董事会对绩效信息按照社会责任报告中的报告参照标准进行编制和列报负责。这些责任包括设计、执行和维护与编制和列报绩效信息相关的内部控制，选用报告参照标准的恰当性，并作出合理估计。

二、我们的责任

我们的责任是基于我们的工作，对选定的社会责任报告中披露的绩效信息出具鉴证结论。根据我们与中国建设银行达成的业务约定条款，本报告仅为中国建设银行董事会出具，而无其他目的。我们不会对除中国建设银行董事会以外的任何第三方承担任何责任。

我们按照《国际鉴证业务准则第 3000 号（修订）：历史财务信息审计或审阅以外的鉴证业务》的要求对选定的绩效信息实施鉴证工作。这一准则要求我们遵守职业道德规范、计划并实施鉴证工作以做出是否存在任何重大事项使我们确信选定的中国建设银行社会责任报告中的 2019 年绩效信息，在所有重大方面没有按照报告参照标准要求编制的有限保证结论。

三、工作范围、工作方法和局限性

我们对中国建设银行 2019 年社会责任报告中选定的绩效信息进行鉴证，包括：

EY安永

社会责任报告独立鉴证报告（续）

安永华明（2020）专字第60438537_A01号
中国建设银行股份有限公司

- 资产总额（万亿元）
- 净利润（亿元）
- 平均资产回报率（%）
- 加权平均净资产收益率（%）
- 全球范围营业机构（个）
- 上缴税收（亿元）
- 每股社会贡献值（元）
- 跨境人民币结算量（万亿元）
- 涉农贷款余额（亿元）
- 普惠金融贷款余额（亿元）
- 普惠金融贷款客户数（万户）
- 个人住房贷款余额（亿元）
- 住房资金归集新增（亿元）
- 保障性住房项目开发贷款余额（亿元）
- 棚户区改造贷款余额（亿元）
- 向供应商付款金额（亿元）
- 公益捐赠支出（万元）
- 定点扶贫捐赠（万元）
- 绿色贷款余额（亿元）
  - 折合减排标准煤（万吨）
  - 减排二氧化碳当量（万吨）
  - 减排 COD（万吨）
  - 减排氨氮（万吨）
  - 减排二氧化硫（万吨）
  - 减排氮氧化物（万吨）
  - 节水（万吨）
- 温室气体排放总量（范畴 1 和 2）（吨）
- 每位雇员温室气体排放总量（范畴 1 和 2）（吨/人）
- 直接排放（范畴 1）（吨）
  - 天然气（吨）
  - 液化石油气（吨）
  - 煤（吨）
  - 公司车队（吨）
  - 柴油（吨）
- 间接排放（范畴 2）（吨）
  - 外部购电
- 无害废弃物（吨）
  - 废弃电子信息产品（吨）
  - 废弃交通工具（吨）
  - 废弃电池（吨）
  - 废弃办公用品（吨）
- 全年每位雇员无害废弃物消耗总量（吨/人）
- 有害废弃物（吨）
  - 废弃硒鼓墨盒（吨）
- 全年每位雇员有害废弃物消耗总量（吨/人）
- 能源消耗（兆瓦时）
- 直接能源消耗（兆瓦时）
  - 天然气（兆瓦时）
  - 液化石油气（兆瓦时）
  - 煤（兆瓦时）
  - 柴油（兆瓦时）
  - 汽油（兆瓦时）
- 间接能源消耗（兆瓦时）
  - 外部购电（兆瓦时）
- 全年每位雇员能源消耗总量（兆瓦时/人）
- 耗水量（吨）
- 全年每位雇员市政自来水耗用量（吨/人）
- 总耗纸量（吨）
  - 办公用纸（吨）
  - 柜面用纸（吨）
- 全年每位雇员纸张耗用量（吨/人）
- 离柜账务性交易量占比（%）
- 电子渠道金融交易迁移率（%）
- 长江三角洲供应商数量（个）
- 珠江三角洲供应商数量（个）
- 环渤海地区供应商数量（个）
- 中部地区供应商数量（个）
- 西部地区供应商数量（个）
- 东北地区供应商数量（个）
- 本地供应商采购支出占比（%）
- 采购合同履约率（%）
- 外聘专家参与率（%）
- 开展供应商社会责任培训次数（包括约谈及业务交流）（次）

EY安永

社会责任报告独立鉴证报告（续）

安永华明（2020）专字第60438537_A01号
中国建设银行股份有限公司

- 员工总人数（人）
- 另有劳务派遣用工（人）
- 少数民族员工(人)
- 新进员工(人)
- 外籍员工(人)

按性别划分
- 男性员工(人)
- 女性员工(人)

按年龄划分
- 30 岁以下（人）
- 31 岁-40 岁（人）
- 41 岁-50 岁（人）
- 51 岁-59 岁（人）
- 60 岁以上（人）

按地区划分
- 长江三角洲（人）
- 珠江三角洲（人）
- 环渤海地区（人）
- 中部地区（人）
- 西部地区（人）
- 东北地区（人）
- 总行（人）
- 海外（人）

现场培训
- 一级分行行级和总行部门级（人次）
- 二级分行行级、一级分行部门级和总行处级（人次）
- 业务经理级及以下（人次）

网络培训
- 一级分行行级和总行部门级（人）
- 二级分行行级、一级分行部门级和总行处级（人）
- 业务经理级及以下（人）

按年龄划分员工流失情况
- 25 岁以下（%）
- 26 岁-35 岁（%）
- 36 岁-45 岁（%）
- 46 岁-54 岁（%）
- 55 岁以上（%）

按地区划分员工流失情况
- 长江三角洲（%）
- 珠江三角洲（%）
- 环渤海地区（%）
- 中部地区（%）
- 西部地区（%）
- 东北地区（%）
- 总行（%）
- 海外（%）

员工工伤情况
- 因公死亡人数（人）
- 因公死亡比率（%）
- 因工伤损失工作日数（天）

客户满意度
- 个人客户总体满意度（%）
- 对公客户总体满意度（%）

服务渠道建设情况
- 网上银行用户数量（万户）
- 手机银行个人用户数量（万户）
- 微信银行绑定用户数量（万户）
- 电话银行客户数量（万户）
- 自助银行数量（个）
- 自助柜员机数量（ATM）（个）
- 智能银行（个）
- 设置轮椅通坡道营业网点（个）
- 设置爱心窗口网点数量（个）
- 设置“劳动者港湾”网点数量（个）



社会责任报告独立鉴证报告（续）

安永华明（2020）专字第60438537_A01号
中国建设银行股份有限公司

- 金智惠民系列培训期数（期）
- 清洁交通领域贷款余额（亿元）
- 清洁能源领域贷款余额（亿元）
- 节能减排改造领域贷款余额（亿元）
- 地级及以上行政区上线住房租赁综合服务平台数量（个）
- 全行精准扶贫贷款余额（万元）

在我们的工作范围内，我们仅在总行层面以及北京分行开展工作。

我们所实施的工作包括：

1) 对参与提供社会责任报告中所选定的绩效信息的相关部门进行访谈；
2) 实施分析程序；
3) 对选定的社会责任报告中绩效信息实施抽样检查；
4) 重新计算；
5) 我们认为必要的其他程序。

作为有限保证服务，我们的证据收集程序较合理保证有限，因此保证程度低于合理保证。选择的鉴证工作程序基于鉴证人员的判断，包括对所选定的绩效信息与报告参照标准有重大不符风险的评估。

我们的鉴证工作仅限于选定的社会责任报告中所载 2019 年绩效信息，社会责任报告中所披露的其他数据、2018 年及以前年度数据均不在我们工作范围内。此外，我们工作的目的不是就中国建设银行内部控制的有效性发表意见。

四、结论

基于我们实施的有限保证工作，我们没有注意到任何事项使我们相信选定的 2019 年绩效信息的编制，在所有重大方面未能符合列示于报告中的报告参照标准。

EY 安永

社会责任报告独立鉴证报告（续）

安永华明（2020）专字第60438537_A01号
中国建设银行股份有限公司

五、我们的独立性、质量控制和鉴证团队

我们遵守国际会计师职业道德准则理事会《国际会计师职业道德守则》对独立性和其他道德的要求。我们的质量控制采用《国际质量控制准则第 1 号》。我们的团队具备此次鉴证任务所需的资质和经验。

安永华明会计师事务所（特殊普通合伙）

中国 北京

2020 年 3 月 27 日

附录
APPENDIX

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	参见官网
102-2	活动、品牌、产品和服务	参见官网
102-3	总部位置	参见官网
102-4	经营位置	参见官网
102-5	所有权与法律形式	参见官网
102-6	服务的市场	参见官网
102-7	组织规模	参见官网
102-8	关于员工和其他工作者的信息	参见官网
102-9	供应链	ESG 披露
102-10	组织及其供应链的重大变化	ESG 披露
102-11	预警原则或方针	ESG 披露
102-12	外部倡议	参见官网
102-13	协会成员资格	参见官网
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	ESG 披露
102-17	关于道德的建议和关切问题的机制	ESG 披露
102-18	管治架构	ESG 披露
102-19	授权	ESG 披露
102-20	行政管理层对于经济、环境和社会议题的责任	ESG 披露
102-21	就经济、环境和社会议题与利益相关方进行的磋商	ESG 披露
102-22	最高管治机构及其委员会的组成	参见年报
102-23	最高管治机构的主席	参见年报
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	ESG 披露
102-27	最高管治机构的集体认识	ESG 披露
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	ESG 披露
102-30	风险管理流程的效果	参见年报

编号	GRI 标准内容	备注
102-31	经济、环境和社会议题的评审	ESG 披露
102-32	最高管治机构在可持续发展报告方面的作用	ESG 披露
102-33	重要关切问题的沟通	ESG 披露
102-34	重要关切问题的性质和总数	ESG 披露
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	参见官网 CSR 专栏
102-41	集体谈判协议	ESG 披露
102-42	利益相关方的识别和遴选	ESG 披露
102-43	利益相关方参与方针	ESG 披露
102-44	提出的主要议题和关切问题	ESG 披露
102-45	合并财务报表中所涵盖的实体	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
102-55	GRI 内容索引	GRI 索引
102-56	外部鉴证	独立鉴证报告
103-1	对实质性议题及其边界的说明	ESG 披露
103-2	管理方法及其组成部分	ESG 披露
103-3	管理方法的评估	ESG 披露

编号	GRI 标准内容	备注
201-1	直接产生和分配的经济价值	2019 亮点聚焦
201-2	气候变化带来的财务影响以及其他风险和机遇	绿色金融 应对气候挑战 ESG 披露
201-3	义务性固定福利计划和其他退休计划	参见官网
201-4	政府给予的财政补贴	尚未披露
202-1	按性别的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	2019 亮点聚焦
203-2	重大间接经济影响	2019 亮点聚焦
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	ESG 披露
205-3	经确认的腐败事件和采取的行动	参见监管机构公告
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	绿色金融 应对气候挑战
304-3	受保护或经修复的栖息地	绿色金融 应对气候挑战
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

编号	GRI 标准内容	备注
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	绿色金融 应对气候挑战
305-7	氮氧化物（NOX）、硫氧化物（SOX）和其他重大气体排放	ESG 披露
306-1	按水质及排放目的地分类的排水总量	不适用
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	ESG 披露
308-2	供应链对环境的负面影响以及采取的行动	ESG 披露
401-1	新进员工和员工流动率	社会绩效
401-2	提供给全职员工（不包括临时或兼职员工）的福利	ESG 披露
401-3	育儿假	ESG 披露
402-1	有关运营变更的最短通知期	参见年报
403-1	劳资联合健康安全委员会中的工作者代表	不适用
403-2	工伤类别，工伤、职业病、损失工作日、缺勤等比率	ESG 披露
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	ESG 披露
404-1	每名员工每年接受培训的平均小时数	ESG 披露
404-2	员工技能提升方案和过渡协助方案	ESG 披露
404-3	定期接受绩效和职业发展考核的员工百分比	ESG 披露
405-1	管治机构与员工的多元化	ESG 披露
405-2	男女基本工资和报酬的比例	尚未披露

编号	GRI 标准内容	备注
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、已进行人权审查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	ESG 披露
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	ESG 披露
417-2	涉及产品和服务信息与标识的违规事件	参见监管机构公告
417-3	涉及市场营销的违规事件	参见监管机构公告
418-1	与侵犯客户隐私和丢失客户资料有关的经证实投诉	参见监管机构公告
419-1	违反社会与经济领域的法律和法规	无

CSR

2019

China Construction Bank
Corporate Social Responsibility Report

INTRODUCTION

China Construction Bank Corporation (hereinafter referred to as "the Bank") publishes CSR Report annually, which covers the period from 1 January to 31 December of each year. Several events herein took place in January-March of 2020. 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.

This report was reviewed and approved by the Board of Directors of the Bank on 27 March 2020. 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.

Guidelines of the Report

This report is compiled on HKEX *Environmental, Social and Governance Reporting Guide* ("ESG Reporting Guide"), Shanghai Stock Exchange's *Guidelines for Environmental Information Disclosure of Listed Companies* 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.

Principles of the Report Coverage of the Report

The report follows the principles of materiality, quantitative measurement, balance and consistency, reports material information and ensures consistent and comparable quantitative data. When disclosure of extended data causes the statistical method for the disclosure to change, related explanations will be reported along with the data disclosure of the period.

In the part "Green finance against climate challenges", given that regulatory requirements are under revision, in order to strictly practice the principle of consistency, the Bank will not disclose environmental benefits and impact of environmental and social risk management of some green industries supported by the Bank and green financial products and services for the time being.

Coverage of the Report

Businesses of the headquarters as well as domestic and overseas affiliated institutions.

Assurance Method

Ernst & Young Hua Ming 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 the Bank's website (http://www.ccb.com). The report is written in simplified Chinese with English, traditional Chinese versions. If there is any difference between the three versions, the simplified Chinese version shall prevail.

For the social responsibility strategy and social responsibility model of the Bank, please visit the CSR column on the official website. We have updated the social responsibility strategy, published the latest social responsibility model and disclosed stakeholders' engagement in innovation in 2018, and disclosed the Bank's philosophy, progress and achievements in joining hands with stakeholders to promote actions on responsibility in the report of this year.

http://group1.ccb.com/cn/ccbtoday/valunteeractivity/valunteeractivity_1.html

Contact

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CHAIRMAN'S STATEMENT

A new year has arrived and spring is in the air. In the past year, we have taken solid steps towards New Finance. Being high-spirited, we witnessed the great achievements made in the past 70 years since the founding of the People's Republic of China, and stayed committed to making new progress in the new era. In the past year, people of CCB worked hard to reach new heights. We launched the campaign themed "Staying True to Our Founding Mission" across the Bank, fully practiced the new development concept of innovation, coordination, green, openness and sharing, pursued development driven by "New Finance + high-tech", and continuously enhanced the "three capabilities" of serving the country's construction, preventing financial risks and participating in international competition.

Dedicated to developing, promoting and practicing New Finance, we reviewed the underlying logic of finance, and promoted the transformation to New Finance modes, that is, from being capital-oriented to human-oriented, from focusing on institutions to functions, and from being centralized to ubiquitous. We are committed to developing people-centered New Finance, implementing new concepts, incorporating new elements, and building a new ecology and a new system based on collaboration, engagement and common interests.

Promoting equity and inclusiveness with New Finance to benefit more people and improve their well-being.

Humans define the world. Serving human's advancement is an integral part of New Finance. We have implemented the house leasing strategy to respond to human's essential need of "settling down". A network consisting of Jianrong long-term rental apartments, new houses in urban villages, home of sanitation workers and other housing resources was gradually developed to help different groups of people to realize their "dream of settling down".

Finance is like water, which nurtures rather than hinders growth. New Finance aims to promote the financial well-being of all people. We have implemented the inclusive strategy to address the long-standing problem of insufficient financial services for small and micro-sized enterprises and "agriculture, rural areas and farmers", and to fulfil their industrial and professional goals. Relying on big data and high-tech, we have supported small and micro-sized enterprises by expanding their access to loans and significantly reducing the financing cost. We have successfully built an incubation platform for entrepreneurship and innovation and launched the "Inclusive Finance Training Plan for a Million Entrepreneurs", so as to enhance the vitality of small and micro-sized enterprises. The "Yunongtong" service network now basically covers the townships and administrative villages nationwide, bringing modern financial services to the farmers in their villages. Meanwhile "Mingonghui" has effectively addressed the social problem of "difficulty for migrant workers to get paid" by making timely and correct payment for migrant workers.

Making New Finance the infrastructure to enhance social governance by upholding openness and sharing.

The new wave of technology has become an important contributor to New Finance. Leveraging technological innovation, we can enrich financial products and make financial services more accessible. Therefore, New Finance is one of our ways to enhance social governance and realize healthy economic operations. Relying on its "new-generation" core system, we have promoted FinTech innovation, and facilitated the modernization of the country's governance system and governance capacity

through the smart government platform. The "Workers' Harbour" serves as a new platform for the modernization of community governance and the development of community finance in the new era.

He who helps others benefits the most. New Finance is designed to be more open and inclusive, and thus empowering more social groups. Our CCB University has further opened its doors to all walks of life, and cultivated more professionals for New Finance while popularizing financial knowledge and providing related training for owners of small and medium-sized enterprises, entrepreneurs and farmers. During the countryside social practice activities held in the summer, we sent tens of thousands of students from home and abroad to over one thousand counties across the country. These efforts also aim at connecting more groups to CCB's resources, and delivering our knowledge and expertise accumulated over a long period of time.

Building a strong foundation for more sustainable and healthier development of New Finance

Capacity building has always been the foundation for the sustainable and healthy development of financial institutions. We have set up a leading group to guard against and mitigate material financial risks, released a systemic risk index system, and continuously improved the capacity of risk research, mitigation and resolution, in a bid to firmly defend the bottom line of risk. We actively supported major national strategies such as coordinated development of the Beijing-Tianjin-Hebei region, integrated development of the Yangtze River Delta and building of the Guangdong-Hong Kong-Macao Greater Bay Area, and further leveraged this capacity to allocate green financial resources to help mitigate climate change. Led by Party building, the Bank has advanced targeted poverty alleviation efforts in a comprehensive and in-depth manner through e-commerce, credit support, extension of service network, and public welfare activities.

The new era calls for New Finance, and New Finance serves the new era. Standing at the new historical juncture, CCB will, as always, resolutely move forward, and actively explore the best practices of New Finance in improving people's livelihood, enhancing public governance and addressing social problems. In 2019, the story of Zhang Fuqing, a retired manager of CCB, reached a wide readership and inspired all CCB staff to model after the meritorious deeds of the old hero in practicing New Finance and serving the economy, society and the people with patriotism.

2020 is destined to be an extraordinary year. At the beginning of the year, the sudden outbreak of COVID-19 has put everyone to the test. We earnestly followed the guidance of the central government, and promptly responded to the epidemic. Firmly shouldering the responsibilities of a large state-owned bank, CCB has issued a series of measures to guarantee financial services and leveraged its advantages in New Finance and high-tech to support epidemic prevention and control, and ensure stable economic and social development. Even the coldest winter will come to an end. After the epidemic ordeal, the country, society and CCB will realize more solid and sustainable development in the future.

2020 is also a year full of expectations, as we enter the final stage in fighting against poverty, and nearing the goal of building a moderately prosperous society in all respects. We will adhere to our original aspiration and initial mission, attach equal importance to obligations and interests, and boost the development of the real economy. Responding to people's aspirations for a better life, we will use the "gentle scalpel" of finance to alleviate the "pain points" of society, and draw the "Second Curve" with New Finance efforts, in a bid to serve high-quality economic and social development.



Tian Guoli
Chairman
China Construction Bank Corporation



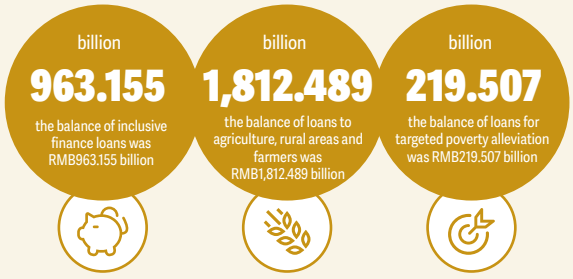
Continuing to Refine the Operation Management

The Bank further studied and implemented Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era and the guiding principles of the 19th National Congress of the Communist Party of China, and closely integrated the adherence to the Party leadership, the enhanced Party building, and modern banking governance into all aspects of its work. It launched the education campaign on "Staying True to the Party's Founding Mission" firmly carried forward General Secretary Xi Jinping's requirements for developing the Bank's "three capabilities", learning from the model deeds of the veteran war hero Zhang Fuqing and furthering financial supply-side structural reform and making finance better serve the real economy, and responded to people's expectations for a better life in the new era with New Finance action.

The Bank actively served the coordinated development of the Beijing-Tianjin-Hebei region, the integrated development of the Yangtze River Delta, the development of the Guangdong–Hong Kong–Macao Greater Bay Area and other major national strategies. It paid close attention to precautions for environmental and social risks of overseas projects, and established sound communication mechanisms with financial institutions in countries along the Belt and Road to jointly create a harmonious financing environment.

The Bank deeply advanced the inclusive finance strategy to help the development of private enterprises and small and micro businesses. It set up the Rural Revitalization Finance Department, a tier-one department at the Head Office, and signed the Comprehensive Cooperation Agreement with Agricultural Development Bank of China to carry out all-round cooperation in poverty alleviation, rural revitalization and other relevant fields. At the end of 2019, the balance of inclusive finance loans was RMB963.155 billion, the balance of loans to agriculture, rural areas and farmers was RMB1,812.489 billion and the balance of loans for targeted poverty alleviation was RMB219.507 billion.

The Bank established a leading group for the critical battle of forestalling and defusing major financial risks. The leading group set its office under the Risk Management Department and was specifically responsible for advancing, coordinating, and supervising various tasks of forestalling and defusing major financial risks. The Bank issued systemic risk index system "CCB – Nankai Systemic Risk Index". This was intended to monitor real-time systemic financial risk, enhance the Bank's abilities in risk research and systemic financial risk prevention.





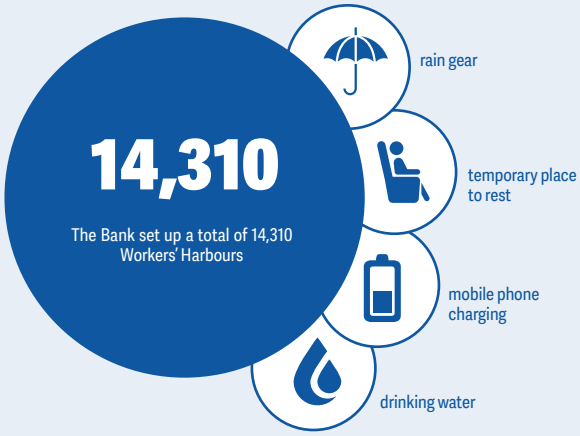
Serving State and Social Governance

The Bank thoroughly implemented the overall requirements of the CPC Central Committee and the State Council for promoting the modernization of the state governance system and capacity, and launched the strategy of smart government services on all fronts to help governments at all levels advance their building of "internet plus government" and "internet plus regulation". The Bank provided great support for governments at all levels in enhancing their service capacities, improving business environments, developing smart cities and other aspects.

The Bank solidly implemented the house leasing strategy and supported the government in building the national real estate market monitoring system and the national public rental house information system. It launched the comprehensive house leasing service platform in 324 cities at prefecture level and above across the country, providing management services such as house verification, contract signing and filing in over 100 cities.

For migrant workers, the Bank launched the customized "Mingonghui" service which was integrated with resources from multiple parties like government departments, owners, main contractors, labour service companies, and migrant workers, thus ensuring that migrant workers could get paid in time and in full amount.

The Bank set up a total of 14,310 Workers' Harbours, providing drinking water, temporary place to rest, mobile phone charging, rain gear and other services, and creating a new platform for the community governance modernization and financial development of communities in the new era.



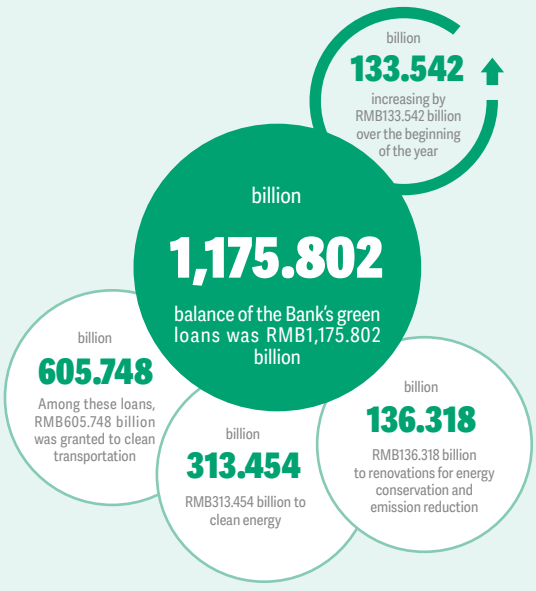


Facilitating the Green and Low-carbon Development

At the end of 2019, balance of the Bank's green loans was RMB1,175.802 billion, increasing by RMB133.542 billion over the beginning of the year. Among these loans, RMB605.748 billion was granted to clean transportation, RMB313.454 billion to clean energy and RMB136.318 billion to renovations for energy conservation and emission reduction.

In terms of green operation, the Bank signed contracts online for whole process via the "Longjicai" platform and achieved paperless contract printing.

The Bank ranked the highest level, "Excellence", in the energy-saving target responsibility assessment of energy consumption units in the place where the headquarter was registered.





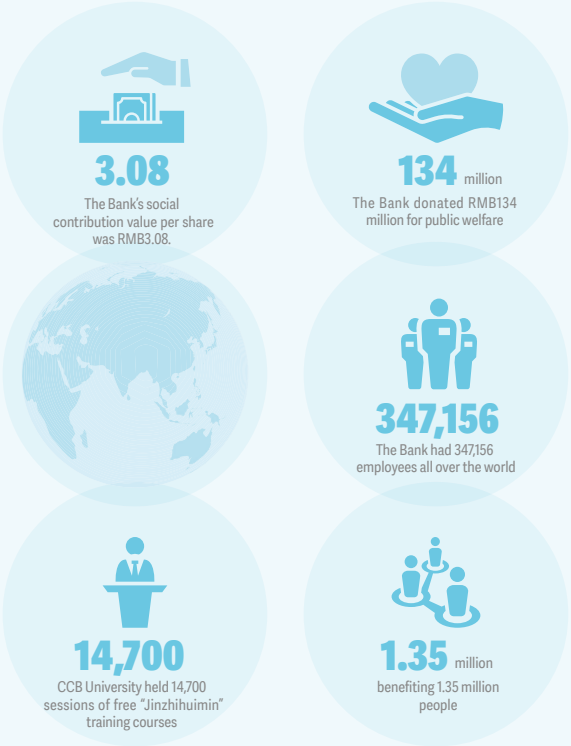
Creating Diversified and Shared Value

The Bank's social contribution value per share was RMB3.08.

The Bank had 347,156 employees all over the world.

The Bank donated RMB134 million for public welfare.

Throughout the year, CCB University held 14,700 sessions of free "Jinzhihuimin" training courses all over the country, benefiting 1.35 million people.



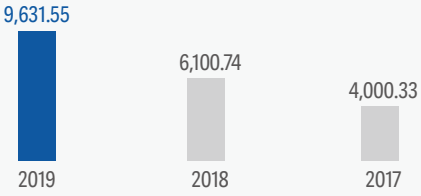


CCB Model

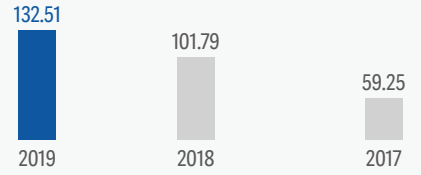
In May 2019, Xi Jinping, General Secretary of the CPC Central Committee, Chinese President, and Chairman of the Central Military Commission, made an important remark on the meritorious deeds of Zhang Fuqing. Xi noted, "The old war hero Zhang Fuqing hid his great deeds for more than 60 years and has stayed true to his original aspiration all his life. As a soldier, he defends the country; as a civilian, he works for the people's wellbeing. Zhang lives a great life with his simplicity, purity, and indifference to fame and fortune, setting an example for both officers and soldiers in service and veterans of the armed forces." Xi called for carrying forward the spirit of dedication, encouraging people to come together and create a powerful force to forge ahead in the new era.

Comrade Zhang Fuqing used to serve as Deputy General Manager of CCB Enshi Laifeng Sub-branch in Hubei before retirement. The 95-year-old man was a soldier of Company 6, Battalion 2, Regiment 718 of Brigade 359 under the Northwest Field Army. Braving the hail of bullets in the Liberation War, he was cited by the Northwest Field Army for the first-class meritorious service three times, for the second-class meritorious service once, and for the outstanding service. He also won the honorary title of "Combat Hero" twice. In 2019, Zhang Fuqing was conferred the titles "national outstanding CPC member" "model of our times" "national moral model" and "most beautiful striver". In September, he won the "Medal of the Republic".

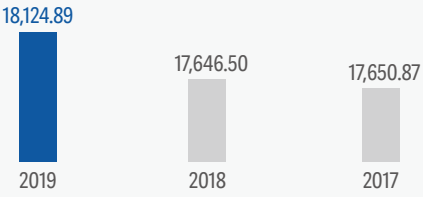
The Bank launched the campaign of "Learning from the Hero for Higher Stance, Greater Contribution and Better Development" across the Bank to promote the staff to learn from Zhang Fuqing for staying true to original aspirations and being indifferent to fame and fortune, and to carry forward the Bank's positive corporate culture.



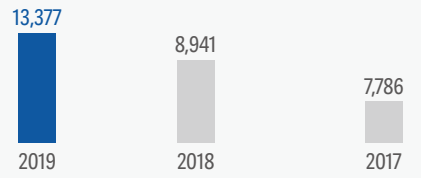
Balance of inclusive finance loans (RMB 100million)



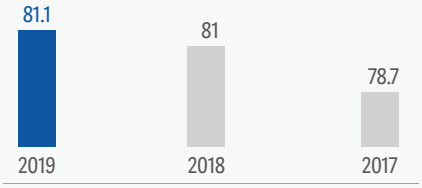
Number of inclusive finance loan customers (10,000)



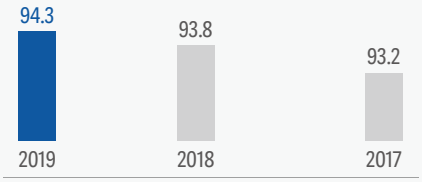
Balance of agriculture-related loans (RMB 100million)



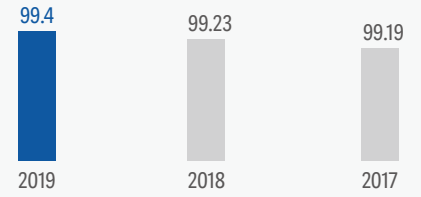
Expenditure on public welfare donation (RMB 10 ,000)



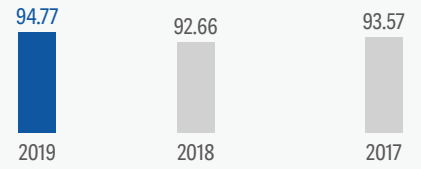
Overall personal customer satisfaction (%)



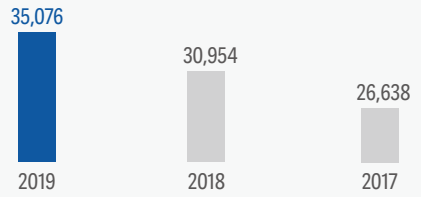
Overall corporate customer satisfaction (%)



Proportion of off-counter account transactions (%)



Financial transaction migration rate via electronic channels (%)



Number of personal mobile banking users (10,000)



Number of smart banks

STRATEGY: RESHAPE DEVELOPMENT

Challenges and Opportunities

Socialism with Chinese characteristics has entered a new era, which has brought great changes to China's financial system and given rise to New Finance both in theory and in practice. New finance rises with the purpose to face and address the difficulties, pain points and service obstacles that cannot be solved in the traditional financial system. The historical mission of financial practitioners in the new era is to review and reflect on the development logic of financial work with the concepts of innovation, coordination, greenness, openness, and sharing so as to develop people-centered New Finance.

Embrace New Finance for a Sustainable Future

House Leasing

The Bank gradually formed the network of the house leasing platform, helping build "CCB Jianrong Jiayuan" community, new houses in urban villages, homes for sanitation workers, and other forms of housing. These new kinds of house supply begin to help different social groups realize their "house dreams". The Bank solidly assisted the government in building the national real estate market monitoring system, thus technically supporting the analysis on the real estate market conditions and the implementation of effective regulation. In addition, the Bank assisted in building the national public rental housing information system, improved the service efficiency of indemnificatory housing resources, and helped the government establish and improve the long-term development mechanism for the real estate market. It promoted the "digital real estate" systems nationwide for the links such as project construction approval, smart buildings, smart real estate management, and transaction fund supervision, to help local governments improve their governance capacities in housing sector.

Inclusive Finance

With the abilities to apply FinTech and data, the Bank broke through the traditional business model and launched the innovative product, "Huidongni" App, to create the one-stop mobile financial service platform for inclusive customer groups. It also provided a series of big-data financial products such as the "Rapid Loan for Small and Micro Businesses", the "Operating Loan to Owners of Individual, Small and Micro Businesses", the "Rapid Transaction Loan", and the "Traditional and New Agricultural Entity Loan" to address the problems in credit and mortgage loans. Meanwhile, the Bank implemented the active whole-process management and control and improved the sensitivity and accuracy of risk identification. The "Yunongtong" service networks basically covered the administrative villages all over the country, making inclusive finance available to every rural family.

Strategy and Advancement

In 2018, the Bank launched the strategy of inclusive finance, committing itself to providing more convenient financial services to the inclusive finance groups such as small and micro-sized enterprises, innovative start-ups, agriculture-related enterprises and poverty-alleviating projects. Driven by "Inclusive Finance" + "House Leasing" and supported by FinTech, the Bank reshaped its advantages in comprehensive services.

In 2019, the Bank started the "Second Development Curve": The Bank focused on empowering businesses by fostering an ecology featuring co-existence and common prosperity and be full life-cycle partners for enterprises. It strengthened efforts to make breakthroughs in serving customers, empowering the public and bringing warmth to people. It also enhanced the linkage with governments and played an important role in facilitating social governance and won the trust of the country as the financial pillar.

CCB University

Since CCB University was established last year, the five series public welfare education training courses of "Jinzhihuizheng", "Jinzhihuichuang", "Jinzhihuinong", "Jinzhihuigong" and "Jinzhihuixue" have introduced the wisdom of New Finance to common households, helping the masses feel the warmth of financial services and benefit more from inclusive finance.

Workers' Harbour

In 2018, the Bank launched a campaign to share service resources in its physical outlets, providing various convenient services for outdoor workers like sanitation crew, taxi drivers, traffic police, couriers, and volunteers as well as different social groups like the elderly, the sick, the disabled, and the pregnant. Through this campaign, the Bank also created a new platform for the modernization of community governance and development of community finance in the new era.

Smart Government Service

In 2019, the Bank launched the strategy of smart government services to help governments at all levels advance their building of "internet + government" and "internet + supervision". It created the first comprehensive convenient government service platform that incorporated all processes and covered all matters and application scenarios in the industry. Through this platform, different entities like natural persons, corporations, and government agencies can enjoy the online and offline integrated administrative approval services, and the general public could enjoy electronic payments, smart industry applications, and digitalized urban services. This platform conduced to enhancing the governments' governance capacities, improving business environments, and boosting people's well-being.

FinTech

The Bank is committed to strengthening technology-driven development to deeply empower financial innovation, promoting open-capacity development to provide technology and information sharing services to society, and expanding the platform ecology to create an ecosystem for clients and partners. Besides, the Bank strives to integrate resources with the concept of sharing, to benefit the public with the power of technology, and to repay society with the wisdom of finance.

INCLUSIVE FINANCE FOR BETTER LIVELIHOODS

Technological empowerment: facilitating private enterprises and small and micro businesses

Objectives

In the three years starting from 2018, the balance of inclusive finance loans will reach RMB1 trillion, and the number of new clients will exceed 2 million, with the NPL ratio below 3%.

Progress

- Since 2016, the Bank has launched the "Rapid Loan for Small and Micro Business", an online financing service.
- In April 2017, the Bank set up the Inclusive Finance Development Committee and the Inclusive Finance Business Unit and formed a "three-level" vertical organizational structure involving the Head Office, branches and sub-branches for inclusive finance.
- In May 2018, the Bank launched the inclusive finance strategy and formulated a three-year plan for this strategy.
- In September 2018, the Bank launched the one-stop mobile financial service platform, "CCB Huidongni" App, handling the whole processes online for the series products like the "Rapid Loan for Small and Micro Business".
- In October 2018, the Bank established an inclusive finance research think tank and released the *Blue Book of Inclusive Finance in China (2018)* and the "CCB-Xinhua Inclusive Finance-SME Index".
- In November 2018, the Bank released 26 specific measures to support the development of private enterprises and small and micro businesses.
- In 2019, the Bank refined the "great inclusion, new inclusion" pattern, promoted the building of the social credit environment and enhanced the vitality of technological innovation enterprises and small and micro businesses.
- In January 2019, the Bank set up "Grameen-CCB Inclusive Finance Innovation Laboratory" in Shenzhen.
- In June 2019, the first session of the "Training Program for a Million Entrepreneurs on Inclusive Finance" was opened.
- In September 2019, the Bank launched the brand "Technology Incubator Platform" in Shenzhen Nanshan Kexing Industrial Park.

Cooperation with Partners: supporting rural revitalization

Objectives

The Bank aims to strengthen the strategic cooperation with the Ministry of Agriculture and Rural Affairs to address the problems such as insufficient funds and resource inflows to agriculture and rural areas. It also aims to conduct all-around cooperation with Agricultural Development Bank of China in poverty alleviation and rural revitalization.

Progress

- In 2019, the Bank implemented the national strategy of rural revitalization and established the Rural Revitalization Finance Department.
- Following the intensified, industrialized, and standardized agricultural development trend, the Bank established a differentiated system for agriculture-related financial products and a stratification system for agricultural-related clients, thus diversifying the originally monotonous agriculture-related financial services.
- The Bank expanded the inclusive finance services for small and micro agriculture-related enterprises and farmers and innovated the network supply chain approach to serve agriculture, rural areas and farmers.
- The Bank made full use of the advantages of "Yunongtong+", that is, "product superposition, scenario superposition and platform superposition", promoted the penetration of the inclusive finance service network in rural hinterlands, addressed pain points such as insufficient supply of financial products and services in rural areas, and upgraded the "Yunongtong" comprehensive service platform for rural revitalization. At the end of 2019, the "Yunongtong" service network had basically covered towns and administrative villages across China.
- The Bank actively followed up the rural property rights system reform and developed the management right mortgage loans of rural contracted land and the mortgage loans of farmers' housing property rights.
- The Bank efficiently supported individuals' demands on agriculture-supporting loans and innovated the "N + farmer" loan mode.
- The extension of CCB University platform made training available in rural fields, enabling the industrial development in rural areas through financial services and facilitating poverty alleviation and rural revitalization.

Facilitating private enterprises and small and micro businesses

The Bank constantly refined the "mega inclusion, new inclusion" pattern and pressed ahead with the strategy of inclusive finance, so as to continuously ease the social pain points of difficulty in access to affordable financing by small and micro businesses and meet the requirement of regulatory authorities for inclusive small and micro businesses.

Mega inclusion

With forces across the Bank united, the Bank expanded financial services for agriculture-related business entities while committing to small and micro businesses, explored service modes for innovative and technology innovation enterprises to provide integrated services.

New inclusion

On the basis of the CCB Mode of "batch customer acquisition, accurate profiling, automated approval, intelligent risk control, and integrated services" and "one-minute" financing, "one-stop" services, and "all-in" fee-charging, the Bank augmented online financial service abilities, explored offline FinTech empowerment, provided financial services and extended pan-financial services and promoted the building of inclusive ecology, so as to realize win-win results for all parties.

Progress

- Adhering to the philosophy of "granting credit based on tax, promoting credit with tax", the Bank deepened banking-tax cooperation and developed the "internet + tax + credit" online credit mode to address financing difficulties for small and micro businesses and promote the building of the social credit environment.
- The Bank carried out the national strategy of innovation-driven development, launched big data-based credit business in line with the demand of technology innovation enterprises, researched and developed technology financial products such as technology enterprise development loans, created the evaluation system that quantitatively assessed corporate behaviors and achievements in technology innovation in multiple dimensions and kept improving capabilities in customer service.
- It initiated the "Training Program for a Million Entrepreneurs on Inclusive Finance" and developed the course system and training scheme for owners of small and micro businesses and individual businesses to improve their financial literacy and operation ability and bring greater vitality to small and micro businesses.

Developing the "Technology Incubator Platform" of inclusive finance

Case

In cooperation with government departments, venture capital companies, core enterprises, scientific research institutions, and incubation institutions, the Bank integrated high-quality internal and external resources to provide start-ups and innovative enterprises with the "Technology Incubator Platform" of inclusive finance, an online and offline comprehensive one-stop service platform featuring "finance + incubation + industry + education". Currently, this platform has been piloted in multiple branches and launched in Shenzhen.

Launching "Start-up Loans for Women"

Case

The Bank promoted the pilot cooperation program with Grameen inclusive finance mode in Shenzhen Branch, Shaanxi Branch and Henan Branch, and launched "Start-up Loans for Women", providing funds for start-ups by female through credit to support customers to realize their entrepreneurial dream.



Targeted poverty alleviation with financial services

The Bank continued to follow the basic strategy of targeted poverty alleviation and eradication, and explored a sustainable mode of e-commerce channels first, relevant credit innovation, service network extension, public welfare activities for promotion and pooling of resources from all parties. It implemented the requirements of the regulators on supporting severely impoverished areas and comprehensively improved the quality and efficiency of targeted poverty alleviation in those areas with financial services.

Progress

- The Bank continued to promote the implementation of the industrial poverty alleviation mode "Crossing 2020 – N + Filing for Poor Households" to help them realize income rise and get rich.
- The Bank focused on major areas and made differentiated support policies on credit for severely impoverished areas and designated areas for poverty alleviation.
- The Bank offered aid in pairs and paired branches in severely impoverished areas in "Three Regions (Tibet, four areas in southern Xinjiang, Tibetan areas in Sichuan, Yunnan, Gansu and Qinghai) and Three Prefectures (Linxia in Gansu, Liangshan in Sichuan, Nujiang in Yunnan)" to resource and policy departments at the Head Office, so as to step up support and aid for the branches in those areas.
- Relying on its e-commerce platform, the Bank tapped into e-commerce and consumption for poverty alleviation and organized a series of activities in the year of the same theme. A poverty alleviation hall for the "Three Regions and Three Prefectures" was set up on the e-commerce platform to accelerate the introduction of merchants from severely impoverished counties and help poor households in those areas realize effective income rise.

Head Office: Poverty alleviation and revitalization over the cloud

Case

Industrial poverty alleviation: The Bank promoted the "Cloud Production" Targeted Poverty Alleviation Program in Ankang, Shaanxi Province. By establishing a three-level cloud production system which consists of centralized "Cloud Production Bases", "Cloud Production Sites" distributed at villages and "Cloud Production Applications" on mobile phones, the Bank has facilitated the poverty-stricken families' employment and income increase.

Smart governance: The Bank established an integrated platform for Party and government affairs and public services, breaking down data silos and minimizing administrative service costs for enterprises, the masses and governments.

E-commerce poverty alleviation: The Bank cooperated with local leading enterprises in Ankang on launching the "Tea Garden Claim Program" to precisely assist the poverty-stricken tea farmers with income increase.

Financial poverty alleviation: In Ankang, the Bank adopted new service models for people's livelihoods, such as "Yunongtong + E-commerce", "Yunongtong + Convenience Store", "Yunongtong + Clinic" and "Yunongtong + ETC" to address the "last-mile" delivery problems in rural financial services.

Health poverty alleviation: The Bank gave priority to spreading health concepts, knowledge and services to rural areas in health poverty alleviation work. Basically, with CCB's support, village clinics were capable to cure minor and acute illnesses, township health centers to treat common diseases, and county hospitals to diagnose and treat intractable diseases.

Guizhou Branch: Alleviating poverty through industrialization to achieve win-win results

Case

Guizhou Branch explored a new industrial poverty alleviation mode of "leading enterprises + finance + farmers", with the red-fleshed kiwi fruit industry taken for piloting. It supported core enterprises in building up a whole-industrial chain by granting them credit. Farmers participated in projects with contracted lands as shares and were entitled to land circulation fee, labor income and profit sharing of core enterprises. On CCB's e-commerce platform, sales of kiwifruit were secured and farmers could buy wealth management products with the sales income to realize value preservation and increase.

For more information on the case, please scan the QR code.

Sichuan Branch: Innovating in the "industry and education integration" poverty alleviation mode

Case

Sichuan Branch re-organized job positions such as outbound customer service calls and credit card installment, so as to directionally recruit age-appropriate target groups for poverty alleviation (including the handicapped). Besides, it organized training resources of CCB University and offered occupational skill training on computer and cooking etc., so as to cultivate their sustainable working abilities and realize social employment migration. Positions that were made available were then opened to new target groups of poverty alleviation so that the employment cycle of industry, education and socialization was activated.



Supporting rural revitalization

In 2019, the Bank deeply implemented the rural revitalization strategy, actively practiced the idea of New Finance, and adhered to the penetration of technology, product and service. It upgraded the "Yunongtong" comprehensive service platform for rural revitalization, put forth effort to solve social pain points such as insufficient financial services in county and rural areas, and provided inclusive financial services and non-financial comprehensive services to rural residents, bringing benefit to every rural family.

Progress

- The Bank developed the circulation system of rural land management right, standardized circulation and mortgaged trading of the right and enhanced the financial availability for agriculture-related entities.
- It adopted "agricultural big data + FinTech" to realize whole-process online processing of loans, which substantially lowered the financing cost of agriculture-related customers.
- It launched "Mingonghui", a service platform for migrant workers, to realize timely and accurate transfer of wages. This platform provides special funding for employers to ensure that they have sufficient funds for wage payment, makes precise payee confirmation with big data in labor management, and supports direct and accurate transfer of wages through FinTech. These efforts help to tackle the social issue of "difficulty for migrant workers to get paid".

Joining hands with governments, businesses and customers for coordinated development

Case

Cooperating with governments, the Bank developed a new-type bank-government relationship with multiple characteristic models, such as Yunan's "Yunongtong + Smart Government Affairs" and Henan's "Yunongtong + Information Unit for Farmers". Joining hands with businesses, the Bank innovated bank-enterprise cooperation models by carrying out strategic collaboration in rural inclusive finance with Haier Group and jointly building the rural inclusive service platform "CCB Yunongtong + RRS Lenong". "Qingdao Template" and "Liaoning Template" with regional characteristics sprang up. Empowering customers, the Bank supported entrepreneurs and innovation groups who return to their rural hometowns or go to rural areas in becoming rich first, supported migrant workers and rural left-behind families in enjoying modern financial services and supported the popularization of knowledge and skills in rural areas.

Beijing Branch: Connecting production and consumption to build a pattern of consumption for poverty alleviation

Case

By working with Beijing Leading Group Office of Poverty Alleviation Collaboration, Aid and Cooperation, Beijing Association for the Promotion of Aid and Cooperation and Beijing Capital Agribusiness & Foods Group, Beijing Branch initiated the "Two Halls + One Card" mode based on the offline Beijing Mass Entrepreneurship and Innovation Center on Consumption for Poverty Alleviation and the online "Specialty Product Hall" and "Caring Card" on CCB's e-commerce platform (e.ccb.com). By promoting consumption for poverty alleviation, it drove the industrial development in paired areas for Beijing's aid and cooperation and helped realize the effective connection between targeted poverty eradication and rural revitalization.

For more information on the case, please scan the QR code.



Better housing services for the people

In 2019, the Bank pressed ahead with the house leasing strategy and actively built the new ecosystem of house leasing. The Bank refined the comprehensive house leasing service platform, provided tools and assistance for local authorities to manage the house leasing market, and helped them establish and refine the long-term development mechanism of the real estate market.

Progress

- The Bank facilitated the government's establishment of the national real estate market monitoring system, thus technically supporting the analysis and study of the real estate market condition and the conduction of effective regulation. The Bank assisted in building the national public rental house information system to efficiently improve the IT-based management for public rental housing.
- Relying on the house leasing platform and ecosystem, the Bank innovated new-type wealth management services represented by "house deposits" of citizens to promote idle stock housing for barrier-free connection, orderly flow and efficient utilization. The services not only cleared "barrier lakes" in the housing market and properly eased financial risk, but also facilitated wealth preservation and increment for home-owners.
- It stepped up researches on big data analysis and compiled more professional housing index analysis reports to provide customers of local housing market with market information and statistical reference from multiple perspectives, so as to promote the real estate market to develop steadily.
- The 1st Meeting of House Leasing Industry Alliance was successfully held in Dalian. The meeting strengthened integration and sharing of information, technologies and services among the alliance members and promoted the integration and facilitation among financial services, market operation and government administration. It contributed new forces to building a standardized, efficient and sharing house leasing system, providing premium house leasing products and services and realizing a high-quality better life.

Idle assets transformed into long-term rental apartments

Case

On 20 March 2019, the "Jianrong Jiayuan • Nanjing Guanjiaqiao Branch" was opened for service as China's first "Jianrong Jiayuan" project renovated from privately owned house property. The project was the result of collaboration between CCB Jiangsu Branch and Jianxin Housing (Jiangsu) with FinTech elements of CCB, intended to develop a new house leasing brand with "premium quality, excellent experience and optimal cost performance".

Innovating "New Rental Loans" to revitalize housing resources

Case

In the house leasing market in Guizhou, rental-to-price ratio was low and housing for market-based leasing was inactive; public rental housing predominated by government was massive in quantity and urgently needed funds for decoration and renovation. In line with the decisions and plans of the provincial Party committee and the provincial government for taking poverty eradication as the basis of overall planning on economic and social development, CCB Guizhou Branch put into play its FinTech abilities, drove housing resources to be listed through credit extension, innovatively launched "New Rental Loans" following market-based principles and provided leasing enterprises and customers with whole-process services covering house supply, leasing, matchmaking, financing and post-leasing management. In doing so, it not only effectively met the rental needs of tenants for public rental housing, but filled the gap of financial products in the house leasing market in Guizhou.



For more information, please follow the WeChat official account "CCB Today":
Tian Guoli: Addressing underlying social problems with the power of finance
Integrated financial solutions on public rental housing promoting local economic development
House Leasing Industry Alliance officially set up

Protecting customers' rights and interests

The Bank continued to promote intelligent, systematized and ecological development by stepping up innovation and application of financial technologies. It built a smarter risk control system for the application of personal customers' information and consolidated the capability in fraud prevention and control, safeguarding the security of customers' information and funds.

Progress

- The Bank formulated the *Measures for Information Management of Personal Customers of China Construction Bank (2019)*. It refined requirements and principles on customers' information management, division of responsibilities and emergency response and strictly carried out the stipulated requirements to safeguard customers' information security.
- The Bank released the *Voice of the Customer*. It continuously collected suggestions and issues encountered by customers, identified the issues that caused difficulties and pains in the customer service process and compiled regular reports of *Voice of the Customer* and analysis reports on specific issues faced by customers.
- It offered safety prompts and risk education for customers in time via multiple channels such as WeChat official account and website to better prepare customers against risks.
- It strengthened the capability of intelligent risk control brain for online finance to accurately intercept fraudulent transactions. 24/7 remote services were offered to protect customers' fund safety.
- It issued special cards such as social security cards for the handicapped and minors and improved its ability in providing financial services for vulnerable groups, so as to serve people's livelihood with concrete actions.

Protecting customers' fund safety with great care

Case

The Bank's big data-based smart risk control platform detected risk with an RMB19,100 mobile banking transfer and intercepted the transaction. The risk control specialist contacted the involved customer Ms. Zhang immediately to save her from the loss. Afterwards, Ms. Zhang presented a silk banner saying "Protector of Customers' Fund Safety with Great Care" to express her gratitude.

Having learnt about a possible telecom fraud, Jiangxi Branch immediately inquired about the money flow and cooperated with police in recovering RMB260,000, saving the involved customer from large-sum financial loss.

Benefiting education and supporting mass entrepreneurship and innovation

As a large state-owned commercial bank, the Bank has always taken servicing education and colleges as its bounden social responsibility. The Bank has supported China College Students' "Internet Plus" Innovation and Entrepreneurship Competition and innovated campus services and online education platforms like "Jianrong Huixue" and "CCB Class (Jianxuetang)" to fully serve the development of China's educational cause.

China College Students' "Internet Plus" Innovation and Entrepreneurship Competition

Case

From 2015 to 2019, the Bank fully participated in China College Students' "Internet Plus" Innovation and Entrepreneurship Competition and named it "CCB Cup" for five consecutive years. The Bank named the finals successively in Jilin, Hubei, Shaanxi, Xiamen, and Zhejiang as well as over 70 provincial games across the country, investing more than RMB100 million and benefiting a client group of 5 million college students.

"Jianrong Huixue" one-stop integrated campus service platform

Case

The innovation-oriented and people-centered "Jianrong Huixue" platform provides colleges, teachers and students with smart and convenient one-stop services covering all stages from enrollment, learning and living to graduation. On 15th October 2019, during the finals of the 5th "CCB Cup" China College Students' "Internet Plus" Innovation and Entrepreneurship Competition, Vice Premier Sun Chunlan inspected CCB's exhibition area and noted, "CCB's 'Jianrong Huixue' is a very good smart campus service platform. It should be well carried on."

GREEN FINANCE AGAINST CLIMATE CHALLENGES

Environmental and social risk management

After the Board of Directors of the Bank reviewed and passed the *Strategy on Green Credit Development of China Construction Bank (2016-2021)* which identified preventing environmental and social risks, accelerating business development in green sectors and improving the Banks own performance in social responsibility as the three major tasks in the green credit development strategy. In accordance with the *Strategy on Green Credit Development of China Construction Bank*, the Bank specially formulated the *Notice on the Enhancement of Environmental and Social Risk Management*, integrating the management throughout the credit process and clarifying specific management requirements and differentiated measures for pre-lending investigation, credit approval, loan extension review and post-lending management.

The Bank also strengthened the information system building, incorporated categorized indicators on environmental and social risks of customers into the credit process system, and realized whole-process prompts of risk information. Meanwhile, the Bank connected the risk information on external environmental violations into the internal management system to further improve capabilities in risk early-warning, management and control. It relied on the comprehensive risk monitoring and early-warning platform to monitor the environmental and social risks and included environmental information into the customer rating system where customers with negative environmental records would be downgraded.

The macrocosm of climate change objectively requires us to keep deepening our understanding, studies and researches. The Bank followed up and participated in ESG-related seminars and discussions, and scientifically pressed ahead with stress testing and related research. On the one hand, the Bank signed the *Green Investment Principles for the Belt and Road*[1] (GIP) and attended the first meeting on 16 August 2019, when it discussed topics on environmental and social risk analysis, environmental and social risk disclosure and innovation in green financial products with other attendees. On the other hand, it explored and conducted stress testing on environmental risk in the sub-industries, studied conduction paths of environmental risk, constructed stress testing models and analyzed the impact of environmental standard changes on credit ratings of customers.

Green finance

As calculated by the People's Bank of China, for the 2°C temperature control target in the Paris Agreement, investments of trillions of US dollars need to be made annually across the globe. According to the estimate of Green Finance Committee of China Society for Finance and Banking, in the next five years, China need invest at least RMB2-4 trillion annually to cope with

[1] In order to ensure that new Belt and Road project investment and financing are environment-friendly, adaptable to climate and socially inclusive, Green Finance Committee of China Society for Finance and Banking (GFC) and the City of London jointly released the *Green Investment Principles for the Belt and Road* (GIP). The United Nations Principles for Responsible Investment (PRI), Sustainable Banking Network (SBN) supported by International Financial Corporation (IFC), Belt and Road Bankers Roundtable (BRBR), Green Belt and Road Investor Alliance, World Economic Forum and Paulson Institute provided technical support.

environmental issues and climate change.

The Bank actively assisted the Chinese government in fulfilling the commitments in the Paris Agreement and comprehensively implemented the ecological conservation strategy to cope with the persistent challenges presented by climate change to the whole society. The Board of Directors paid great attention to green finance on the strategic level and adjusted Green Credit Committee into Green Finance Committee to further put into play the Bank's capability in allocating green financial resources and contribute to mitigating climate change.

The Bank offered support mainly to clean transportation and clean energy projects helpful for reducing greenhouse gas emissions and pollution prevention and control projects helpful for improving quality of air, water and soil. Credit input to industries with high pollution and high energy consumption was kept under tight control. Enterprises with significant environmental risks, violations on environmental laws and regulations that didn't rectify on time were not supported. Enterprises were supported in adopting new energy-saving and emission-reducing equipment and technologies to promote the structural adjustment and technical upgrade in traditional industries.

Following the first issuance of green and sustainability financial bonds in 2018, in 2019, CCB simultaneously issued green financial bonds (USD1 billion and EUR500 million) on the theme of coping with global climate change in Hong Kong and Luxembourg, and underlying assets were entirely clean transportation and clean energy projects.

Case

Guangdong Branch pioneered with pledge financing on carbon emission rights in 2018 and further launched such products as Green e-Sales and Green Zurongbao in 2019 to help with green transport. Guangzhou Public Transport Group purchased new energy buses with Green Zurongbao, effectively easing its cash flow pressure posed by the heavy purchase cost. Besides, as the buses are put into service, it can save 34,592 tons of standard coal, reduce 198,030 tons of carbon dioxide emissions and cut 1,155 tons of nitrogen oxides annually.

Fujian Branch granted RMB297 million loans to a leading player in sewage disposal in Fujian Province, to support the construction of sewage disposal plants. The building, upgrading and renovation of the plants effectively cut discharge of water pollutants in Fuzhou, improved water quality of the river system in the city and played an important role in protecting water quality of the Minjiang River, bettering local living conditions and safeguarding the urban eco-environment.

For more information on green finance of the Bank, please click the following links:
Guangdong Branch: https://finance.sina.com.cn/roll/2018-12-28/doc-ihqfskcn1915075.shtml
Chongqing Branch: http://news.10jqka.com.cn/20191227/c616318486.shtml
Zhejiang Branch: https://zj.zjol.com.cn/news.html?id=1348612
Jiangxi Branch: http://www.jiangxi.gov.cn/art/2019/10/23/art_5493_810085.html



For more information on environmental issues, please refer to the part "ESG Disclosure".

SHARING INNOVATION TO EMPOWER DEVELOPMENT

Deepening FinTech development

In 2019, the Bank continued to promote the "TOP+" FinTech strategy to serve economic development and people's livelihoods. It created an open and sharing smart ecosystem to help build the smart city government affairs service platform. Various products and services such as artificial intelligence platform and blockchain platform were applied to better satisfy the diversified demands of customers.

Progress

- The Bank consolidated capacity building in disaster recovery to provide strong support for business continuity of the information system.
- It set up an ITBP service team that was dedicated to analyzing collaborative cross-department business demands.
- It reinforced risk prevention and control and fully used big data and other technologies to develop capabilities in proactively preventing and resisting risks.

Facilitating the building of Shanghai Technology Innovation Center with finance

Case

In support of the building of Shanghai Technology Innovation Center, Shanghai Branch set up the Financial Core Lab for Technology Innovation, which, by integrating experiments and practice, was dedicated to innovation in systems, processes, products and services for technology innovation enterprises and better meeting their demands.

Improving customer experience with new retailing

Case

The Bank worked with Dmall to develop retail and financial services embedded in consumption scenarios and enabled users to have better consumption experience via smart cashier terminals and scenario-based financial products.

Contributing to the health ecosystem with blockchain

Case

Shandong Branch put into place an integrated service system covering government regulation, drug traceability and inquiry by the public. The system supported the whole-process regulation over drugs from production and circulation to use, ensuring consumers' access to reassuring drugs.



Enabling smart government affairs

The Bank thoroughly implemented the overall requirements of the CPC Central Committee and the State Council for promoting the modernization of the state governance system and governance capacity, and launched the strategy of smart government affairs. Through fully tapping into the financial and industry resources, the Bank established a "digital bridge" between governments, enterprises and the masses. With those efforts, the Bank facilitated enhancing governments' modern governance capacity, improving business environment, and developing a social governance system based on collaboration, participation and common interests. By so doing, government services were refined, the people benefited, and enterprises revitalized.

"One Cell Phone for All Businesses" in Yunnan

Case

"I didn't expect it to be so fast and convenient," said Mr. Fu from Wuding County in Chuxiong Prefecture, Yunnan Province. He just successfully got his ID card replaced via "One Cell Phone for All Business". Yunnan Branch and the Yunnan Provincial Government cooperated in "internet + government services" to realize a closed service loop for governments, enterprises and individuals. The two sides worked together to build a "1 in 5" smart government affairs pattern that allowed people in Yunnan to enjoy government services through the App, the PC side, physical outlets, Yunongtong, and government affairs service halls.

"One Platform for All Government Services" in Shandong

Case

"We have spent over two months sorting out a catalogue of more than 1.2 million government affairs service matters and published an implementation list of over 1.17 million matters. In other provinces, such work might be completed in two or three years." Shandong Branch fully played the role of a general integrator. Based on the integration of online and offline government services and with the "connection" of data and services as its core, this platform provides people with convenient government services that are handled at one go, and becomes China's first provincial-level general "Platform for All Government Services" that integrates three networks.



Well building CCB University

Since its establishment one year ago, CCB University followed the vision of "Corporate University of New Era, New Finance, New Ecosystem" to plough the core values in the new journey of serving society, strategies and employees. In doing so, it strived to shape the new ecosystem that looked admirable, spoke loudly and reached far.

Looking admirable: It developed the new thinking of "media-integrated publicity" and collected and edited videos, audios, graphics and texts in an integrated way as contents of news reports.

Speaking loudly: It worked with renowned higher education institutions such as Fudan University and Nankai University as well as innovative enterprises such as BYD to pool wisdom and empower society.

Reaching far: China Media Group's programs News Broadcast, Live News and Night News reported on/covered CCB University.

Progress

- Resorting to the power of technology, CCB University set up a big data lab, a drill base and a joint FinTech innovation lab to empower society with industry-education integration.
- It built up the new brand "Jinzhihuimin" and launched the New Finance enlightenment campaign for the public to popularize financial ABCs.
- The 1st Council Meeting of Industry-Education Integration Alliance for New Financial Talents was held and the "Shanghai Action Plan 2019-2021" of the Alliance was launched. The purpose was to cultivate financial talents and promote translation and market application of scientific research achievements. The "One University in One Province" project was initiated to gradually realize the effective connection between talent cultivation at higher education institutions and talent use by enterprises.
- It published the *Tutorial Series on the Three Strategies*, implemented the "i-University, Growing Together" three-year action plan for employees and built up the "industry-learning-research-application" series of new projects to improve employees' capabilities in serving customers.

For more information on the progress, please scan the QR code.

10,000 Students practicing in the countryside on summer vacation

Case

CCB University launched the "Jinzhihuimin – Rural Revitalization" program, with 10,000 students practicing in different teams in the countryside on summer vacation. They held temporary positions in "village banks", offered "Jinzhihuimin" training and conducted surveys in township enterprises, bringing financial services and financial knowledge to the fields and contributing "golden ideas" to rural revitalization.

"Jinzhihuimin – National Training for Female Entrepreneurs and Innovators"

Case

The Bank joint hands with All-China Women's Federation to launch the "Jinzhihuimin – National Training for Female Entrepreneurs and Innovators" program. Nearly 300 female entrepreneurs successively participated in three sessions covering inclusive finance, e-commerce, innovative mindset for enterprises and leadership improvement. The program won high recognition among the participants.



Community welfare

With the "open, sharing and responsible" philosophy, the Bank further opened its outlet service resources. It advocated the "for convenience, for sharing and for community" culture and integrated resources to repay society. In 2019, apart from enriching the service content of the "Workers' Harbour", we advocated the opening and sharing of service resources in the financial industry, and held the ceremony for the Granting of "Outdoor Labor Service Center • Workers' Harbour" and the Promotion Program of Service Resource Opening and Sharing in the Financial Industry at the Bank.

Progress in the "Workers' Harbour"

- CCB collaborated with institutions such as tax bureaus, justice bureaus and labor unions to enrich the service content of the "Workers' Harbour".
- CCB developed "Workers' Harbour" with features including Party building culture, comprehensive government service, daily life facilitation, poverty alleviation, education and training, technology and intelligence, and service for special groups.
- CCB built the "Workers' Harbour" online service platform that was connected with both internal platforms such as "CCB University", "Smart Government Services", "Public Welfare Platform" and "Mingonghui" and external platforms such as "Alipay" and "AMAP".

Case

CCB Zhongshan Branch in Guangdong Province worked with Zhongshan Justice Bureau to carry out services including law popularization, legal aid and consulting at the "Workers' Harbour" on a regular basis to make more people enjoy more convenient legal services and expand the coverage of legal aid.

CCB Yunnan Branch, together with CWM Media and Yunnan Youth Development Foundation, launched the 2019 "Sunshine Student Aid at Workers' Harbour" campaign. Offline registration desks were set at the Workers' Harbour to help realize the college dream of worker's kids.

CCB Qianxi'nanzhou Branch in Guizhou Province became the first to create a new mode of "Workers' Harbour+" to promote public welfare and sharing. It extended the Workers' Harbour's antenna to areas with dense population such as squares, scenic spots and bus stations where it built "Caring Cabins" to open up its service resources free of charge.

At the "Workers' Harbour" in the Business Department of CCB Pudong Branch in Shanghai, a "Sunshine House" was built as an offline channel to display the handicrafts made by the disabled. It also provided an online sales platform for these handcrafts so that the disabled could realize their own value and contribute to society.

CCB Xiamen Branch worked with pharmacies in placing smart ECG measurement devices at the "Workers' Harbour" to provide hospitable health care services at the banking outlets.

For more information on the Workers' Harbour, please scan the QR code.



Feature article: Supporting Anti-epidemic Fight for a Decisive Victory

Since the outbreak of COVID-19, the Bank has conscientiously implemented the requirements of the central government on the prevention and control of the outbreak, fulfilled the responsibilities as a large state-owned bank and given full play to its role as the "stabilizer" of the market. It made quick response and devoted every effort to help win the battle against the outbreak with targeted, effective measures.

Immediate Planning for epidemic prevention and control

The outbreak of the epidemic is like a call for action, and the prevention and control is our responsibility. On 24 January, the Bank established a leading group for the epidemic prevention and control with Mr. Tian Guoli, Chairman of the Board of Directors, as the leader. The group set up an emergency team that is on duty 24 hours a day for quick response, prompt organization and effective implementation of relevant measures. On 2 February, Mr. Tian Guoli sent a letter titled "Supporting Anti-epidemic Fight for a Decisive Victory" to all employees, calling on the whole bank to act together and with confidence to fight the epidemic. Members of the Board of Directors called and sent letters to show support to the undertaking and care for employees.

Holding targeted meetings to discuss and implement measures

On 26 January, the Head Office held an emergency meeting to study the epidemic prevention and control which was followed by the release of "ten measures" of financial services for the epidemic prevention and control, the service guide for outlets during the epidemic prevention and control period and "twenty measures" of employee care at outlets and so on. Subsequently, the Head Office held multiple special meetings to discuss the actions to further carry out all epidemic prevention and control measures, to provide financial support for the real economy and enterprises' resumption of work and production, to coordinate poverty alleviation, and to participate in and support the overseas fight against the epidemic.

Linked hearts bringing about great love

- A total donation of RMB177 million by the whole Group. On 26 January, the Head Office donated RMB30 million to the Hubei Charity Federation; on February 10, it authorized Hubei Branch to donate RMB20 million to 17 prefecture-level cities in Hubei Province. Some subsidiaries donated RMB2.7 million. Moreover, in response to the call of the Head Office, employees across the Bank voluntarily donated RMB124 million. All of the foregoing donations have been used in the frontline of the epidemic prevention and control in Hubei Province.

- Donation of RMB121 million worth of materials by the Bank. In late January, the Bank organized and mobilized overseas institutions to actively collect medical supplies urgently needed by the frontline of the epidemic prevention and control such as protective clothing, N95 masks, goggles and disposable surgical masks. As of 20 March, 27 overseas institutions donated a total of 10 million pieces of materials, totaling RMB120 million. Beijing Branch donated 4 negative pressure ambulances worth RMB 1.32 million.

- Over RMB300 million's donation from our customers. Relying on FinTech, the Bank immediately developed charity donation

channels and exempted all handling fees for such remittances. As of 25 February, customers donated over RMB3 million in total.

- Continue to increase support for overseas anti-epidemic. In early March, as China and overseas epidemic situation changes, the Bank required overseas institutions to pay attention to the local epidemic situation and actively raise medical supplies. As of 20 March, the Bank is urgently donated 650,000 protective clothing, N95 medical masks and ventilators, amounting to more than RMB17 million to Korea, Japan, Russia, Italy, Spain, Britain, France, Hungary, Malaysia and Singapore.

- Insurance guarantee. CCB Life provided free accident and term insurance to each one of the medical workers in Hubei Province and those outside Hubei Province who went to Hubei to fight the outbreak with an insured amount of RMB1 million, and a subsidy of RMB300 per day during hospitalization to each infected medical worker. In response to the needs of military hospitals, CCB Life extended the scope of guarantee to non-Hubei areas. It provided for free the exclusive "Care Insurance for Fighting the Outbreak" for community workers, sanitation workers, drivers, construction workers, couriers and country doctors. It also opened special claims service support, provided a green channel for claims, streamlined the process and shortened the settlement time. As of 20 March, CCB Life had handled 1,674 claim payments for medical workers in Hubei (including those who went to Hubei to fight the epidemic), with a total amount of RMB14.6323 million.

Providing precision support with FinTech

- The Bank developed and launched the "CCB Smart Community Management Platform" which strengthened the epidemic prevention capability of urban and rural communities, enterprises, public institutions and public places. The platform provided such functions as epidemic monitoring, integrated application of the national "health information code for epidemic prevention and control" and information reporting and analysis to help build an "online + offline" epidemic prevention and control system and enhance guarantee for work and production resumption.

- The Bank established the "special subject on the prevention and control of the outbreak of COVID-19" on the smart government service platform for multiple provincial and municipal governments, and connected it to the national "special subject on the prevention and control of the outbreak of COVID-19 of the integrated government service platform". In cooperation with the governments, the Bank promptly released news about the outbreak, outpatient information, policy reports and notices & announcements to help guide public sentiment positively.

- The Bank gave play to the online service function of the smart government service platform which is connected to 133 provincial, municipal and county government service platforms and had over 5,200 public service payment items available online to bring convenience to customers. Nearly 400 thousand government service matters can be inquired, appointed, and handled online, which has reduced crowd gathering at government service halls.

- The Bank spared no time to launch the epidemic prevention materials and medical supplies guarantee system which helped governmental departments such as local epidemic prevention and control command headquarters, command centers, civil affairs departments and health commissions improve the efficiency of allocating and managing epidemic prevention materials and medical supplies. The Bank also improved the comprehensive service platform for charity organizations, which helped put the management and comprehensive control of charity materials and donations in order.

- The Bank developed and launched the "Real-time Help Platform of COVID-19" in cooperation with professional platforms such as "WeDoctor" on channels including mobile banking, WeChat banking "Workers' Harbour", "Yunongtong" and CCB University to provide free online inquiry and diagnosis, epidemic information, diagnosed traveler query and other 24/7 services to the public.

▸ The Bank built a cross-border platform for match trading of epidemic prevention materials. After learning about the rapid development of overseas epidemic and the shortage of epidemic prevention materials, the Bank actively leveraged the advantages of FinTech and overseas institutions and quickly opened the "special zone for global epidemic prevention materials" on the "intelligent match platform for enterprises" to provide cross-border trading channels for buyers and sellers of epidemic prevention materials. At meanwhile, the Bank provided comprehensive financial services such as "green channel" credit support and free cross-border settlement to promote the manufacturers of epidemic prevention materials.

Giving play to the advantage of comprehensive financial services to support stable economic operation

▸ Ensuring that credit demands of enterprises and public institutions be met. The Bank offered full-amount credit guarantee to seriously affected industries in Hubei and enterprises suffering temporary difficulties due to the outbreak if they met relevant conditions. The Bank established a green channel of financial services for the epidemic prevention and control to provide credit handling, examination & approval and loan granting all at once. By increasing credit supply in relevant infrastructure fields such as public health, it effectively met the capital turnover needs of medical and health institutions.

▸ Working together with small and micro enterprises to address the challenges. The Bank set special credit quotas for small and micro enterprises of an inclusive nature and ensured loans to them would not be withdrawn, suspended or compressed. The Bank cut the current loan interest rate by 0.5 percentage point for newly issued loans, and by 0.9 percentage point for relevant industries engaged in the epidemic prevention and control. For key enterprises in the epidemic prevention and control, the Bank adopted preferential interest rates. For enterprises that temporarily suffered difficulties due to the outbreak, the Bank authorized branches to help them through measures such as cutting interest rates and reducing or exempting overdue interests based on the actual situations.

▸ Setting up a RMB5 billion fund for epidemic prevention and stable development. The fund was jointly established and managed by CCB FinTech Co., Ltd., CCB Hubei Branch, Hubei Province High Technology Industry Investment Co., Ltd. and Hubei Guoyi Investment Management Co., Ltd., and was used to support the production and operation of enterprises in Hubei and other areas affected by the outbreak.

▸ Setting a RMB10 billion special investment quota for epidemic prevention and control bonds. The quota was used to replenish the working capital of enterprises that provided support and guarantee services for the epidemic prevention and control in Hubei and other areas when they issue bonds. By combining direct and indirect financing, the Bank provided enterprises with targeted, timely debt financing support, helped them reduce financing cost and addressed their most practical and urgent needs.

▸ Providing financial convenience to epidemic prevention and control organizations and personnel. The Bank activated the emergency plan to ensure that emergency fiscal funds for epidemic prevention and control be paid timely and accurately. Branches opened 24/7 emergency service hotline to the public and provided emergency financial services such as emergency cash withdrawal and fund transfer to government organs, enterprises and public institutions engaged in epidemic prevention and control. Business relating to epidemic prevention and control could be accepted and handled at outlets at any time during business hours and door-to-door financial services were offered to medical institutions participating in epidemic prevention and control.

▸ CCB Housing Service Co., Ltd. provided over 400 free rental suites with free disinfection and cleaning services for over 500 medical workers and government workers participating in the prevention and control of the epidemic in Hubei, Guangdong, Zhejiang, etc.

PERFORMANCE: OUR ACHIEVEMENTS

Economic performance

Economic performance	2019	2018	2017
Total assets (RMB trillion)	**25.44**	23.22	22.12
Net profit (RMB 100million)	**2,692.22**	2,556.26	2,436.15
Return on average assets (%)	**1.11**	1.13	1.13
Return on average equity (%)	**13.18**	14.04	14.80
Number of branches worldwide	**14,912**	14,977	14,920
Tax contribution(RMB 100million)	**641.52**	586.66	619.39
Social contribution per share (RMB)	**3.08**	2.88	2.74
Balance of agriculture-related loans (RMB 100million)	**18,124.89**	17,646.50	17,650.87
Balance of inclusive finance loans (RMB 100million)	**9,631.55**	6,100.74	4,000.33
Number of inclusive finance loan customers (10,000)	**132.51**	101.79	59.25
Balance of personal housing loans(RMB 100million)	**53,050.95**	47,535.95	42,130.67
Newly added housing funds by accumulation(RMB 100million)	**2,651.14**	2,305.16	2,876.74
Balance of real estate development loans for indemnificatory housing supported by state policies(RMB 100million)	**1,521.00**	1,313.22	578.30
Balance of shantytown renovation loan (RMB 100million)	**1,402.94**	1,199.52	453.30
Payment to suppliers (RMB 100million)	**52.75**	48.82	41.85
Expenditure on public welfare donation (RMB 10 ,000)	**13,377**	8,941	7,786
Including: Targeted poverty alleviation donations (RMB 10 ,000)	**10,807**	6,188	4,981

Note: Due to changes in the statistical coverage of inclusive finance loans of the CBIRC, the corresponding data for 2018 and 2017 was adjusted.

Environmental performance

Green credit	2019	2018	2017
Balance of green loans(RMB 100million)	**11,758.02**	10,422.60	10,025.21
Standard coal equivalent emission reduction (10, 000 tons)	**3,196.96**	3,011.71	2,800.46
Carbon dioxide equivalent emission reduction (10, 000 tons)	**7,233.31**	6,926.12	6,305.09
COD emission reduction(10, 000 tons)	**33.44**	29.63	23.64
Ammonia and nitrogen reduction (10, 000 tons)	**3.54**	3.87	3.14
Sulfur dioxide emission reduction(10, 000 tons)	**60.09**	24.73	26.78
Nitric oxides emission reduction(10, 000 tons)	**30.65**	3.96	4.77
Water saving (10, 000 tons)	**6,629.90**	123.06	119.87

Greenhouse gas emission	2019	2018	2017
Total greenhouse gas emissions (Category 1&2) (tons)	**272,029.03**	261,547.00	277,449.13
Total greenhouse gas emissions per employee (Category 1&2) (tons per person)	**7.41**	7.38	8.01
Direct emissions (Category 1) (tons)	**17,936.84**	17,518.07	18,576.91
Natural gas(tons)	**7,803.19**	7,258.00	7,727.66
Liquefied petroleum gas(tons)	**34.49**	214.05	142.32
Coal(tons)	**1.59**	1.58	1.58
Company vehicles (tons)	**6,179.63**	7,092.32	8,447.70
Diesel(tons)	**3,917.94**	2,952.12	2,257.65
Indirect emissions (Category 2) (tons)	**254,092.19**	244,028.93	258,872.22
External power purchase(tons)	**254,092.19**	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 includes 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. The statistical caliber was adjusted in 2019 to add greenhouse gas emissions from external power purchases of Tibet Branch; the statistical calibers for 2018 and 2017 did not include greenhouse gas emissions from external power purchases of Tibet Branch.

Waste	2019	2018	2017
Harmless waste (tons)	**409.31**	371.47	391.50
Discarded electronic devices (tons)	**244.64**	173.67	288.29
Scrapped vehicles (tons)	**155.38**	188.43	3.96
Waste batteries (tons)	**2.30**	2.19	6.51
Discarded office supplies (tons)	**6.99**	7.18	92.74
Annual total harmless waste consumption per employee (tons/person)	**0.011**	0.010	0.011
Hazardous waste (tons)	**19.46**	20.58	40.29
Discarded toner cartridges (tons)	**19.46**	20.58	40.29
Annual total amount of hazardous waste consumed per employee (tons/person)	**0.001**	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	2019	2018	2017
Energy consumption (MWh)	**438,501.83**	446,323.04	483,337.67
Direct energy consumption (MWh)	**79,633.36**	78,505.55	83,358.79
Natural gas (MWh)	**39,906.61**	37,118.44	39,520.35
Liquefied petroleum gas (MWh)	**155.60**	965.67	642.06
Coal (MWh)	**4.65**	4.65	4.65
Diesel (MWh)	**14,477.82**	11,703.93	10,234.43
Gasoline (MWh)	**25,088.68**	28,712.86	32,957.30
Indirect energy consumption (MWh)	**358,868.47**	367,817.49	399,978.88
External power purchase (MWh)	**358,868.47**	367,817.49	399,978.88
Annual total energy consumption per employee (MWh/person)	**11.94**	12.60	13.95
Water consumption (tons)	**2,424,149.36**	2,280,545.68	2,049,524.54
Annual municipal tap water consumption per employee (tons/person)	**66.03**	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	2019	2018	2017
Total paper consumption (tons)	**2,171.35**	2,277.20	2,861.27
Office use (tons)	**1,688.55**	1,730.00	2,529.76
Counter use (tons)	**482.80**	547.20	331.51
Annual paper consumption per employee (tons/person)	**0.06**	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	2019	2018	2017
Proportion of off-counter account transactions (%)	**99.40**	99.23	99.19
Financial transaction migration rate via electronic channels (%)	**94.77**	92.66	93.57

Social responsibility performance

Employee distribution	2019	2018	2017
Total number of employees (persons)	**347,156**	345,971	352,621
Additional labor contractors (persons)	**3,774**	3,937	4,792
Ethnic minority employees(persons)	**19,689**	19,138	19,077
New employees(persons)	**15,290**	12,234	5,984
Foreign employees(persons)	**811**	763	719
By gender			
Male employees(persons)	**158,306**	157,664	161,426
Female employees(persons)	**188,850**	188,307	191,195
By age			
Below 30 (persons)	**74,583**	77,033	84,879
31-40 (persons)	**93,704**	88,190	83,658
41-50 (persons)	**117,718**	129,481	135,581
51-59 (persons)	**60,952**	51,076	48,319
Above 60 (persons)	**199**	191	184
By region			
Yangtze River Delta (persons)	**51,654**	51,641	52,565
Pearl River Delta (persons)	**44,300**	43,618	44,237
Bohai Rim (persons)	**57,268**	57,478	58,356
Central China(persons)	**77,720**	77,865	79,223
Western China (persons)	**66,570**	65,625	66,548
Northeastern China (persons)	**34,961**	35,116	35,888
Head Office (persons)	**13,626**	13,643	14,899
Overseas (persons)	**1,057**	985	905

Training sessions for employees	2019	2018	2017
On-site training			
Tier-one branches and departments of the Head Office (number of trainees)	**1,284**	483	872
Tier-two branches, departments of tier-one branches, and divisions of the Head Office (number of trainees)	**31,166**	29,312	30,685
Business managers and lower levels (number of trainees)	**1,178,413**	1,275,556	1,460,816
Online training			
Tier-one branches and departments of the Head Office (number of persons)	**648**	253	334
Tier-two branches, departments of tier-one branches, and divisions of the Head Office (number of persons)	**11,919**	8,023	9,336
Business managers and lower levels (number of persons)	**309,724**	299,408	321,019

Employee turnover rate	2019	2018	2017
By age			
Below 25(%)	**5.1**	5.9	6.6
26-35(%)	**3.8**	6.1	4.8
36-45(%)	**1.2**	2.0	1.1
46-54(%)	**0.4**	0.6	0.5
Above 55(%)	**0.2**	0.2	0.2
By region			
Yangtze River Delta(%)	**3.1**	3.7	5.0
Pearl River Delta(%)	**2.1**	2.3	2.5
Bohai Rim(%)	**1.6**	1.6	1.5
Central China(%)	**1.5**	1.8	1.5
Western China(%)	**1.6**	1.9	2.0
Northeastern China(%)	**1.1**	1.2	1.0
Head Office(%)	**5.3**	7.5	8.1
Overseas(%)	**9.7**	9.1	10.7

Notes:
1. CCB Head Office includes Headquarters, Credit Card Center, Customer Service Center, Operation Centers under Direct Management of CCB and Training Centers.
2. The demographic mix by age does not include foreign employees.

Employee work injury	2019	2018	2017
Death toll on business(persons)	**11**	4	8
Business death ratio (%)	**0.003**	0.001	0.002
Working days affected as a result of work injuries(days)	**19,753**	15,889	13,676

Supplier chain management	2019	2018	2017
Number of suppliers in the Yangtze River Delta	**2,060**	518	448
Number of suppliers in the Pearl River Delta	**2,608**	294	261
Number of suppliers in the Bohai Rim	**1,593**	1,867	1,614
Number of suppliers in Central China	**1,068**	87	83
Number of suppliers in Western China	**1,883**	52	42
Number of suppliers in Northeastern China	**719**	34	30
Local supplier procurement expenditure as a percentage of the total (%)	**99.92**	99.92	99.47
Contract fulfillment rate (%)	**100**	100	100
External expert participation rate (%)	**7.55**	4.23	2.72
Number of social responsibility training sessions for suppliers (including interviews and business exchanges)	**28**	30	29

Customer satisfaction	2019	2018	2017
Overall personal customer satisfaction (%)	**81.1**	81.0	78.7
Overall corporate customer satisfaction (%)	**94.3**	93.8	93.2

Service channel development	2019	2018	2017
Number of online banking users (10,000)	**35,002**	31,256	27,675
Number of personal mobile banking users (10,000)	**35,076**	30,954	26,638
Number of users that connect bank accounts with WeChat(10,000)	**7,694**	6,443	4,956
Number of phone banking users (10,000)	**38,147**	33,649	28,882
Number of self-service bank branches	**27,126**	28,238	29,046
Number of ATMs	**86,767**	92,225	97,007
Number of smart banks	**61**	10	12
Number of branches with the wheelchair ramp	**10,684**	10,056	9,000
Number of branches with "Courtesy Window"	**14,292**	13,923	13,158
Number of branches with "Workers' Harbour"	**14,310**	14,307	--

SOCIAL RECOGNITION

Evaluating/Awarding Organization	Evaluation Results/Title of Recognition
MSCI	ESG rating was upgraded to BBB from BB in 2019
FTSE Russell	H-shares as a constituent of FTSE4Good Index Series
China Banking Association	Award of Achievements in Helping Fight against the "Three Critical Battles"
	Best Inclusive Finance Performance
	Best Case for Social Responsibility Practice –Workers' Harbour
	Best Outlet with Special Contribution to Social Responsibility
	Best Social Responsibility Manager
people.cn	Best People's Enterprise CSR Case of the Year
chinanews.com	Responsible Enterprise of the Year 2019
All China Federation of Trade Union and Cyberspace Administration of China	"Concentric Circles" Grand Prize
The 11th China CSR Annual Conference	Outstanding Responsible Enterprise of the Year
	Contribution to Targeted Poverty Alleviation of the Year – Role Model Enterprise of the Year
	Best CSR Case of the Year
2019 China Social Responsibility Public Welfare Ceremony and 12th China Corporate Social Responsibility Summit	Targeted Poverty Alleviation Award
2019 Global Enterprise Sustainable Competitiveness Summit Forum	Role Model Enterprise of Sustainable Competitiveness
China Financial Publishing House	Best Brand Communication Case of the Year –Workers' Harbour
	Chinese Finance Brand of the Year –Workers' Harbour
China Philanthropy Times	Outstanding Social Responsibility Program of the Year – Workers' Harbour
	Excellent Social Responsibility Program of the Year – CCB Hope Summer Camp
Caijing	Evergreen Award – Sustainable Development Performance
International Financial News	Social Responsibility Contribution Award of the Year
JRJ	Outstanding Award for Social Responsibility by 2019 "Pioneers of China" voting campaign
	Outstanding Award for Innovation on Smart Outlets by 2019 "Pioneers of China" voting campaign– "5G+ Smart Bank"
Ifeng.com Activist Alliance Public Welfare Ceremony	Special Contribution Award
The *Asset*	ESG Corporate Gold Award
China Youth Development Foundation	Award for Outstanding Contribution to 30-year Project Hope
Institute for Sustainable Innovation and Growth	Fair Wealth Honorary Two-star Enterprise

ESG DISCLOSURE

This part is prepared in accordance with the following requirements of the *Environmental, Social and Governance Reporting Guide* issued by The Stock Exchange of Hong Kong Limited on 18 December 2019.

Governance

Governance structure

Under the supervision and instructions of the Board of Directors, the Bank'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. A Related Party Transactions, Social Responsibilities & Consumer Protection Committee[2] is set up under the Board of Directors, and major departments of the ESG management team regularly report to the Committee on analysis and progress on important issues. Particularly, the Committee includes the responsibilities related to green credit into its detailed working rules and hears work report on green credit annually. In 2019, the Committee held four meetings and carried out a great deal of fruitful work on strengthening the supervision and management over related party transactions, promoting the protection of consumers' rights and interests, supervising and instructing inclusive finance, advancing green credit, supervising and reviewing the corporate social responsibility reports, supervising the execution of donations for public welfare, and the like.

In order to further carry out the ecological conservation strategy and actively cope with climate change with green finance, the Bank preliminarily established the green finance operation mechanism. Meanwhile, the Bank held annual working conferences on green finance to study and understand the profound philosophy on ecological conservation, analyze new opportunities and challenges presented by green development and make plans on promoting green finance work of the entire Bank.

Materiality Analysis

The Related Party Transaction, Social Responsibility & Consumer Protection Committee and the ESG core management team regularly discuss major issues affecting the sustained and prudent development of the Bank and sustainability issues attracting close attention of investors. Meanwhile, the EGS core management team actively participates in ESG forums and research subjects organized by regulators, specialized institutions and industrial organizations. This mechanism enables CCB to take into full consideration appeals of various stakeholders including regulators, investors, ESG rating agencies, customers, employees, professional consulting institutions, academic institutions, social organizations and media outlets and thus serves as important support for CCB to analyze and eventually

[2] According to relevant regulatory requirements, with deliberation and approval by the Board of Directors at the meeting on 17 January 2020, the former Social Responsibility and Related Party Transaction Committee was renamed the Related Party Transaction, Social Responsibility & Consumer Protection Committee under the Board of Directors. The Committee's responsibilities were adjusted and improved accordingly.

identify the substantive issues.

Topics in the Contents of the report are all substantive issues identified by the Bank through the above-mentioned normalized stakeholder engagement mechanism. Besides, in the "Introduction – More Information" are full texts that the Bank has disclosed in open channels. They are closely related to the substantive issues and can be taken for reference by investors and all the stakeholders.

ESG rating

As a global systemically important bank, the Bank is fully aware of the importance of its own sustainable development and its efforts to safeguard global financial stability. We continue to improve the capability in sustainable development to build the fortress in risk management. In MSCI's latest ESG rating published in December 2019, CCB was upgraded from BB to BBB.

Compared with non-systemically important banks and medium and small-sized ones, we require further matured management and more prudent capability in sustainability to have the rating upgraded. We will continue to steadily press ahead with management enhancement based on feedbacks of stakeholders and realities of CCB, and further refine information disclosure regarding environmental, social and governance issues.

For more information on corporate governance, please refer to the *Annual Report 2019 of China Construction Bank Corporation*.

Environmental

Serial A1: Emissions

On 7 August 2016, the Beijing Municipal People's Government issued the *Plan of Beijing for Energy Conservation and Consumption Reduction and Responses to Climate Change in "13th Five-Year Plan" Period*. With powerful and effective measures, during the "13th Five-Year Plan" period, the Bank smoothly completed the planning goals of total annual energy consumption and intensive energy conservation and consumption reduction. In 2018, the Bank was evaluated as "Excellence" in the energy-saving target responsibility assessment of energy consumption units in the place where the headquarter was registered.

The Bank updated its facilities to reduce energy consumption. It successively implemented projects such as the air-conditioning system upgrading for buildings, the infrastructure upgrading for data rooms, the lighting system energy-saving upgrading, and energy-saving upgrading for new fan control system. The Bank has achieved more accurate self-control of building air-conditioning units, reducing energy consumption and improving the office environment. It applies scientific working means to reduce energy consumption, and adopts paperless office, precise control of room temperature, scientific utilization of computer and water, and timely power cut. The Bank participated in the research led by the Beijing Municipal Development and Reform Commission into the advanced value algorithms for new facilities in the data center and proposed new algorithms to optimize energy consumption.

The Bank put into effect the scrapping process as stipulated in the *Interim Measures for Computer Equipment Management of China Construction Bank* and *Interim Measures for Financial Management of China Construction Bank*. Equipment that need be scrapped was handed over to companies qualified for electronic waste disposal and filed with governmental environmental authorities on website, so as to ensure harmless disposal of the electronic waste and minimize impact on the environment.

Serial A2 and A3: Use of Resources and The Environment and Natural Resources

The Data Center adopts measures such as energy efficiency and renewable energy to ensure its safe and stable operation and energy conservation. In the winter and transition seasons, natural cooling technology is used to reduce energy consumption of the refrigeration system; waste heat in the computer room is recycled with water-source heat pumps and supplies to offices for heating; supply and return water temperature of chilled water is increased to effectively lower energy consumption of water chillers and reduce carbon emissions.

Serial A4: Climate change

The Bank has always paid great attention to performance of social responsibilities, including those on environment, climate change and other ecological issues. On the meetings of the Related Party Transaction, Social Responsibility & Consumer Protection Committee and the Board of Directors, the issues related to green finance were discussed in depth.

In 2019, as a primary member, the Bank joined the *2019 ESG and High-quality Development Research for Chinese Banking Industry* initiated by China Banking Association. Through the research, the Bank followed up international ESG development trends, tracked ESG policy dynamics of domestic regulators, and comparatively analyzed realities of global peers, domestic peers and the Bank itself with focus put on environmental issues, laying the foundation for the Bank to reasonably promote ESG management for the next step.

On 30 December 2019, China Banking and Insurance Regulatory Commission released the *Guiding Opinions on Promoting the High-quality Development of Banking and Insurance*, where it further clarified the requirements for greatly developing green finance. It was pointed out that banking institutions shall establish and improve their environmental and social risk management systems, include environmental, social and governance requirements into the whole credit process and strengthen related information disclosure and exchanges and interaction with stakeholders.

In 2020, the Bank will strictly practice regulatory requirements, continuously drive forward forward-looking researches, refine management frameworks and policy systems, continue to explore green finance products on responding to climate change and regularly report relevant progress.

Social

Serial B1 and B4: Employment and Labor Standards

The Bank's operation and management are compliant with the laws and regulations of the PRC and countries of registered offices. The Bank is 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, the Bank is 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 the Employee Representatives' Conference, where employees submit proposals through their employee representatives to participate in management and business development. It has also established an open letter box or a petition department to accept complaints about employee right protection.

In 2019, the topics closely related to employees' rights and interests were selected and presented at the Employee Representatives' Conference; the extension of "Tongxin Program" aimed to effectively offer inclusive care; the optimization of physical checkup for employees aimed to safeguard their health; and caring for outlet employees aimed to create their happy harbors. What's more, CCB University played a part in enhancing training for primary-level employees.

Serial B2: Health and Safety

The Bank attaches great importance to the protection of employees' rights and interests and highlights the safety of employees' working environment and occupational safety. According to related laws and regulations such as the new *Fire Protection Law* and in line with the realities, the Bank has issued the *Measures for Fire Safety Management of China Construction Bank, Management Measures for the Responsibility System on Fire Safety* and *Rules on Fire Safety Management on Construction Sites* to institutionally standardize fire safety management and eliminate loopholes in fire safety. It refined daily safety management policies for offices and business premises, strictly prohibited the entry of dangerous articles such as flammables, explosives, and chemicals into office or business areas, and promoted the use of face recognition technology for access control in office buildings, so as to ensure the safety of office premises. Work safety inspections were conducted, covering all the institutions, venues and safe operation areas across the Bank, to detect and rectify safety hazards and weak points and enhance guarantee for employee's occupational safety. Adhering to the employee safety management philosophy that puts employees and prevention first, the Bank carried out the "Month for Safety Promotion" campaign, strengthened safety education and training for our employees, and organized fire evacuation drills. It promptly gave early warning of safety risks and made efforts to improve employees' safety awareness and their ability to cope with emergencies and avoid risks.

Serial B3: Development and Training

The Bank continued to press ahead with the development of CCB University. It implemented the "i-University, Growing Together" three-year action plan for employees, widely organized pre-job training, on-the-job training and off-job training, launched various activities such as on-the-job drills, skill competitions and online learning, unfolded high-skill training and carried out overseas training for high-skill leadership and urgently needed talents. By developing the "Meet the Future at CCB" training program for new employees

and implementing the "Growth under the Witness of CCB" capability improvement program for outlet employees, CCB University preliminarily established an integrated course system with a unified standard, collaborated development among regional schools, distinctive professional schools and complete service functions.

Great efforts were made to promote the development of female employees. The Bank held training sessions for female representatives and conducted questionnaire-based surveys on care for employees and design of career paths to proactively contribute ideas and create conditions for development of female exemplary employees.

Serial B5: Supply Chain Management

The Bank strengthened the management of suppliers' qualifications and service capacities. At the pre-admission stage, suppliers were selected by comprehensively reviewing their credentials and other basic elements, with field surveys conducted if necessary. In the process of investigation, attention was continuously paid to safety and environmental measures of suppliers. At the supplier selection stage, the Bank adhered to the principle of "choosing the best and the strongest among the good", and recommended excellent suppliers for participation in procurement activities.

Multiple measures were taken to prevent supplier-related corruption. The Bank revised procurement policies such as the *Measures for Management of Centralized Procurement of China Construction Bank* and included misconduct management of suppliers into the *Regulations on Supplier Management of China Construction Bank* to further enhance institutional restraints and intensify misconduct management of suppliers.

Longjicai, CCB's procurement platform, introduced artificial intelligence and big data analysis and integrated data from multiple channels including industry and commerce, justice, corporate finance, performance cases and banking business to multidimensionally prevent supply risk. Meanwhile, knowledge mapping and analysis technology was adopted to accurately depict relationships among suppliers, and the automatic comparison technology which could efficiently identify suppliers' behaviors of collusive tendering was employed to ensure sunshine procurement.

Serial B6: Product Responsibility

CCB actively carries out national policies on protection of intellectual property (IP) rights and pays attention to IP creation, application, protection and management. According to CCB's rules and regulations on IP management, the Bank applies for IP rights, including patents, trademarks, etc. in time to protect the legitimate rights and interests derived from various innovations of the Bank. It is also committed to fully respecting the IP rights of others and preventing risks of IP infringement. No major IP infringement incident occurred during the year.

Fully aware of the importance of personal information for customers, the Bank has formulated the *Measures for Information Security Management of China Construction Bank, Management Rules on Protection of Scientific and Technological Information Security of China Construction Bank, Management Rules on Security of Production Data Application of China Construction Bank, and Management Measures on Personal Customers' Information of China Construction Bank (Version 2019)* to fully safeguard personal information security of customers. For the full text of *Privacy Policy*, please scan the QR code in "Introduction – More Information".

Protection of consumers' rights and interests

In 2019, the Bank further strengthened the overall planning, supervision and instruction on consumer protection from the Board of Directors, the Board of Supervisors, and the Senior Management through regular hearing of consumer protection reports and guidance of relevant work. By enhancing the consumer protection review, boosting complaint management, conducting customer satisfaction surveys and other means, the Bank continuously promoted the refinement in products and services and strove to create a better financial consumption environment for consumers.

To facilitate consumers' inquiries and verification on financial products, the Bank continuously optimized the internet product information inquiry platform, and strove to completely disclose financial product information. For new products and services, rules and regulations, marketing and publicity materials, release of internet products, model contract texts and other contents, the Bank conducted special review from the perspective of consumer protection and worked hard to better protect customers' rights to know, property security rights, and other legal interests from the source.

Publicity and education is an important means to improve financial consumers' self-protection ability and to build a harmonious financial environment. The Bank actively organized the theme activities such as the "March 15 Financial Consumer Rights Day", the "Financial Knowledge Popularization for Wealth Maintenance", the "Month of Financial Knowledge Promotional Services", and various regular consumer education events. The Bank integrated financial education into the social and cultural life and tried hard to deepen the public's understanding of finance and consumer protection knowledge. In 2019, over 14,000 outlets of the Bank conducted the publicity and education activities, covering nearly 70 million people, and the Bank was thus awarded with the title of the "Excellent Organization for Joint Financial Knowledge and Popularization Activities" by CBIRC.

The Bank always gives top priority to customer problems and complaints. Through a variety of measures such as expanding handling channels, optimizing processing procedures, strengthening statistical analysis, and focusing on refinements, the Bank continuously improved processing efficiency and strove to lessen customer problems and complaints, achieving a customer satisfaction ratio of 81.1% in 2019. To ensure that "each problem customers faced shall be responded and addressed", the Bank developed and launched the customer complaint management system. By digital and technological means, the Bank further expanded the business in complaint handling, promoted the optimization in services and products, and continuously improved customer experience.

In 2019, the Bank provided financial services to several hundred million personal customers and had about 15,000 outlets. Throughout the year, the Bank handled over 260,000[3] cases of customer problems and complaints, most of which were about the businesses in bank cards (including credit cards), loans, payment, settlement and the like. The branches in Guangdong, Hebei, Sichuan and other regions received relatively more customer complaints.

[2] Because the verification standards and statistical calibers of customer complaints vary with banks, the number of customer problems and complaints disclosed by the Bank is not horizontally comparable to those from other counterparts.

Serial B7: Anti-corruption

Reinforcing supervisory functions and responsibilities and stepping up efforts in anti-corruption in the financial sector

A tier-4 supervisory architecture was set up. The Party Committee of the Bank and the Discipline Inspection and Supervision Office at CCB jointly issued the *Implementation Program on the accrediting reform of China Construction Bank*, and transferred responsibilities assumed by former discipline inspection departments of the Bank and incompatible with duty performance of the Discipline Inspection and Supervision Office at CCB entirely to relevant in-house departments of the Bank. So far, nine in-house functional departments have been set up, including Office, Case Supervision and Management Office, No. 1, 2 and 3 Supervision and Inspection Offices, No. 4 and 5 Review and Investigation Offices, Case Trial Office and Cadre Supervision and Management Office.

The Discipline Inspection and Supervision Office at CCB formulated different daily supervision programs for the five groups (namely members of the Head Office Party Committee and Senior Management, heads of the Head Office departments and institutions directly under the Head Office, heads of tier-one branches and audit institutions in business areas, heads of domestic subsidiaries, and heads of overseas institutions).

The above-mentioned information is sourced from the website of the Central Commission for Discipline Inspection of the CPC and the National Supervisory Commission. For more information on corruption cases, please click the open query links in the introduction.

Complaint reporting

In addition, the Bank has put in place the 4-in-1 complaint reporting system encompassing channels of "letters, emails, phone calls and visits". The Bank requires that agencies at all levels and relevant departments should timely report findings of any clue to suspected violations against disciplines, duty-related violations and duty-related crimes to the Discipline Inspection and Supervision Office at CCB and offer full support for related investigation and handling. Meanwhile, application of banking big data was explored to intensify proactive supervision and improve the capability in actively detecting clues.

Integrity requirements on overseas institutions

Overseas institutions constitute an important part of CCB Group. The Bank takes strict precautions against the moral hazards of employees from overseas institutions and establishes policies for the integrity work in overseas institutions. It explicitly requires that overseas institutions should consider the laws and regulations and regulatory requirements of the local countries or regions in developing and improving the management policies for employees' integrity operation and timely review and revise them. The Bank strengthens the supervision and inspection for the implementation of the policies and focuses on whether the employees commit violations such as power abuse, irregularities and favoritism, benefit transmission, corruption and bribery.

Training

In addition to the anti-corruption training for directors, the Bank continued to conduct anti-corruption training for employees throughout the bank and filmed four special videos including "Keep Alarm Bells Ringing" to serve as the regular learning materials for the employees across the bank.

Assessment

The Discipline Inspection and Supervision Office at CCB released the *Measures of Assessment in the Responsibility System for Building an Honest and Clean Administration for Management Cadres of the Party Committee of China Construction Bank*. The document clarified that Party organizations under direct administration of the Head Office Party Committee assumed main responsibility for

building an honest and clean administration, main principals in the leadership were persons of primary responsibility and other cadres undertook "dual responsibilities". The assessment work shall be implemented by the Discipline Inspection and Supervision Office at CCB on an annual basis.

Anti-money laundering (AML)

The Bank kept refining its AML system, strictly implemented regulatory requirements, earnestly fulfilled AML obligations and actively conducted related management with focus put on management quality and efficiency to effectively prevent the AML risk. In 2019, the Bank received over 90 commendation letters from the People's Bank of China and public security organs for providing clues to major money laundering cases.

The Bank incorporated fighting against crimes of money laundering in illegal trafficking of wild animals into the AML management system. It jointly held a seminar on "Fighting against Crimes of Money Laundering in Illegal Trafficking of Wild Animals" with the Financial Action Task Force (FATF), the People's Bank of China, Standard Chartered Bank, the Royal Foundation, and other institutions, introducing the relevant experience in using financial technology, big data analysis and other means to efficiently identify abnormal behaviors and transactions and to provide powerful clues and evidence for fighting against related crimes.

For more information on AML, please refer to the annual report issued around the same period, or visit the following links for more practice and progress of subsidiaries of the Bank.

Anti-money laundering, CCB in action
http://www.tbankw.com/xiuxianbank/qingsongyike/2019-02-10/297039.html
CCB Guangdong Branch saving 113 customers from loss with AML mechanism
http://finance.sina.com.cn/roll/2019-04-30/doc-ihvhiqax5911985.shtml

Serial B8: Community Investment

With the professionalism and dedication of a financial practitioner and the enthusiasm and responsibilities of a social worker, the Bank deeply studies the difficult social issues and participates in seeking solutions. Basing on the jointly building and sharing of public welfare platforms, the Bank participates in the public welfare together with its employees, clients, institutions and integrated business to help more people in need and to inject new positive energy into society.

It is our responsibility to well manage and use each donation. The Bank has formulated the whole-process management measures for public welfare donations. Detailed provisions have been made from various perspectives including feasibility analysis, implementation, publicity, and supervision and audit of projects. In 2019, the Bank donated a total of RMB134 million for public welfare. Among the donations, RMB108 million was used for targeted poverty alleviation. In addition, a number of long-term public welfare projects were also implemented, such as CCB Hope Primary School, Growth Plan for High School Students, and Mother Health Express.

Community Investment

Project	Partner	Amount of total donation	Timescale	By the end of 2019
Building the Future – CCB Sponsorship Programme for High School Students	China Education Development Foundation	RMB150 million	2007-Now	Donated RMB150 million cumulatively and funded 93,500 high school students.
CCB Sponsorship Programme of "Mother Health Express"	China Women's Development Foundation	RMB62 million	2011-Now	Purchased 410 Mother Health Expresses and put them into use in 24 poverty-stricken townships and counties in Xinjiang, Tibet, Gansu, Qinghai and other provinces and regions.
Support CCB Hope Primary School	China Youth Development Foundation	RMB13.06 million	1996-Now	Supported the construction of 46 Hope Primary Schools, equipped these schools with libraries, computer rooms, and sports grounds, funded the training for over 800 teachers, and organized 250 teachers and students to participate in the Summer Camp Program.
Love in Tibet – CCB and JIC Scholarship (Grant)	China Foundation for Poverty Alleviation	RMB3.5 million	2007-Now	Donated RMB2.76 million cumulatively and funded 1,320 poverty-stricken students 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	RMB8 million	2012-Now	Made donations for the construction of 134 "Happy Music Classrooms", trained rural music teachers, and built the "Home for Youth" of the Chinese Young Volunteers Association and the Youth Volunteers' Guidance Center 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	RMB4.8 million	2016-Now	Donated funds and goods to over 12,000 students in poverty-stricken areas, and organized over 200 teachers and students from poverty-stricken areas to participate in summer (winter) camp activities.

MORE INFORMATION

For more information on house leasing, inclusive finance, FinTech, response to climate change, employees' development and public welfare for communities, please scan the following QR codes:

WeChat official account "CCB Today"

WeChat official account "CCB University"

WeChat official account "Yugong College"

people.cn: CCB University Redefining Corporate Universities

Green, Social and Sustainability Bond Framework of China Construction Bank

For more information on customer privacy policies, information security management, and systemic risk management, please scan the following QR codes:

Privacy Policy of China Construction Bank

Establishment of an Intelligent and Flexible Cyber Security Support System

Implementation Guide for the Information Security Management System

Issuance of China's First Systemic Risk Index System "CCB-Nankai Systemic Risk Index"

For articles by the management on sustainable development of banks, please scan the following QR codes:



Tian Guoli: Developing New Finance Serving the High-quality Economic and Social Development



Serving the Public to Live and Work in Peace and Contentment and Building a Better Modern Life



Tian Guoli: Empowering Finance with Technology to Comprehensively Improve the Capability in Serving Private Enterprises

Public query links



Assessment of carbon emissions
Notice on Assessment Results of Energy-Saving Target Responsibility of Energy Consumption Units in Xicheng District of Beijing in 2018
http://www.zfzj.org/contentimg.php?cid=18&id=25063



Central Commission for Discipline Inspection of the Communist Party of China and National Supervisory Commission of the People's Republic of China (PRC)
http://www.ccdi.gov.cn/toutiao/201912/t20191209_205789.html

INDEPENDENT ASSURANCE REPORT

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Social Responsibility Report

Independent Assurance Report

安永华明（2020）专字第60438537_A01号
China Construction Bank Corporation Co.,Ltd.

The Board of Directors of China Construction Bank Corporation Co.,Ltd.:

We have been engaged to express a limited assurance opinion on the selected data in the 2019 Social Responsibility Report of China Construction Bank Corporation Co., Ltd. (the "Social Responsibility Report") prepared by China Construction Bank Corporation Co., Ltd. ("CCB").

I. The Board of Directors' responsibilities

The Board of Directors of CCB are responsible for the preparation and presentation of the selected data in accordance with the standard for preparation of the report. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the selected data; and making estimates that are reasonable in the circumstances.

II. Our responsibilities

Our responsibility is to express a conclusion on the selected data in the Social Responsibility Report based on our work performed. We report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

We conducted our work on the selected data 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 comply with ethical requirements and plan and perform the assurance engagement to obtain limited assurance as to whether any matters have come to our attention that causes us to believe that the selected data as at 31 December 2019 and for the year then ended in the Social Responsibility Report is not prepared in all material respects in accordance with the standard for preparation of the report.

III. Scope of work, approach, and limitation

The selected data in the Social Responsibility Report of CCB for 2019 that is covered by this report is as follows:

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Social Responsibility Report

Independent Assurance Report

安永华明（2020）专字第60438537_A01号
China Construction Bank Corporation Co.,Ltd.

- Total assets (RMB trillion)
- Net profit (RMB100 million)
- Return on average assets (%)
- Weighted return on average equity (%)
- Number of branches worldwide
- Tax contribution (RMB100 million)
- Social contribution per share (RMB)
- Cross-border RMB settlement volume (RMB trillion)
- Balance of agriculture-related loans (RMB100 million)
- Balance of inclusive finance loans (RMB100 million)
- Number of inclusive finance loan customers under CBIRC criterion (10,000)
- Balance of personal housing loans (RMB100 million)
- Newly increased of housing fund collection (RMB100 million)
- Balance of real estate development loans for indemnificatory housing supported by state policies (RMB100 million)
- Balance of shantytown renovation loans (RMB100 million)
- Payment to suppliers (RMB100 million)
- Expenditure on public welfare donation (RMB 10 thousand)
- Targeted poverty alleviation donations (RMB 10 thousand)
- Balance of green loans (RMB100 million)
  - Equivalent of standard coal emission reduction (10,000 tons)
  - Equivalent of carbon dioxide emission reduction (10,000 tons)
  - COD emission reduction (10,000 tons)
  - Ammonia and nitrogen reduction (10,000 tons)
  - Sulfur dioxide emission reduction (10,000 tons)
  - Nitric oxides emission reduction (10,000 tons)
  - Water saving (10,000 tons)
- Total greenhouse gas emissions (Category 1&2) (tons)
- Total greenhouse gas emissions per employee (Category 1&2) (tons per person)
- Direct emissions (Category 1) (tons)
  - Natural gas (tons)
  - Liquefied petroleum gas (tons)
  - Coal (tons)
  - Company vehicles (tons)
  - Diesel (tons)

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Social Responsibility Report

Independent Assurance Report

安永华明（2020）专字第60438537_A01号
China Construction Bank Corporation Co.,Ltd.

- Indirect emissions (Category 2) (tons)
  - Power purchase
- Harmless waste (tons)
  - Discarded electronic devices (tons)
  - Scrapped vehicles (tons)
  - Waste batteries (tons)
  - Discarded office supplies (tons)
- Annual total harmless waste consumption per employee (tons/person)
- Hazardous waste (tons)
  - Discarded toner cartridges (tons)
- Annual total amount of hazardous waste consumed per employee (tons/person)
- Energy consumption (MWh)
- Direct energy consumption (MWh)
  - Natural gas (MWh)
  - Liquefied petroleum gas (MWh)
  - Coal (MWh)
  - Diesel (MWh)
  - Gasoline (MWh)
- Indirect energy consumption (MWh) Power purchase (MWh)
- Annual total energy consumption per employee (MWh/person)
- Water consumption (tons)
- Annual tap water consumption per employee (tons/person)
- Total paper consumption (tons)
  - Office use (tons)
  - Counter use (tons)
- Annual paper consumption per employee (tons/person)
- Proportion of off-counter account transactions (%)
- Financial transaction migration rate via electronic channels (%)
- Number of suppliers - Yangtze River Delta
- Number of suppliers - Pearl River Delta
- Number of suppliers - Bohai Rim
- Number of suppliers - Central
- Number of suppliers - Western
- Number of suppliers - Northeastern
- Local supplier procurement expenditure ratio (%)
- Procurement contract fulfillment (%)
- External expert participation rate (%)
- Number of training provided to suppliers' social responsibility (including interviews and business exchanges) (times)

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Social Responsibility Report

Independent Assurance Report

安永华明（2020）专字第60438537_A01号
China Construction Bank Corporation Co.,Ltd.

- Total number of employees (persons)
- Additional labor contractors (persons)
- Ethnic minority employees (persons)
- New employees (persons)
- Foreign employees (persons)

By gender

- Male employees (persons)
- Female employees (persons)

By age

- Below 30 (persons)
- 31-40 (persons)
- 41-50 (persons)
- 51-59 (persons)
- Above 60 (persons)

By region

- Yangtze River Delta (persons)
- Pearl River Delta (persons)
- Bohai Rim (persons)
- Central (persons)
- Western (persons)
- Northeastern (persons)
- Head Office (persons)
- Overseas (persons)

On-site training

- Tier-one branches and departments of the Head Office (person-times)
- Tier-two branches, departments of tier-one branches, and divisions of the Head Office (person-times)
- Business managers and lower levels (person-times)

Online training

- Tier-one branches and departments of the Head Office (persons)
- Tier-two branches, departments of tier-one branches, and divisions of the Head Office (persons)
- Business managers and lower levels (persons)

Employee turnover rate by age

- Below 25 (%)
- 26-35 (%)
- 36-45 (%)
- 46-54 (%)
- Above 55 (%)

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Social Responsibility Report

Independent Assurance Report

安永华明（2020）专字第60438537_A01号
China Construction Bank Corporation Co.,Ltd.

Employee turnover rate by region

- Yangtze River Delta (%)
- Pearl River Delta (%)
- Bohai Rim (%)
- Central (%)
- Western (%)
- Northeastern (%)
- Head Office (%)
- Overseas (%)

Employee work injury

- Death toll on business (persons)
- Death rate on business (%)
- Working days affected as a result of work injuries (days)

Customer satisfaction

- Personal customers - Overall customer satisfaction (%)
- Corporate customers - Overall customer satisfaction (%)

Service channel development

- Number of online banking users (10,000)
- Number of mobile banking users (10,000)
- Number of users that connect bank accounts with WeChat (10,000)
- Number of telephone banking customers (10,000)
- Number of self-service bank branches
- Number of ATMs
- Smart Bank
- Number of branches with wheelchair access
- Number of branches with "Caring Window"
- Number of branches with "Workers' Harbour"
- Sessions of training namely "Jinzhihuimin"(number of sessions)
- Balance of loans to the clean transportation sector of CCB's domestic branches (RMB 100 million)
- Balance of loans to the clean energy sector of CCB's domestic branches (RMB 100 million)
- Balance of loans to the energy-saving and emission reduction sector (RMB 100 million)

Social Responsibility Report

Independent Assurance Report

安永华明（2020）专字第60438537_A01号
China Construction Bank Corporation Co.,Ltd.

- Number of platforms for integrated house leasing services on prefecture level and above
- Balance of loans for targeted poverty alleviation (RMB 100 million)

Our work was performed at the Head Office of CCB and Beijing branch.

The procedures we performed comprised:

1) Interviews with management and personnel in the departments involved in providing information for inclusion in the Social Responsibility Report in relation to the selected data;
2) Analytical procedures;
3) Examination, on a test basis, of documentary evidence relating to the selected data on which we report;
4) Recalculation;
5) Other procedures deemed necessary.

In a limited assurance engagement, the evidence-gathering procedures are more limited than for a reasonable assurance engagement, and the therefore less assurance is obtained than in a reasonable assurance engagement. The procedures selected depend on the practitioner's judgment, including the assessment of the risks of material non-compliance of the selected data prepared in accordance with the standard for preparation of the report.

Our work was limited to the selected data as of 31 December 2019 and for the year then ended in the Social Responsibility Report. We have not performed any procedures over other data included in the Social Responsibility Report for 2019, nor have we performed any procedures on other data or data for 2018 and years before. In addition, our work performed was not for the purpose of expressing an opinion on the effectiveness of CCB internal controls.

Social Responsibility Report

Independent Assurance Report

安永华明（2020）专字第60438537_A01号
China Construction Bank Corporation Co., Ltd.

IV. Conclusion

Based on the limited assurance work which we have performed, nothing has come to our attention that causes us to believe that the selected data as at 31 December 2019 and for the year the ended has not been prepared, in all material respects, in accordance with the standard for preparation of the report.

V. Our independence, quality control and assurance team

We have complied with the independence and other ethical requirements of the *International Code of Ethics for Professional Accountants* issued by the International Ethics Standards Board for Accountants. We have complied with the quality control requirements of the *International Standard on Quality Control 1*. Our team has required competencies and experience for this assurance engagement.

Ernst & Young Hua Ming LLP

Beijing, China

27 March 2020

APPENDIX

Content Index of GRI Standards

Serial #	GRI Standards	Notes
102-1	Name of the organization	Refer to the official website
102-2	Activities, brands, products, and services	Refer to the official website
102-3	Location of headquarters	Refer to the official website
102-4	Location of operations	Refer to the official website
102-5	Ownership and legal form	Refer to the official website
102-6	Markets served	Refer to the official website
102-7	Scale of the organization	Refer to the official website
102-8	Information on employees and other workers	Refer to the official website
102-9	Supply chain	ESG disclosure
102-10	Significant changes to the organization and its supply chain	ESG disclosure
102-11	Precautionary Principle or approach	ESG disclosure
102-12	External initiatives	Refer to the official website
102-13	Membership of associations	Refer to the official website
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	ESG disclosure
102-17	Mechanisms for advice and concerns about ethics	ESG disclosure
102-18	Governance structure	ESG disclosure
102-19	Delegating authority	ESG disclosure
102-20	Executive-level responsibility for economic, environmental, and social topics	ESG disclosure
102-21	Consulting stakeholders on economic, environmental, and social topics	ESG disclosure
102-22	Composition of the highest governance body and its committees	Refer to the annual report of CCB
102-23	Chair of the highest governance body	Refer to the annual report of CCB

Serial #	GRI Standards	Notes
102-24	Nominating and selecting the highest governance body	Refer to the annual report of CCB
102-25	Conflicts of interest	Refer to the annual report of CCB
102-26	Role of highest governance body in setting purpose, values, and strategy	ESG disclosure
102-27	Collective knowledge of highest governance body	ESG disclosure
102-28	Evaluating the highest governance body's performance	Refer to the annual report of CCB
102-29	Identifying and managing economic, environmental, and social impacts	ESG disclosure
102-30	Effectiveness of risk management processes	Refer to the annual report of CCB
102-31	Review of economic, environmental, and social topics	ESG disclosure
102-32	Highest governance body's role in sustainability reporting	ESG disclosure
102-33	Communicating critical concerns	ESG disclosure
102-34	Nature and total number of critical concerns	ESG disclosure
102-35	Remuneration policies	Refer to the annual report of CCB
102-36	Process for determining remuneration	Refer to the annual report of CCB
102-37	Stakeholders' involvement in remuneration	Refer to the annual report of CCB
102-38	Annual total compensation ratio	Refer to the annual report of CCB
102-39	Percentage increase in annual total compensation ratio	Refer to the annual report of CCB
102-40	List of stakeholder groups	Refer to the CSR column on the official website.
102-41	Collective bargaining agreements	ESG disclosure
102-42	Identifying and selecting stakeholders	ESG disclosure
102-43	Approach to stakeholder engagement	ESG disclosure
102-44	Key topics and concerns raised	ESG disclosure
102-45	Entities included in the consolidated financial statements	Refer to the annual report of CCB
102-46	Defining report content and topic boundaries	Materiality analysis
102-47	List of material topics	Materiality analysis
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

Serial #	GRI Standards	Notes
102-54	Claims of reporting in accordance with the GRI Standards	Introduction
102-55	GRI content index	GRI Index
102-56	External assurance	Independent Assurance Report
103-1	Explanation of the material topic and its boundary	ESG disclosure
103-2	The management approach and its components	ESG disclosure
103-3	Evaluation of the management approach	ESG disclosure
201-1	Direct economic value generated and distributed	2019 highlights
201-2	Financial implications and other risks and opportunities due to climate change	Green finance against climate challenges ESG disclosure
201-3	Defined benefit plan obligations and other retirement plans	Refer to the official website
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	2019 highlights
203-2	Significant indirect economic impacts	2019 highlights
204-1	Proportion of spending on local suppliers	Social responsibility performance
205-1	Operations assessed for risks related to corruption	Adopted in the future
205-2	Communication and training about anti-corruption policies and procedures	ESG disclosure
205-3	Confined incidents of corruption and actions taken	Refer to notices of regulators
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
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

Serial #	GRI Standards	Notes
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 finance against climate challenges
304-3	Habitats protected or restored	Green finance against climate challenges
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)	Green finance against climate challenges
305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	ESG disclosure
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	ESG disclosure
308-2	Negative environmental impacts in the supply chain and actions taken	ESG disclosure
401-1	New employee hires and employee turnover	Social responsibility performance
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	ESG disclosure
401-3	Parental leave	ESG disclosure
402-1	Minimum notice periods regarding operational changes	Refer to the annual report of CCB
403-1	Occupational health and safety management system	Not applicable
403-2	Hazard identification, risk assessment, and incident investigation	ESG disclosure
403-3	Occupational health services	Not applicable
403-4	Worker participation, consultation, and communication on occupational health and safety	ESG disclosure
404-1	Average hours of training per year per employee	ESG disclosure

Serial #	GRI Standards	Notes
404-2	Programs for upgrading employee skills and transition assistance programs	ESG disclosure
404-3	Percentage of employees receiving regular performance and career development reviews	ESG disclosure
405-1	Diversity of governance bodies and employees	ESG disclosure
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
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	ESG disclosure
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	ESG disclosure
417-2	Incidents of non-compliance concerning product and service information and labeling	Refer to notices of regulators.
417-3	Incidents of non-compliance concerning marketing communications	Refer to notices of regulators.
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Refer to notices of regulators.
419-1	Non-compliance with laws and regulations in the social and economic area	None

中国建设银行
China Construction Bank

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