

2008

社会责任报告

CORPORATE SOCIAL RESPONSIBILITY REPORT

中国工商银行股份有限公司



报告说明 Introduction

(一) 报告范围

报告的组织范围：本报告以中国工商银行股份有限公司为主体部分，涵盖境内各一级分行、直属分行，各直属学院，各直属机构，各境外机构。

报告的时间范围：2008年1月1日至2008年12月31日。

报告的发布周期：本报告为年度报告。

(二) 报告编制原则

本报告参照《全球报告倡议组织(GRI)可持续发展报告指南2006版》及金融服务业相关补充指引等标准要求编写，同时满足中国银监会《关于加强银行业金融机构社会责任的意见》、中国银行业协会《中国银行业金融机构企业社会责任指引》和上海证券交易所《上海证券交易所上市公司环境信息披露指引》的相关要求。

(三) 报告数据说明

报告中的财务数据来自2008年度财务报告，并经安永会计师事务所独立审计，其他数据以2008年为主，部分包括以前年度数据。本报告中所涉及货币金额以人民币作为计量币种，特别说明的除外。

(四) 报告保证方法

为保证报告的真实性、可靠性，本报告提请挪威船级社按照《可持续发展报告的审核程序》进行审核保证，提供独立的审核报告及声明。

(五) 报告发布形式

报告以印刷版和网络在线版两种形式发布。网络在线版可在本公司网站查阅(网址：www.icbc.com.cn, www.icbc-ltd.com)。

本报告以中英文两种文字出版，在对两种文本的理解上发生歧义时，请以中文文本为准。

(六) 联系方式

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i. Scope of the Report

Organizational scope of the Report: The Report is primarily about Industrial and Commercial Bank of China Limited, covering domestic tier-one branches, branches directly under the Head Office, institutes directly under the Head office, operations directly under the Head Office, and overseas operations.

Reporting period: January 1, 2008 – December 31, 2008

Reporting cycle: Annual.

ii. Preparation Principle of the Report

The Report is prepared with reference to the 2006 Sustainability Reporting Guidelines of Global Reporting Initiative (GRI) and the Financial Services Sector Supplement, and meets the requirements set out in the Opinions concerning Enhancing the Social Responsibility of Banking Financial Institutions issued by China Banking Regulatory Commission, the Guidelines for Corporate Social Responsibility of Chinese Banking Financial Institutions released by China Banking Association and the Guidelines of Shanghai Stock Exchange for Environmental Information Disclosure of Listed Companies.

iii. Data in the Report

Financial data in the Report are from 2008 financial statements, and audited by Ernst & Young; other data are for 2008 mostly or for previous years. Unless otherwise stated, financial and other data in the Report are in Renminbi (RMB).

iv. Assurance Approach of the Report

In order to ensure the authenticity and creditability of the Report, Det Norske Veritas (DNV) is invited to verify the Report in accordance with the DNV Verification Protocol for Sustainability Reporting, and provide an independent verification report and assurance statement.

v. Release and Reading of the Report

The Report is released both in hardcopy and online. The online version is available at www.icbc.com.cn, www.icbc-ltd.com.

This report is published both in Chinese and English. If there is any discrepancy, interpretations should be made according to the Chinese version.

vi. Contact Approach

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董事长致辞



董事长 姜建清

大地春正回。经过大力提振的中国经济已率先透露出回暖的迹象，为处于危机寒冬中的全球经济吹送着春的讯息。我们相信，《中国工商银行2008年社会责任报告》能让全球投资人、客户及社会大众感受到更多的温暖，看到更多的希望。

2008年，我们在应对国际金融危机和国内经济形

势急剧变化的严峻挑战中，积极履行了责任。我们充分认识到，工商银行作为中国资产规模最大、具有国际影响力的银行，保持自身健康运行和良好的盈利成长，对于维护国家金融安全和稳定、促进经济健康发展以及增强国际金融业应对危机信心的重要作用。我们积极克服因外部环境变化导致的拨备增提、利差收窄、支出增多等不利因素影响，着力通过加快创新发展、抓好开源节流和提高风险管理水平等措施，使净利润增长仍达到35%，并跃升为全球最盈利银行，股东回报持续增长。同时，我们强化自身风险管理，全面提高风险识别和判断能力，增强风险防控的预见性、敏锐性和风险处置的及时性、有效性，保持了资产质量的稳定。在急剧变化的经营环境下，工商银行向投资者、客户和全社会交出了一份合格答卷。

2008年，我们在落实国家宏观调控政策中，有效发挥了大银行作用。我们深刻理解经济决定金融、经济好才会有金融好的道理，把支持国民经济平稳较快发展，作为履行企业责任的基本要求，着力寻求企业效益与社会责任、眼前利益与长远发展的平衡，信贷投放较好地体现了国家宏观调控政策和货币政策要求。上半年根据从紧的货币政策要求，合理把握了信贷总量和投放进度；进入三季度后根据宏观调控方向、重点和力度的变化，及时扩大了信贷规模，加大了对经济发展的支持力度，全年贷款投放为历年最多。在加大对重点项目、重点企业信贷投放的同时，我们对一些经营暂时困难，但基本面和发展前景较好的企业，特别是对一大批中小企业，按照商业银行经营原则给予多方面的金融支持，真诚帮助企业渡过难关。我们继续大力推行“绿色信贷”，严控高耗能、

高污染行业贷款，加大对节能环保领域的支持。在困难和危机面前，工商银行以诚信承担了责任。

2008年，我们在奥运金融服务的严格检验中，认真履行了承诺。我们把做好奥运金融服务作为改进客户服务、履行社会责任的重中之重，完善服务设施，优化服务流程，创新服务方式，提高服务供给能力，实现了“生产运行零事故”和“奥运服务零投诉”，各奥运赛区城市分行员工还积极加入到奥运志愿者行列，为奥运会成功举办做出了积极贡献，也推动了全行服务水平的进一步提升和优秀企业形象的进一步确立。服务的全面改进，使广大客户真切感受到工商银行的新理念和新价值。

2008年，我们在艰苦卓绝的抗震救灾斗争中，积极作出了贡献。面对汶川特大地震灾害，我们按照政府的统一部署，紧急动员，迅速行动，全力投入到救人、保财产、恢复营业、金融支持和赈灾募捐等各项工作中，灾区分行最大程度地减少了人员伤亡和财产损失，第一时间在震后废墟上搭建起“帐篷银行”、“板房银行”，最早在灾区恢复对外营业。在这次抗震救灾中，我们是发放抗震救灾及灾后恢复生产贷款最多的银行，也是捐款最多的金融机构。工商银行在抗震救灾中表现出来的良好精神风貌，赢得了全社会的尊重，展示了负责任的大银行风范。

经过2008年的考验和洗礼，我们对履行好现代金融企业的社会责任感悟更深刻、信念更坚定。企业是社会的一份子，社会责任需要企业真诚担当；企业也只有履行好社会责任，才能彰显自身

价值、成就千秋基业。履行社会责任，做优秀企业公民，实现企业与社会、自然可持续发展的和谐统一，始终是工商银行肩负的光荣使命，是工商银行在建设国际一流现代金融企业进程中回报社会、造福民众的一贯追求。

2009年又是一个新的起点。尽管这一年可能是我国新世纪以来经济发展面临困难最大、挑战最严峻的一年，工商银行也可能会面临许多新的困难和挑战，但我们对保持自身的健康发展充满信心，同时我们将进一步加强与各利益相关方的良好沟通和诚信合作，携手共同履行社会责任，共同为经济振兴、社会和谐、科学发展，点燃新的希望，奉献更多力量。



董事长 姜建清

二〇〇九年三月二十五日

Chairman's Message

Spring is coming. China's economy has shown early signs of recovery on stimulus, sending a message of spring to the global economy in mid of cold winter. We believe that the Corporate Social Responsibility Report 2008 of ICBC will bring more warmth and hope to global investors, customers and the public.

We fulfilled our responsibility in response to tough challenges posed by the global financial crisis and sharp changes in domestic economic conditions. We fully realized that the healthy operation and sound profit growth of ICBC, a bank with the largest asset size in China and having an international influence, played a crucial role in helping maintain financial security and stability of the state and boost sound economic growth of China and shore up confidence of the global financial sector in overcoming crisis. Despite such unfavorable factors as expanding provisions, narrowing interest spread and rising spending, we managed to achieve a net profit growth of 35% and became the most profitable bank in the world by accelerating innovation development, diversifying income sources and improving risk management, enabling continued growth in returns to shareholders. Meanwhile, we maintained stable asset quality by enhancing risk management, boosting risk awareness and judgment capability and improving predictability and quickness of risk prevention and control as well as timeliness and effectiveness of risk disposal. Amid the rapidly changing business environment, ICBC presented a good answer to investors, customers and the community at large.

In 2008, we effectively played our role as a large bank in implementing macro-control policies. With an in-depth understanding of the fact that economy determines finance and sound finance relies on healthy economy,

we supported stable and rapid growth of national economy as a fundamental part of corporate social responsibility, sought to maintain a balance between business profits and social responsibility, and between short-term gains and long-term development, and provided credit facilities in compliance with the macro-control policies and monetary policies. In the first half of the year, the total size and distribution progress of credit were reasonably controlled under the tight monetary policy. Starting from the third quarter when the direction, focus and strength of macro-controls changed, we expanded the credit size in stronger support of economic development, resulting in the most loans extended annually in recent years. In addition to boosting credit support for priority projects and businesses, we also provided a wide range of financial supports for enterprises in temporary difficulties while showing good fundamentals and promising prospects, in particular to many small and medium enterprises, under the operational principles of commercial banks and helped them through hardships. We intensified support for energy efficient and environmentally friendly areas by further promoting "green credit" and strictly controlling loans to energy- and pollution-intensive sectors. ICBC assumed its responsibility in good faith in front of difficulties and crisis.

In 2008, we fulfilled our commitments on financial services for Olympic Games. We gave top priority to Olympic financial services in improving customer services and performing social responsibility. We achieved "zero accident in operations" and "zero complaint in Olympic services" through improved service facilities, optimized service process, innovative service modes and heightened service provision ability. Branch employees in Beijing and other Olympic co-host cities joined the

Olympic volunteer team contributing to success of Olympic Games. These efforts led to heightened service level across the bank and further buildup of corporate image. Improvements in services conveyed our new ideas and values to customers.

We made contributions to earthquake relief efforts in 2008. In the face of the catastrophic Wenchuan earthquake, we urgently mobilized all resources to rescue people, protect properties, resume operations, provide financial supports and raise donations under the uniform arrangement of the government. Our branches in quake-hit areas minimized property losses and personal injuries and operated out of "tent offices" and "prefab offices" erected on ruins at the earliest opportunity, the first to resume operation in quake-affected areas. In nationwide earthquake relief efforts, we were the largest lender providing loans for earthquake relief and recovery activities and the largest donor among financial institutions. ICBC has won respect from all sections of society for its good sense of responsibility and demeanor of large banks demonstrated in the disaster.

After the test of 2008, we have a deeper understanding of and stronger belief in performing the social responsibility of modern financial institutions. Business corporations are a member of society and should shoulder their social responsibility, without which they cannot demonstrate their value or achieve sustained development. Fulfilling social responsibility, being a good corporate citizen and creating harmony between the sustained development of businesses, society and nature are ICBC's mission and lasting pursuance for repaying society and benefiting people on its way to an international first-class modern financial institution.

2009 is another start. Though it may be a year posing the toughest difficulties and biggest challenges to China's economy in the new century as well as many new difficulties and challenges to ICBC, we are full of confidence in maintaining our healthy development. Meanwhile, we will step up communication and cooperation with stakeholders and all sections of society, work together to fulfill social responsibility and contribute more to economic recovery, social harmony and scientific development.

Chairman : Jiang Jianqing

March 25, 2009

行长致辞



行长 杨凯生

2008 年是我国发展进程中极不寻常、极不平凡的一年，也是工商银行发展史上值得深刻铭记的一年。在这一年里，面对国际国内经济形势急剧变化的严峻挑战，面对突如其来的特大自然灾害的冲击，面对奥运金融服务的高标准要求，我们更

加自觉地坚持履行企业的经济责任和社会责任，在应对时艰、服务大局中保持了健康平稳的发展势头，为国家、股东、员工、客户及社会公众创造了新的价值，进一步确立了优秀商业银行和优秀企业公民的形象。

我们坚持用科学发展观获取新的成长动力，实现了股东回报和公司价值的持续增长。2008 年全行实现税后利润 1,112 亿元，创历史新高，同比增长 35.2%，成长为全球最盈利的银行。平均总资产回报率和加权平均股东权益回报率分别为 1.21% 和 19.43%，较上年提高 0.19 和 3.20 个百分点，在国际大银行中名列前茅。总市值名列全球上市银行之首。我们以持续成长的经济价值创造能力，出色履行了企业的经济责任。

我们认真落实国家宏观调控政策和央行货币政策要求，主动加强信贷政策与国家财政政策、产业政策、区域政策的衔接配合，在支持经济平稳较快发展中履行大银行的责任。特别是在国家出台一系列扩大内需、促进经济增长的政策措施后，我们及时扩大信贷规模，加大对经济发展的支持力度。全年新增人民币贷款 5,367.65 亿元，贷款增加额居同业之首，重点支持了国家重点项目建设、重点行业和企业的发展；积极支持了小企业发展和扩大消费，境内分行全年累计向小企业发放贷款 3,572 亿元，累计向个人发放贷款 4,803 亿元；支持了自主创新和节能环保等领域，控制了“两高”和产能过剩行业的贷款投放，以金融杠杆手段推动了环境保护和资源节约。

我们始终秉承“以客户为中心”的现代服务理念，以“奥运服务年”为契机，不断提升服务质量，积极为客户创造价值，满足社会日益增长的多元化金融服务需求。2008 年全行推出了私人银行服务，建成财富管理中心 110 家、贵宾理财中心近 3,000 家，对一大批营业网点进行了全面改造，电子银行服务网络更加健全，基本建立起分层服务体系，为全球 1.94 亿个人客户和 310 多万户公司机构客户提供优质、高效、规范的服务。我行在奥运金融服务中的“零事故”和“零投诉”，充分体现了工商银行服务的进步。

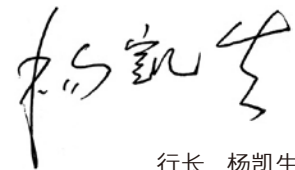
我们关注民生问题，支持公益事业，通过积极参与扶贫救灾、扶助教育、文化保护、志愿者服务等活动，努力回馈社会，促进和谐社会的构建。在 2008 年的抗震救灾中，我行是灾区恢复营业最早、抗震救灾贷款及捐款最多的银行。累计发放抗震救灾及灾后恢复生产贷款 288 亿元；共计捐款 14,191 万元，其中员工个人捐款 8,869 万元。

我们大力倡导“以人为本”理念，尊重员工的劳动创造，重视保护员工合法权益，积极为员工创造职业发展机会，关心困难员工和退休人员，努力实现股东回报、公司价值与员工利益的协调成长。2008 年，全行进一步深化了人力资源管理改革，加大了教育培训力度，充分调动了全行员工的积极性和创造性。

我们坚持依法合规经营，视诚信为生命，大力培育和弘扬信用文化，推动行业自律建设，严格履

行国际反洗钱及保护知识产权公约，致力于成为维护良好金融生态环境和金融秩序的典范。

工商银行的发展壮大，来源于全体员工的辛勤努力，得益于股东、客户和社会各界的支持厚爱，受惠于我国经济的持续健康发展。在未来建设全球最盈利、最优秀、最受尊敬银行的征程中，我们将继往开来，不懈进取，更加忠实地履行经济责任与社会责任，为我国经济发展和社会进步作出更大贡献，为国际金融业成功应对金融危机的挑战发挥应有的作用。



行长 杨凯生

二〇〇九年三月二十五日

President's Message

2008 is an unusual and extraordinary year in the history of China, and also a year deserving eternal memory in the history of ICBC. In the face of tough challenges brought by rapidly changing domestic and international economic conditions, shocks from catastrophic natural disasters and high requirements of Olympic financial services, we performed the economic and social responsibilities on our initiative. We maintained the momentum of healthy and stable development, created additional values for shareholders, employees, customers, the country and the public, and further built our image as a good bank and corporate citizen.

We continued to obtain new growth engines under the scientific outlook on development and achieved sustained growth of shareholder returns and corporate value. The Bank registered a record-setting profit after tax of RMB111.2 billion in 2008, up 35.2% from the previous year and making us the most profitable bank worldwide. ROAA and ROEA stood at 1.21% and 19.43% respectively, representing an increase of 0.19 and 3.20 percentage point from the previous year, ranking the top among international large banks. The Bank boasted the largest capitalization among global listed banks. We have well fulfilled the corporate social responsibility with the continuously growing ability of creating economic value.

We performed the responsibility of a large bank in supporting stable and rapid economic growth by observing macro-control policies and the central bank's monetary policies, and by stepping up coordination between credit policy, national fiscal policy, industrial policy and regional policy. In particular, we promptly

expanded the credit size to boost supports for economic growth after the government introduced a set of policies aiming at expanding domestic demand and stimulating economic growth. In the year, the Bank granted RMB536.765 billion loans to mainly support priority projects, industries and enterprises in China, representing the largest increment among domestic banks. The Bank actively supported the development of small enterprises and consumption stimulus. The domestic branches provided loans totaling RMB357.2 billion for small enterprises cumulatively over the year, and the increased amount of personal loan achieved RMB480.3 billion. The Bank also gave credit supports to independent innovation, energy efficient and environment friendly areas while controlled loans to energy and pollution intensive sectors and over-capacity sectors, thereby promoting environment protection and resource conservation through financial means.

We upheld the "customer-oriented" service concept and seized the opportunity of "Olympic Service Year" to continuously improve service, create value for customers and accommodate increasingly diverse demands for financial services. In 2008, the Bank launched private banking service, established 110 wealth management centers and around 3,000 VIP centers, upgraded a large number of outlets, further improved the e-banking service network and primarily set up the tiered service system, providing quality, efficient and well-disciplined services for 194 million personal customers and over 3.10 million corporate and institutional customers. "Zero accident" and "zero complaint" in our Olympic financial services demonstrated improvements in ICBC services.

We paid due attention to people's livelihood issues, supported public welfare undertakings, and repaid society and promoted social harmony by participating in poverty alleviation, disaster relief, education aid, culture protection and volunteer services. In the earthquake relief in 2008, we resumed operation earliest and became the largest lender of earthquake relief loans and donors. RMB28.8 billion loans were extended for earthquake relief and recovery and RMB141.91 million was donated, including RMB88.69 million from employees.

We advocated the philosophy of "People Foremost". We respected efforts of employees, protected legitimate rights and benefits of employees, created career development opportunities for employees, cared employees in difficulties and retired people, realized returns to shareholders and achieved coordinated growth of corporate value and employee benefits. In 2008, the Bank further deepened human resources management reform, stepped up education and trainings and fully tapped initiative and creativity of employees.

We maintained legal and regulatory compliance in operations, regarded integrity as our life, fostered and carried forward credit culture, promoted self-discipline in the industry, observed international covenants on anti-money laundering and intellectual property rights protection, and strived to make the Bank a model in maintaining sound financial environment and order.

The growth of ICBC is contributable to efforts of all employees, supports from shareholders, customers and

all sections of society and benefits from sustained and healthy growth of the national economy. On the way to the most profitable, the most excellent and the most respectable bank, we will continue our efforts to better fulfill economic and social responsibilities, deliver more contributions to economic and social development of the country and play a role in combating against crisis in the international financial community.

President : Yang Kaisheng

March 25, 2009

01

战略与概况 | Strategy and Profile

非凡实力铸就恒久信赖



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（一）愿景、经营环境与举措

1. 愿景

把工商银行打造成为“最具有盈利能力、最优秀、最受尊敬的国际一流商业银行”。

2. 经营环境

当前，国际金融危机愈演愈烈，世界经济下行趋势日益明显，中国的宏观经济政策也相应做出了重大调整。可以预见，2009年我们将面对更为复杂的外部环境，本行的风险防控、盈利增长以及市场竞争力都将面临新的考验。然而，机会总与挑战并存。国家的“扩内需、保增长、调结构”政策将带来巨大的市场机会，适度宽松的货币政策和发展资本市场的政策为金融创新创造了良好的环境，国际金融格局的调整和重建，也为中国金融业提供了拓展国际市场、增强全球影响力的难得机遇。我们要善于在逆境中发现和培育有利因素，积极把握挑战中蕴含的重大发展机遇。

3. 主要举措

在新的一年里，我们将着眼于国际、国内经济形势的变化，把应对金融危机作为实现经济社会全面协调可持续发展的机遇，自觉践行社会责任，加强风险管理，转换经营理念，提升抗风险能力和企业核心竞争力；加大对中小企业、民生工程、基础设施、生态环境建设的支持力度，促进经济可持续发展；关注气候变化，提高自身的环境责任意识，增强捕捉低碳经济下的商业机会的积极性，推动环境金融产品发展；积极投身公益事业，促进和谐社会建设；关爱员工身心健康，完善激励和约束机制，加大福利保障力度；坚持自主创新，弘扬诚信文化，提高服务品质，努力把“中国工商银行”打造成具有较高知名度和美誉度的全球性金融品牌。



i. Vision, Operation Environment and Measures

1. Visions

Developing ICBC into the "most profitable, most excellent and most respectable leading commercial bank worldwide".

2. Environment of the operations

In the context of current global financial crisis and economic downturn, Chinese government has made significant adjustment to the macro-economic policies. It can be estimated that the Bank will be confronted with a more complicated external environment in 2009 and new challenges to risk control, profit growth and market competitiveness. However, opportunities always accompany challenges. The state's policy of "expanding domestic demand, stimulating economic growth and tuning up the structure" brings huge opportunities, the moderately loose monetary policy and the policy of developing capital market create a sound environment for financial innovations, and the reconstruction of global financial pattern also provides China's banking sector with sound opportunity to develop international market and enhance global influence. The Bank will manage to find and cultivate the favorable factors against adverse environment and seize the significant opportunity for development.

3. Major measures

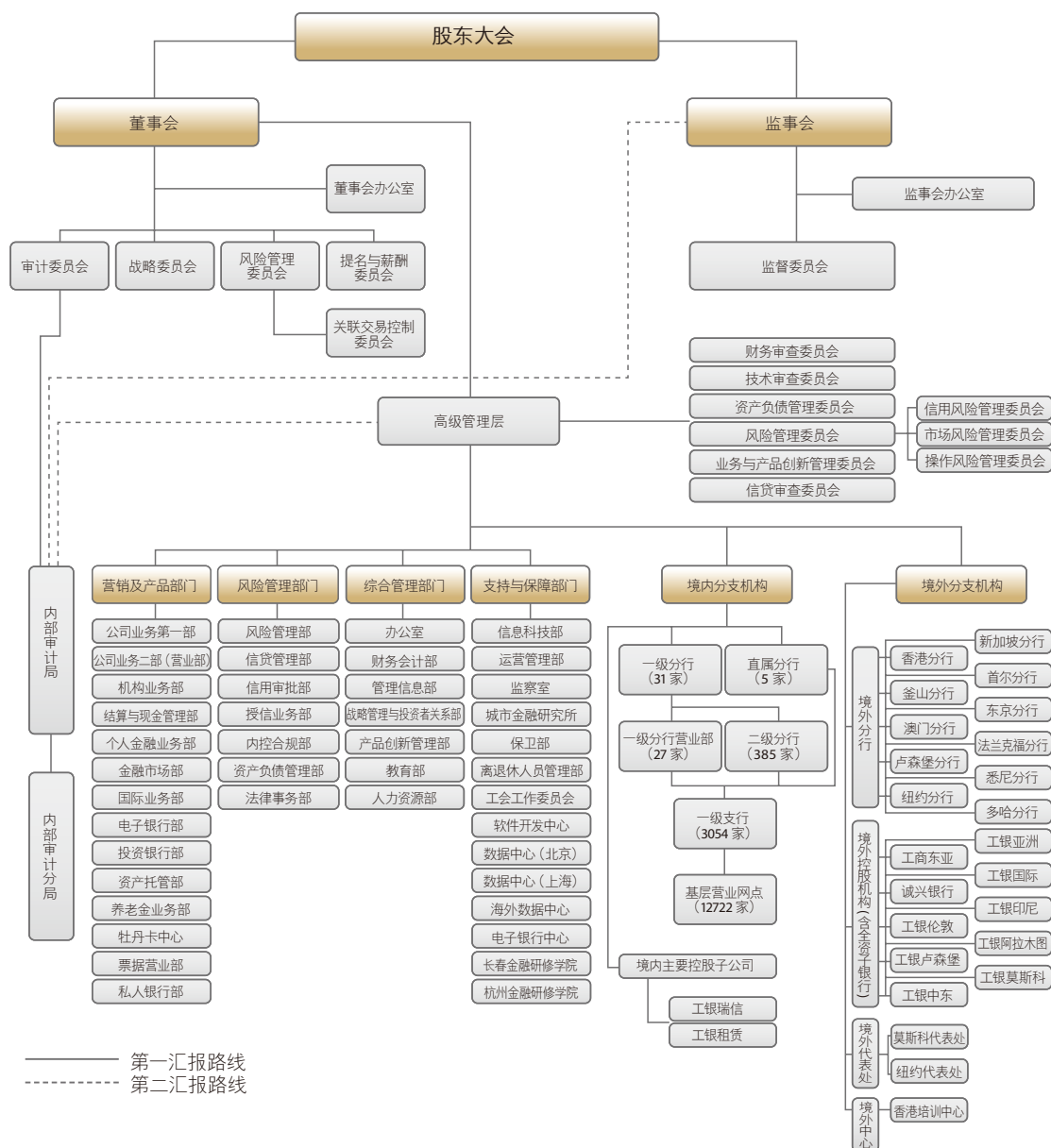
In 2009, the Bank will, in light of changes in domestic and international economic environment, take the financial crisis as an important opportunity to accomplish the comprehensive, coordinated and sustainable development of economy and society, faithfully fulfill its social responsibility, strengthen risk management, update the operation concepts and sharpen the risk prevention ability and enterprise's core competitive edge. It will beef up the support to the medium and small enterprises, the people's livelihood programs as well as the construction of infrastructures and ecological environment, and promote the sustainable development of economy; pay attention to the changes in climate, improve the awareness of environmental protection, enhance the enthusiasm of seeking business opportunities in a low-carbon economy, and boost the development of environmental-friendly financial products; actively engage in the public-good undertaking and promote the establishment of a harmonious society; care the body and mental health of employees, complete the remuneration incentive mechanism and enhance the welfare guarantee; abide by independent innovation, give full play to the creditworthy culture, improve the service quality and build "ICBC" into a global financial brand endowed with wide recognition and high reputation.



(二) 公司概况

中国工商银行成立于1984年1月1日。2005年10月28日,中国工商银行整体改制为股份有限公司,并更名为“中国工商银行股份有限公司”(报告中简称“工商银行”或“本行”)。2006年10月27日,工商银行成功在上海证券交易所和香港联合交易所同日挂牌上市,标志着本行完成了从国有独资商业银行到股份制商业银行、再到国际公众持股公司的历史性跨越。截至报告期末,本行组织机构如下图所示:

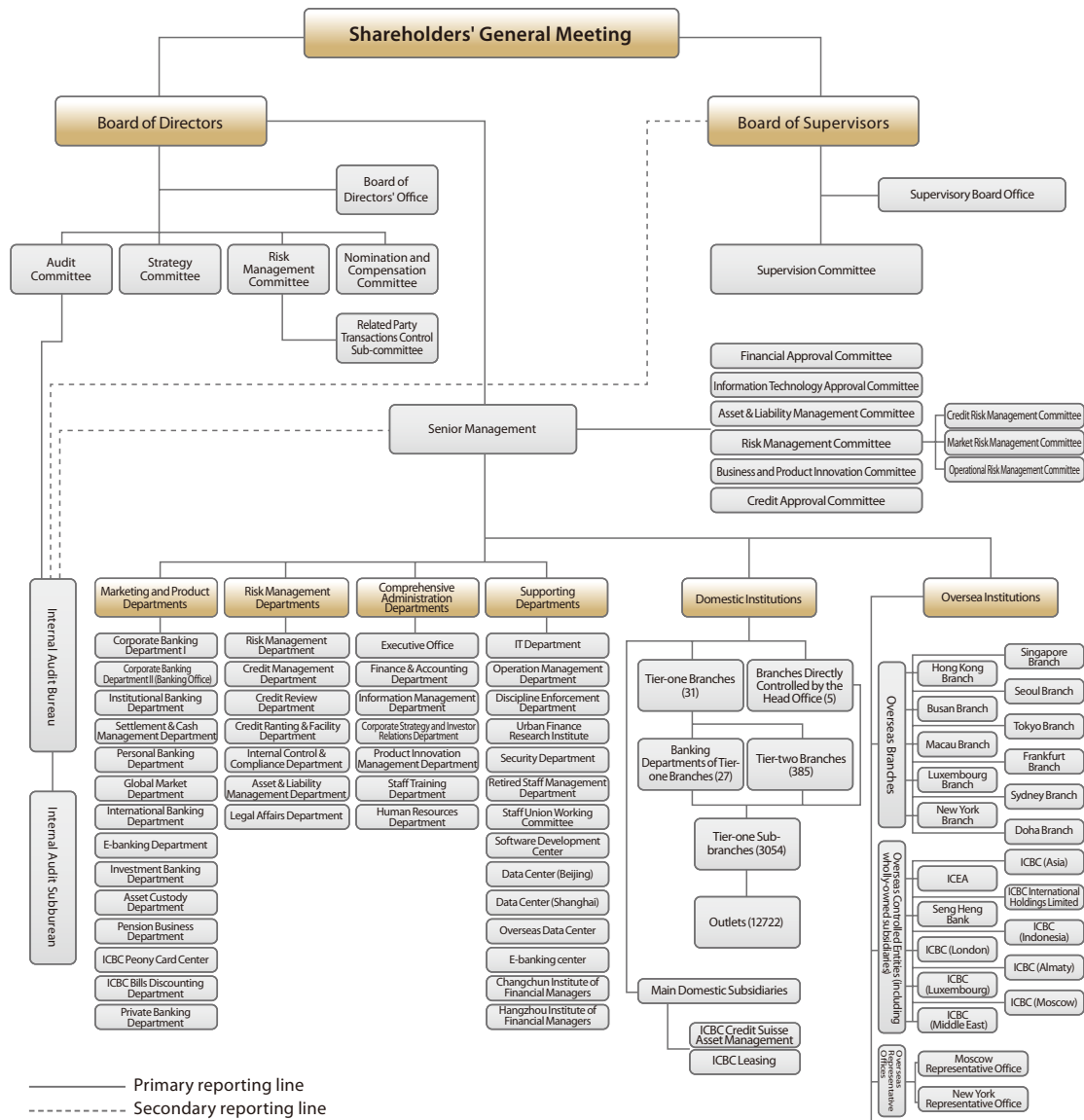
● 本行组织机构图



ii. Corporate Profile

Industrial and Commercial Bank of China Limited ("ICBC" or "the Bank"), formerly known as Industrial and Commercial Bank of China, was established on January 1, 1984. On October 28, 2005, the Bank was wholly restructured to a joint-stock limited company and renamed as "Industrial and Commercial Bank of China Limited". On October 27, 2006, the Bank was listed on both the Shanghai Stock Exchange and The Stock Exchange of Hong Kong Limited, marking the historic transcendence of the Bank from a wholly state-owned commercial bank first to a joint-stock commercial bank and then to an international public shareholding company. organizational structure of the Bank as of the end of 2008 is shown as following:

● Organizational Structure of the Bank



战略与概况 | Strategy and Profile

本行在中国拥有领先的市场地位，优质的客户基础，多元的业务结构，强劲的创新能力和市场竞争力，以及卓越的品牌价值。通过 16,252 家境内机构、134 家境外分支机构和遍布全球逾 1,358 家代理行等分销网络，以及一系列网上及电话银行服务、7,085 家自助银行中心，2.86 万台自动柜员机的电子银行网络，向 310 余万公司银行客户和 1.94 亿个人银行客户提供广泛的金融产品和服务。

报告期内，工商银行的良好表现赢得了国内外社会各界的广泛认可，先后获得“人民社会责任奖”、“最佳企业公民”、“中国企业社会责任榜：杰出企业奖”、“最具社会责任十佳上市公司”大奖；荣居 2008 年“中国 50 家最受尊敬上市公司”榜首，“国有上市企业社会责任榜”百强第三名，在国内银行同业中排名第一；第七次摘取了“中国最佳银行”的殊荣，并荣获了“亚洲最佳银行”、“中国最佳本地银行”奖项。



姜建清董事长参加 2008 中国企业公民论坛并发表主题演讲

Chairman Jiang Jianqing delivered a speech at the Enterprise Citizen Forum 2008



牛锡明副行长代表本行领取“人民社会责任奖”

Vice President Niu Ximing received the "People's Award for social responsibility" on behalf of the Bank

The Bank has a leading market position in China and boasts an excellent customer base, a diversified business structure, robust creativity and competitiveness, and outstanding brand value. The Bank provides extensive financial products and services to over 3.10 million corporate banking customers and 194 million personal banking customers by virtue of the distribution network consisting of 16,252 domestic institutions, 134 overseas branches and 1,358 correspondent banks worldwide as well as an e-banking network comprising the Internet and telephone banking services, 7,085 self-service banking centers and 28,600 ATMs.

During the reporting period, the sound social performance of ICBC has been widely affirmed. The Bank won "People's Award for Social Responsibility", the title of "2008 Best Corporate Citizen" and the "Corporate Social Responsibility Ranking in China: Distinguished Enterprise". It ranked number one among the "50 Most Honored Listed Companies of China 2008", number three among the top 100 and number one among the domestic banks in the "Overall Ranking of Listed State-owned Enterprises by Corporate Social Responsibility", and has obtained the title of "Bank of the Year in China" for seven times. In 2008, the Bank also won such awards as "Bank of the Year in Asia", "Best Domestic Bank of China".

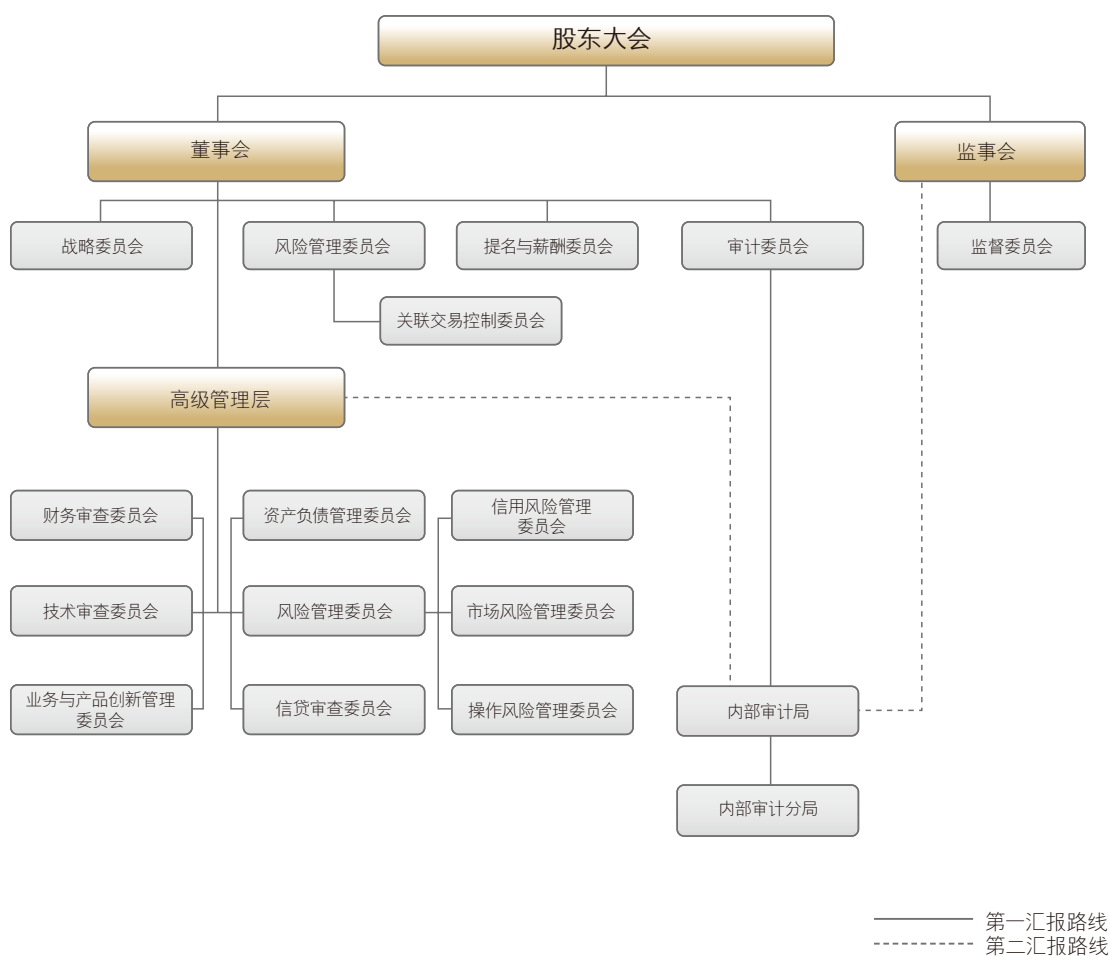


（三）公司治理

1. 治理架构运行情况

自股份制改革以来，本行一直把有效的公司治理结构视为良好的银行治理的必要保障，积极构建由股东大会、董事会、监事会和高级管理层组成的现代公司治理架构，形成了权力机构、决策机构、执行机构和监督机构之间权责分明、各司其职、相互协调、有效制衡的组织架构和运作机制。

- 本行公司治理架构图：

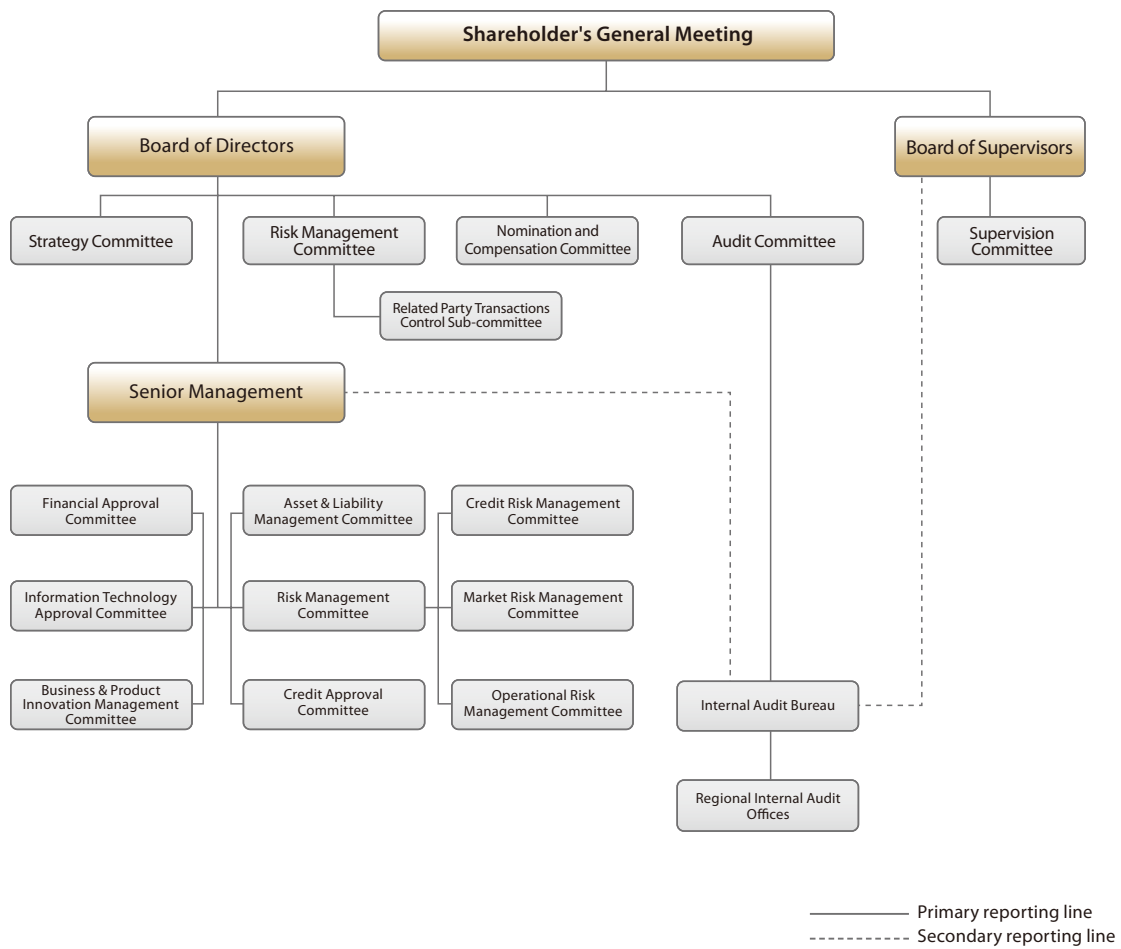


iii. Corporate Governance

1. Operation of the corporate governance structure

Since the joint-stock reform, the Bank has been taking effective governance structure as the necessary guarantee for sound governance, and sparing no efforts in improving the modern governance structure consisted of the Shareholders' General Meeting, the Board of Directors, the Board of Supervisors and the Senior Management. As a result, the Bank now has in place an organizational structure and operating mechanism where the organs of power, decision-making, execution and supervision have clearly defined rights and duties and maintain effective balances and checking.

- Corporate Governance Framework of the Bank:



(1) 股东大会

股东大会是本行的权力机构，依法对本行重大事项做出决策。

报告期内，本行共召开两次股东大会。其中包括6月5日召开的2007年度股东年会和10月27日召开的2008年第一次临时股东大会。

(2) 董事会

董事会是本行的决策机构。目前本行共有董事15名，其中设董事长和副董事长各一名，执行董事4名，非执行董事7名，独立非执行董事4名。董事会设董事会秘书一名。本行董事会向股东大会负责，负责执行股东大会的决议，决定本行的经营计划、发展战略和投资方案以及股东大会授权的其他事项等。

本行董事会下设战略委员会、审计委员会、风险管理委员会、关联交易控制委员会（附设于风险管理委员会）、提名与薪酬委员会五个专门委员会，负责从不同方面协助董事会履行职责。

报告期内，本行共召开14次董事会会议，审议通过了本行新资本协议实施规划、年度内部控制自我评估报告、年度社会责任报告、制定独立董事年报工作制度、修订董事会审计委员会工作规则等53项议案。

(3) 监事会

监事会是本行的监督机构，向股东大会负责，对本行财务、董事会和高级管理层履职尽责情况进行监督。监事会下设监督委员会，监督委员会根据监事会授权开展工作，对监事会负责。

目前本行监事会有5名监事，其中2名股东代表监事，2名外部监事及1名职工监事。

报告期内，监事会共召开了8次会议，审议通过了监事会2007年度工作报告、董事会提交股东大会审议的本行2007年度财务决算、利润分配方案、2008年度聘请会计事务所、关于公司治理专项活动持续整改情况报告、公司2007年度、2008年第一季度和中期以及第三季度定期报告等12项议案。

● 股东年会 | The General Meeting



(1) Shareholders' general meeting

The Shareholder's General Meeting is the organ of power of the Bank and resolves on significant matters of the Bank under applicable laws.

During the reporting period, the Bank convened two general meetings, including the 2007 Annual General Meeting held on June 5 and the First Extraordinary General Meeting 2008 held on October 27.

(2) Board of directors

The Board of Directors is the decision-making organ of the Bank. At present, the Bank has 15 directors, including 4 executive directors, 7 non-executive directors and 4 independent non-executive directors. The Board of Directors has one chairman, one vice chairman and one secretary to the Board. The Board of Directors reports to the Shareholders' General Meeting, and is responsible for implementing resolutions of the Shareholders' General Meeting, deciding on the business plan, development strategy and investment plan of the Bank, and other matters authorized by the Shareholders' General Meeting.

Under the Board of Directors are five special committees, that is, the Strategy Committee, the Audit Committee, the Risk Management Committee, the Related Party Transactions Control Sub-committee (under the Risk Management Committee), the Nomination and Compensation Committee, responsible for assisting the Board in fulfilling its duties from different perspectives.

In 2008, the Board of Directors held 14 meetings, which reviewed and adopted 53 proposals including the plan on implementation of Basel II, the internal control self-evaluation report, the corporate social responsibility report, the terms of reference for the annual report work of independent directors and revisions to the term of reference for the Audit Committee of the Board of Directors.

(3) Board of supervisors

The Board of Supervisors is the supervisory organ of the Bank and reports to the Shareholders' General Meeting, responsible for overseeing the finance of the Bank and the performance of duties by the Board of Directors and the Senior Management. Under the Board of Supervisors is the Supervision Committee, which is responsible to the Board of Supervisors and work as authorized by the Board of Supervisors.

The Bank has five supervisors at present, including two supervisors representing shareholders, two external supervisors and one supervisor representing employees. During the period, the Board of Supervisors held eight meetings, and reviewed and adopted 12 proposals including the 2007 work report of the Board of Supervisors, and the 2007 final accounts, 2007 profit distribution plan, engagement of accounting firms for 2008, report on continuous rectification of the Special Program of Corporate Governance, the Annual Report 2007, the First Quarterly Report 2008, Interim Report 2008 and the Third Quarterly Report 2008 tabled by the Board of Directors to the Shareholders' General Meeting for review.



董事会会议 Meeting of the Board of Directors



监事会会议 Meeting of the Board of Supervisors

(4) 高级管理层

行长等高级管理人员负责组织本行的经营管理活动。行长主要依据法律、法规、规章和本行章程规定以及股东大会、董事会的授权行使职权。

本行共有高级管理人员 9 名，即杨凯生先生、张福荣先生、牛锡明先生、王丽丽女士、李晓鹏先生、刘立宪先生、易会满先生、魏国雄先生和谷澍先生。

(5) 沟通与协调

本行一直十分重视与股东的有效沟通，不断完善与股东的沟通机制。本行在《公司章程》中明确赋予了股东参加股东大会及提出议案的权利。股东可以通过参加股东大会、向股东大会提出议案等形式行使股东权利。

本行董事长与行长分设，董事会和监事会及高级管理层均设有专门委员会，股东大会、董事会、监事会和高级管理层的职责权限划分明确，沟通机制与信息传递渠道完善。董事会、监事会和高级管理层依据公司章程和议事规则等规章制度，各司其职、有效制衡、相互协调，以为股东创造持续卓越的投资回报为根本目标。与此同时，外部审计、行业监管部门、员工、公众与媒体的监督也日益成为本行公司治理的重要组成部分。

2. 治理机制建设

(1) 信息披露不断完善

报告期内，本行不断完善信息披露制度体系和工作机制，先后制定印发了《重大信息报告管理办法》、《独立董事年报工作制度》，进一步完善了以《信息披露制度》为核心的信息披露制度体系，建立并完善了信息披露日常联系人制度，形成了规范的披露信息收集及传递机制，为本行及时、准确、公平地履行信息披露义务提供了坚实的制度基础和机制保障。

本行主要通过定期报告和临时公告两种方式对外披露信息。报告期内，本行共披露了定期报告 4 次，临时公告及相关资料 126 份。本行定期报告先后荣获香港会计师公会等机构颁发的“2008 最佳企业管治资料披露金奖”，英国 Lafferty 公司授予的“中国最受欢迎年度报告”以及美国媒体专业联盟授予的 2007 年度报告“远见奖”铜奖。日文版定期报告也受到了所在国证券监管机构的肯定。同时，本行还是境内主动披露《内部控制自我评价报告》和《企业社会责任报告》的上市公司之一。

为公平对待所有投资者，本行严格遵循信息披露的公平性，在确保信息披露在境内外两个市场上的同时、同质的基础上，通过分别采用两个语言版本、两种会计准则、两地有影响的媒体，以及两地视频连线召开业绩发布会、股东大会等方式，保证两地投资者在获得信息方面的公平。与此同时，本行建立了严密的信息内部传递和公告编制审批程序，确保公告内容客观、真实。本行认真做好与两地监管机构的协调沟通工作，保证重大事项能够在第一时间公平地向所有投资者披露。

(4) Senior management

The President and other senior management members are responsible for organizing the operation and management of the Bank. The President exercises his powers in accordance with applicable laws, regulations, rules, the Articles of Association of the Bank and authorization of the Shareholders' General Meeting and the Board of Directors.

The Senior Management of the Bank is consisted of 9 members, including Mr. Yang Kaisheng, Mr. Zhang Furong, Mr. Niu Ximing, Ms. Wang Lili, Mr. Li Xiaopeng, Mr. Liu Lixian, Mr. Yi Huiman, Mr. Wei Guoxiong and Mr. Gu Shu.

(5) Communication and coordination

The Bank has been attaching great importance to communication with shareholders, and kept improving relevant mechanism. The Articles of Association of the Bank entitles shareholders to attend general meetings and present proposals. Shareholders may provide recommendations to the supreme power body of the Bank by attending general meetings, presenting proposals and other means.

The positions of chairman and president of the Bank are separate. The Board of Directors, the Board of Supervisors and the Senior Management have respective special committees and well-defined terms of reference. With sound communication mechanism and information transmission channels and being dedicated to creating continuous and excellent rewards to shareholders, the Board of Directors, the Board of Supervisors and the Senior Management duly fulfill their respective duties in light of the Articles of Association of the Bank, procedural rules and other regulations, and maintain balances and checking. In addition, external audit, regulatory authorities, supervision from employees, the public and media has gradually become a part of corporate governance of the Bank.

2. Construction of governance mechanism

(1) Information disclosure quality was further improved

During the reporting period, the Bank further improved

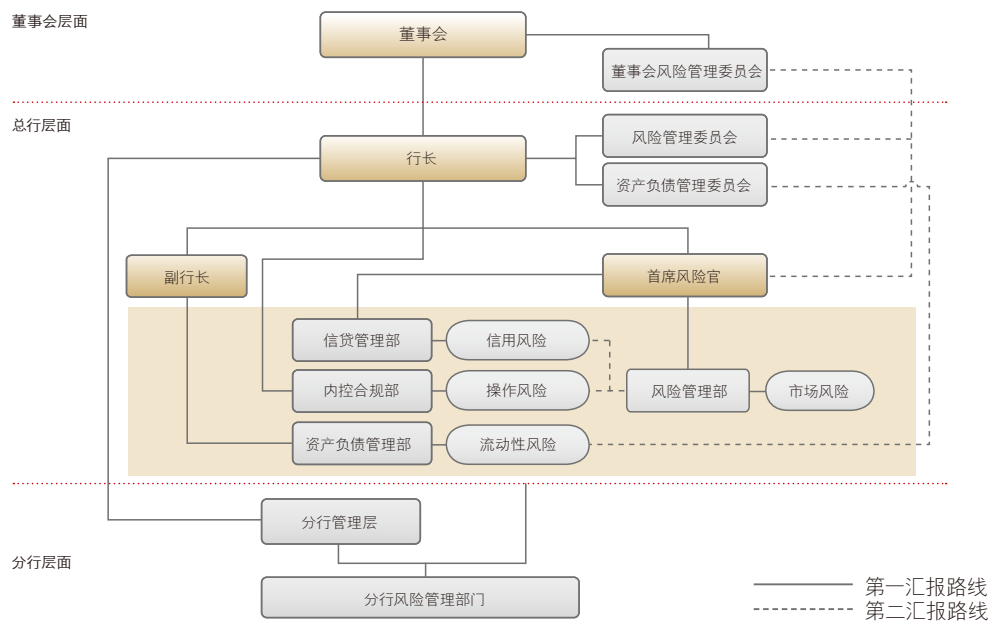
the regulations and working mechanism of information disclosure. It formulated the Administrative Measures on the Reporting of Material Information and the Rules on Annual Report Work of Independent Directors, and further improved the system of information disclosure regulations of which the Information Disclosure System is the core. The Bank also established and improved the daily contacts mechanism of information disclosure, and a regulated information collection and transmission mechanism has taken shape, which lays a solid foundation for the Bank's fulfillment of information disclosure obligation in a timely, accurate and fair manner.

The Bank primarily discloses information by periodic reports and announcements. During the reporting period, the Bank released four periodic reports and 126 announcements and relevant materials in total. The periodic report of the Bank won the Gold Award in the "2008 Best Corporate Governance Disclosure Awards" competition organized by the Hong Kong Institute of Certified Public Accountants, the title of "Best corporate reporting – China" granted by Lafferty, and the Bronze Award in the 2007 Vision Awards Annual Report Competition organized by League of American Communications Professionals. The Japanese versions of periodic reports were also affirmed by local regulatory authorities. Besides, the Bank was one of the listed companies which took an initiative in disclosing the Internal Control Self-evaluation Report and the Corporate Social Responsibility Report in Mainland China.

With a view to treating all investors equally, the Bank makes sure that the same information is disclosed at the same time in Mainland and Hong Kong, and that domestic and overseas investors could get access to information equally by adopting two languages, two sets of accounting standards, influential media in Mainland and Hong Kong, and convening the results release conferences and general meetings in the form of video conference. Besides, the Bank established sound procedures for internal transmission of information and announcements preparation and approval to ensure the objectiveness and authenticity of announcements. The Bank paid due regards to the communication and coordination with regulatory authorities so that all significant matters could be disclosed to all investors equally at the first time.

(2) 扎实推进全面风险管理体系建设

- 本行全面风险管理组织架构：



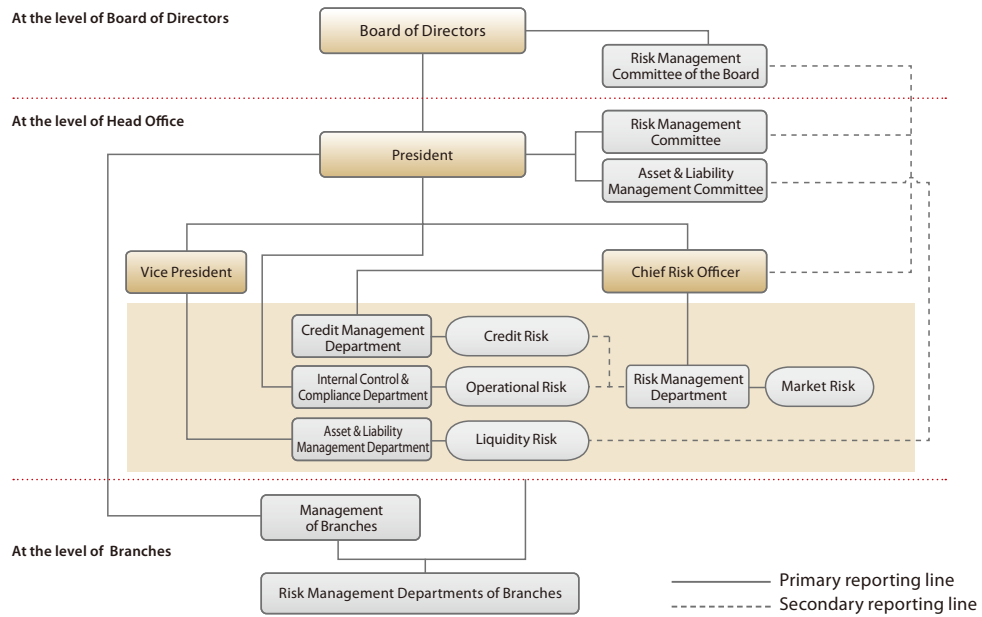
报告期内，本行以风险管理制度创新和技术创新为主线，积极推进全面风险管理体系建设，出台了从全面风险管理纲领性文件到管理流程的多项制度，初步搭建了具有本行特色的全面风险管理制度体系。报告期内，本行调整操作风险管理职能归属及相关机构设置，实现了三大类风险的中台集中计量。

与此同时，本行稳步推进巴塞尔新资本协议实施。非零售内部评级法项目成果已开始应用于风险管理的全流程，零售内部评级法项目开发取得较大进展，全行信用风险量化管理能力有了新的提升。投产市场风险管理核心系统，实现 VaR 值计量。启动了具有自主知识产权的金融市场业务与风险管理自主研发项目，构建完成了 VaR 计量方法论，建立了产品控制的技术方法。在国内率先启动操作风险高级计量法项目，已完成第一阶段的差距分析，现正开展第二阶段工作。



(2) Pushing forward the building of a comprehensive risk management system in a down-to-earth manner

● Organizational Structure of the Bank for Comprehensive Risk Management



During the period, the Bank speeded up the building of comprehensive risk management system by focusing on innovation of the risk management system and technology. The Bank formulated a number of rules and regulations, from the guidelines for comprehensive risk management to management process, and set up a preliminary comprehensive risk management system tailored for the Bank. During the reporting period, the Bank adjusted the organizational setting of operational risk and realized the middle-office centralized measurement of the three types of risk.

Meanwhile, the Bank stably pushed forward the implementation of Basel II. The fruits of non-retail internal rating-based (IRB) approach project have been applied to the whole process of risk management, and great progress has been made in developing the retail IRB approach project, representing an enhancement in the Bank's qualitative management of credit risk. The Bank also launched the market risk management core system and realized VaR measurement. The Bank commenced independent research and development of financial markets business and risk management, completed the methodology for VaR measurement, and established technical approach for product control. Besides, the Bank took the lead in launching operational risk IRB advanced approach project in China, and has finished the gap analysis of the first stage and moved to the work of the second stage.



首席风险官魏国雄先生在香港出席《亚洲风险》2008 年度颁奖典礼
CRO Mr. Wei Guoxiong at the awarding ceremony 2008 hosted by the Asia Risk in Hong Kong

本行风险管理水平得到了国内外业界的广泛认可，报告期内在由《亚洲风险》杂志主办的“2008 年度风险管理”评选活动中，本行首次荣获“中国内地最佳风险管理奖”、本行首席风险官魏国雄先生荣获亚洲地区“最佳首席风险官”称号。

Risk management of the Bank won wide recognition from the domestic and overseas peers. During the reporting period, the Bank was awarded the "Honor of Best Risk Management in Chinese Mainland" during the "Risk Management 2008" campaign hosted by the Asia Risk; and Mr. Wei Guoxiong, Chief Risk Officer of the Bank, was elected the "Best Chief Risk Officer".

战略与概况 | Strategy and Profile

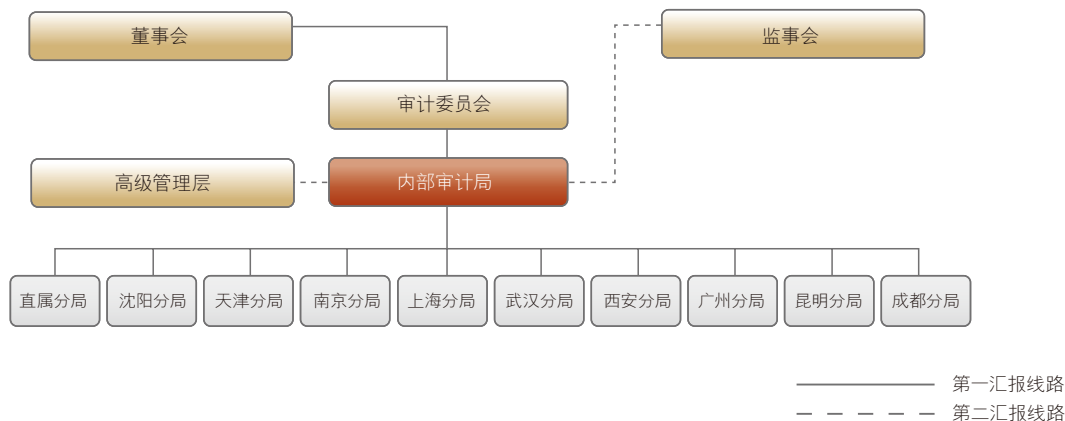
(3) 内部审计体系独立有效

内部审计作为本行董事会及其审计委员会有效履行监督职责的重要资源与手段，通过系统化、规范化的方法，独立地检查和评价本行风险管理、内部控制和公司治理过程的有效性，促进本行发展战略和经营管理目标的实现。

报告期内，内部审计结合宏观形势和政策变化，重点从治理、机制、流程、产品和系统层面，开展了内部控制自我评估，对信贷业务、电子银行、资金业务、新产品创新、关联交易、信息科技系统等业务风险与管理领域进行了审计与评价，关注了国际化发展战略执行的效率与效果，实现了对全行业务、机构和风险的基本覆盖，为保护利益相关人权益做出了积极贡献。

同时，内部审计强化质量控制，应用先进技术，提升专业水平，具备国际注册内部审计师等专业资质的审计人员占比已达 54%，内部审计专业实践得到了监管部门和内部审计协会的肯定，并被国家审计署授予“2005-2007 年全国内部审计先进单位”荣誉。

● 本行内部审计管理及报告结构图：



(4) 着力构建内控体系

在内控体系建设方面，报告期内全面落实完成了第一个内控三年规划（2006-2008 年）各项任务，明确了新时期发展战略目标，形成了良好的内控氛围，巩固了经营管理与内部控制的基石。通过实施内控三年规划，“内控优先、程序至上、审慎经营、依法合规”的理念深入人心，逐步形成了对各项经营管理活动全方位覆盖、全过程控制和全员参与的内部控制体系，不断满足了外部监管要求，树立了本行可信赖银行的良好形象，进一步提升了资本市场声誉和社会公众美誉。在此基础上，本行深入分析内控发展面临的新形势与新要求，进一步完善了全行内控体系建设的基本框架，启动了第二个内控三年规划（2009-2011 年）制订工作，为在新时期全面推进全行内控体系建设打下了坚实基础。

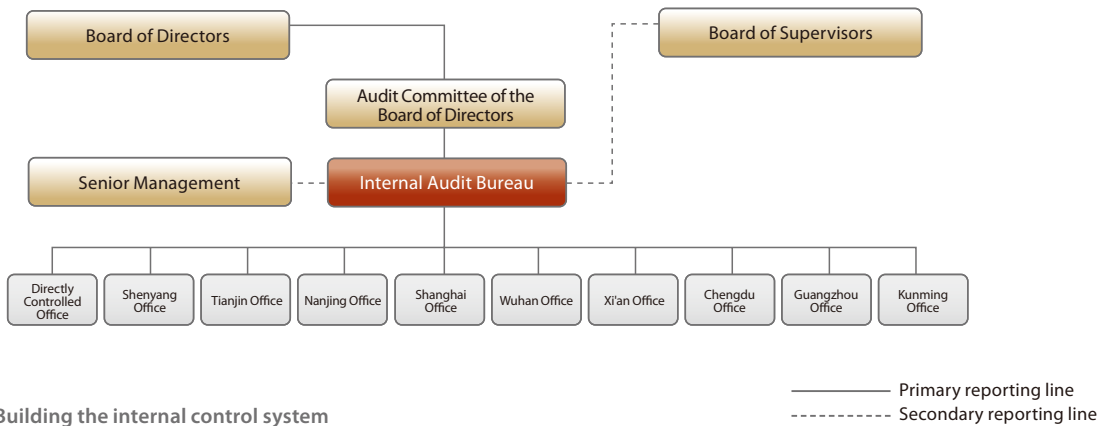
(3) The internal audit system was independent and efficient

As an important resource and approach for the Board of Directors and the Audit Committee to perform the duty of supervision, internal audit inspects and assesses on an independent basis the adequacy and effectiveness of risk management, internal control and corporate governance of the Bank by adopting systematic and standard methods to facilitate the realization of development strategy and business objectives of the Bank.

During the reporting period, the internal audit carried out self-assessment of internal control from the level of governance, mechanism, procedures, products and systems, and made audit and assessment upon the risk management relating to credit business, e-banking, treasury business, product innovation, connected transactions and IT system, highlighted the efficiency and effect of implementing internationalized development strategy, realized full coverage of all businesses, institutions and risk types of the Bank, and positively improved the protection of stakeholder's equity.

The internal audit regulated the procedural standards, beefed up the quality control, and applied advanced techniques to improve professionalism. The audit personnel with professional quality such as international certified internal auditor accounted for a share of 54%, and the professional practice of the internal audit was recognized by the regulatory departments and the China Institute of Internal Audit and was conferred "Advanced Unit of Internal Audit in China 2005-2007" by the State Auditing Administration.

● Internal Audit Management and Reporting Chart:



(4) Building the internal control system

In respect of the construction of internal control system, the Bank successfully completed the tasks in the first 3-year plan for internal control (2006-2008). During the period, nailed down the strategic objectives for development in the new age, created a benign internal control environment, and further consolidated the cornerstone for operation management and internal control. By implementing the 3-year plan for internal control, a concept that "giving top priority to internal control, highlighting the procedures, prudent operations, conformity with legal regulations and compliance" was deeply implanted in the hearts of the employees, and an internal control system covering all operation management activities and imposing whole-process control relying on the participation of all employees was shaped, which effectively satisfied the external regulatory requirements, established a prestigious image of reliable bank and further improved the Bank's reputation on the capital market and among the general public. On this basis, the Bank made profound analysis of the new situation and requirements facing development of internal control, further perfected the basic framework of internal control system establishment, and initiated the works of the second 3-year plan for internal control (2009-2011), laying a solid foundation for the further comprehensive construction of internal control system in the new age.

3. 利益相关方

本行十分重视各个利益相关群体的诉求，在自身发展的过程中充分考虑对政府、行业监管机构、股东、员工、客户、供应商、社区、公众、媒体等利益相关方的影响，通过完善沟通渠道和参与机制，推进其参与本行的决策与管理，从而实现自身与社会的和谐发展。

本行积极通过以下举措回应利益相关方对工商银行的期望：积极构建卓越的公司治理体系；着眼于国际、国内经济形势的变化，强化全面风险管理，保持各项业务平稳、健康发展；积极推进各区域机构的协调发展，加快业务与科技创新，稳步推进综合化经营和国际化建设，构建完善的现代金融服务体系；加强信息披露事务管理和公共关系管理，努力提高透明度、知名度和美誉度；主动调整信贷结构，通过支持循环经济产业促进社会可持续发展；坚持依法合规经营，强化合规管理建设；积极为社会提供就业岗位，保障员工权益，强化员工教育培训工作，完善考核激励机制，为员工提供良好的职业生涯规划；继续完善集中采购制度，坚持以平等、互利、互信原则与供应商开展合作；大力支持社会公益事业的发展和社区建设。

4. 主要成就

报告期内，本行的一系列工作不仅促进了自身公司治理水平的持续提升，也得到了投资者、监管机构和社会各界的广泛认可，获得了“香港公司管治卓越奖”、“中国最佳上市公司董事会奖”、“最佳企业管治资料披露金奖”等多项公司治理大奖。



董事会秘书谷澍先生代表本行领取“2008 香港公司管治卓越奖”

Mr. Gu Shu, Secretary to the Board of the Bank, receives the "Hong Kong Corporate Governance Excellence Awards 2008" on behalf of the Bank

3. Stakeholders

The Bank paid close attention to the demands and appeal of related stakeholders, gave full consideration to the influence upon stakeholders including the government, regulatory authorities, shareholders, employees, clients, suppliers, communities, public and the media in the process of development, promoted their participation in the Bank's decision-making and management by improving the communication and participation mechanism, and realized harmonious development between the Bank and the society.

The Bank took the measures below to reward the stakeholders' expectation: actively building an excellent corporate governance system; strengthening comprehensive risk management and sustaining the healthy and sound development of business by active response to the changes in international and domestic economy; promoting the coordinated development of regional operations, expediting the innovation of business and technology, steadily facilitating the comprehensive and globalized operation, and building a sound modern financial service system; enhancing the management of information disclosure matters and public relations, endeavoring to improve the transparency, recognition and reputation; tuning up the credit structure, and boosting the sustainable development of society by supporting recycling economy; following the principle of compliant operation and strengthening the compliance management construction; actively creating job opportunities to the society, safeguarding the employee's interest, enhancing the employee training, improving the assessment and incentive mechanism, and provide the employees with good career plan; continuing to improve the centralized procurement system, and extending cooperation with the suppliers on the principle of equality, mutual benefit and mutual trust; and giving robust support to the development of public-good undertakings and the community construction.

4. Major achievements

The Bank's efforts not only facilitated continuous enhancement of corporate governance, but also gained wide recognition from investors, regulatory authorities and society. During the period, the Bank won several awards in corporate governance, such as "Hong Kong Corporate Governance Excellence Awards 2008", "Best Board of Chinese Listed Companies" and Gold Award in the "2008 Best Corporate Governance Disclosure Awards" competition.

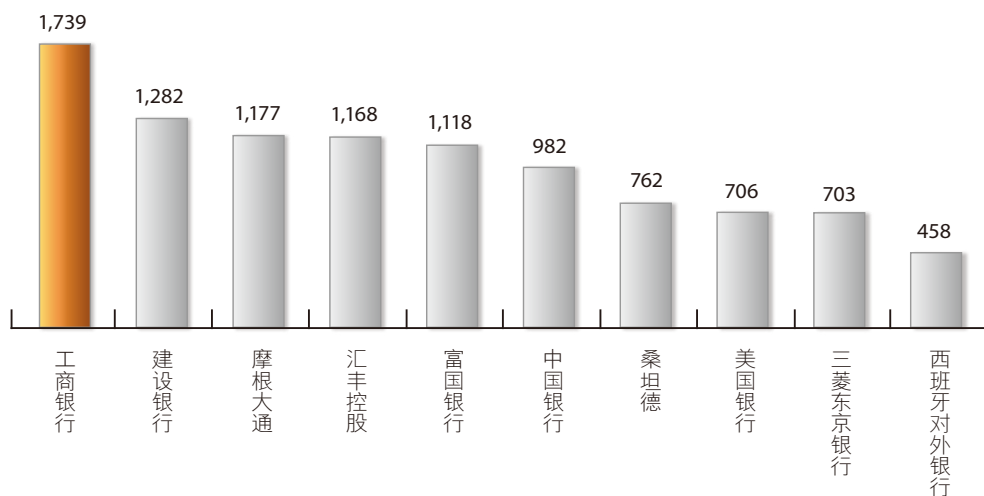


(四) 市值管理

报告期内，本行通过多种方式，与全球多个国家和地区的投资者和分析师就公司经营情况进行了全面、细致、准确的交流。同时，本行积极增强与市场之间的交流互动，听取了解市场观点及对本行未来的经营建议并给予及时反馈，将股东的合理化建议及时反馈至最高权力机构进行审议。

在做好与市场双向沟通的基础上，本行密切跟踪资本市场变化，密切监测并及时分析本行股权结构变迁，探询股价波动原因，强化股东交流，实现精细化、个性化的投资者股权服务。

根据彭博资讯（Bloomberg）公布的数据，报告期末，本行的市值约为 1739 亿美元，居全球银行业首位。



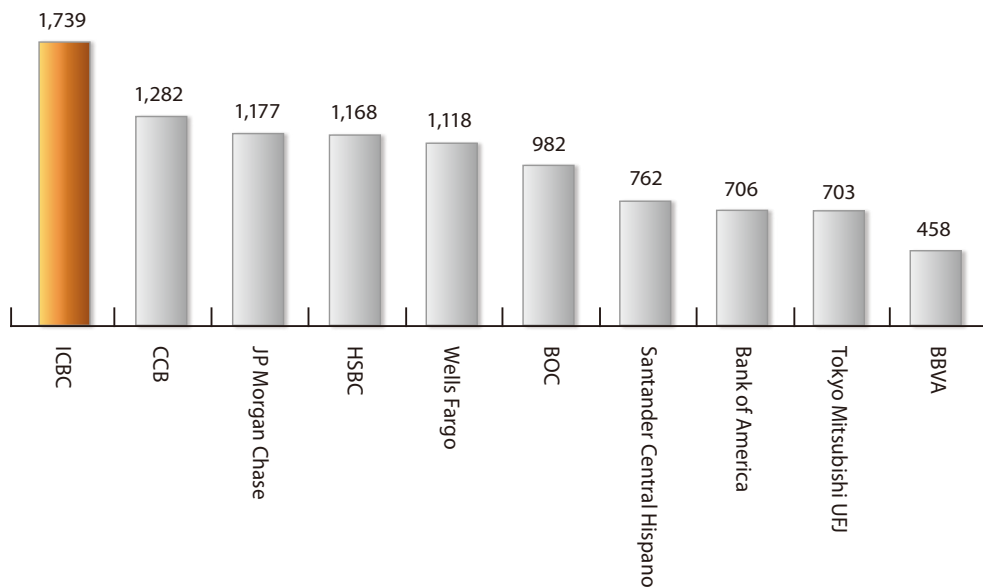
数据来源：彭博资讯（单位：亿美元）

iv. Market Value Management

During the reporting period, the Bank made comprehensive, thorough and accurate communications with the investors and analysts from all parts of the world. In the meantime, it actively enhanced the communication interaction with the market, heard and understood the market's suggestions on the Bank's operation and made feedback in time, and timely presented the reasonable suggestions of shareholders to the supreme power organ for review.

While maintaining the proper dual communication with market, the Bank closely tracked the changes in capital market, closely monitored and analyzed the transition of equity structures, explored for the causes behind stock price fluctuations, enhanced the communication with shareholders, and accomplished subtle and individualized investor equity service.

According to the data published by Bloomberg, the Bank's market capitalization was USD173.9 billion as of the end of the reporting period, ranking the first place among the global banking institutions.



Source: Bloomberg(unit: USD 100 mn)

02

经济层面 | Economic Performance

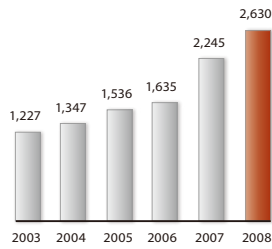
稳健运行让财富光荣绽放



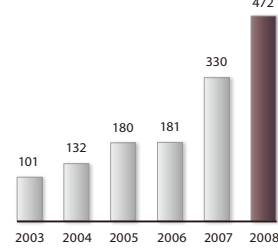
i. Main Business Performance and Value Creation	(一) 主要经营业绩和创造的价值	34
ii. Responding to International Financial Crisis and Promoting the Steady and Rapid Development	(二) 应对国际金融危机，促进经济平稳较快发展	36
iii. Promoting the Balanced Development of Regional Economy	(三) 促进各区域经济平衡发展	38
iv. Continuing to Optimize the Industrial Distribution of Loans	(四) 持续优化贷款的行业结构	40
v. Supporting Small Enterprises	(五) 助推小企业发展	44

(一) 主要经营业绩和创造的价值

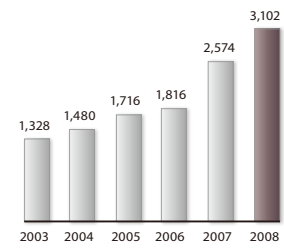
净利息收入 (亿元)



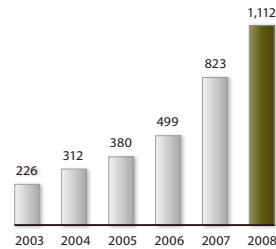
非利息收入 (亿元)



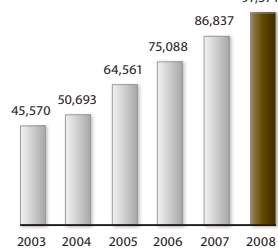
营业收入 (亿元)



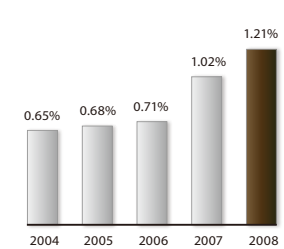
税后利润 (亿元)



总资产 (亿元)

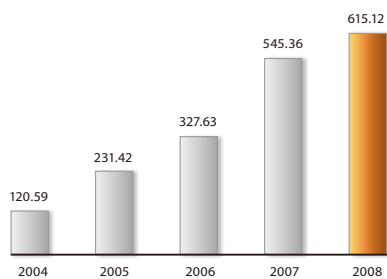


平均资产回报率 (百分比)



注：图中数据全部为国际会计准则下经审计后的集团口径数据。

报告期内，本行面对国际经济金融形势急剧变化的严峻挑战，树立信心，迎难而上，全面提升经营管理水平，努力转变经营模式和发展方式，保持了良好的发展态势，圆满实现了股份制改革后首个三年发展规划的目标。



纳税额 = 企业所得税 + 营业税金及附加 + 其他税金 (亿元)

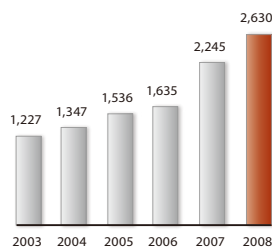
本行各项经营指标表现优异：全年实现税后利润国际会计准则下为人民币 1,112 亿元，同比增长 35.2%；每股盈利 0.33 元。平均总资产回报率 1.21%，加权平均权益回报率 19.43%，与 2007 年相比分别提高 0.19 和 3.20 个百分点，成为全球利润总额最大的上市银行。报告期，本行缴纳税额（企业所得税 + 营业税金及附加 + 其他税金¹）为 615.12 亿元人民币。

本行密切关注国际金融危机的演变发展及对全行各项业务的影响，采取了有效的风险防控措施。及时减持涉险外币债券，并足额计提了减持准备。报告期内退出潜在风险贷款 1,087 亿元，清收处置不良贷款 596 亿元，不良贷款余额下降 72.9 亿元，不良率下降 0.45 个百分点，降至 2.29%。拨备覆盖率达到 130.15%，较上年末提高 26.65 个百分点。

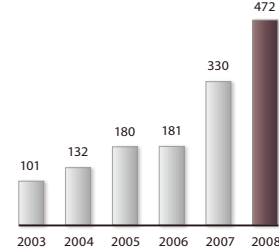
¹ 企业所得税为本行境内分行向国内税务机关汇算清缴税款数，（2008 年企业所得税数据为暂估数，与实际发生数可能存在不一致），营业税金及附加和其他税金为本行境内分行向国内税务机关实际缴纳税款。

i. Main Business Performance and Value Creation

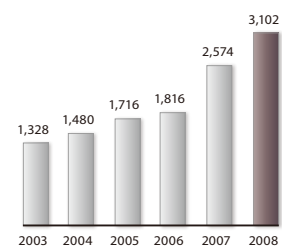
Net interest income (RMB100 mn)



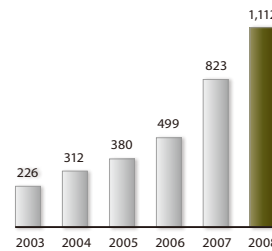
Non-interest income (RMB100 mn)



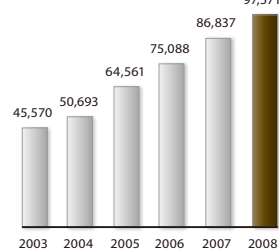
Operating income (RMB100 mn)



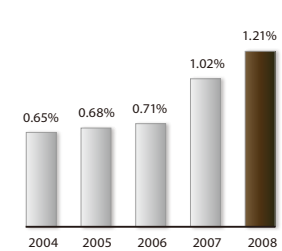
Profit after tax (RMB100 mn)



Total assets (RMB100 mn)

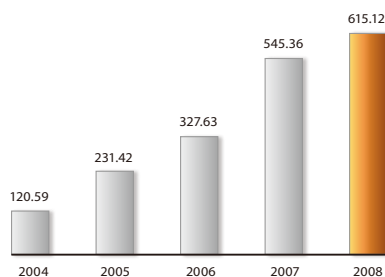


ROA (%)



Note: The above charts illustrate audited data of the Group under International Accounting Standards.

Facing with the severe challenges posed by abrupt changes of international economic and financial conditions, the Bank built up confidence, pressed ahead against difficulties to enhance operation and management level on a comprehensive basis, and made efforts to transform the operational mode and development method during the reporting period, thus maintaining good development momentum and fulfilling the targets of the first three-year development plan after the joint-stock reform.



Ratat = enterprise income tax + business tax and surcharges + other tax expenses (RMB100 mn)

The Bank realized excellent performance of all the operating indicators: the profit after tax was RMB111.2 billion, an increase of 35.2% year on year under the international accounting standards. Earnings per share was RMB0.33, the average return on total assets and the average return on equities were 1.21% and 19.43% respectively, an increase of 0.19 and 3.20 percentage points from 2007, growing to be the largest listed bank in terms of total profits all over the world. During the reporting period, the Bank paid taxes (corporate income tax + business tax and surcharges + other tax expenses¹) of RMB61,512 million.

The Bank paid keen attention to the development of international financial crisis and its impacts upon various businesses of the whole bank and adopted effective risk control and prevention measures to reduce foreign currency-denominated bonds held in time and set aside adequate provision for the decreased holding. During the reporting period, the Bank exited from loans of RMB108.7 billion with potential risks, recovered and disposed non-performing loans of RMB59.6 billion, reducing the balance of non-performing loans by RMB7.29 billion and the NPL ratio down 0.45 percentage point to 2.29%. The provision coverage ratio rose 26.65 percentage points and arrived at 130.15%.

¹ The corporate income tax refers to the amount of tax paid by domestic branches to domestic taxation authorities on a consolidated basis (the figure of corporate income tax for 2008 is estimated, and may be different from the actual amount), and business tax and surcharges and other tax expenses refer to the amount actually paid by domestic branches to domestic taxation authorities.

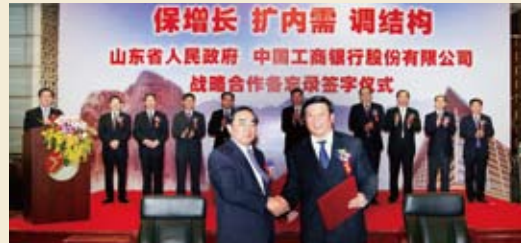
(二) 应对国际金融危机，促进经济平稳较快发展

近年来，本行一直保持稳健的贷款增长，2003-2007年，全行业贷款复合增长率达17.7%，本行的贷款复合增长率为10.1%。2008年下半年起，随着国际金融危机对实体经济的影响加剧，本行根据宏观调控方向、重点和力度的变化，完善信贷政策，优化信贷投向，加强和改进信贷服务，在支持经济平稳较快发展中有效发挥了大银行的作用。特别是在政府出台一系列扩大内需、促进经济增长的政策措施后，本行抓住机遇，加快了信贷投放，报告期内新增人民币贷款5,367.65亿元，同比多增1,900.65亿元，增幅为14.3%²，贷款增量居同业首位，也是本行历年来投放最多的一年。



姜建清董事长与湖北省人民政府进行高层会晤并签署《扩内需，促增长，全面合作座谈会会谈纪要》

Chairman Jiang Jianqing meeting officials of the People's Government of Hubei Province and signing the Summary of Comprehensive Cooperation to Expand Demand and Promote Growth Symposium



杨凯生行长代表本行与山东省人民政府签署战略合作备忘录

President Yang Kaisheng signing the strategic cooperation memorabilia with the People's Government of Shandong Province on behalf of the Bank

从投向上看，本行积极进入具有发展前景的产业和企业，对于目前受金融危机冲击和整体经济波动影响而出现暂时困难的行业龙头骨干企业，更多着眼于企业发展前景，在风险可控的前提下及时提供多方面金融支持，帮助企业渡过难关。

1. 推动国家经济刺激方案的实施与落实

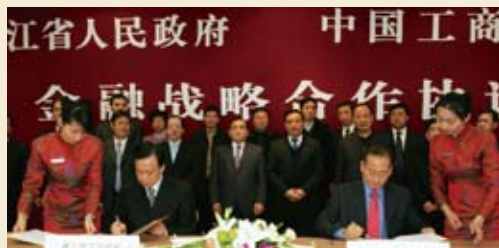
本行注重与经济和产业结构优化转型相协调的有效信贷需求，寻找风险与收益的最佳平衡，大力推动国民经济的产业结构调整优化、产业竞争力提升，从而促进经济平稳较快发展。

凭借强大的分销网络和广泛的客户基础，本行在电网、公路、石油、港口、民航等领域贷款市场占有率都在20%以上；在铁路、城建开发、电力等领域贷款市场占有率也都在15%以上。中国经济刺激计划的推出，使基础设施建设领域成为受益最大的行业之一，本行将充分发挥自身优势，在符合信贷政策、风险可控的前提下，予以大力支持。

² 报告期内，全行业贷款增长15.2%，货币供应量（M2）的增速为17.8%。

ii. Responding to International Financial Crisis and Promoting the Steady and Rapid Development

The Bank has sustained steady growth of loans over the past years, and recorded a compound growth rate of 10.1% in loans during 2003-2007, in contrast to the overall compound growth rate of 17.7% in the whole banking sector. Since the latter half of 2008, in response to the fierce influence of international financial crisis on the real economy and in light of the changes of macro-control direction, priorities and strength, the Bank improved credit policy, optimized credit orientation, strengthened and bettered credit service and brought the role of a large bank effectively in the course of underpinning steady and rapid economic development. Especially after the government issued a series of policies and measures to expand domestic consumption and boost economic growth, the Bank took initiative to accelerate the grant of loans. During the reporting period, new RMB loans were RMB536.765 billion, an increase of RMB190.065 billion or 14.3%² year on year, leading the other banks. The year also witnessed the biggest amount of loans granted in the history of the Bank.



牛锡明副行长代表本行与浙江省人民政府签署金融战略合作协议

Vice President Niu Ximing signing the financial strategic cooperation agreement with the People's Government of Zhejiang Province on behalf of the Bank



易会满副行长代表本行与广东省人民政府签署金融合作协议

Vice President Yi Huiman signing the financial strategic cooperation agreement with the People's Government of Guangdong Province on behalf of the Bank

From the lending orientation, the Bank supported the industries and enterprises with promising prospect actively, and gave top priority to providing financial supports to such pillar enterprises encountering temporary difficulties now due to the impacts of financial crisis and fluctuations of economy on the precondition of controllable risk so as to assist them tidying over hard times.

1. Facilitating the implementation of state's economic stimulation plan

The Bank attached great importance to the effective credit demands that are consistent with the optimization and transformation of economic and industrial structure, and endeavored to strike a best balance between risk and revenues, boost the optimization of industrial structure and the improvement of industrial competitiveness, and thereby contribute to the steady and rapid development of economy.

Leveraging on the strong distribution network and the widespread customer base, the Bank occupied a share of more than 20% in fields such as power grid, highways, petroleum, ports and civil aviation and a share of over 15% in the fields of railways, city construction and development, electricity and so on. After the launch of China's economic stimulation plan, infrastructure construction became one of the industries benefiting the most from the economic stimulation plan. The Bank will make full use of its advantages and provide vigorous support on the prerequisite of compliance with the credit policies and controlling risks at a tolerable level.

² At the end of the reporting period, loans of the whole industry went up 15.2%, and M2 recorded a growth rate of 17.8%.

为防范信贷扩张所带来的风险，本行切实加强地方城市基建项目甄选。密切关注项目所在地的经济发展水平，有选择地支持重点优质项目；合理确定有效贷款担保方式，落实项目自筹资金，加强对新投放重大项目贷款的贷后管理。加强借款企业及贷款资金使用动态监控，关注风险苗头，及时采取风险防控措施；通过贷款重组、资产出售等多种方式适时调整存量贷款结构，有效防范控制贷款风险。

2. 支持实体经济的健康运转

面对国际金融危机给国内经济带来的冲击，本行充分利用金融产品种类丰富、风险控制水平高的优势，加强精细化管理，全力帮助符合本行信贷政策的各类企业健康发展。

本行在严控风险的前提下，对以下企业继续予以信贷支持，必要时适当增加融资，在支持企业发展中化解信贷风险：对受金融危机冲击和整体经济下行影响，出现暂时经营困难或出现暂时亏损导致信用等级下降的重点行业中发展潜力大、发展前景好、风险依然可控的龙头企业；基本面和信用记录较好、有竞争力、有订单但暂时出现经营或财务困难的企业；抵押价值充足，但短期资金周转困难的小企业等。

本行及时组织开展企业走访活动，深入调查重点企业、行业的资金流情况，启动应急处理预案，着力提高了内部审批工作效率，受到客户的高度赞扬。

（三）促进各区域经济平衡发展

本行积极实施信贷区域平衡发展战略，在加强经济发达地区信贷资源投入的同时，积极参与了西部大开发、中部崛起、东北老工业基地振兴、天津滨海新区建设的历史进程。在信贷投向上，根据突出重点、区别对待、差别授权的要求，优先支持具有区域特色的西部资源类和基础设施类项目建设，东北地区新型装备制造业基地、新型原材料类和能源保障基地、重要的技术研发与创新基地建设等重点项目，积极支持了地区产业结构调整。报告期内，本行中西部及东北地区的贷款增速均超过全国平均水平。同时，中西部及东北地区的各项贷款不良率继续下降，资产质量明显好转，东北地区的不良贷款余额大幅下降。本行还成功组建了西藏分行，开启了支持雪域高原经济发展的新篇章。

In order to prevent the risks arising from credit expansion, the Bank strengthened the selection of local city construction projects in a down-to-earth manner: it paid close attention to the economic development level of the local place when selecting the high quality projects; reasonably determined the effective guarantee methods, required the fulfillment of self-provided capitals and enhanced the post-loan management over newly granted large project loans. It also strengthened the monitoring of borrowers and use of loan capitals and took risk prevention measures once any risk was found; it timely adjusted the structure of outstanding loans by loan restructuring and disposal, and effectively controlled the loan risks.

2. Supporting the smooth operation of real economy

In face of the impact of international financial crisis upon domestic economy, the Bank strengthened meticulous management, and made every effort to help enterprises conforming to the Bank's credit policies realize healthy development leveraging on its advantages of rich financial products and high risk control level.

On the premise of strict risk control, the Bank kept providing credit support to the following enterprises, increased the support in necessary cases, and mitigated the risks in the process of supporting enterprise development: giant companies with huge growth potential, promising prospect and tolerable risks in key industries which suffered from degrading of credit rating due to the temporary difficulties or losses; enterprises with favorable fundamentals, credit records, high competitiveness, large market potential and ample orders which are temporarily bothered by the operation or financial difficulties; and the small enterprises providing adequate collaterals but temporarily suffering from fund turnover difficulties.

The Bank organized visits to enterprises in a timely fashion, made in-depth surveys of fund flows of key enterprises and key industries, initiated the emergency treatment plan, and made endeavors to raise the examination and approval efficiency, which was highly praised by the customers.

iii. Promoting the Balanced Development of Regional Economy

The Bank actively put into the balanced loans development strategy. While increasing the credit resources allocated to the economically developed areas, it seized the strategic opportunities of western China development, rise of the central China and rejuvenation of the Northeast old industrial bases to develop the central and western markets with rich resources. In

respect of credit orientation, the Bank closely followed the requirement of highlighting the top issues by differentiated treatment and authorization, attached great importance to supporting the construction of resources and infrastructure projects in western China as well as the building of new equipment manufacturing base, new raw material and energy guarantee base, key technology R&D and innovation base of Northeast, and vigorously supported the restructuring of regional industries. As a result, the



growth rate of loans in central and western China and northeast China excelled the national average, while NPLs ratios in these regions kept declining, asset quality improved and the NPL balance of northeast China apparently decreased. With the establishment of Tibet Branch, the Bank opened a new charter for support to the economic development of snow-capped plateau.

(四) 持续优化贷款的行业结构

本行利用信贷政策持续优化贷款的行业结构，大力支持国家鼓励发展的重点行业，积极加大对公路、铁路、港口、民航、电网、电力、通信、石油石化等国民经济支柱产业和基础设施建设领域的信贷支持力度。积极开展金融产品和信贷模式创新，及时跟踪评估，认真分析这些领域的发展特点和风险，根据项目的实际进展和融资计划，提高审批效率，全面构造符合国家政策导向、收益稳定、运行安全、经营效益和社会效益良好的信贷资产布局。



报告期末，本行对国民经济支柱产业和基础设施建设领域的贷款余额共约16,900亿元，较2007年末新增约2,300亿元，贷款增速16%。

涉农贷款情况统计表

单位：亿元

贷款行业名称	年初贷款余额	期末贷款余额	比年初
农林牧渔业	72.18	70.92	-1.26
农产品加工业	1,085.63	1,018.19	-67.43
农药化肥生产	213.65	237.32	23.67
农资农具生产	20.43	20.67	0.24
农药、农资、农具的批发	41.97	56.04	14.07
农产品流通	140.14	125.19	-14.95
水库水利建设	105.04	106.95	1.91
合计	1,679.04	1,635.27	-43.77

iv. Continuing to Optimize the Industrial Distribution of Loans

The Bank continuously improved industrial distribution of loans in accordance with the credit policies, extended vigorous support to the development of key industries encouraged by the state and increased credit support to pillar industries of national economy and infrastructure construction such as highway, railway, port, civil aviation, power grid, electric power, telecommunication, oil and petrochemical. What's more, the Bank actively performed the innovation of financial products and credit modes, made timely follow-up and assessment, analyzed development characteristics and risks of these fields in real earnest and raised review and approval efficiency as per actual progress and financing plan of projects for the purpose of building the credit asset pattern in consistency with national policy orientation and with steady income, safe operation and sound operating social benefits in a comprehensive manner.



At the end of the reporting period, the outstanding loans granted by the Bank to pillar industries and infrastructure construction amounted to RMB1,690 billion, representing an increase of RMB230 billion from the end of 2007 and a growth rate of 16%.

Statistics of Agriculture-related Loans

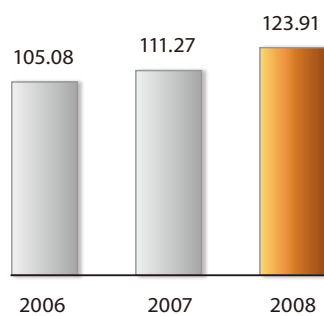
Unit: RMB100 million

Industry	Balance of loan at the beginning of the year	Balance of loan at the end of the year	Change
Agriculture, forestry, animal husbandry and fishing	72.18	70.92	-1.26
Agricultural product processing	1,085.63	1,018.19	-67.43
Production of fertilizers and pesticides	213.65	237.32	23.67
Production of agricultural materials and implements	20.43	20.67	0.24
Wholesale of pesticides, agricultural materials and implements	41.97	56.04	14.07
Circulation of agricultural products	140.14	125.19	-14.95
Reservoir and water conservancy construction	105.04	106.95	1.91
Total	1,679.04	1,635.27	-43.77

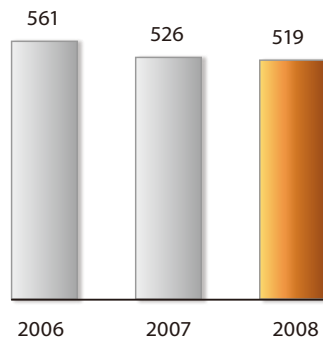
本行充分利用自身在清算网络和经营网点上的优势，通过多种渠道和方式积极支持“三农”工作。支持农业和粮食生产的信贷业务，加大对农业产业龙头企业的支持力度。着重做好农业和粮食生产上下游产业的金融支持工作，通过支持上游的农机农具企业、化肥农药生产流通企业以及下游的农产品批发环节和深加工企业来间接支持农业和粮食生产工作。同时，积极开展金融同业协作，形成金融支农合力，共同做好农村金融服务工作。

本行积极支持教育文化产业、医院等公共事业的发展。报告期末，本行对科教文卫行业贷款余额为 **701.49** 亿元。其中：对教育行业贷款客户 **953** 户，贷款余额 **466.22** 亿元，有力支持了各种院校迁扩建校区、改善办学条件。为适应全国医疗卫生体制改革扩大医疗服务需求的市场环境变化，本行继续从政策上鼓励对卫生领域的信贷投放，保持了对卫生领域贷款的平稳增长。报告期末，本行对卫生领域的贷款客户为 **519** 户，贷款余额 **123.91** 亿元，较年初增长 **12.77** 亿元。

卫生行业贷款余额 (亿元)



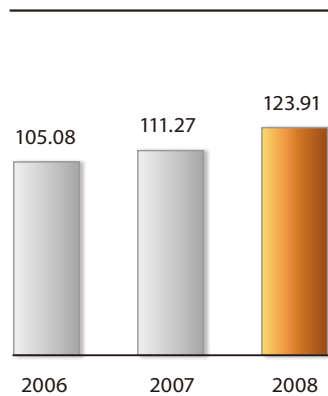
卫生行业贷款客户数 (户)



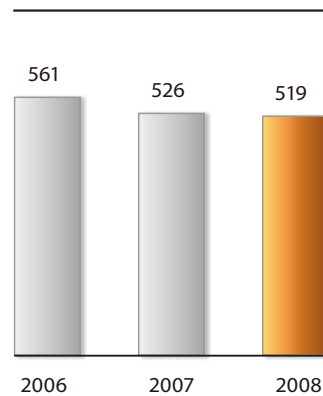
By making full use of the advantages in the aspects of settlement network and operational outlets, the Bank gave proactive support to these works relating to rural areas, agriculture and farmers by means of multiple channels and modes. The Bank launched the credit business in support of agriculture and food production vigorously, intensified the efforts to support leading agricultural enterprises, gave proper financial backup to upstream and downstream sectors of agriculture and food production as well as the farm machinery and implement enterprises and fertilizer and pesticide production and circulation enterprises at the upstream and agricultural product wholesale links and deep-processing enterprises at the downstream so as to support agriculture and food production in an indirect way. In the meanwhile, the Bank developed financial cooperation with peers to integrate into joint financial forces to support agriculture.

The Bank actively supported the development of public undertakings such as education and culture sector and hospitals. At the end of the reporting period, the Bank recorded RMB70,149 million outstanding loans to the science & technology, culture and health care industry, including RMB46,622 million of loans granted to 953 customers in the education sector, which energetically supported the campus construction and the improvement of teaching environment. In response to the increasing demand for medical services as a result of the reform on health and medical system, the Bank continued encouraging in policy the credit extension to health service sector, and maintained stable growth of loans to this sector. At the end of the reporting period, the Bank recorded RMB12,391 million outstanding loans granted to 519 customers in medical service sector, representing an increase of RMB1.277 billion over the beginning of the year.

Balance of loans to the medical care sector
(RMB100 mn)



Number of customers in the medical care sector



(五) 助推小企业发展

报告期内，本行积极构建符合小企业³特点的融资管理体系。通过不断完善信贷政策，创新信贷产品，优化业务流程，加快小企业信贷业务经营机制和体制创新，确保小企业信贷规模专款专用，加大对小企业的信贷支持力度。同时坚持发展与管理并重的经营理念，高度关注宏观经济形势变化对小企业信贷业务发展带来的影响，抓住经济结构调整的有利时机，对优质小企业给予大力支持，促进了小企业信贷资产的结构优化。本行积极创新小企业融资担保方式，积极配合地方政府组建中小企业贷款担保机构，同时大力推行供应链融资方案，支持小企业发展。

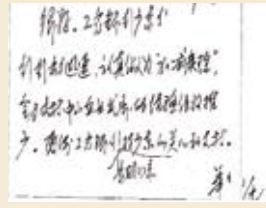
报告期内，本行小企业信贷业务实现了稳步增长，资产质量保持良好，境内分行累计共向 36,267 户小企业发放贷款 3,572.29 亿元。

本行广东分行面对金融危机给小企业带来的不利影响，加快经营模式、评级授信、融资产品、担保方式等创新，积极推动广东省小企业和外贸经济发展。报告期内，广东分行累计投放小企业贷款 381.9 亿元，支持小企业客户 3,689 家。累计发放国际贸易融资 153.2 亿美元，同比增长 31%，累计发放国内贸易融资 619.7 亿元，同比增长 227%。由于措施得力、效果显著，广东分行在支持民营经济和中小企业发展方面所做的努力得到了广东省人民政府的充分肯定。

In response to the adverse impacts of financial crisis on small enterprises, Guangdong Branch of the Bank accelerated innovations in operating model, credit rating, financing products and guarantee approach to facilitate the development of SMEs and international trade of Guangdong Province. During the year, Guangdong Branch granted RMB38.19 billion of small enterprise loans to 3,689 small enterprise customers, USD15.32 billion of international trade finance, representing a year-on-year increase of 31%, and RMB61.97 billion of domestic trade finance, a year-on-year increase of 227%. Thanks to robust measures and sound effects, Guangdong Branch was fully affirmed by Guangdong Provincial Government in terms of its support to private economy and small enterprises.



姜建清董事长到广东等地考察小企业的经营状况
Chairman Jiang Jianqing visits small enterprises in Guangdong



广东省省长黄华感谢本行对广东民营经济和中小企业发展的积极支持
Mr. Huang Huahua, Governor of Guangdong Province, expressing thanks for the Bank's support to local private economy and small enterprises

由于本行开展小企业金融服务成绩突出，在中国银监会举办的 2007 年度全国小企业金融服务表彰电视电话会议上，本行获得“2007 年度全国小企业金融服务先进单位”的称号，是唯一一家获奖的国有控股大型商业银行。

Due to the outstanding performance of providing financial services to the small enterprises, the Bank was elected the "National Advanced Unit of Financial Service for Small Enterprises 2007" at the national small enterprises financial service awarding videoconference hosted by CBRC, and was the only large state-owned commercial bank honored with this title.



李晓鹏副行长代表本行出席银监会 2007 年度全国小企业金融服务表彰会议

Vice President Li Xiaopeng attending the national small enterprises financial service awarding ceremony 2007 hosted by CBRC on behalf of the Bank

³ 小企业主要指销售额在 3,000 万元以下的企业。

v. Supporting Small Enterprises

During the reporting period, the Bank was devoted to the construction of a financing management system tailored for small enterprises³. The Bank continued to improve credit policy, innovate credit products, optimized business process, accelerated the innovation of small enterprises credit system and mechanism, and ensured the exclusive use of small enterprises loans, thus strengthening credit support to small enterprises. Meanwhile, the Bank attached equal importance to development and management, paid due regard to the effect of macro-economic environment on small enterprise credit, and took opportunity of economic restructuring to provide quality small enterprises with great support and facilitate the structural improvement of small enterprises credit assets. The Bank also innovated the financing guarantee method of small enterprises, assisted local governments in founding SMEs loan guarantee institutions, and robustly launched the supply chain financing solution to support small enterprises development.

At the end of the reporting period, the Bank recorded steady growth of the small enterprises credit business and good asset quality. The domestic branches issued loans RMB357.229 billion to 36,267 small enterprises cumulatively.

本行北京分行率先提出了“专业化经营、属地化管理”的小企业信贷业务经营思路，先后在中小企业客户集中的地区成立两家“小企业服务中心”，以“专业的机构、专职的队伍、专门的产品”支持北京地区中小企业发展。报告期内，北京分行小企业贷款投放 22 亿元，是上年同期的 1.5 倍。坚持产品创新，突破中小企业融资瓶颈，在传统的抵押类和保证类贷款基础上，推出了“财智融通”中小企业融资专属品牌，其中应收账款融资、商品融资、订单融资深受中小企业欢迎。

Taking the lead in launching the small enterprise credit policy of "professional operation and local management", Beijing Branch of the Bank has established two "Small Enterprises Service Centers" in customer-concentrated areas, and supported the SMEs in Beijing through "professional institution, full-time team and specialized products". In 2008, Beijing Branch extended RMB2.2 billion of small enterprise loans, 1.5 times larger than the size at the corresponding prior period. The branch also insisted product innovations and addressed the SMEs financing bottleneck. In addition to traditional pledged and guaranteed loans, the branch launched "Caizhi Finance", an exclusive brand of SMEs financing, among which, receivables financing, commodity financing and order financing are widely accepted by SMEs.



易会满副行长参加北京分行中关村小企业服务中心启动仪式
Vice President Yi Huiman attending the opening ceremony of Zhongguancun small enterprise Service Center of Beijing Branch



北京分行顺义小企业服务中心启动仪式
Opening Ceremony of the Shunyi small enterprise Service Center of Beijing Branch

³ It refers to the small enterprises with sales value of less than RMB 30 million.

03

环境层面 | Environmental Performance

用企业责任塑造优秀企业公民形象



i. Green Credit Policy (一) 绿色信贷

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ii. Reduction of the Bank's Own Consumption of Energy (二) 降低自身经营能耗

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iii. Promotion of E-banking (三) 倡导电子银行业务

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(一) 绿色信贷

本行已将严格坚持信贷环保合规、全面建设“绿色信贷”银行作为一项长期经营发展战略，致力于打造一家“绿色信贷”的模范银行。推行绿色信贷也有利于本行优化自身信贷业务结构，有效防范和化解信贷风险，增强可持续发展能力。

报告期内，本行进一步完善全行“绿色信贷”长效机制的建设，不断深化行业研究，拓宽行业信贷政策的控制范围，严格控制在高耗能、高污染行业的信贷增长。积极利用行业和客户信贷政策，建立信贷支持节能环保的长效机制，进一步推进信贷业务结构调整，有效的实现经济利益和社会责任的平衡。

1. 严格授信审批

报告期内，全行授信业务部门严格落实国家环保政策法规、节能减排工作要求，深入贯彻绿色信贷评审机制，实行环保政策的“一票否决制”，从严审查环评、土地、项目核准、备案等项目审批文件，将企业环保守法情况作为授信的前提条件，对达不到准入标准的客户和不符合“四个必须⁴”条件的项目坚决不予贷款。对属限制类项目，一律不增加融资，对淘汰类项目，禁止各类融资支持。在评级授信审查过程中，加强对客户能耗水平、环境影响的风险评价，审慎评估与核定高耗能、高污染和产能过剩行业客户的信用等级和授信额度。在审查造纸、纺织、石化、冶金等行业客户授信方案时，认真查询有关媒体、环境保护部、银行监管部门环保信息的披露情况，及时了解国家节能、环保政策和标准的变化，将节能减排标准作为评级授信审查要点之一，有效控制对高能耗、高污染、产能过剩和潜在过剩行业的贷款投放。对环保违法企业和项目、降耗减排不达标、管理落后的企业从严掌握授信政策，加大融资压缩力度，真正将本行的行业信贷政策落到实处。

在项目贷款评估中，加强对落后生产能力的评价分析，严格对项目环境影响评价报告批复的审查把关，同时积极与国家环保部相关部门沟通联系，加强对国家环保政策的理解和把握，强化绿色信贷政策的执行力度，为国民经济的协调、可持续发展做出应有的贡献。

环保一票否决。某公司40万吨/年聚氯乙烯及配套项目，总投资23.36亿元，申请本行贷款12.44亿元。该项目具有一定的规模优势，借款人股东实力较强，行业背景较好且具有一定的经济实力，但该项目采用电石法生产PVC，能耗高、污染大、产品质量低，同时项目选址位于我国一条主要河流上游沿岸，生产过程中产生的危险废弃物处理不当会造成严重的环境污染，而且项目环评审批存在分拆、越权审批问题，总体上看该项目环保风险隐患较大，不符合本行“绿色信贷”要求，按照环保政策“一票否决制”，本行否决了该笔项目贷款。

Project vetoed by a single vote of environmental noncompliance. A certain corporation planned to invest a total of RMB2.336 billion to initiate a project with an annual throughput of 400,000 tons of polyvinyl chloride (PVC) and planned to apply for a loan of RMB 1.244 billion from the Bank. Despite that the project had the advantage of a substantial scale, the borrowing shareholders were financially strong with relatively good industrial background, the project planned to produce PVC through calcium carbide method featuring high energy consumption, heavy pollution and low product quality and meanwhile chose its site on the upper reaches of a major river in our country, hence likely to result in serious environmental pollution if the dangerous wastes to be spewed out from the process of production were not properly treated. Additionally, the issues of spinning off and unauthorized approval existed in the process of examination of the project's environmental compliance. From an overall perspective, the project is substantially high in potential environmental risks. As such, the Bank vetoed the loans for this project pursuant to its environmental policy since the project was not in line with the requirement of "green credit".

⁴ 本行确定的项目贷款审查“四个必须”条件，即必须符合国家产业政策和市场准入标准；必须已通过有关部门审批核准或备案；必须已通过用地预审、环境影响评价；必须符合区域整体规划和污染排放指标要求。

i. Green Credit Policy

The Bank has strictly adhered to credit pro-environment and compliance with environmental laws and regulations and all-round construction of "green credit" bank as its long-term strategy for operation and development, dedicated to fostering a model bank of "green credit policy". Initiation of green credit policy is also conducive to optimization of the bank's structure of credit business, effective prevention and evasion of credit risks and enhancement of the capacity for sustainable development.

During the reporting period, the Bank further improved bank-wide construction of longstanding mechanism of "green credit policy", incessantly deepened industrial study and expanded the scope of industrial credit policy and strictly controlled the growth of credit for industries high in consumption of energy and pollution. Policies on industrial and client credit were enthusiastically leveraged, the longstanding mechanism of supporting energy saving and environmental protection through credit was established and adjustment of the structure of credit business further was carried out, ending up with effective balancing of economic interests and social responsibilities.

1. Tighten examination and approval of credit granting

During the reporting period, the credit granting departments throughout the Bank strictly implemented state's policies and regulations on environmental protection and requirements on energy saving and emission reduction, earnestly carried out the mechanism of green credit assessment and verification, adhered to the policy of vetoing environmentally unqualified projects by a single vote, and tightened examination and approval of documents related to assessment of environmental compliance, land as well as verification and recordation of projects, took enterprises' environmental compliance as the precondition for credit granting and resolutely refraining from providing loans for clients failing to meet the standards of environmental compliance and projects not in line with the requirements of "Four Musts"⁴. Increase of financing was indiscriminately prohibited for projects subject to limitations and financing support was forbidden for weeded out projects. Assessment the risks related to clients' energy consumption and impact on environment was strengthened and the credit level and credit granting margin of clients high in energy consumption and pollution and surplus in production capacity was cautiously assessed and checked in the process of examination and verification of credit granting. In time of examination and verification of the credit granting schemes of clients in such sectors as paper manufacturing, textile, petrochemical and metallurgy, the credit granting departments earnestly inquired the information on environmental protection released by relevant media, Ministry of Environmental Protection and the regulatory departments of banks, understood in a timely fashion variation of state's policies and standards with respect to energy saving and environmental protection, regarded the standards of energy saving and emission reduction as one of the main points of credit assessment and granting to ensure effective control of provision of loans for the sectors high in energy consumption and pollution or surplus in production capacity or potential production capacity. Credit granting was tightened and compression of financing intensified as regards environmentally noncompliant enterprises and projects as well as enterprises failing to meet the standards of reduction of energy consumption and emission or laggard in management to ensure the Bank's industrial credit policies were effectively complied with.

In the process of assessment of loans for projects, the Bank strengthened evaluation and analysis of laggard production capacity, tightened examination of the approval reply to report of project's impact on environment, enthusiastically contacted and communicated with state relevant departments of environmental protection to reinforce understanding and knowledge of state policies in environmental protection and intensified enforcement of green credit policy to make deserved contributions to harmonious and sustainable development of national economy.

⁴ The requirements of "Four Musts" on the examination of project loan set out by the Bank are as follows, it must be compliant with the state's industrial policies and market access standards; it must be approved by or filed in the relevant departments; it must pass through the preliminary examination of the land used for the project and environment impact assessment; it must agree with the requirements of regional integrated planning and pollution emission indicator.

2. 主动调整信贷结构

目前，本行已对钢铁（含铁合金）、电力、电解铝、铜冶炼、焦炭、造纸等一批国家明确的高耗能、高污染行业制定了具体的行业信贷政策，对行业内企业实行名单制管理。本行加快对行业内劣势客户和落后产能的信贷退出步伐。在实际操作中，本行对拟继续支持的存量客户进行了类别划分，并制定了配套的基本信贷原则：对新建项目和新建信贷关系企业参照国家相关标准实行严格的信贷准入管理；对技术装备水平、污染物排放不符合国家相关政策、制度标准要求的企业，视具体情况制定压缩、清退计划，并通过本行信贷管理系统实施业务控制和计提模拟拨备制度，有效控制对两高行业的贷款，进一步优化贷款结构。报告期内，本行共对“两高”行业 152 户企业的 35.22 亿元贷款实现了清退。

3. 积极支持环保产业发展



本行积极探索金融创新业务，逐步加大对环保工程及相关技术推广的信贷支持力度，通过业务转型建设“绿色银行”。为此，本行在不断深入了解相关项目、工程的技术经济特点的基础上，进一步探索新的信贷管理模式，加大信贷产品的创新力度，从贸易融资、投资理财、财务顾问、结构化融资、融资租赁等多个方面不断丰富和完善融资产品体系，积极支持国家确定的十大节能重点工程、十大环保重点工程、采用《国家先进污染防治技术示范名录》、

《国家鼓励发展的环境保护技术目录》所列新技术新工艺的企业和项目，以及具有良好发展前景的企业为实现节能减排进行的技术、设备更新和改造，提高本行和客户的可持续发展能力。报告期末，本行由国家环保部门认定的环保合格以及环境友好企业数量约占境内分行法人客户数量的 99.87%，贷款余额约占境内分行法人客户贷款余额的 99.92%。

报告期内，本行加大对节能减排、循环经济等企业和项目支持力度，优先考虑“绿色信贷”领域资源综合利用项目、新能源开发利用项目、有助于改善人居和生态环境等项目。共发放节能环保项目贷款 491.53 亿元，同比增长 69.17%。

2. Initiative adjustment of credit structure

The Bank has formulated specific industrial credit policy with respect to a batch of sectors clearly defined by state as high in energy consumption and pollution such as iron and steel (including ferroalloy), power, electrolytic aluminium, copper smelting, charcoal and paper manufacturing and conducted management through list of enterprises in each sector. The Bank stepped up withdrawal of credit for clients disadvantaged in the industrial and laggard in production capacity. In its actual operation, the Bank conducted classification of the existing clients under its continuous support and mapped out supporting basic credit principles; Principles for access to credit were strictly carried out according to state relevant criteria for newly founded enterprises and those newly obtaining credit relationship. Credit compression and withdrawal plans were formulated discriminately according to specific situations for enterprises whose technological facilities or emissions of pollutants are not in line with state relevant policies and criteria. Also, credit management system of the bank was tapped into to control credit business and adopt stimulated provision withdrawal system so that the bank's loans for the sectors with high energy consumption and emission can be effectively curbed and the structure the bank's loans can be further optimized. During the reporting period, the Bank has exited loans RMB3.522 billion from 152 enterprises of the sectors with high energy consumption and emission.

3. Vigorous support for the development of environmental protection industry

The Bank enthusiastically explored innovation of financial business, progressively intensified credit support for environmental protection projects and popularization of relevant technology and constructed "green bank" through switch of business. For this purpose, on the basis of increasingly profound knowledge of the technical and economical features of relevant projects and programs, the Bank further explored new patterns for credit management, strengthened innovation of credit products,



incessantly enriches and improved the system of financing products in respects of trade financing, investment and wealth management, financial consultancy, structuralized financing as well as financial leasing, etc. and enthusiastically supported top 10 energy saving projects and top 10 environmental protection projects determined by state, enterprises and projects adopting the new technology and workmanship listed in Catalogue of National Advanced and Exemplar Technologies for Prevention and Treatment of Pollution and Catalogue of Environmental Protection Technologies Encouraged by State for Development as well as the update and reconstruction of technology and equipment conducted for energy saving and emission reduction by enterprises with excellent prospects of development in a move to enhance the Bank and its clients' capacity for sustainable development. At the end of the reporting period, environment-friendly enterprises certified by state environmental protection departments accounted

for approximately 99.87% of the corporate clients of the domestic branches of the Bank with the balance of the loans accounting for 99.92% of that of the corporate clients of the domestic branches.

During the reporting period, the Bank intensified credit support for enterprises of energy saving and emission reduction as well as recyclable economy and prioritized in providing credit support for the projects of integrated use of resources in "green credit" field and development and utilization of new energy as well as those contributive to improvement of residents' living conditions and ecological environment. The Bank issued loans totaling RMB49.153 billion for energy saving and environmental protection projects in 2008, growing by 69.17% over previous year.

4. 制度建设

报告期内，本行组织全行分支机构开展了对全部有融资余额的境内法人客户环保依法合规情况的全面检查，并根据检查及与当地环保部门沟通的结果，将企业环保信息逐户录入本行 CM2002 系统中，在全行范围内初步建立了对境内有融资余额法人客户环保信息的识别、监控、反馈与处置机制。为继续完善全行法人客户环保风险监控体系，本行进一步提出了对客户新增融资必须以“完成环保标识录入”为前提，客户经理应及时更新 CM2002 系统中的企业环保信息并将相关依据入档备查，各一级分行定期对辖内企业环保标识录入及相应贷后管理工作进行检查，本行总部实时监控并对未录入环保标识的新增融资客户一律予以业务控制等一系列制度安排，力图从保证全行法人客户环保信息录入的系统性、真实性、及时性，并确保本行对全行“绿色信贷”执行情况及信贷资产的整体环保风险的及时把握、反馈等方面着手，不断完善对法人客户环保风险的识别、度量、反馈与处置机制；对于出现环保违法问题的存量融资客户，本行在严禁新增融资的同时，采取各种有效手段加快压退力度；对于部分虽未被环保部门督办或处罚，但本行认定为可能存在环保问题的融资客户，也主动采取措施，将环保风险的预先防范工作纳入了全行信贷管理的日常工作流程。报告期内，本行累计对 146 户环保潜在风险客户进行了系统锁定，涉及贷款余额 51.25 亿元，在企业整改合格前停止发放任何形式的融资。

同时，本行不断加强与银监会、环保部、有关国际组织的沟通 and 交流，结合本行实际情况和客观经营环境，借鉴国际先进经验和通行做法，初步形成了未来三年全行绿色信贷建设的战略目标、基本思路、总体框架和实施步骤。

5. 相关培训

报告期内，本行积极加强能力建设，通过视频讲解、专题讲座、下发公文、网讯、部室答疑等多种方式，加强对全行员工教育和培训，使高管层乃至全体员工都能清楚地认识到国家节能减排、促进结构调整、转变经济增长方式的重要意义，在全行树立“节能环保、绿色信贷”的核心价值观。

本行积极邀请国内外有关专家为员工举办专题讲座，并派员参加银监会、发改委等相关政府部门和外部机构组织的培训。



4. System construction

During the reporting period, the Bank organized bank-wide branches to conduct all-round check of the environmental compliance of all domestic corporate clients with financing balances and initially had in place throughout the bank the mechanism for identification, monitoring, feedback and treatment of the environmental information of all domestic corporate clients with financing balances according to the results of the check and communication with local environmental protection agencies which were input one by one into the Bank 's CM2002 system. With a view to continuously improving the system for monitoring environmental risks of bank-wide corporate clients, the Bank further outlined "entry of environmental protection logo" as the premise of client's newly increased financing. Client managers shall timely update enterprises' information related to environmental protection in CM2002 system and keep relevant bases on file for inspection, each branch bank of the first level shall regularly conduct inspection of the entry of the environmental protection logos of the enterprises in its jurisdiction and the ensuing management work while the headquarter of the Bank shall conduct real time supervision and take such measures as control of the business of the clients with newly increased financing but failing to enter their environmental protection logos to incessantly improve the mechanism for identification, measurement, feedback and treatment of corporate clients' environmental risks so that the systematicness, authenticity and timeliness of entry of bank-wide corporate clients' environmental information could be ensured and implementation of "green credit" policy throughout the bank as well as timely knowledge and feedback of credit assets' overall environmental risks could be guaranteed; As for the existing financing clients not in compliance with environmental protection laws and regulations, the Bank strictly forbid increase of financing and furthermore took various effective measures to step up downsizing and withdrawal of loans; As for part of financing clients determined by the Bank as subject to potential environmental risks despite that environmental protection departments had not yet inquired into and penalized them, the Bank also actively took measures to incorporate the work of prevention and evasion of environmental risk into the routine credit management work of the whole bank. During the reporting period, the Bank had totally locked the systems of 146 corporate clients subject to potential environmental risks involving RMB5.125 billion balance of loans and suspended issuing financing in any form prior to rectification and reform of such enterprises.

In the meantime, the Bank incessantly strengthened exchange and communication with China Banking Regulatory Commission, Ministry of Environmental Protection and relevant international organizations and has initially mapped out the strategic goals, basic train of thoughts, general framework and implementation steps for construction of bank-wide green credit in the three years to come in light of the Bank 's actual conditions, objective operation environment as well as international advanced experience and common practice.

5. Relevant training

During the reporting period, the Bank enthusiastically strengthened construction of bank-wide staffs' business capacity and reinforced education and training of them through video interpretation, specialized lecture, issuance of circulars, newsletter and departments' explanation, among others, to ensure senior managers and whole staffs alike can clearly realize the significance of energy saving and emission reduction, promotion of structural adjustment and switch of patterns of economic growth and that the core value of "energy saving, environmental protection and green credit" can be fostered throughout the bank.

The Bank enthusiastically invited relevant experts home and abroad to give specialized lectures to its staffs and meanwhile dispatches them to attend the trainings organized by such relevant governmental departments as China Banking Regulatory Commission and State Development and Reform Commission as well as foreign agencies.

(二) 降低自身经营能耗

本行一直在自身运营过程中倡导绿色办公，努力减少自身经营所产生的碳排放。同时，本行开展各种类型的节能宣传教育，提升全行员工的节能减排意识。

报告期内，本行通过在内部经营管理中大力推广无纸信息理念，全面实行网络化、电子化办公，大量减少了纸质材料使用和社会资源占用；在具备条件的办公场所提供使用可回收、可降解材料，推广使用环保产品，不断减少人均能源消耗和减少污染。各分支机构按照国家环保节能政策和本行的有关要求，加强办公区域水、电、暖的管理，严格控制办公节能降耗。办公场所的用电照明采用节能灯具，每日下班后，安排专人负责对大楼整体检查，关闭电源；卫生间、洗漱间尽量采用新型节水装置及电子感应装置，从源头上控制住了“长流水”现象；办公大楼中央空调在下班及双休日等节假日期间整体停用，严格控制耗电数量。

本行总部开展了“节能降耗，建设绿色大厦从我做起”活动，培养员工养成良好的节约习惯。同时，实施节能技术改造，安装了智能型照明节电装置，照明部分节电效果达 20% 以上；认真执行北京市夏季和冬季空调温度限制的规定，改造办公大楼空调系统，开展废水循环利用，在保证正常办公的前提下，有效控制了能耗。报告期内，在人员、会议和各种活动不断增加的情况下，办公大楼用水量、锅炉用水量、办公用纸量、公务用车耗油量均低于 2007 年用量。

本行总部办公楼能耗统计表

项目	2007	2008
办公耗水量(吨)	112,481	108,690
锅炉蒸汽耗水量(吨)	5,625	4,987
办公用纸数量(张)	11,444,460	11,153,300
公务用车耗油量(升)	189,761	176,168

ii. Reduction of the Bank's own consumption of energy

The Bank has been strictly advocating green office and making efforts to reduce carbon emission in the process of its own operation. Meanwhile, the Bank initiated varieties of campaigns for energy saving propagation and education to enhance the awareness of energy saving and emission reduction on the part of bank-wide staff.

During the reporting period, by virtue of vigorous popularization of the idea of paper-free communication of information in its internal operation and management as well as all-round adoption of network and electronic office, the Bank slashed use of paper materials and occupation of social resources by big margins. Recyclable and degradable materials were provided for use in appropriate office premises and environment-friendly products were popularized for use to incessantly cut down per capita consumption of energy and pollution. All the branches of the Bank strengthened management of water, power and heating in office area according to state environmental protection and energy saving policies as well as the relevant requirements of the Bank. Energy saving and reduction of consumption were strictly adhered to in offices. Energy saving lighting devices were installed in office area and special personnel was arranged to take change of overall check of office building upon closing of business to ensure power off; New-type water saving facilities and electronic devices were adopted to the utmost to ensure radically curbing of waster of water; Central air conditioner in the office building was entirely ceased after closing of the business day and during weekend to strictly control power consumption.

The Head Office of the Bank launched the campaign of "My part in energy saving and emission reduction contributes to the construction of an environment-friendly society" to foster an excellent habit of frugality on the part of the Bank staff. Also, technological reconstruction was conducted in the Bank, as exemplified by the installation of intelligent power-saving lighting devices, which slashed consumption of power by as high as 20%. The Bank earnestly enforced Beijing Municipality's provisions on limitation of temperatures conditioned by air conditioners in summer and winter, reconstructed the air-conditioning system in the office building of its headquarter and initiated recyclable utilization of waster water, which not only ensured normal work in the office but effectively curbed energy consumption as well. Despite of incessant growth of personnel, meetings and various activities during the reporting period, the volumes of water used in offices and boilers and paper used in offices in the office building of the Bank's headquarter as well as oil used for business vehicles were all lower than those in 2007.

Statistics of Energy Consumption in the Bank's Head Office

Item	2007	2008
Volume of water used in the office building(ton)	112,481	108,690
Volume of water used in the boilers (ton)	5,625	4,987
Paper used in the offices (piece)	11,444,460	11,153,300
Oil consumed by the business vehicles (litre)	189,761	176,168

(三) 倡导电子银行业务

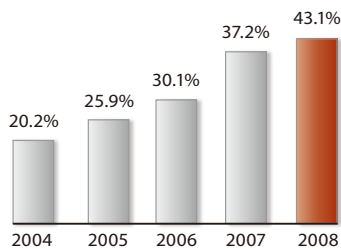
本行将在继续满足客户原有需求的前提下，坚持以客户为中心不断加强电子银行产品和服务创新，深入推行电子银行业务。通过电子银行为客户提供无纸化服务，有效降低银行对实体经营场所的依赖，减少碳排放。

本行是国内首家电子银行年交易额超过百万亿元人民币的银行。自1999年率先成立国内电话银行、网上银行以来，本行一直是国内最大的电话银行和网上银行。本行在电子银行等新兴服务渠道上的不断开拓，不仅顺应时代发展潮流和方便客户，而且节约了大量的社会资源和物质资源。本行的网上银行是国内功能最全面、技术最先进的系统，大大提高了产品分销能力，造就了本行“中国最大的电子银行”的主导地位。本行通过电子银行完成的业务量，截至报告期末已占全行总业务量的43.1%。

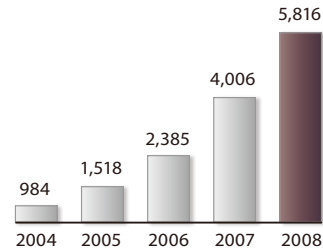
电子银行服务渠道建设情况表 (截至报告期末)

项目	客户数量 (万户)	交易笔数 (万笔)	交易金额 (万元)
网上银行	5,816.2	118,199.7	12,027,274,736.6
自助银行	-	15021.1	6,034.7
电话银行	4,919.1	9,494.1	294,400,899.6
手机银行 (短信)	1,396.0	59.0	10,536.1

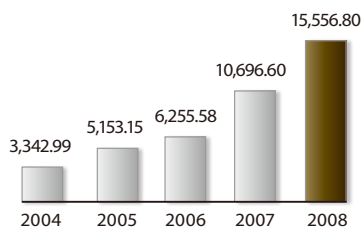
电子银行业务量占比



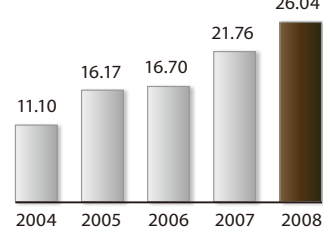
网上银行客户数 (万户)



ATM 累计交易额 (亿元)



ATM 累计交易笔数 (亿笔)



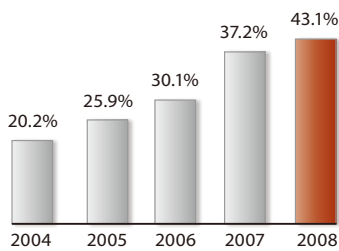
iii. Promotion of E-banking

In addition to continuously meeting clients' existing needs, the Bank will incessantly strengthen innovation of electronic banking products and services and profoundly implemented electronic banking business with clients focus. Provision of paper-free services for clients through electronic banking can effectively slash the Bank's dependence on operating places, hence effectively cutting down carbon emission.

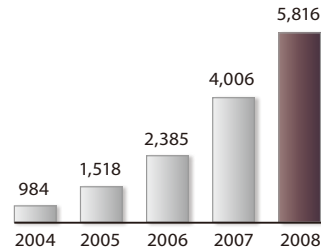
The Bank is the first domestic bank boasting over RMB100 trillion amount of transaction through electronic banking. Since taking the lead to initiate domestic telephone banking and internet banking in 1999, the Bank has so far unfailingly boasted the largest bank of telephone banking and internet banking in China .The Bank's incessant spadework in such emerging service channels as electronic banking not only conforms to tide of contemporary development and client-friendliness but saves a substantial amount of social and material resources as well. The internet banking of the Bank, boasting the most comprehensive functions and state-of-the-art technology, enhances the Bank's capacity for distribution of banking products substantially, ending up with dominant status of the Bank as "the largest electronic bank in China". The volume of business accomplished through internet banking accounted for 43.1% of the total volume of business of the Bank at the end of the reporting period.

Construction of Service Channels of Electronic Bank (by the end of 2008)			
Item	Number of clients (10,000 customers)	Transaction volume (10,000)	Amount of transaction (RMB 10,000)
Internet banking	5,816.2	118,199.7	12,027,274,736.6
Self-service banking	-	15021.1	6,034.7
Telephone banking	4,919.1	9,494.1	294,400,899.6
Mobile banking (SMS)	1,396.0	59.0	10,536.1

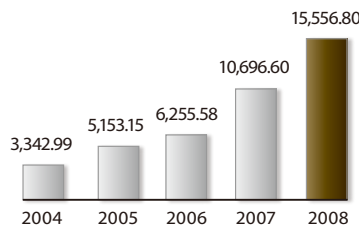
Percentage of volume of internet banking business



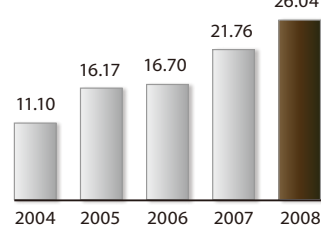
Number of internet banking customers (10 thousand)



Accumulative amount of transactions in ATM (RMB 100 million)



Accumulative transaction volume in ATM (100 million)



04

社会层面 | Social Performance

用无限爱心让温暖源远流长……



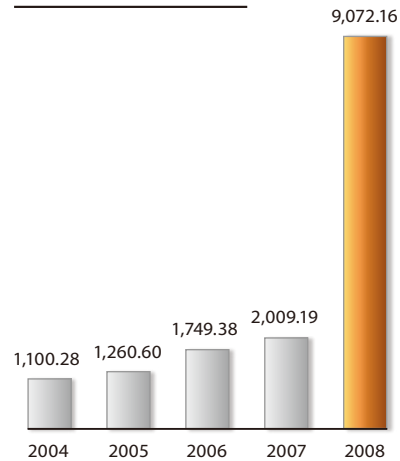
i. Engaging in the Public Welfare Cause Actively	(一) 积极投身公益事业	60
ii. Caring for the Employees	(二) 关爱员工	80
iii. Operation with Good Faith	(三) 诚信经营	88
iv. Superior Service	(四) 优质服务	92

本行是在国家繁荣和社会稳定的大背景下成长壮大的，我们的每一步前进都得益于社会各界的关心与厚爱。饮水思源，积极履行企业应尽的责任、参与和支持公益事业，已经成为了本行义不容辞的社会责任。报告期内，本行热心支持公益事业，切实维护员工利益，坚持诚信经营，不断提升服务品质，为构建和谐社会的做出应有的贡献。

（一）积极投身公益事业

忠实的履行社会责任是本行的核心价值观以及文化精髓所在。本行始终关注国计民生，培植公益理念，秉承“源于社会、回馈社会、服务社会”的宗旨，努力做优秀的企业公民。本行不仅致力于将社会责任纳入日常运营的每一环节，而且在赈灾、扶贫、支教、环保和保护文化遗产等诸多领域积极开展社会公益活动。在公益活动组织上，本行坚持一致性、长期性、计划性原则，延续了一直以来总、分行双线并行的机制，总行集中优势资源组织全行性活动，各分行因地制宜的开展工作。报告期内，除员工个人捐赠外，本行（总行及境内分行）在扶贫、支持文化教育事业、体育事业、慈善事业等公益事业方面共投入 9,072.16 万元人民币。

历年公益投入（万人民币）



1. 抗灾救灾

2008 年年初，我国南方遭受了罕见的雨雪冰冻灾害。为帮助受灾地区尽快恢复生产生活，本行在有效防范风险的前提下，开辟了抗灾救灾贷款快速审批通道，先后提供贷款 312 亿元，有力地支持了煤电油运等企业恢复生产，支持了与民众生活密切相关的食品及其他生活必需品的生产和购销。同时，本行及时向受灾地区捐款 1,085 万元，帮助灾区群众解决实际生活困难。

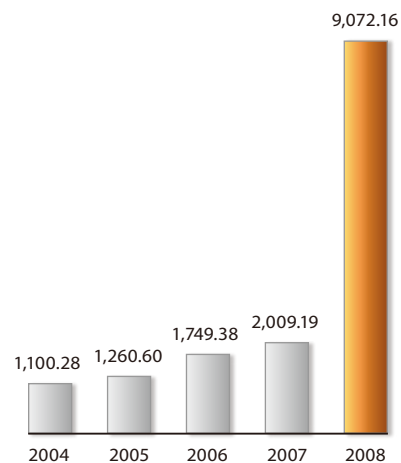
2008 年 5 月，汶川特大地震发生后，本行各级机构和广大干部员工踊跃向灾区人民伸出援手、奉献爱心，共计向灾区捐款 14,191 万元（其中境内外员工捐赠 8,869 万元），交纳特殊党费 5,305 万元、特殊团费 184 万元，捐助价值约 50 万元的抗震救灾物资，是这次抗震救灾中捐款最多的金融机构。

The Bank has been developing in a prosperous nation and a stable society. Our every step is supported by the country and backed by the loving care of the community. It's obligatory socially for the Bank to fulfill due corporate responsibility and support public undertakings. During the reporting period, the Bank has zealously supported public undertakings, protected the staff's interests, pursued honest operation, enhanced service quality continuously, and made great contributions to building a harmonious society.

i. Engaging in the Public Welfare Cause Actively

To fulfill corporate social responsibility faithfully is our core value and cultural essence. The Bank has been always focusing on the national economy and the people's livelihood, cultivating the idea of charity, acting in line with the principles of "sourcing from, paying back and serving the society" and trying to be a good corporate citizen. The Bank integrates social responsibility into every link of our daily operation and actively initiates public activities for social welfare in the fields of disaster relief, poverty alleviation, education support in rural or remote areas, environment protection and culture relic preservation, etc. To make the activities consistent, sustainable and organized is the principle held by the Bank. The Head Office and branches closely cooperate with each other: the former is responsible for organizing bank-wide activities with centralized advantageous resources, and the latter, local activities according to different conditions. During the reporting period, except individual donations of the employees, the Bank (including the Head Office and domestic branches) input RMB 90.7216 million in the public welfare cause such as poverty alleviation, supports to culture, education, sports and charity.

Inputs into the public welfare cause in recent years (RMB10,000)



1. Disaster relief

At the beginning of the year 2008, South China encountered unprecedented snow and freeze disaster. In order to help the disaster-hit areas restore life and work, the Bank opened a fast approval channel for disaster-relief loans under effective risk management. Totalling RMB31.2 billion, the loans forcefully assisted enterprises in the fields of coal, electricity, oil and transportation to restore production and supported the production and distribution of food and other necessities. Moreover, the Bank has timely donated RMB10.85 million to the disaster-hit areas, partly solving the victims' problems of living.

In May 2008, after a devastating earthquake hit Wenchuan County, institutions at all levels, all the leaders and the staff in the Bank extended their helping hands to the victims. The Bank was the biggest donator among all the financial institutions, having donated RMB141.91 million in cash (RMB88.69 million of it was donated by the staff at home and abroad) and RMB0.5 million in kind, and other RMB53.05 million as special CPC membership dues and RMB1.84 million as special Youth League membership dues.



姜建清董事长查看本行绵竹分行受损情况
Chairman Jiang Jianqing is inspecting the damage of Mianzhu Branch



杨凯生行长在帐篷银行中视察工作
President Yang Kaisheng is inspecting work in a tent bank



赵林监事长到都江堰支行慰问受灾员工
Chairman of the Board of Supervisors Zhao Lin is visiting the affected employees of Dujiangyan Sub-branch



张福荣副行长在都江堰支行指导抗震救灾
Vice President Zhang Furong is giving instructions on quake relief in Dujiangyan Sub-branch



牛锡明副行长到板房银行慰问员工
Vice President Niu Ximing is visiting the employees in the movable plank house bank



王丽丽副行长前往成都军区慰问救灾官兵
Vice President Wang Lili is visiting the quake relief soldiers in the Military District of Chengdu



李晓鹏副行长慰问抗震救灾部队
Vice President Li Xiaopeng is visiting the quake relief army



刘立宪纪委书记深入一线网点慰问员工
The Secretary of the Party Discipline Committee Liu Lixian is visiting the employees of a front outlet

同时，本行向抗震救灾部队官兵紧急发放了“抗震救灾牡丹联名卡”，解决了部队临时资金周转需求问题；迅速启动信贷业务应急审批流程，累计发放抗震救灾及灾后恢复生产贷款 288 亿元；及时抢修受灾网点和设施，向灾区紧急调拨 100 台 ATM 设备，满足了灾区人民的需要；为确保向客户提供连续的信用卡坐席服务，在地震灾难发生当日，即完成了电话银行成都分中心的人工坐席业务向北京、上海两大电话银行托管中心的转移。并创造性地组织“流动银行”，搭建“帐篷银行”和“板房银行”，千方百计创造条件恢复网点营业，以最快速度重新搭建起抗震救灾的金融大动脉。

At the same time, the Bank promptly issued the "Disaster-Relief Peony Co-brand Credit Cards" to the officers and soldiers participating in the rescue and relief, solving their temporary financial problems. The emergency loan approval procedures were launched immediately and RMB 28.8 billion was granted in total for disaster relief and reconstruction. The affected outlets and facilities were repaired timely and 100 ATMs were dispatched to the affected areas urgently, meeting the needs of the affected population. To ensure uninterrupted call services, on the same day of the earthquake, the call center in Chengdu was transferred to the two major telephone banking host centers in Beijing and Shanghai. "Mobile banks" were creatively organized, and "tent banks" and "movable plank houses" were established. The Bank made efforts to restore outlet services against all odds, building a financial artery for disaster relief as fast as possible.



本行灾后第二天在当地率先搭建起“帐篷银行”
The Bank put up "tent banks" two days after the quake



本行员工在“帐篷银行”里坚持营业
The employees of the Bank insist on working in "tent banks"



本行在都江堰设立的“板房银行”
The Bank's "movable plank house bank" in Dujiangyan



本行的“汽车流动银行”
The Bank's "auto mobile bank"



本行上海分行“95588 抗震专席”组
"95588 Quake Relief Special Seats" in Shanghai Branch of the Bank



本行湖北分行设立赈灾捐款绿色通道和捐款箱
Donation green channel and donation box for disaster relief in Hubei Branch of the Bank

本行加强对全行信息系统的监控，加大对受灾地区分行的技术支持力度，为确保本行受灾网点率先恢复对外服务提供了有力的技术保障。与此同时，紧急完成个人网上银行公益捐款流程改造，迅速开通了网上银行、手机银行等电子银行捐款专属免费通道，并开展“‘冰雪凝大地，人道救助情’用工行电子银行快速捐款献真情”和“抗震救灾献爱心，用工行电子银行快速捐款”活动，及时宣传和引导客户通过电子银行专属通道捐款，确保公益捐款渠道通畅，第一时间将善款传递到位。在震后的两个月内，即通过电子银行为全国各地 175 家慈善机构传递善款超过 20 万笔，金额达到 7,200 余万元。

本行员工主动前往各地医疗机构参加义务献血，有些员工还加入志愿者队伍，利用公休假参加北川、唐家山堰塞湖等地的救灾抢险。在这次特大自然灾害面前，在国家和人民最需要的时候，本行千方百计为灾区提供特别支持和服务，以实际行动诠释了“您身边的银行，可信赖的银行”的庄严承诺，获得了中国红十字总会颁发的“中国红十字勋章”。



The monitoring upon the bank-wide information system and the technologic support to the affected branches were strengthened, thus technologically guaranteeing their quick restoration of service to the public. Meanwhile, the Bank urgently restructured individual online banking-based donation procedure and opened special free channels for donation in the form of e-banking, including online and phone banking. The Bank also initiated "fast donations" through the Bank's e-banking services for the snow disaster and the great earthquake. Specifically speaking, the Bank publicized our specialized donation channel through e-banking and guided the customers' operation, ensuring an unimpeded channel for and quick delivery of charity. Within two months after the quake, the Bank had remitted over RMB72 million of donations to 175 charities all over the country through e-banking, recording over 200,000 transactions in total.

Additionally, the employees of the Bank donated blood actively, some served as volunteers, and some participated in rescue and relief in Beichuan and Tangjiaoshan Quake Lake instead of vacation. Facing the great earthquake and when the country and the people were in need, the Bank tried every means to provide special support and service to the affected areas, fulfilled our solemn commitment of being "a bank by your side and a bank reliable" with our actions, and was honored with the "China Red Cross Medal" by the Red Cross Society of China.



本行重庆分行赴重灾区慰问战斗在第一线的武警消防官兵
Chongqing Branch of the Bank visit officers and soldiers from the Armed Force, firefighters who fight at the front line



本行山西分行向在晋就读的四川籍大学生定向捐赠
Shanxi Branch of the Bank make designated donation to college students from Sichuan who are studying in Shanxi



本行安徽分行员工为灾区组织募捐
The employees of Anhui Branch of the Bank organize donation for the quake areas



本行广东分行为汶川地震组织的义卖活动
Guangdong Branch of the Bank organized charity Bazaar for Wenchuan earthquake



本行陕西分行举行的赈灾爱心义演
Non-benefit performance of Shanxi Branch of the Bank for showing love to quake relief



本行纽约分行参加的灾区大学生感恩节演出
Delegates from New York Branch of the Bank participated in the thanks-giving performance organized by undergraduates from the quake-affected areas

汶川地震发生后，本行各境外机构也以各种方式支持灾区人民。卢森堡分行第一时间推出了抗震救灾汇款手续费全免活动，同时成为大使馆接收捐款的指定银行。工银印尼为印尼各界开通了慈善捐款汇款免费通道，并成功向中国民政部、中国红十字会、中华慈善总会传递善款共计 50 余万美元。法兰克福分行在第一时间设立专户，方便当地华人华侨为地震灾区捐款，并在当地发行量最大的中文报纸上刊登广告，公布账号，发出赈灾捐款的呼吁。纽约分行向在纽约石溪大学“中国 150 项目”的 150 名四川灾区大学生捐款。澳门诚兴银行为灾区捐款 10 万澳门币，组织员工捐款 13.29 万澳门币。



2008 年 10 月 6 日，拉萨市当雄县发生强烈地震。杨凯生行长代表本行向灾区捐款 100 万元，支持灾区重建，表达了本行对灾区人民的深情厚谊和强烈的社会责任感。

On 6 October 2008, Damxung County in Tibet was stricken by a strong earthquake. President Yang Kaisheng made donation of RMB1 million to the area on behalf of the Bank to support reconstruction, expressing the sympathy with and strong sense of social responsibility of the Bank towards the affected population.

杨凯生行长代表本行向西藏当雄震区捐款 100 万元

President Yang Kaisheng donates RMB1 million to Damxung quake area in Tibet on behalf of the Bank

2. 慈善捐助

报告期内，本行结合贫困地区经济社会发展具体情况，努力为贫困地区民众办实事、办好事，取得了明显成效，被中国扶贫基金会授予“2008 中国民生行动先锋”，被国务院扶贫办评为“中央国家机关等单位定点扶贫先进单位”。本行积极与中国扶贫基金会合作开展“扶贫月捐计划⁵”，支持我国扶贫事业的发展，将扶贫月捐计划业务的手续费作为向中国扶贫基金会的捐赠而免于收取。

⁵ 所谓“扶贫月捐计划”是指中国扶贫基金会面向个人的小额捐款计划，捐赠人通过在本行网上银行签订委托代扣协议或填写并向中国扶贫基金会寄送《委托代扣捐款授权书》的方式，由银行每月将一定数额的捐款从捐款人指定账户扣划至中国扶贫基金会的专用账户。

After the quake, all the overseas institutions of the Bank supported the affected population by various means. Luxemburg Branch launched free-charge remittance activity for disaster relief in time, and was the designated bank accepting donation to the embassy. ICBC Indonesia opened a free-charge donation remittance channel to the whole country, and transmitted more than USD500,000 of donation to the Ministry of Civil Affairs, the Red Cross Society of China and the China Charity Federation. Frankfurt Branch opened a special account at the first moment, facilitating donation from local Chinese, and advertised on a local Chinese newspaper, which has the largest circulation, publicizing the account number and appealing for disaster relief donation. New York Branch donated to the 150 undergraduates in State University of New York at Stony Brook, who came from Sichuan under the "China 150 Program". Macao Seng Heng Bank donated 100,000 Patacas and organized donation of another 132,900 Patacas from the staff.

2. Charity donation

During the reporting period, considering the social and economic development situation in poor areas, the Bank made efforts to meet people's needs, which has achieved good effect. The Bank was awarded the "2008 Chinese People's Livelihood Action Pioneer" by China Foundation of Poverty Alleviation and the "Poverty Alleviation Leading Unit among Central State Organs, etc." by the State Council Leading Group Office of Poverty Alleviation and Development (LGOP). The Bank actively cooperates with China Foundation of Poverty Alleviation, carrying on the "Monthly Donation Plan for Poverty Alleviation"⁵ in support of China's poverty alleviation cause. The Bank exempts the commission charge of donation remittance as a donation to China Foundation of Poverty Alleviation.

“中国红”慈善信用卡。2008年7月25日，本行与中国银联携手发行了国内首张慈善主题信用卡——“中国红”慈善信用卡。“中国红”慈善信用卡是响应中国红十字基金会“中国红行动”所倡导的“购物即慈善”理念，代表着一种创新的、可持续发展的慈善公益模式。与一次性捐赠不同于，持卡人无需特别支出，只要积极办卡、刷卡，发卡银行和中国银联就会向中国红十字基金会“中国红行动”进行捐款。善款将重点资助“红十字天使计划”，帮助援建乡村红十字博爱卫生院，培训乡村医生和开展贫困农民和儿童大病救助。

"China Red" charity credit card. On 25 July 2008, the Bank and China UnionPay joined hands to issue the first charity-themed credit card in China, namely "China Red" charity credit card. In response to the concept of "purchase meaning charity" advocated by the "China Red Action" of China Red Cross Foundation, the card represents an innovative and sustainable charity mode. Different from one-time donation, it is not necessary for the cardholders to make special payment. Just by opening cards and swiping cards, the card issuing bank and China UnionPay will make donation to the "China Red Action" of China Red Cross Foundation. The donation will fund mainly the "Red Cross Angel Program" to help the building of rural red cross love hospitals, the training of rural doctors and the aid of rural farmers and children suffering serious diseases.



张福荣副行长代表本行出席“中国红”慈善信用卡首发仪式

Vice President Zhang Furong attends the first issue ceremony of "China Red" charity credit card on behalf of the Bank

⁵ The "Monthly Donation Plan for Poverty Alleviation" is an individual-focused small-sum donation plan by China Foundation of Poverty Alleviation. Donators should sign trustee agreement on donation withholding through online banking of the Bank or fill out the Authorization Letter of Donation Withholding by Trusting and send the letter to China Foundation of Poverty Alleviation, and the Bank will withhold a certain sum of money in the designated account of the donor and transfer it to the specialized account designated by China Foundation of Poverty Alleviation.



“中国工商银行光明行”活动
“ICBC Spreading Brightness” Program

“光明行”项目。报告期内，本行与中国残疾人福利基金会合作，继续开展“中国工商银行光明行”活动，捐资 70 万元再次资助四川省通江县、南江县、万源市 700 名贫困白内障患者实施复明手术。同时，与中华健康快车基金会合作，捐资 270 万元冠名赞助了“健康快车 - 工商银行凯里光明行”项目，为贵州省凯里地区 1,100 名贫困白内障患者免费实施复明手术；组织 30 余名员工成立探访团，赴凯里帮助无人照顾的白内障患者实施手术。复明手术不仅为贫困白内障患者排除了视障，消除了心理压力，也有利于其再次投身到社会生产中。中华健康快车基金会因此授予本行“光明功勋奖”。

"Spreading Brightness" Program: During the reporting period, the Bank cooperated with China Welfare Fund for the Handicapped, continuing the initiative of "ICBC -- Spreading Brightness". Another RMB700,000 was donated to subsidize 700 poor cataract patients from Tongjiang County, Nanjiang County and Wanyuan City, Sichuan, to receive vision rehabilitation operations. At the same time, the Bank and China Lifeline Express Foundation jointly donated RMB2.7 million to sponsor the "Lifeline Express - ICBC: Spreading Brightness in Kaili" program: conducting vision rehabilitation operations to 1,100 poor cataract patients from Kaili, Guizhou for free. A visiting team of 30 young employees went to Kaili to take care of those in need. The operations cured their visual impairment and eliminated their mental pressure, helping them back to social production. China Lifeline Express Foundation awarded the Bank the "Brightness Contribution Prize".

家庭养殖项目。报告期内，本行再次向国际小母牛组织捐资 120 万元港币，指定用于四川省南江县罗圈村、桃红村、林河村及通江县鹿鸣村开展家庭养殖项目。家庭养殖项目从 2006 年推行到现在，使当地民众的思想观念逐渐得到更新，培养了一批农村致富带头人，在解决“三农”问题上发挥了示范作用。

Family Livestock Breeding Program: The Bank again donated HKD1.2 million to Heifer Project International, which was designated to family livestock breeding programs in Luoquan Village, Taohong Village and Linhe Village in Nanjiang County and Luming Village in Tongjiang County, Sichuan. From 2006 to now, the program has upgraded local people's ideology, cultivated a batch of leaders for enrichment in the countryside, and set a good example in solving the problems of agriculture, peasants and rural areas.



本行捐资支持的家庭养殖项目
The Family Livestock Breeding Program funded by the Bank

绿色扶贫项目。本行努力探索绿色扶贫新模式，于报告期内全面启动了以农村沼气开发为核心的绿色扶贫项目。经与当地政府协商，本行将四川省通江县民胜镇周子苹村、南江县长赤镇莲花村和万源市茶垭乡邱家苹村作为“绿色扶贫”试点村，在 2008-2010 年三年内陆续投入 600 余万元，旨在形成循环发展的绿色农业新模式，在消除贫困的同时，改善当地生态环境，为农村地区持续发展提供支持。截至报告期末，本行已投入资金约 200 万元，共建成沼气池 260 口，近半数已投入使用。南江县建成 120 口沼气池后，每年户均增收节支 3,000 余元，全村每年新增经济效益 36 万元，可直接减少煤炭使用量 24 万公斤，保护植被 240 亩。

Green Poverty-relief Project: The Bank enthusiastically strengthened cooperation with local government to explore new green poverty relief patterns and initiated in an all-round manner in 2008 the green poverty relief project with development of methane as the core. Selecting Minsheng Town's Zhouziping Village of Tongjiang County, Changchi Town's Lianhua Village of Nanjiang County and Chaya Town's Qiujiaping Village of Wanyuan City of Sichuan Province as the pilot villages for "green poverty relief" through consultation with local governments, ICBC is expected to input RMB6 million-plus successively in three years from 2008 to 2010 in a move to foster a new green agriculture pattern featuring recyclable development, improve local ecological environment and provide support for the sustained development of rural areas in addition to relief of poverty. At the end of the reporting period, the Bank has input approximately RMB2 million for construction of a total of 260 methane pits, nearly half of which have been put into use. The 120 methane pits completed in Nanjiang County can increase income and decrease expenses by more than RMB3,000 for each household annually, increase financial benefits of RMB360,000 yearly for the whole village, directly reduce use of coal by 240,000 kg and protect 240 mu of vegetation.

本行绿色扶贫项目的实施，减少了农药、化肥对农产品的污染，减轻了劳动强度，有效保护了农村生态环境，有助于推动农产品生产无公害及资源的循环利用，得到了社会 and 当地民众的好评。

The implementation of green poverty-relief project by the Bank reduced pesticides and chemical fertilizers' pollution on agricultural products, relieved labor intensity, effectively protected rural ecological environment and contributed to promotion of production of agricultural products free of public harm and recycling of resources, hence highly applauded by society and the local masses.



受助农户正在进行沼气池建设

The supported agricultural households are building methane pits

3. 扶助文教事业

报告期内，本行共投入 60 万元扶助教育资金，在四川省通江县、南江县、万源市成功举办了“中国工商银行第六届优秀贫困大学生助学行动”和“中国工商银行第六届优秀山村教师”评选活动，资助名额由往届的 60 名扩大到 100 名，选择扎根山区教育工作的优秀乡村教师和品学兼优但家庭经济条件特别困难的新入学大学生，此举受到了当地政府和广大群众的热烈欢迎。



本行四川分行资助修建的学校
School built under the sponsorship of Sichuan Branch of the Bank



本行江西分行捐款兴建的希望小学
Hope school built with the donation of Jiangxi Branch of the Bank



本行浙江分行向民工子弟学校捐赠图书
Zhejiang Branch of the Bank initiates child education book donation to the school of mobile workers' children



本行宁夏分行为青少年捐赠图书
Ningxia Branch of the Bank donates books to the youth



工银亚洲赞助云南偏远山区小学的重建工程
ICBC Asia funds the reconstruction of an elementary school in the remote mountains in Yunnan



“工商银行·江苏奥运之星”评选活动
Selection of "ICBC -Jiangsu Star of the Olympics"

报告期内，本行继续向北京大学捐赠教育基金 100 万元；继续冠名赞助“CCTV 中国工商银行杯感动中国年度人物评选”活动；捐助 50 万元支持中国钱币学会进行学术研究；资助 16.5 万元帮助“母婴平安工程”、“幸福工程”开展公益活动；为支持我国传统文化的兴盛和曲艺艺术的传承，本行上海分行大力支持了由中国文联和中国曲协联合主办的“中国曲艺牡丹奖”上海赛区的比赛。

3. Aid to education

受本行资助的大学生给杨凯生行长寄来的感谢信

Thanks-giving letter mailed to President Yang Kaisheng by university students funded by the Bank



During the reporting period, the Bank has granted RMB600,000 as education aid funds, successfully held "The 6th ICBC Tuition Assistance Action for Excellent Poor Undergraduates" and "The 6th ICBC Excellent Rural Teacher Selection" in Tongjiang County, Nanjiang County and Wanyuan City in Sichuan, and increased the quota of aids from 60 to 100 by selecting outstanding rural teachers and new freshmen with good academic performance yet exceptionally poor family conditions. These activities were warmly applauded by the local governments and the masses.

关注青年成长, 注重社会可持续发展。报告期内, 本行北京分行与共青团北京市委联合主办 2008 “中国工商银行杯”首都大学生辩论邀请赛, 共有 32 支首都高校辩论代表队直接参与辩论, 近 6,000 名首都高校学生到场观看比赛, 3 万余名同学参与了大赛的网络交流互动, 辩论赛专题视频网站浏览点击量高达 25 万人次, 为首都各高校大学生开展学术交流、增进校际交往提供了良好平台, 充分体现了本行高度的社会责任感。

Caring for the youth's growth and social sustainable development. During the reporting period, Beijing Branch of the Bank and the Communist Youth League of the Communist Party Committee of Beijing jointly hosted the 2008 "ICBC Cup Capital College Students Debating Invitation Contest". Total 32 capital colleges' debating teams participated in this contest, about 6,000 students attended it as audience, more than 30,000 students involved in the online communication. The video website of this contest reported a click rate as high as 250,000, providing a platform for academic exchange and interschool communication for capital universities. This shows our sense of social responsibility.



本行北京分行与共青团北京市委联合主办 2008 “中国工商银行杯”首都大学生辩论邀请赛

"2008 ICBC Cup Capital College Students Debating Invitation Contest" jointly hosted by Beijing Branch of the Bank and the Communist Youth League of the Communist Party Committee of Beijing

During the reporting period, the Bank continued to donate RMB1 million of education fund to Beijing University, sponsored and titled the "The Cup of CCTV - ICBC Most Touching Persons of the Year Selection in China" again, donated RMB0.5 million to China Numismatics Society for academic research and another RMB165,000 to assist "Mother-Child Safety Project" and "Happiness Project" for public welfare activities. Moreover, for the prosperity of Chinese traditional culture and folk arts, Shanghai Branch of the Bank gave strong supports to the competition in Shanghai of "Chinese Folk Art Peony Prize" co-organized by China Federation of Literary and Art Circles and Chinese Ballad Singers Association.

4. 服务社区

本行秉持回馈社会的理念，不定期组织员工走进社区，开展义务宣讲、产品介绍、兑换零破钞等活动，获得了全社会的广泛赞誉。报告期内，本行控股子公司工银亚洲荣获了香港社会服务联合会颁发的“商界展关怀 5 年 Plus”奖项标志。

(1) 积极开展金融知识进社区活动



本行统一部署各分支机构持续不断的深入社区，向客户、民众普及和宣传金融知识，推介金融产品。同时各分行还根据当地特点，开展形式多样的、有针对性的社区金融服务活动：如浙江分行、江苏分行根据其县域经济发达，个体经营户、中小企业主较多、资金结算频繁等特点，深入基层向当地客户和居民重点介绍牡丹灵通卡、储蓄异地通、通知存款、刷卡消费等便民业务；四川分行、山西分行、青岛分行积极深入社区开展基金、理财产品风险和征信知识普及活动。奥运城市分行利用奥运会举办之际，广泛开展“奥运金融进社区”活动，向广大居民大力宣传和普及外汇业务知识。

针对年轻的大学生群体，本行组织了大批客户经理和理财专家队伍，深入各地高校，开展“牡丹灵通卡·e时代校园行”活动，在大学校园中推广金融理财知识，提高大学生的理财意识。同时本行还在国内多所重点高校设立了理财课堂，聘请高校知名教授协同本行工作人员一起，为高校学子讲解经济热点和金融知识。

(2) 积极参加各类金融服务展

报告期内，本行共组织参加各类金融服务展、金融服务周、金融推介会等活动 620 余场次，向当地民众提供业务咨询和知识普及。其中，2008 年 9 月 25 日至 28 日在北京展览馆举行的 2008 中国国际金融服务展和中国国际金融（银行）技术暨设备展览会上，本行参展面积达 3,000 平米，向客户发放宣传材料 10 万余份。

报告期内，本行还会同中国教育部、各地方政府教育主管机构在多个城市组织开展出国留学金融服务展，向广大客户普及和宣传留学路径和外汇业务知识。

4. Serve the community

With the idea of paying back the society, the Bank has organized the staff to walk into residence communities, unfolding gratuitous introduction to our services and products, exchanging broken bills or small changes, warmly accepted by the whole society. During the reporting period, ICBC Asia, a subsidiary controlled by the Bank, was awarded the "5 Years Plus Logo" for Caring Companies by Hong Kong Council of Social Service.

(1) Spreading financial knowledge to residence communities

Under the uniform guidance of the Head Office, the Bank maintains close touch with the communities, popularizing financial knowledge and introducing financial products to them. Meanwhile, local branches provide various financial services based on local situations. For instance, Zhejiang and Jiangsu branches pay special efforts to introduce services like Peony Money-Link Card, convenient off-site deposit, deposit notification and card-based consumption to local residents, because the local county economy is developed, individual and small and medium-sized enterprises take the majority and clearance services are required on a frequent basis. Sichuan, Shanxi and Qingdao branches popularize the knowledge of risks in funds and other financial products in factories, mines and institutions. Branches in the cities holding the Olympic Games, taking this special opportunity, carried out the "Olympic Financial Program in Communities" to spread knowledge of foreign exchange to the residents.

All branches have also arranged a large group of customer managers and financial experts to go to the campus and carried out the activity named "Peony Money-Link Card and E-Time on Campus", promoting knowledge and sense of wealth management among college students. At the same time, the Bank has delivered financial courses in many leading universities, inviting prestigious professors to join the staff from the Bank and explain economic issues and financial knowledge to students.

(2) Participating in various financial service exhibitions



本行河北分行开展金融知识展览
Hebei Branch holds financial knowledge exhibition

During the reporting period, the Bank has organized or participated in a total of 620 activities in various forms, including financial service exhibition, financial service week, finance introduction conference, facilitating service consultation and knowledge popularization for local residents. Take one for example, in the 2008 China International Financial Service Exhibition and China International Financial (Banking) Technology and Equipment Exhibition in Beijing Exhibition Center, from 25 to 28 September 2008, the Bank occupied an exhibition area of 3000 m² and distributed 100,000 odd introduction materials.

During the reporting period, the Bank has arranged the Studying Abroad Financial Service Exhibitions along with the Ministry of Education and education authorities of local governments, spreading knowledge about studying abroad and foreign exchange.

(3) 做好代收代付便民服务工作

本行不断加大产品创新和科技开发投入力度，通过更加快捷便利的服务，让利于民众。本行北京分行通过开发养老金小额支付系统，大大提高了发放效率；在代收水电费方面，顺利投产自来水实时联网收费业务，成为北京首家与自来水公司通过实时联网方式代收费的商业银行，这不但节约了客户的大量时间，同时也减轻了自来水公司的工作压力。

(4) 利用广播、电视、网络等形式宣传和普及金融知识

本行积极利用广播电视、网络论坛、视频等形式，借助新媒体的力量，向更多的客户和民众义务普及和宣传金融知识。在本行门户网站专门建立了网上论坛，用于随时解答网友和客户各种关于金融方面的问题。利用本行在国内首家推出的网上理财视频课堂，报告期内本行共开展 50 余次网上专家讲座，通过视频的形式，邀请理财专家与广大客户进行深入交流。目前，网上理财视频课堂已形成了《汇市周周谈》、《基金课堂》等一批深受广大客户和网友喜爱的节目。



(5) 无偿献血

自成立以来，本行一直全力支持社会无偿献血事业。报告期内，本行共组织了 3,765 人次的义务献血。

(3) Launching agency collection and payment for the customers' conveniences

The Bank has been increasing inputs into product innovation and science and technology development, so as to provide more convenient services to the customers and shift more profits to them. Beijing Branch of the Bank has introduced small-amount pension payment system into agency payment, thereby efficiency improved. This branch is the first commercial bank in Beijing who has launched online real-time tap water rates collecting service. This saves time for the customers and efforts for tap water companies.

(4) Popularizing financial knowledge through radio, television and Internet

The Bank makes use of the power of new media, like radio, television, online forum and video, and more population have been targeted. Online forum has been established on the portal website of the Bank, for the purpose of answering customers' questions about finance. Through the first online video finance course launched in China by the Bank, more than 50 lectures have been given in 2008, where the financial experts made in-depth discussion with customers. Now, the online video course has been developed into a series of popular programs including the "Weekly Talk on Foreign Exchange Market", and the "Classroom on Fund".

(5) Free blood donation

Since the Bank was founded, it has been always supporting the free blood donation activity. During the reporting period, the Bank has organized 3,765 person-times of blood donation.



5. 志愿者活动

本行志愿者活动类别统计表

项目名称	项目数	参与人数 / 次	捐资金额 (万元)	受助人数 / 次
扶贫帮困	181	25,487	169	14,082
助老助残	96	2,466	20	1,573
金融宣传教育	1,012	26,083	2	132,537
助学支教	104	5,487	48	6,176
奥运志愿者活动	69	9,494	15	15,255
环保交通	81	4,271	10	8,582
医疗献血	126	3,765	6	248
其他	76	4,261	32	2,660
合计	1,745	81,314	302	181,113

报告期内，本行积极推动全行青年志愿者活动的品牌化、规范化，开展了一系列以“献爱心、讲责任、促和谐”为主题，以“中国工商银行青年爱心行动”为统一名称的青年志愿者活动。报告期内共开展各类员工爱心行动 1,745 次，参加员工 8 万余人次，直接受助者 18 万余人次，捐赠金额（不含抗震救灾捐款）300 余万元。



刘立宪纪委书记启动中国工商银行青年爱心行动
The Secretary of Party Discipline Committee Liu Lixian initiates the loving action of ICBC youth

2008年3月5日，本行举行“青年志愿活动与企业社会责任”论坛和启动仪式，总结了全行青年志愿者活动的经验，确立了“中国工商银行青年爱心行动”的全行青年志愿者活动工作品牌，在全行掀起了一轮新的青年爱心行动高潮。

On 5 March 2008, the Bank opened the forum of "Young Volunteer Action and Corporate Social Responsibility". In this forum, the Bank has summarized the experience in bank-wide young volunteer actions and established the brand of "ICBC Youth's Loving Action", inspiring the youth to another round of loving actions.

本行北京分行组织志愿者参与了“奥运城市志愿者 100 天行动计划”，为民众提供信息咨询、语言翻译等便民服务，并开展外汇政策常识宣传等金融系统特色服务，赢得了社会公众的广泛好评。

Beijing Branch participated in the "City Olympic Volunteers' 100 Days Action", providing information consultation and translation to the public, along with financial services like introduction of policy and knowledge of foreign exchange, which was highly appraised by the public.



本行北京分行志愿者参加“奥运城市志愿者 100 天行动计划”
Volunteers from Beijing Branch participate in the "City Olympic Volunteers' 100 Days Action"

5. Volunteer actions

Statistics of Volunteer Activities

Project	Number	Participant	Amount (RMB10,000)	Persons aided
Poverty alleviation	181	25,487	169	14,082
Assisting the old and disabled	96	2,466	20	1,573
Financial publicity and education	1,012	26,083	2	132,537
Assisting learning and teaching	104	5,487	48	6,176
Olympic volunteer action	69	9,494	15	15,255
Environment protection and transportation	81	4,271	10	8,582
Medical and blood donation	126	3,765	6	248
Others	76	4,261	32	2,660
Total	1,745	81,314	302	181,113

During the reporting period, the Bank actively propelled the brand-oriented and standardized actions of the young volunteers by organizing a series of activities under the uniform name of "ICBC Youth's Loving Action" with the theme of "Love, Responsibility, and Harmony". During the reporting period, 80,000 plus youths have made 1,745 loving care initiatives, donating more than RMB3 million (the quake relief donation not included), and directly aided more than 180,000 persons.

本行与战略合作伙伴高盛公司分别于2008年6月14日、6月21日和6月28日开展了三次志愿者活动。三次志愿者活动的主题分别为“手拉手同游天安门”、“特奥融合亲子运动会”以及“与孤独症孩子的约会”。在这些活动中，志愿者们陪伴打工子弟学校的孩子们游览了天安门城楼、人民大会堂和中山公园，为北京西城培智中心学校的残疾儿童举办了一场别开生面的运动会，带患有孤独症的孩子们参观了海洋馆。志愿者活动为参加活动的孩子们带来了欢乐，也让志愿者们感受到参与其中和奉献的满足。

The Bank and the strategic partner, Goldman Sachs, organized three volunteer actions on 14, 21, and 28 June 2008 respectively, under the themes of "Visiting Tiananmen Hand in Hand", "Children-friendly Games of the Special Olympics", and "Making Appointment with Autism Children". In these activities, volunteers accompanied children of migrant workers visiting Tiananmen, the Great Hall of People and Zhongshan Park; held a marvelous sports meeting for the disabled children in Peizhi Central School in Xicheng District of Beijing; guided children with autism visiting the Aquarium. These activities have brought much happiness to the children and, at the same time, the volunteers felt gratification for participation and devotion.



环保志愿者活动。本行一直积极参与并推动公众与国家环保机构、环保公益组织的交流合作，以自身行动向社会、客户和合作伙伴宣传环保和社会责任，着力实现全员环保意识的提高。报告期内，本行总部积极参加义务植树造林活动，组织员工到北京怀柔山区植树造林。认真执行北京市有关尾气减排的规定，在“两会”和“奥运”期间分别安排停驶车辆 30% 和 50%。本行北京分行积极号召员工增强环保观念，组织义务植树活动，并以此拉开名为“共创美好家园”节能环保系列志愿者活动的序幕。本行江苏分行与金陵晚报联合开展“虎凤蝶行动”，以“捡起每片垃圾，让紫金山畅快呼吸”为口号，号召广大市民保护生活环境，提高绿色环保意识。本行山东分行开展了“情系环保，关爱生活”的主题环保活动，大大提高了当地民众的环保意识。本行陕西分行组织 11 个环保志愿小分队 1,000 余名环保志愿者开展了“迎奥运，登山健身环保行”、“绿色奥运从我做起”等丰富多彩的环保志愿者活动。



6. 对公益事业的信贷支持

截至报告期末，本行累计发放国家助学贷款 66.75 亿元，合作院校 1000 余所，全力支持逾 87 万贫困学生完成学业。

此外，本行积极开展下岗失业人员小额担保贷款。自 2003 年 6 月开办此项贷款业务以来，本行累计向全国一万余人次发放贷款 2.04 亿元。报告期内共发放小额担保贷款 30 万元，贷款户数 10 户。

Environmental protection volunteer activities. The Bank has always participated actively into and promoted exchange and cooperation between the public and national environmental protection agencies and public welfare organizations and publicized environmental protection and social responsibility to the society, customers and partners with its own endeavors so as to raise the environmental protection awareness of the general public. During the reporting period, the Head Office of the Bank enthusiastically involved in compulsory tree planting and afforestation activities, as exemplified by organizing staff to conduct tree planting and afforestation in the mountainous areas of Beijing's Huairou district. Beijing Municipality's provisions on reduction of emission of vehicles' discharge were strictly complied with and vehicles were ceased from driving by 30% and 50% respectively during the convention of National People's Congress (NPC) and Chinese People's Political Consultative Conference (CPPCC) as well as Beijing Olympics. Beijing Branch of the Bank enthusiastically called on the staff to strengthen environmental protection mindset by organizing them to participate in compulsory tree planting activities, which heralded the prelude to a series of environmental protection volunteers' campaigns themed "creating beautiful homestead through mutual efforts". Jiangsu Branch of the Bank joined hands with Jinling Evening in launching "Luehdorfia Chinensis Campaign" and called on multitudes of citizens to protect living environment and enhance the awareness of environmental protection under the slogan of "picking up each piece of litter to make Mount Zijin more beautiful". Shandong Branch of the Bank launched the environmental protection campaign themed "promoting environmental protection and caring for people's life", which enhanced local masses' awareness of environmental protection substantially. Shaanxi Branch of the Bank organized 1,000-odd environmental protection volunteers in 11 teams to launch such rich and colorful environmental protection activities, such as "mountain climbing to await Olympics and advocate environmental protection" and "my role in contributing to green Olympics".



6. Credit support to the public welfare cause

At the end of the reporting period, the Bank had granted RMB6,675 million of the state educational loans for more than 1,000 colleges, assisting more than 870,000 poor students to finish their study.

In addition, the Bank has actively issued small secured loans to laid-off workers. Since this service commenced in June 2003, the Bank has granted RMB204 million in total to more than 10,000 persons countrywide. In 2008, the Bank has extended RMB300,000 of small secured loans to ten households.

(二) 关爱员工

本行将员工视为最宝贵的财富，始终遵循“以人为本”的理念，大力培植优秀的企业文化，努力创造舒适的办公环境，提供更为广阔的职业生涯发展空间，建立完善的员工激励机制，实现了员工与企业共同成长。

1. 员工构成

报告期末，本行员工⁶ 385,609人，比上年末增加 3,896人。其中境内主要控股公司员工 221人，境外机构当地雇员 2,697人。境内机构员工中，公司银行业务人员 39,124人，个人银行业务人员⁷ 149,166人，资金业务人员 4,522人，财务与会计人员⁷ 87,040人，其他 103,060人；员工中具有研究生及以上学历的为 7,015人，占比 1.8%；本科学历的为 136,895人，占比 35.8%；专科学历的为 155,075人，占比 40.5%；专科以下学历的为 83,927人，占比 21.9%。

2. 保障员工基本权益

本行高度重视保障员工的合法权益，遵守法律、法规、规章有关工作时间的规定，通过建立高效有序的工作机制，合理配置人力资源，科学核定员工岗位职责，合理分配工作任务，落实国家关于带薪年假规定，充分保障员工的休息休假权利。

本行尊重员工的宗教信仰自由，平等对待每位员工，积极创建人尽其才的用人环境。在人员招聘录用、合同管理、岗位调整、薪酬待遇、职业发展等各个环节，严格遵守国家有关法律、法规的规定，坚决杜绝使用童工，劳动合同签订率达到 100%。

收入分配方面，本行充分考虑员工基本权益，一般基于当地社会平均工资、当地同业工资水平等因素核定工资薪点值，确保员工工资在扣除“五险一金”后高于地方政府发布的最低工资标准。依托人力资源管理系统，实行规范的工资审核和集中发放，确保工资分配公平合理，员工工资及时足额到账。



⁶ 另有劳务派遣用工 36,285人。

⁷ 包括本行分支机构的银行柜员。

ii. Caring for the Employees

The Bank has been taking employees as the most precious asset and insisting on the philosophy of "People Foremost", cultivating a good corporate culture and creating cozy work environment. Providing broader development space for the employees' career life, establishing and improving incentive mechanism, the Bank is growing with its staff.

1. Staff composition

As at the end of 2008, the Bank had 385,609 employees⁶, an increase of 3,896 persons compared with the end of prior year, of whom 221 are employees in major domestic subsidiaries and 2,697 are local employees in overseas institutions. Among the employees in domestic institutions, 39,124 are engaged in the corporate banking segment, 149,166 in personal banking segment⁷, 4,522 in treasury operations segment, 87,040 in financial and accounting matters⁷, and 103,060 in other specializations; in terms of academic background, 7,015 employees have master's degree or above, accounting for 1.8% of all employees; 136,895 employees have bachelor's degree, accounting for 35.8%; 155,075 employees have associate degree, accounting for 40.5% of all employees; and 83,927 employees have qualifications below associate degree, accounting for 21.9%.

2. Protecting the employees' rights and interests

The Bank pays much attention to the staff's legitimate rights and interests. The Bank guarantees the working hours and paid leave and holidays stipulated by laws, regulations and rules for the employees, thus they can fully enjoy their rights of taking rest, leave and holidays. The supporting measures behind this include: establishing efficient and orderly work mechanism, rational allocation of human resources and job tasks, scientific determination of positions and responsibilities, etc.



The Bank respects the employees' religion and belief, treating everybody equally. The Bank tries to create a friendly environment where every employee can give full play to his/her capacity. National laws and regulations are strictly obeyed during the procedures of recruitment and selection, contract management, position adjustment, compensation and benefits, career development, etc.; child labors are absolutely prohibited; labor contract is signed with every employee.

In terms of income distribution, the Bank takes full consideration of the staff's basic rights and interests, and also local social average salary and local salary level in banking industry, ensuring the salary after deduction of "five insurances and housing fund" higher than minimum wage standard determined by the local government. The Bank also adopts standardized wage check and centralized payment based on HRM system to ensure equitable wage distribution and timely delivery of wages.

⁶ Does not include labor dispatched for services totaling 36,285 persons.

⁷ Inclusive of bank tellers in branches and sub-branches.

社会层面 | Social Performance

本行严格根据政府规定，及时足额为员工缴纳各项社会保险和住房公积金。同时为提高员工福利待遇，全面开展企业年金、补充医疗保险等补充福利制度。报告期内通过实施企业年金和员工补充医疗，为员工及其家庭成员提供更多的医疗救助。

为适应《劳动合同法》等相关法律的规定，本行对现行的各项劳动用工制度进行了系统修订，内容涉及劳动合同管理，劳务派遣用工管理，人员录用、退出和专业技术培训管理等多个方面。同时，部署安排新的劳动合同文本续订、换签工作，以书面形式明确本行与员工的权利和义务，为保护员工权益提供法律依据。

报告期内，本行继续组织全体员工参加定期的身体健康检查，并邀请专家到行内进行健康知识宣传讲座，使员工对各类常见病、重大疾病发病情况有所了解，为员工健康提供了有力保障。各地分支机构还利用科普小知识、“健康快车”宣传板报等形式，向员工广泛宣传生活小常识、健康知识、疾病特点。本行还针对火灾、抢劫等特殊事件进行安全应急演练，开展职工安全教育，提高员工的安全意识、保障员工的人身安全。

本行加大对《劳动合同法》、《就业促进法》、《劳动争议调解仲裁法》的培训力度，不断提高维护女职工权益的能力和水平。报告期内本行组织开展了女员工权益保护专项集体合同工作的摸底调查，并召开了女员工权益保护专项集体合同工作研讨会，重点加大对孕、产期女员工享受假期等特殊权益的保护，进一步落实了深化和推广女员工权益保护专项集体合同工作。截至报告期末，已有多家分支机构签订了女员工权益保护专项集体合同，女员工特殊权益得到了有效落实。



本行积极推进民主建设，切实保障员工知情权、参与权和监督权的落实。报告期内全行共召开职代会 4,089 次，累计征集职工代表提案 40,430 件，落实 32,961 件，落实率达 81.5%，广泛的征求广大员工的意见，进一步提高了企业在经营管理、绩效考核、薪酬分配等方面的透明度，员工参与民主管理的能力不断提高。本行 3 个分支机构分别获得“全国模范职工之家”和“职工小家”荣誉称号，20 个分支机构分别获得“全国金融系统模范职工之家”和“职工小家”荣誉称号。

本行积极组织包括知识竞赛、行内运动会、迎奥运乒乓球比赛、书法美术作品展、改革开放 30 周年摄影展、抗震救灾诗词歌曲和先进事迹征文等形式多样的文体活动，丰富了员工的文化生活。

The Bank pays full amount of social insurances and housing fund for the employees under the regulation of the central and local governments. And additionally, the Bank offers corporate annuity and supplementary medical insurance, etc. to employees to increase their welfare. During the reporting period, the Bank has provided more medical assistance to the employees and their families under this supplementary benefit scheme.

The Bank has revised the existing labor and employment system in accordance with the stipulation of the Labor Contract Law and other applicable laws and regulations, involving management of labor contract, labor dispatching, recruitment, resignation and vocational training. Meanwhile, the Bank has arranged amendment and renewal of labor contract. Under the new contract, the rights and obligations between the Bank and the employees have been defined in a written form, providing legal basis for protecting employees' rights and interests.

During the reporting period, the Bank continues to organize physical check for all the staff once every year. The Bank also invites experts to come and give lectures, so as to let the staff have some knowledge about common and major diseases. Local branches also carry out various activities to publicize life knowledge and health knowledge, in the forms welcomed by the staff, such as popular scientific knowledge and the "Health Express" blackboard. These are all good for guaranteeing the employees' health. The Bank also attaches great importance to emergency preparation and has conducted many emergency rehearsals aiming at accidents like fire and robbery. The Bank educates the staff with safety knowledge, enhancing their consciousness of safety and protecting their personal safety.

The Bank emphasizes the training about the Labor Contract Law, Employment Promotion Law and Labor Dispute Mediation and Arbitration Law, improving the ability to protect female staff's rights and interests. During the reporting period, the Bank has organized a thorough investigation of and a seminar on the efforts at the special collective contract for protecting female employees' rights and interests, further protecting women's special rights like maternity leave. Up to the end of the reporting period, many branches and sub-branches have signed the contract, and thus female employees' special rights and interests can be actually protected.

The Bank has been taking protecting employees' legitimate rights and interests as its duty, actively propelling the development of democracy, guaranteeing the employees' rights to know, to participate and to supervise. During the reporting period, the Bank held 4,089 employees' representative meetings in total with 40,430 proposals from the employees' representatives, in which 32,961 were fulfilled at the rate of 81.5%. By soliciting for the employees' opinions, the transparency in operation management, performance assessment, compensation distribution, etc., has been improved; the ability of the employees to participate in democratic management has been increased. Three units of the Bank have won the honorary titles of "National Model Home of Employees" and "National Tiny Home of Employees" respectively; twenty units have won the titles of "National Model Home of Employees in the Financial Industry" and "National Tiny Home of Employees in the Financial Industry" respectively.

The Bank actively organizes all kinds of activities to enrich the employees' cultural life, including knowledge contest, sports meeting, Ping-Pong competition, exhibition of drawing and calligraphy, exhibition of photography in memory of the 30th anniversary of China's reform and opening-up, competition of songs and poems for quake relief, solicitation of essays for exemplary deeds.

3. 员工培训

本行始终秉持“教育兴行”的理念，不断加大对员工教育培训的投入，努力拓展培训渠道，鼓励员工自主参加学历教育，根据业务发展的需要，不仅对一线柜员及营销人员加大了培训力度，还安排了各级管理人员等进行了学习培训，建立起多层次、立体式的培训体系。报告期内，本行共举办各级各类培训班 4.6 万期，培训 198 万人次，人均培训 8.5 天。

(1) 专业人才培养

报告期内，本行组织国际专业资质认证课程集中面授 34 期，涉及九大类专业领域，培训 700 余人、1,700 人次。报告期末，全行金融风险管理师 (FRM)、国际注册信息系统审计师 (CISA) 等持证人数达到 213 名，位居国内同业前列。同时，本行拥有的金融理财师 (AFP/CFP) 持证人数分别为 7,275 人和 1,086 人，国内同业占比分别为 23% 和 34%，CFP 与 AFP 的通过人数和同业占比继续保持领先地位。本行通过 AFP 考试和全科通过 CFP 资格考试人数分别新增 2,027 人和 385 人，在这些学员完成认证流程后，本行金融理财师持证人数将进一步增加。



(2) 一线柜员岗前培训

报告期内全行根据统一标准，培训新入行柜员 7,300 余人，转岗柜员 1,300 余人，覆盖率达到 100%，一线柜员“先培训、后上岗”的岗前培训机制全面建立。同时，作为岗前培训平台的模拟银行的建设也取得实质成果，全行共有 33 家一级（直属）分行建成了模拟银行。

(3) 远程教育

全面建成远程考试系统，同时在线考试规模可达 20 万人。报告期内，共举办各类网上考试与知识竞赛 13 个，参考人数 33.5 万人。同时，实施网上培训项目 23 个，培训 20.1 万人次；新增课件 118 门、598 学时，网络课件累计达到 350 门、4,200 学时。

3. Staff training

The Bank believes in the idea of "developing the Bank through education" and has been increasing investment in educating and training the staff, broadening training channels, and encouraging the staff to participate in formal schooling. Not only the front-line tellers and sales persons were trained with greater force, but also the management persons of the Bank at each level were educated; a multi-layer training system has been established. In 2008, the Bank has held 46,000 training sessions in total and 1.98 million person times have participated in at an average of 8.5 days per person.

(1) Training of specialist talents.

During the reporting period, the Bank organized 34 collective face-to-face sessions of international professional qualification certification about 9 specialized fields, training over 700 persons and 1,700 person times. At the end of the reporting period, financial risk managers and certified information system auditors throughout the Bank amounted to 213 in number, leading the domestic peers. Meanwhile, associate financial planners and certified financial planners of the Bank were 7,275 and 1,086 respectively, accounting for 23% and 34% of those of domestic banking sector. The number and proportion of persons passing CFP and AFP continued to lead the peers. There were 2,027 and 385 new persons respectively that passed AFP test and CFP test overwhelmingly. After these trainees complete their certification process, the certification holders of AFP/CFP will see a further rise.

(2) Pre-job training of front-line tellers.

During the reporting period, the whole bank, according to unified standards, trained more than 7,300 new tellers and 1,300 tellers with job transfer, covering all the tellers. The pre-job training mechanism of "training first and working later" of the front-line tellers was set up on a comprehensive basis. In addition, the construction of simulation bank as the platform for pre-job training achieved substantial results and 33 tier-1 (directly-controlled) branches throughout the Bank established their simulation banks.

(3) Distance education.

The distance testing system was built up in an all-around way and 200,000 persons can take online test simultaneously. During the reporting period, the Bank held 13 various online tests and knowledge competitions with 335,000 participants. Meanwhile, the Bank carried out 23 online training projects involving 201,000 person times. And 118 courseware and 598 periods were added, increasing online courseware and periods to 350 and 4,200 respectively.



4. 人力资源提升项目

在 2007 年成功实施人力资源管理提升项目的基础上，本行进一步完善了员工绩效管理和薪酬管理制度，实现全行目标、经营计划以及行动计划自上而下逐层分解，推进战略导向、双向承诺、有效执行的绩效管理文化建设。实施差异化的薪酬激励政策，灵活应用各项薪酬调节手段，激励关键岗位和绩优员工，支持全行重点业务发展和战略目标的顺利实施。启动境外机构人力资源管理提升项目，构建境内外衔接的适于外派人员双向流动的岗位职级体系，设计全球统一、公平合理、保障全面、激励充分的外派人员薪酬体系。

5. 困难员工帮扶机制

本行积极改进困难员工帮扶救助工作，认真研究和探索建立特困救助长效机制的途径，有效解决了特困救助资金的来源和渠道，保障了全行特困救助工作的有效开展。报告期内，本行内部送温暖工程总计支援困难员工 1.94 亿元，其中包括从总行特困救助金中拨付 1,298 万元，对全行 11,022 名特困员工进行了救助。元旦、春节期间，本行高级管理层人员分别到辽宁、大连、广西和广东等分行走访员工家庭，慰问困难员工。本行组织开展了全行特困救助金管理情况的调研，对现行特困救助金管理办法进行了进一步修改和完善。四川汶川特大地震发生后，本行及时组织对四川、甘肃、陕西等受灾分支机构员工及家庭人员伤亡、房屋及财产损失和受灾员工子女就学造成家庭生活困难情况进行摸底调查，实施了有针对性帮扶救助工作。

6. 关爱离退休员工

截至报告期末，本行共配备了 1,281 名专兼职工作人员负责离退休人员服务管理工作，设立了 450 个（2007 年为 362 个）离退休人员服务管理机构，从机构和人员方面，有力地保证了离退休人员各项待遇的落实和服务的到位。

报告期内，本行依托 1,209 个离退休人员活动中心和 10 所自办老年大学，开展了丰富多彩的文体活动，共组织开展各类文体活动 4,904 次，约有 16 万人次参加。各分支机构离退休人员管理部门为积极活跃离退休人员生活，组织了诸如老年舞蹈队、合唱团、书法班、摄影班、台球队等丰富多样的娱乐休闲活动，极大地丰富了广大离退休员工的晚年生活。



4. Human resource promotion project (HRPP)

After the successful launch of HRPP in 2007, the Bank has further improved the systems of employee performance management and compensation management. The performance management system based on strategy decoding is under a trial to achieve top-down decomposing of bank-wide objectives, operation plans and action plans, aiming at developing a performance management culture featuring strategy-orientation, two-way commitment, and effective implementation. As for compensation management, a differentiated compensation incentive policy is adopted, various compensation adjustment measures being applied flexibly, in order to motivate the key positions and top players and support the development of critical services and smooth fulfillment of strategic goals. The HRPP of overseas organizations has been introduced to construct a position-level system connecting branches at home and abroad, facilitating expatriate employees moving inwards and outwards. Also, this project can help to design a globally uniform, equitable and reasonable, overall coverage, and sufficiently motivating compensation system for expatriate employees.

5. Assistance mechanism for poor employees

The Bank has been improving the assistance efforts for poor employees. By studying and exploring the ways to establish a long-term assistance mechanism, sources and channels of poverty assistance funds have been found, guaranteeing the smooth progress of efforts in this aspect. During the reporting period, internal "Warmth Project" has granted RMB194 million to poor employees, including RMB12.98 million appropriated by the Head Office from Assistance Fund for the Extremely Poor, assisting 11,022 employees of the Bank. During the New Year's Day and the Spring Festival, senior management members of the Bank visited the employees' families and poor employees in Liaoning, Dalian, Guangxi and Guangdong branches. The Bank organized bank-wide investigation and research on the management of Assistance Fund for the Extremely Poor, and revised and improved the existing management policy. After the major earthquake in Wenchuan, Sichuan, the Bank has arranged timely visits to the affected employees in Sichuan, Gansu and Shanxi branches, investigating the information about casualty, house and property loss, and difficulties with children's schooling. Those in need were assisted effectively.

6. Caring for the retired



At the end of the reporting period, the Bank allocated 1,281 part-time or full-time personnel responsible for service to the retired employees; and 450 management organs have been established (that number in 2007 was 362) for this respect. In this way, the benefits of and service to the retired employees are guaranteed.

During the reporting period, the Bank organized colorful activities up to 4,904 with the help of the 1,209 Activity Centers for the Retired Employees and 10 Colleges for Senior Citizens run by it. The participants approximated 160,000. Additionally, in order to enrich the retired employees' life, the retired employee management organs in every branch have organized various dance teams, choirs, calligraphy classes, photography classes, billiards teams, etc. for the senior.

(三) 诚信经营

本行视诚信为企业发展壮大生命线，着力培养诚信意识，努力塑造“诚信、稳健、效益”三者相结合的经营理念，把“以客户为中心”的思想贯穿于业务发展之中，植根于广大员工心中，并最终形成了“诚生信、信生誉、誉生益”的良性循环。

1. 积极履行反洗钱义务

本行严格遵循《中华人民共和国反洗钱法》和相关反洗钱监管法规要求，大力加强反洗钱制度建设，完善反洗钱工作机制，健全反洗钱操作规程；持续推动反洗钱监控系统优化，认真向中国反洗钱监测分析中心报告大额和可疑交易报告；逐步推进专业领域和海外机构及代理行的反洗钱工作；加强重点可疑交易分析报告工作，按季向全行提示洗钱风险；积极配合执法部门反洗钱协查，尤其是在汶川地震诈骗账户查询和公安部 8.12 专案中的协查工作受到人民银行表扬。报告期内未发现境内外机构和员工涉嫌洗钱和恐怖融资活动。

2. 加强操作风险与合规管理

报告期内本行进一步加强操作风险管理工作，制定下发《操作风险损失事件统计制度》，提高损失数据统计的完整性和准确性；拟订操作风险监测工作管理办法，增强了监测指标的整体性、重要性、敏感性和可靠性；设计了前中后台分离的操作风险管控模式，提出了进一步完善操作风险管控体系的方案；及时报告操作风险管理和监测工作状况，为相关方提示风险隐患并提出有针对性的建议；进一步发挥操作风险管理委员会的作用，操作风险管理经验交流得到加强，全行操作风险管理水平明显提升。

为保障业务持续健康发展，本行进一步强化制度流程的合规性审核工作，重点做好对新产品、新业务规章制度的合规性审核，加强境外机构的合规风险管理；积极开展合规检查，关注重点业务和重点领域，不断扩大检查的覆盖面；进一步强化合规问责，健全不良贷款责任认定机制，统一员工违规行为处理规定；通过扎实的监督检查与合规管理工作切实提高全行员工内控意识，营造合规氛围，保障各项业务依法合规稳健经营。

3. 充分提示金融产品和服务的风险

报告期内，本行认真履行法律法规赋予的信息披露职责，严格审核产品的法律文件，及时更新产品法律文书，充分发挥门户网站的信息服务功能，为投资者决策提供了有力支持。

本行积极开展各种形式的投资者教育，发放投资者教育手册、风险提示函等，加强客户金融基础知识教育，帮助其建立正确的投资理财观念。从规范业务凭证、强化营销指导及开展产品风险评级等角度加强业务风险控制和销售适用性原则的推广工作，防范各类产品销售中的潜在纠纷和诉讼风险，保证本行业务的稳定健康发展。

iii. Operation with Good Faith

The Bank comprehends good faith the life blood for the development and growth of an enterprise, devotes to the nourishment of "good faith" awareness, and strives for an operation philosophy which combines "good faith, prudence and economic benefits" in an organic manner. The Bank practices the "customer focused" idea in the whole process of business development, roots it deeply among the employees, and finally accomplishes the virtuous cycle of "good faith – creditworthy – reputation – earnings".

1. Vigorously fulfilling the anti-money laundering obligation

The Bank rigorously followed the requirements in the *Anti-money Laundering Law of the People's Republic of China* and the prevailing supervisory regulations concerning anti-money laundering, enhanced the building of anti-money laundering systems, improved the working mechanism, and strengthened the operational regulations; it continued to facilitate the optimization of anti-money laundering monitoring system and earnestly reported the large-value and suspicious transactions to the China Anti-money Laundering Monitoring & Analysis Center; it pushed ahead the anti-money laundering work in related specialties as well as among the overseas operations and correspondent banks; enhanced the analysis and reporting of key suspicious transactions, and circulated the money laundering risks across the whole bank every quarter; it provided active support for the anti-money laundering inspection of law enforcement departments. In particular, the Bank's cooperation for the fraudulent account investigation during Wenchuan earthquake and the 8.12 case of the Ministry of Public Security was highly commended by the People's Bank of China. During the reporting period, none of the Bank's domestic or overseas operations or employees was suspected of being involved in any money laundering or terrorist financing activities.

2. Enhancing the operational risk and compliance management

During the reporting period, the Bank further enhanced the management of operational risks, formulated and distributed the *Statistics Rules for Operational Risk Loss Events*, and improved the completeness and accuracy of loss data statistics; it drafted administrative measures for the monitoring of operational risks and enhanced the integrity, importance, sensitivity and liability of monitoring indicators; it devised an operational risk

management mode under which the front, middle and back offices are functionally separated and brought forward the plan for further completing the operational risk management system; it reported the operational risk management and monitoring work in time, reminded related departments and persons of the potential risks and put forward pertinent advices; it brought into better performance the role of the Operational Risk Management Committee, enhanced the exchange of operational risk management experience and remarkably upgraded the operational risk management level.

To safeguard the continuous and healthy development of businesses, the Bank further strengthened the compliance review of various systems and procedures, and enhanced the compliance risk management over overseas operations by focusing on review of the compliance with rules and systems governing new products and new businesses; it proactively launched compliance inspections and regular audits, gave top concern to the key businesses and fields, and continued to expand the coverage of inspections; it enhanced the compliance accountability, perfected the NPLs responsibility identification mechanism, and unified the handling rules for employees' lawbreaking behaviors; owing to the down-to-earth and fruitful work of supervisory inspections and compliance management, the employees' internal control awareness was notably heightened and a compliance atmosphere was cultivated, therefore ensuring the compliant and prudent operation of various businesses.

3. Reminding the risks relating to financial products and services in a comprehensive manner

During the reporting period, the Bank fulfilled the information disclosure responsibilities endued by the laws and regulations with real earnest, strictly reviewed and timely updated the legal documents of various products, and brought into better play the information service function of the portal website, therefore providing vigorous support for decision-making of the investors.

The Bank launched the investor education activities in diversified forms such as distributing investor education manuals and risk disclosure letters etc, consolidated the education about basic finance information, and helped investors build up a correct investment and wealth management idea. The Bank enhanced the dissemination of risk control and sales applicability principles with a view to standardizing business vouchers, enhancing the guidance over marketing activities and developing product risk ratings, prevented the potential disputes and legal proceeding risks in the marketing of products, and guaranteed the sound and steady development of businesses.

4. 建立客户投诉登记、分析制度

报告期内，本行建立了《客户投诉问题登记表》，将每一起客户投诉的投诉事项、解决时间以及解决过程进行登记，做到每一名客户投诉过程记载完整，各类投诉相关材料保管有序。按月将客户投诉处理情况、投诉主要问题以及投诉典型案例进行总结和分析，查找在客户服务方面的问题。

5. 加强个人客户信息管理

报告期内，本行制定并印发《个人客户信息管理暂行办法》，全面规范了个人客户信息的建立、查询、维护、使用、清理和处理方式，并从个人客户信息的使用方式、保密原则、安全保护、凭证资料保管等明确了保障个人客户信息安全的相关规定，进一步提升了个人客户信息管理水平。

6. 反腐倡廉

报告期内，本行认真贯彻国家宏观经济政策和金融监管要求，以完善惩治与预防腐败体系为重点，扎实推进反腐倡廉建设。

本行制定了《员工违规行为处理暂行规定》，并在全行组织开展“学规定、促合规”教育活动。截至报告期末，全行累计开展各类培训 20,288 次，培训员工 42 万余人次，编发简报 4,595 期，刊载网讯专栏信息 3,040 条。通过教育活动引导管理人员和广大员工珍惜职业生涯，自觉廉洁从业。

报告期内，本行对基层机构负责人执行内控案防制度和客户经理管理、集中采购、资产处置制度执行情况组织了监督检查，成立检查组 980 个，对 3,770 个机构进行检查，组织开展治理商业贿赂检查 978 次，出台规范交易行为、推进银行业市场诚信体系建设的新制度和措施 862 个，有效提高基础管理和内控案防水平。

本行积极推进市场诚信体系建设，构建治理商业贿赂长效机制，不断加大征信系统建设力度，企业征信和个人征信系统数据质量得到显著提升，在人民银行年内综合考评中跃居五大行首位，征信系统建设应用迈上一个新台阶。



4. Building a customer complaint registration and analysis system

During the reporting period, the Bank adopted the *Customer Complaint Registration Form*, which recorded the complaint matter, resolution time and resolution process of every customer complaint case, made completed and detailed registration of the complaint process of every case, and enabled the orderly management of complaint materials. Matters including the handling of customer complaints, main problems involved in the complaints and the typical cases were summarized and analyzed on a monthly basis to find out the problems with customer service.

5. Strengthening the management of personal customer information

During the reporting period, the Bank formulated and printed the *Provisional Measures on the Management of Personal Customer Information*, which regulated the establishment, query, maintenance, use, deletion and handling manner of personal customer information, reiterated the rules concerning protection of personal customer information security from the angles of personal data user manner, confidentiality principle, security protection and storage of voucher materials, enhanced the management of personal customer information and improved the customer service level.

6. Combating corruption and building a clean environment

During the reporting period, the Bank fulfilled the state macro-economic policies and financial regulatory requirements seriously, and pushed forward the construction of "combating corruption and building a clean environment" program by diligently improving the corruption punishment and prevention system.



The Bank prepared the *Provisional Regulations on the Handling of Employees' Irregularity Behaviors*, and organized an education program on the theme of "learning regulations and promoting compliance". As of the end of 2008, the Bank held a total of 20,288 training courses for more than 420,000 person times, issued 4,595 bulletins and published 3,040 pieces of information on special column of internal website. Through the education activities, the executives and general employees learned to cherish and value their career life and voluntarily engaged in the operation and management activities in an uncorrupted manner.

During the reporting period, the Bank made supervisory inspection to the implementation of such rules as the internal control case prevention system, account manager management, central procurement and asset disposal systems by persons in charge of the local branches. 980 inspection teams were organized, 3,770 institutions were inspected, and 978 commercial bribery inspection activities were launched. The Bank developed 862 new systems and measures to standardize the transaction behaviors and promote the construction of a good-faith system in the banking market, which effectively upgraded the fundamental management and the prevention against internal control cases.

The Bank actively promoted the building of market credit system, attempted to establish a long-term effective corruption combating mechanism, and continued to promote the building of a credit standing system, thereby remarkably improving the quality of data in corporate credit and personal credit standing system. During the annual appraisal organized by the People's Bank of China, the Bank was ranked the first place among the Big Five, marking a further progress in the building and application of credit standing system.

（四）优质服务

本行积极关注客户体验，再造业务流程，加快网点经营转型，打造集约型业务运营平台，以创新为动力，完善服务方式，不断深化服务内涵。

1. 服务优化

（1）服务流程再造

报告期内，本行在去年流程改进的基础上，对涉及前台营销类、业务操作类、离柜业务类和操作风险类的 138 项个人业务服务流程内容进行了梳理、整合或精简。

（2）推动网点经营转型

报告期内，本行制定印发了《中国工商银行营业网点分层分类功能服务体系建设指导意见（试行）》，从选址区位、经营定位、客户定位、人员配置等七个纬度，提出了财富管理中心、贵宾理财中心、理财网点和金融便利店等不同类型网点的建设指引。目前，全行初步构建了分层分类网点功能服务体系，营业网点的功能定位更清晰，客户结构更优化，内部分区更合理，服务能力更强大，网点的经营绩效也得到了很大地提升。

本行在厦门、广州等城市实施网点布局优化和战略转型项目，全行机构网络布局不断优化。在六大经济区域分布上，长三角、珠三角和环渤海三大经济发达区域的网点占比合理提高，较 2007 年末分别提高了 0.17、0.14 和 0.12 个百分点。同时，加大对城市新区、经济强县和中心城镇的市场进入力度，及时新设或迁入了一定数量的营业网点，抢占了市场先机。

报告期内，全行建设完成了 110 家财富管理中心和近 3000 家贵宾理财中心，在区域分布上，重点加强了经济发展水平高、高端客户数量多、金融资源丰富的发达区域、中心城市和优势区位的建设力度。

本行通过将 672 家经营规模适当、发展势头良好、内控管理严格的分理处和储蓄所改建为二级支行，使网点功能体系日臻丰富，网点市场形象不断提升。服务功能较弱的分理处和储蓄所分别较 2007 年减少了 493 家和 364 家。另一方面，进一步加大了网点综合化改造力度，将一批只能办理对公或对私业务的网点改建为综合化营业网点，扩大了网点经营范围和业务处理能力，提高了网点资源的使用效率，增强了网点的市场竞争力。



iv. Superior Service

The Bank attached close importance to customer experience, reformed the business process, sped up the transformation of outlet operations, built an intensive business operation platform, improved the service manner, and continued to deepen the content of service based on innovation.

1. Enhancing services

(1) Reengineering the service process

During the reporting period, the Bank, on top of the improvement made last year, further streamlined, integrated or rationalized the service process for 138 personal businesses including marketing by the front office, business operation, off-counter business and operational risk control.

(2) Pushing ahead the transformation of outlet operations

During the reporting period, the Bank prepared and printed the *Guide of Industrial and Commercial Bank of China Limited to the Construction of a Layered and Multi-Class Functional Service System in Banking Outlets*, which put forward the guiding opinions on establishment of wealth management centers, VIP wealth management centers, wealth management outlets as well as finance convenience stores from 7 dimensions including the location, operation positioning, customer positioning and staffing etc. Currently, the Bank has preliminarily established a layered functional service system comprising of different categories of outlets. As a result, the functional positioning of banking outlets was clearer, the customer structure was improved, the internal division of functional zones was more reasonable, the service capability was enhanced, and the operating earnings of outlets were remarkably increased.

The Bank implemented outlets distribution optimization and strategic transformation in Xiamen, Guangzhou and other cities, thereby pushing forward the continual improvement of outlet distribution. In the 6 largest economic regions, the percentage of outlets in Yangtze River Delta, Pearl River Delta and Bohai Rim was reasonably improved by 0.17, 0.14 and 0.12 percentage points from the end of 2007. Meantime, the Bank enhanced the penetration to markets in new zone of cities, economically powerful counties and central towns, established or settled in a number of banking outlets in time to acquire the first comer advantage.

During the reporting period, the Bank established 110 wealth management centers and around 3,000 VIP wealth management centers. With respect to the geographic distribution, it increased the construction of outlets in the developed regions, central cities and advantageous places with high level of economic development, numerous high-end customers and rich financial resources.

The Bank further enriched the functional system of outlets by upgrading 672 banking offices and savings offices with proper business scale, good development trend and strict internal control management to tier-2 sub-branches, and enabled the continual improvement of outlet image. 493 banking offices and 364 savings offices with weak service function were shut down. On the other hand, the Bank strengthened the outlet renovation to adapt to the needs of comprehensive operation, restructured a number of outlets which used to provide corporate or private banking services only to outlets rendering comprehensive services, improved the operation scope and business handling ability of outlets, and increased the utilization efficiency and the market competitiveness of outlets.

(3) 提升服务水平

本行以“奥运服务年”为契机，大力提升服务水平。通过规范业务处理和客户服务流程，提高业务办理效率，优化调整自助设备布局，做好自助服务分流引导工作，切实做好奥运会期间相关组织、运动员和国内外游客等客户的服务工作，构建起支付便利、服务优质、安全高效的奥运金融服务体系，同时积极采取多种措施提高多语种服务支持能力提升奥运服务水平，实现了“生产运行零事故”和“奥运服务零投诉”，为奥运会的成功举办做出了积极贡献，也推动了服务水平的进一步提升和优秀品牌形象的进一步确立。



本行上海分行设立的奥运服务绿色通道
Shanghai Branch sets up a green channel for the Olympic Games

围绕提高核心竞争力的总体要求和目标任务，在全行广泛开展各类岗位竞赛，对改善服务质量、提升员工队伍的业务素质起到了很好的促进作用。为全力做好奥运金融服务，进一步改善现场服务质量，报告期内共组织 16 个检查组对 36 个一级分行、360 个营业网点、2,442 余台自助机具设备进行了现场检查和测评。在全行开展了“争创巾帼文明岗，优质服务迎奥运”活动。积极评选和推荐申报各类先进典型，充分发挥先进典型对提升员工素质的示范和带动作用。报告期内，本行共有 2 个单位、3 名个人分别荣获全国五一劳动奖状（章），4 个单位获得全国工人先锋号，25 个单位分别获得省部级五一劳动奖状和工人先锋号荣誉称号，14 个基层网点获得“全国巾帼文明岗”荣誉称号。

(4) 重视客户反馈

报告期内，本行高度重视客户反馈，组织召开了“服务创新能力”评委会，完成全行服务质量考评，起草完成了 36 份现场服务执行能力检测情况报告。奥运会期间，重点对北京等 6 个奥运赛区城市行的现场服务质量进行检查，调查 30 余个营业网点，实现了全行奥运服务零差错、零投诉。

本行组织上海、广州、南京、武汉、宁波、大连、南宁七家城市分行开展了市场调查工作，全面了解客户对本行的服务评价。此次调查活动共征集客户调查问卷 3,789 份，其中理财金账户客户 1,554 份，网点和街头拦截访问 2,235 份。受访客户覆盖本行各个客户层面，调查内容涉及服务态度、金融产品、网点环境和设备等，全面了解客户服务反馈意见，提出整改建议。

本行积极建立和完善客户满意度评价体系，大力开展客户满意度调查工作。通过制定发放客户满意度调查问卷，对全行 1,800 户对公客户和 3600 名个人客户进行了满意度调查，对公客户满意度为 86.44%，个人客户满意度为 85.88%。

(3) Improving the service level

Grasping the opportunity of "Olympics Service Year", the Bank strived to upgrade the service level. By regulating service handling and customer service procedures, improving work efficiency, optimizing and adjusting the layout of self-service devices and guiding customers' self-services, the Bank ensured excellent services to relevant organizations, athletes and visitors, and set up a financial service system featuring convenience, high quality, safety and efficiency. Meanwhile, the Bank took various measures to improve multi-language services. Thanks to those efforts, the Bank set the record of "zero accident at work" and "zero complaint during the Olympics" and made active contribution to the success of the Olympic Games, while enhancing service quality and brand image.

The Bank launched various competitions across the whole bank centering on the overall requirement and objectives of sharpening the core competitive edge, which effectively boosted the improvement of service quality and the employee's professional quality. To better serve the Olympics and further upgrade the on-site service quality, the Bank organized 16 inspection teams to make onsite inspection and evaluation to 36 tier-1 branches, 360 banking outlets and 2,442 self-service equipments during the reporting period. A program themed on "contending for women civilized post and serving Olympics with high-quality service" was launched in the whole bank. Many advanced individuals were selected and nominated, playing a model effect to improve the employee's business quality. During the reporting period, 2 institutions and 3 individuals of the Bank were awarded the national May Day Labor Diploma (Medal), 4 institutions were awarded the title of national workers pioneer, 25 operations were awarded the provincial and ministerial May Day Labor Diploma and the title of workers pioneer, and 14 local outlets were awarded the honor of "national women civilized post".

(4) Valuing the feedback of customers

During the reporting period, the Bank attached high importance to the feedback of customers, and organized the "service innovation ability" appraisal committee to assess the Bank's service quality. 36 reports about onsite service execution ability investigation were drafted. During the Olympic Games, inspections were launched to monitor the onsite service quality of more than 30 banking outlets in the 6 competition cities including Beijing, and ensured the zero error and zero complaint in serving the Olympics.

The Bank also organized 7 urban branches in Shanghai, Guangzhou, Nanjing, Wuhan, Ningbo, Dalian and Nanning to carry out market investigation and understand the customer's comment on the services of related branches. This investigation program collected 3,789 questionnaires in total, including 1,554 questionnaires from Elite Club customers and 2,235 questionnaires from outlet and street interviews. The interviewees covered all types of customers, and the content of investigation involved the service attitude, financial products, outlet environment and equipments etc., which allowed us to get full understanding of the customers' opinions and based thereupon put forth improvement opinions.

The Bank established and improved the customer satisfaction assessment system, and devoted to the investigation about customer satisfaction. Satisfaction investigation was made to 1,800 corporate customers and 3,600 personal customers by preparing and issuing the customer satisfaction questionnaires. According to the investigation, the corporate and personal customer satisfaction rates reached 86.44% and 85.88% respectively.



(5) 行业领先的信息科技体系

报告期内，本行以提升客户服务水平为目标，不断强化生产运行日常管理，夯实科技基础设施，完善灾备体系，进一步提高信息系统运行质量，努力通过科技创新促进和引领业务创新和管理变革，不断提升了金融服务的品种和质量。全年信息系统总体运行平稳，数据中心日均业务量达到 8,686 万笔，同比增长了 565 万笔。在业务量不断攀升的情况下，全行信息系统整体可用率一直保持较高水平，为客户提供了优质、安全、稳定、高效的服务环境。

报告期内，本行共完成全功能银行系统 4 个综合版本和 3 个普通版本的研发、测试及投产工作，涵盖 420 个应用类新项目和 488 个优化项目；快速研发投产了私人银行系统和市场风险管理系统，填补了本行相关业务领域系统建设的空白；进一步扩大 FOVA 系统应用范围，完成了在澳门诚兴银行、新加坡分行和首尔分行的推广；推出 WAP 手机银行系统，拓展了电子银行服务渠道；建立银银和银保平台，建立了零售内部评级模型；稳步推进个人金融流程再造和信贷业务流程再造相关的系统优化，为业务流程改革创造了条件。同时立足长远客户服务需要，启动第四代应用系统建设。

本行还进一步加强了灾难备份系统与应急体系的建设，确保生产运行平稳，保护客户的正当权益。根据国家有关标准，制定了本行应用灾备等级标准，并对应用系统的灾备等级进行了划分，为完善应用灾备体系打下良好的基础；组织完成 2008 年度全行业务灾备应急演练，开展海外分支机构业务灾难恢复应急演练，有效验证了灾备系统的有效性。

2. 金融创新

在各项业务快速发展的同时，本行坚持把加快创新作为竞争发展的战略举措。全行创新计划共提

出 1,094 个项目，为积极适应客户需要和市场环境变化，实际立项开发项目略多于计划项目数，达到 1,264 个。报告期末，剔除部分退市产品后，全行共有产品 2,055 个。

(1) 创新制度、机制建设

报告期内，本行不断加强产品创新的体制机制建设，为产品创新各项工作的顺利开展奠定了坚实基础。本行引入了客户体验研究方法和工作机制，研究建立了以用户为中心的产品研发流程，总结提炼了用户调查、内部评估等 7 大类客户体验方法指南，制定了产品研发客户体验管理办法。同时，将客户体验方法应用于新产品开发过程，对提升新产品的可用性设计水平、质量和客户满意度发挥了积极作用。本行制定了《产品目录管理办法》，对全行产品目录建立、维护和管理工作进行了统一和规范，为本行开展产品创新及产品全生命周期管理等工作奠定了良好基础。本行组织开展了网上银行设计标准化工作，采用统一、规范的方法解决差错问题，提高了业务差错的解决效率。

本行在内部信息系统“网讯”上开辟产品创新专栏，截至报告期末累计刊登各类稿件 3,209 篇，其中，“金点子” 163 篇，产品体验感受 3,046 篇，内容涵盖了资产、负债、理财和中间业务四大业务种类，其中采纳和部分采纳的稿件 312 篇，涵盖了 11 大类产品，为本行产品创新工作注入了新的活力。

本行加强对分支机构产品创新工作的指导和管理，在北京、上海、江苏、浙江、山东、广东、深圳 7 个经济发达地区设立分行产品创新部，并作为产品创新示范行，带动分支机构区域创新工作。初步建立起分支机构创新考核机制，对分支机构的创新数量、质量和产品创新管理等方面进行考核，推动分支机构产品创新工作。

(5) A leading information technology system in the industry

During the reporting period, the Bank continued to strengthen the routine management over productions and operations, tamped the technical infrastructures and improved the disaster backup system with a view to improving the service quality. As a result, it remarkably improved the quality of information system operation, and upgraded the provision ability and quality of financial services by reforming the business and management techniques. In the past year, the information system operated smoothly, and the daily processing volume of data centers reached 86.86 million transactions, an increase of 5.65 million. Against the continual increase of business volume, the overall availability ratio of the information system maintained a high level, creating a high-quality, secure, stable and efficient service environment for customers.

During the reporting period, the Bank completed the R&D, testing and application of 4 comprehensive versions and 3 general versions of multi-functional banking systems, which covered 420 application projects and 488 optimization projects; developed and put into service the private banking system and market risk management system, which filled the vacancy in relevant business fields; extended the application of FOVA, and put the system into service in Seng Heng Bank, Singapore Branch and Seoul Branch; launched WAP mobile phone banking system, thereby expanding the e-banking channels; established bank-bank and bank-insurance platforms and retail internal rating model; and steadily facilitated the system improvement related to personal banking process reengineering and credit process reengineering, thereby laying a foundation for the business process reform. In addition, the Bank initiated the building of the fourth generation application system to address the long-term demand of customers.

The Bank further enhanced the construction of disaster backup system and the emergency response system, with a view to ensuring the smooth operation and protecting the legitimate right of customers. In light of the state criteria, the Bank developed a set of criteria for determining the disaster backup grades, and defined the disaster backup grade of each application system, laying a solid foundation for improving the disaster backup system. It organized a bank-wide disaster backup drill in 2008, and launched disaster recovery drills in the overseas branches to ensure the effectiveness of disaster backup system.

2. Financial innovation

While promoting the rapid development of businesses, the Bank took fast innovation as a strategic move to the survival of competition, and brought forward 1,094 innovation projects based on the innovation plan. To actively respond to the

customers' needs and the market changes, the number of actually established development projects was 1,264, slightly higher than those listed on the plan. At the end of the reporting period, the Bank had a total of 2,055 products in issue.

(1) Innovation of system and mechanism

During the reporting period, the Bank strengthened the construction of product innovation system and mechanism, paving way for the smooth conduction of product innovation. The Bank introduced the research methodology and working mechanism of customer experience, established the customer-centered product R&D process, summarized seven categories of customer experience guidance such as user investigation and internal assessment, and formulated the management measures for customer experience of product R&D. The Bank also applied the customer experience method to the development of new products, which played an active role in enhancing the design, quality and customer satisfaction of new products. Besides, the Bank formulated the Management Measures on Product Catalog to regulate and unify the establishment, maintenance and management of product catalog, paving way for the launch of product innovation activities and the management of products throughout the product life cycle. The Bank also promoted the standardization of online banking design, and employed the unified and standard measures to solve the errors, thereby improving the efficiency of error handling.

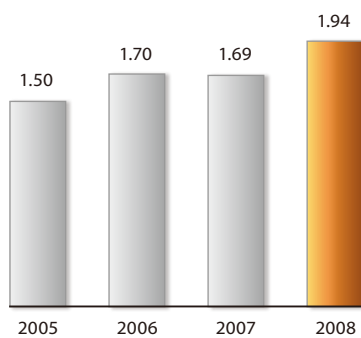
The Bank launched the product innovation column at "web information", the internal information system. As at the end of the reporting period, 3,209 articles were published on the column, of which 163 articles were about the "golden idea" and 3,046 about product experience. These articles covered such four major businesses as assets, liabilities, wealth management and intermediary businesses; and the 312 articles adopted or partially adopted by the Head Office covered 11 major product categories, injecting new vitality to product innovation of the Bank.

The Bank strengthened the management and guidance over the product innovation activities of branches, and established product innovation departments in the branches locating in the 7 economically developed areas including Beijing, Shanghai, Jiangsu, Zhejiang, Shandong, Guangdong and Shenzhen, which steadily drove forth the regional innovation under the model effect of above branches. The Bank also set up a preliminary innovation assessment mechanism for branches, assessed the innovation activities of branches according to the number and quality of product innovation as well as the management of product innovation, and promoted the branches' product innovation.

(2) 业务创新

◆ 中国最佳零售银行

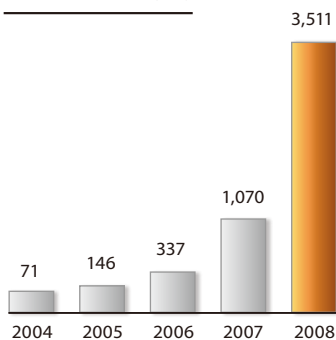
个人客户数 (亿)



本行针对个人客户的需求变化，不断推出新的产品，丰富产品内涵，积极为客户创造价值。凭借在个人金融业务领域取得的巨大成就，报告期内本行在境内外获得了一系列奖项：在新加坡《亚洲银行家》杂志举办的“2008年零售金融服务卓越大奖”评选中，本行再次荣获“中国最佳零售银行”称号，这是本行近六年中第四次获得此项荣誉。本行还同时荣获分项奖中的“中国最佳大型零售银行”及“中国最佳多渠道银行”两大奖项。《证券市场周刊》、《钱经》、《理财周报》等国内主流媒体，将中国最佳上市零售银行、最佳理财银行、年度用户最满意银行、年度最受尊敬银行等奖项授予本行。本行中高端客户服务品牌理财金账户分别获得《第一财经》、《华夏时报》等国内主流媒体评选的2008年度最佳零售金融服务品牌和最具产品创新理财品牌等权威奖项。本行在个人理财产品上的持续创新也赢得了媒体的广泛赞许，其中灵通快线、葡萄酒收益权、华发股份股票收益权等理财产品获得了《金融界》、《理财周报》、《和讯网》等国内主流媒体评选的“2008年度最佳设计创新理财产品奖”、“2008年最佳债券和货币市场理财产品奖”、“2008年最具投资价值银行理财产品奖”、“2008年中国十大理财产品”等荣誉。创新也赢得了媒体的广泛赞许，其中灵通快线、葡萄酒收益权、华发股份股票收益权等理财产品获得了《金融界》、《理财周报》、《和讯网》等国内主流媒体评选的“2008年度最佳设计创新理财产品奖”、“2008年最佳债券和货币市场理财产品奖”、“2008年最具投资价值银行理财产品奖”、“2008年中国十大理财产品”等荣誉。

◆ 中国最佳托管银行

托管组合总数 (个)

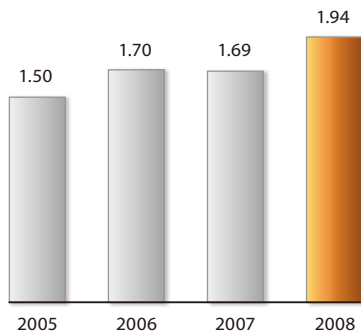


在激烈的市场竞争中，本行托管资产规模连续十年位居国内托管银行首位，报告期内，本行陆续被英国《全球托管人》、美国《环球金融》、香港《财资》以及内地《证券时报》、《数字商业时代》等权威财经媒体评选为“中国最佳托管银行”，优良的服务品质获得国内外金融领域的持续认可和广泛好评，国际影响力和品牌知名度与日俱增。

(2) Business innovation

◆ Best retail bank in China

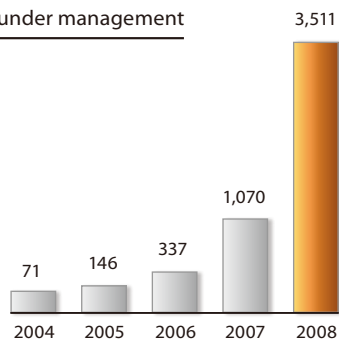
Number of personal customers(100 mn)



The Bank continued to issue new products and enrich the product content according to the changes in personal customers' needs, in a bid to create value for the customers. By virtue of the huge accomplishments in the personal banking business, the Bank was awarded a number of honors by domestic and overseas agencies during the reporting period. The Bank won the honor of "Best Retail Bank, China" during the "Excellent Retail Banking Service Honor 2008" hosted by the Asian Banker of Singapore, marking the 4th time the Bank was awarded this honor in the past 6 years. Besides, the Bank was also granted the honors of "China's Best Large Retail Bank" and "China's Best Multi-Channel Bank". The domestic mainstream media including the Securities Market Weekly, the Money Talks and the Wealth Management Weekly granted the Bank such honors as China's Best Listed Retail Bank, Best Wealth Management Bank, Most User Satisfied Bank of the Year, Most Respected Bank of the Year etc. The Elite Club account serving the high and medium-end customers was granted the honors of Best Retail Finance Service Brand and Most Innovative Wealth Management Brand of 2008 by domestic mainstream media including the China Business News and the China Times. The Bank also won the media's appreciation for its continuous innovation of personal wealth management products, where wealth management products including Smart Money Express, Grape Wine Yield Right and the Huafa Stocks Yield Right were elected the "Best Design & Innovation Wealth Management Product 2008", the "Best Wealth Management Product on Bond & Money Market 2008", the "Banking Wealth Management Product with Best Investment Value 2008" and the "Top 10 Wealth Management Product of China 2008" by the domestic mainstream media such as the China Finance Online, the Wealth Management Weekly and Hexun.

◆ Best custodian bank in China

Number of portfolio under management



Amidst the fierce competition, the scale of assets under management sustained the top position among the domestic custodian banks for 10 successive years. During the reporting period, the Bank was elected "Best Custodian Bank in China" by such acknowledged finance media as the Global Custodian of UK, the Global Finance of USA, the Asset of Hong Kong as well as the Securities Times and Digital Business Times of Chinese Mainland. The high quality of services won continuous recognition and widespread compliment from the domestic and overseas financial sector, and remarkably increased the Bank's influence and brand recognition on international market.

报告期内，本行在基金公司特定客户资产管理业务托管上抢占先机。同时，产业基金托管、慈善基金托管、票据理财产品托管等多项创新业务也进入运作阶段。在产品创新的同时，本行高度重视科技创新，本行托管业务系统与外汇交易中心直接连通系统投产后，使得本行成为首家、也是迄今唯一一家实现与外汇交易中心直连的托管银行；监管资金及支付保证金托管平台投产，极大的适应了不同类型客户的资金监管要求；网上托管系统平台开通，大大提高了业务处理效率和客户快速反应机制。

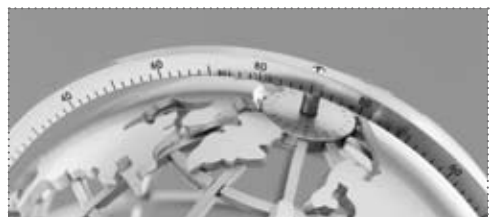
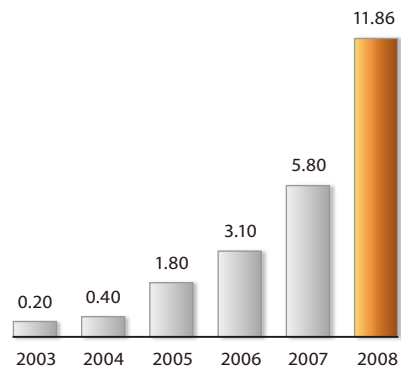
报告期内，全球金融危机愈演愈烈，特别是雷曼兄弟及其子公司相继申请破产保护被广泛关注。事件对本行托管的国内首只 QDII 基金——华安国际配置基金的投资运作造成较大影响。本行从保护基金财产和投资者利益角度出发，全力协助监管部门及华安基金管理公司研究制定解决方案，及时出具风险提示，启动多部门应急机制，在认真履行信息披露义务的同时，积极做好基金持有人的解释和安抚工作，有效避免了事态扩大，维护了市场稳定和投资者的利益。

◆ 中国最佳现金管理银行

目前，本行现金管理已形成以“财智账户”品牌为核心的现金管理业务体系，致力于为企业提供高效安全的现金管理服务，提升企业的资金运营效率，提高企业抵抗流动性风险的能力，促进企业与社会经济的平稳健康发展。

截至报告期末，新增现金管理客户 6 万户，同比增幅达 170%，现金管理客户总量已近 12 万户。获得了《财资》、《金融亚洲》授予的“中国最佳现金管理银行”奖项，及《亚洲货币》颁发的“人民币最佳现金管理银行”奖项等多项大奖。面对客户金融消费需求日益综合化、多样化、专业化的新形势，本行结算与现金管理业务准确把握市场脉搏，将产品创新和客户服务紧密结合，现金管理产品、支付结算产品、代理产品、涵盖贵金属等投资理财产品、涵盖全球快汇等境内外联动产品、基础管理系统等六条产品线同步推进，建设、优化、参与研发了共计 35 项创新产品，为客户提供了更加方便、快捷、安全及高收益的服务。

现金管理客户数（万）



During the reporting period, the Bank took the initiative in developing the custody of asset management products for the special customer of fund companies. In the meantime, a number of innovative businesses including the custody of industry fund, charity fund and bills wealth management products entered into the stage of operation. While devoting to the product innovation, the Bank paid close attention to the innovation of technology, and became the first and the only custodian bank to date achieving direct connection with the foreign exchange trading center with the direct connection system between the Bank custody business system and the foreign exchange trading center was put into operation. The platform for regulatory fund and payment margin custody launched greatly acclimatized to the fund supervision requirements of all sorts of customers; while the opening of an online custody system platform apparently improved the business handling efficiency and the rapid response to customer mechanism.

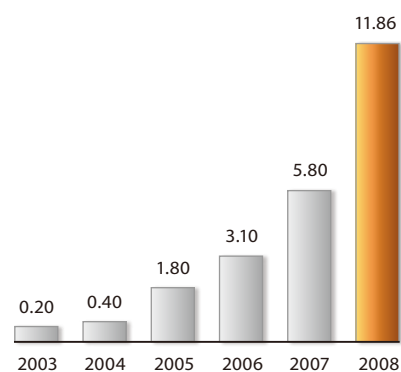
During the reporting period, against the more and more austere global financial crisis, the bankruptcy application of Lehman Brothers and its subsidiaries received a great deal of attention. This caused huge influence upon the investment operation of the first QDII fund on the domestic market, i.e. the Hua An International Balanced Fund in the custody of the Bank. For the purpose of protecting the fund assets and the investors' interests, the Bank spared no effort in cooperating with the regulatory departments and the Hua An Funds Management Company to study and prepare the solution plans, issued the risk reminders in time, and started up a multi-department emergence response mechanism. The Bank not only fulfilled the information disclosure obligation in real earnest, but also properly explained to and appeased the fund holders, which effectively avoided the spread of austere situation, maintained the market stability, and protected the investor's interest.

◆ Best Cash Management Bank in China

Till now, a cash management business system centering on the "Caizhi Account" brand has formed in the Bank, which strives to render efficient and secure cash management services to the corporate customers, boost the fund operation efficiency of enterprises, improve the enterprises' prevention ability against liquidity risks, and facilitated the sound and steady development of enterprises, society and economy.

As at the end of the reporting period, the number of newly attracted cash management customers was 60,000, representing a growth of 170% year on year and increasing the total number of cash management customers to nearly 120,000. Owing to the fast development of cash management business, the Bank was granted the honors of "Best Cash Management Bank in China" by the Asset and Finance Asia, as well as the honor of "Best RMB Cash Management Bank" by Asia Money. In response to the customers' demands on comprehensive, diversified and professional financial services, the Bank correctly understood the market fluctuations, combined the product innovation and customer services, simultaneously launched 6 product lines including cash management products, payment settlement products, products distributed under commission, such investment wealth management products as precious metals, such domestic and overseas cooperation products as global fast remittance and basic management system, and constructed, optimized and participated into the development of 35 innovative products, rendered more convenient, express, secure, high-yield services for the customers.

Number of cash management customers (10,000)



◆ 领先的公司与投资银行业务

报告期内，本行公司与投行业务紧紧围绕客户需求开展金融产品创新，不仅有效满足了客户的金融需求，也促进了本行业务转型和收益结构优化，实现了银企共赢。

本行坚持间接融资与直接融资相融合的发展战略，通过大力发展短期融资券和中期票据业务，积极协助客户拓宽融资渠道。截至报告期末，本行共主承销短期融资券和中期票据 1,519 亿元，市场占比 26%，同比提高 10 个百分点。其中，为 37 户企业承销发行 823 亿元短期融资券，同比增长 54%，市场占比 20%；为 11 户企业承销发行 696 亿元中期票据，市场占比 41%。

本行根据不同客户特点，灵活运用结构化融资、顾问类投行、公司理财、现金管理、网上银行等创新型产品，主动为客户提供综合化金融服务。例如，将资产逆回购、保理、金融衍生工具、金融租赁引入结构化融资，降低了核电等大型项目的融资成本和财务风险；与中海信托、中粮集团、中粮君顶酒庄成功发行了期酒认藏消费+投资理财产品，实现了高端实物投资的突破和以物理财的创新；为客户设计了国内信用证+信用证委托代理议付的结算融资模式，解决了大型优质客户上游中小企业融资难问题；设计并推出租赁公司应收电信设备商租赁款保理业务，满足了租赁公司短期融资需求。

本行还顺应自身的国际化经营战略，大力推动跨境投行业务发展，推出 PE 主理银行、产业投资基金等投行新业务，在利用投资银行业务促进社会 and 经济发展方面迈出了新步伐。

报告期内，本行提供融资的“福建炼化化工一体化项目”获得由《国际金融》杂志评选的“2007 年亚太地区石油天然气最佳项目融资大奖”。由本行担任财务顾问的宝钢并购韶钢、广钢项目被《证券日报》等权威媒体评为“2008 年十大重组并购事件”。

◆ 中国最大的机构业务银行

本行始终高度重视对机构客户的金融业务营销与合作，努力为客户发展提供强有力的业务支持和优质高效的金融服务。本行在与机构客户开展业务合作的过程中，努力探索和追求银行与机构客户的合作双赢，积累了丰富的经验，取得了长足的发展，在机构资产、负债和中间业务等方面始终处于市场前列，受到广大客户的一致好评。报告期内，本行构建了更加完善的“银保网上综合销售平台”、“银保网上综合销售平台”，成功构建了“银银通合作平台”、“网上银税服务平台”建设全面完成，住房公积金业务系统日趋完善，率先开通“军队单位公务卡支持系统”，成功开发“会员与交易所转账系统”，推出银关通“网上税费担保”功能，国税总局车辆购置税专户实时查询系统创新取得了突破。

◆ Leading Corporate Banking and Investment Banking Business

During the reporting period, financial product innovation of the Bank in the lines of corporate banking and investment banking focused on the demands of customers, which not only met the financial needs of customers, but also facilitated business transformation and income structure improvement of the Bank, thereby achieving win-win between the Bank and enterprises.

The Bank adhered to the strategy of combining direct financing with indirect financing, and assisted customers to expand financing channels by robustly developing commercial paper and medium-term bill. As at the end of the reporting period, the Bank underwrote commercial paper and medium-term bills of RMB151.9 billion, holding a market share of 26%, a year-on-year increase of 10 percentage points. Among these, the Bank underwrote commercial paper of RMB82.3 billion for 37 enterprises, representing a year-on-year increase of 54% and a market share of 20%; and underwrote medium-term bills of RMB69.6 billion for 11 enterprises, representing a market share of 41%.

According to features of customers, the Bank employed innovative products such as structured financing, consulting investment banking, corporate wealth management, cash management and internet banking, and proactively provided customers with integrated financial services. For instance, the Bank introduced reverse repo, factoring, derivatives and financial leasing to structured financing, thereby reducing the financing cost and financial risk of nuclear power and other large projects; launched the "wine investment + wealth management" product jointly with Zhonghai Trust Co., Ltd., COFCO and Chateau Junding, making innovation on high-end investment in and wealth management by in-kind; designed the settlement financing model of "domestic L/C + entrusted L/C payment", providing a solution to financing difficulties of upstream small and medium enterprise of large quality customers; and launched the factoring for receivables of leasing companies from telecommunications equipment companies, thereby meeting the short-term financing demands of leasing companies.



In line with the international operation strategy, the Bank energetically pushed forward the investment banking business on overseas market, launched such new products as PE financial advising and industry investment fund, and made great contribution to the social and economic development with investment banking business.

During the reporting period, the "Fujian Refining & Chemical Integrated Project" financed by the Bank was granted the award of "Oil & Gas Project Finance of the Year 2007 in Asia-Pacific" by International Finance, and Baosteel's acquisition of Shaoguan Iron & Steel and Guangzhou Iron & Steel, in which the Bank acted as financial advisor, was recognized as one of the "Top Ten Mergers & Acquisitions in 2008" by Securities Daily and other influential media.

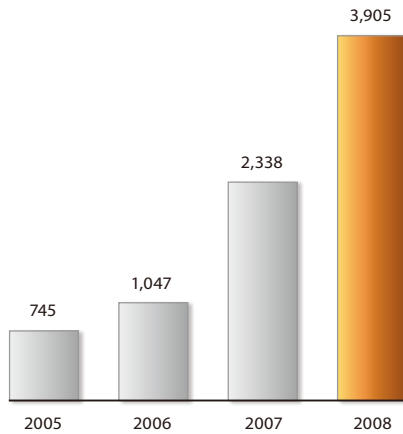
◆ Largest Institutional Business Bank in China

The Bank always puts a premium on the marketing towards and cooperation with institutional customers in respect of financial service, and endeavors to provide strong business support and high-quality and efficient financial services for the development of customers. In the process of business cooperation, the Bank devoted to explore and pursue the win-win cooperation with institutional customers, and has accumulated rich experience and realized sound development. Its asset, liability and intermediary businesses with the institutional customers continuously led the market and won the unanimous high praise from the general public. During the reporting period, the Bank built a "bank-insurance online comprehensive marketing platform", successfully put into operation the "bank-securities cooperation platform" and the "online bank-tax service platform", and further upgraded the housing provident fund business system. It took the lead in opening the "business card supporting system for military units", developed the "member - stock exchange account transfer system", launched the "online tax payment guarantee" function with the "bank-custom linkage system", and achieved significant breakthrough in innovating the SAT vehicle purchase tax-specific account real-time inquiry system.

◆ 中国最大的信用卡发卡行

牡丹信用卡作为本行的核心产品和最具成长性的业务之一，一直秉承“一切为了持卡人”的服务理念，将“始于客户需求，终于客户满意”的服务准则贯穿于信用卡业务运营的全过程。报告期内，本行不断创新产品种类，努力提高服务品质，赢得了持卡人的广泛认可和社会各界的一致肯定。

信用卡数（单位：万张）



报告期内，本行的国际卡、贷记卡和准贷记卡“三卡整合”项目取得实质性进展，该项目投产后将消除基本功能差异，实现三卡 200 余项功能差异的整合，形成双币贷记卡、人民币贷记卡、准贷记卡等层次更为清晰的产品线，为实施信用卡流程优化和精细化管理搭建良好的运营平台；本行率先发行了国内首张符合 EMV 标准的白金信用卡采用符合国际支付安全标准的 EMV 接触芯片和磁条双介质的设计模式，从而极大地提高了产品的安全性；此外，本行还优化了信用卡电话服务功能、芯片卡快速支付、牡丹卡代授权系统、单位公务用卡审核报销支持系统、牡丹交通卡产品功能、牡丹中油卡升级、贷记卡临时调额、南航联名卡自动生成会员编号等诸多项目，为客户提供更加方便、快捷、个性化服务。

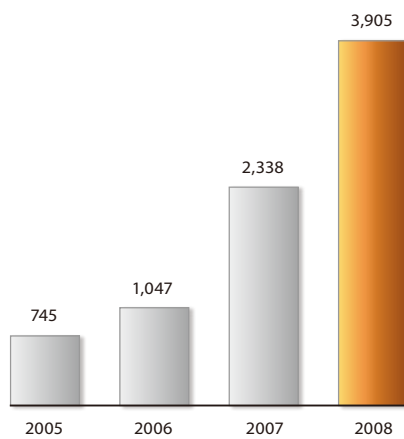
截至报告期末，全行信用卡发卡量 3,905 万张，较年初增长 67%；信用卡累计消费交易额达到 2,551 亿元，增长 57.6%。良好的品质与服务使本行的信用卡业务屡获殊荣，在 2008·理财·影响中国论坛—信用卡前景展望论坛暨腾讯网信用卡评测报告发布会上，获得腾讯网颁发的“杰出贡献奖”、“最具影响力信用卡奖”；在和讯网 2008 和讯银行卡发展与营销论坛暨中国信用卡测评发布会上，荣获和讯 2008 年度中国信用卡测评“最佳发卡银行”、“技术创新奖”、“白金卡奖”这三项大奖；在搜狐理财频道主办的“2008 搜狐金融理财网络盛典”上，本行牡丹交通卡系列荣获“信用卡优秀服务”奖项。



◆ Largest Credit Card Issuer in China

As one of the core products and most prospective businesses of the Bank, Peony credit card always pursues the "all for cardholders" service philosophy, and penetrates the criteria of "starting with customer needs and ending with customer satisfaction" into the whole process of credit card business operation. During the reporting period, the Bank made further innovation upon the product varieties, improved the service quality, and won the common and unanimous recognition of cardholders and social public.

Number of credit cards (10,000)



During the reporting period, the integration of international card, credit card and quasi-credit card made substantial progress. Upon application, it will remove the difference in basic functions, realize the integration of more than 200 different functions, and form a clear product line comprising of the dual-currency credit card, RMB credit card and quasi-credit card, therefore building a sound operation platform for optimization and meticulous management of the credit card procedures. The Bank took the lead to issue the first EMV-standard platinum credit card which is embedded with the two medium of EMV contact chip and magnetic strip, and therefore greatly improved the security of products. Besides, the Bank also optimized the telephone service function of credit card, the express payment by smart card, the sub-authorization system of Peony Card, the corporate business card review and reimbursement supporting system, the functions of Peony transportation card, upgrade of the Peony CNPC card, temporary limit adjustment of credit card and automated member number generation for ICBC-China Southern co-branded card, increasing the convenience, rapidity and customization degree of customer services.

As at the end of the reporting period, credit cards in issue numbered 39.05 million, an increase of 67% in comparison with the year beginning; and the accumulated consumption by virtue of credit cards reached RMB255.1 billion, a growth of 57.6%. The favorable quality and service brought a number of honors to the credit card business of the Bank. At the 2008 Wealth Management Influence upon China Forum: Credit Card Outlook & the Credit Card Appraisal Report Presentation of Tencent, the Bank was awarded the "Outstanding Contribution Honor" and the "Most Influential Credit Card Honor" by Tencent; and at the 2008 Hexun Bankcard Development and Marketing Forum & the China Credit Card Appraisal Presentation, the Bank was awarded the honors of "Best Card Issuer", "Technology Innovation Award" and "Platinum Card Award" by Hexun; and at the "2008 Sohu Finance & Wealth Management Network Event" hosted by the wealth management channel of Sohu, Peony transportation card series of the Bank was granted the honor of "Excellent Credit Card Service".

05

每股社会贡献值 | Social Contribution
per Share

我们的收获不仅仅是这些辉煌……



每股社会贡献值 | Social Contribution per Share

本行报告期的每股社会贡献值为 1.21 元。

根据上海证券交易所 2008 年 5 月 14 日发布的《关于加强上市公司社会责任承担工作暨发布〈上海证券交易所上市公司环境信息披露指引〉的通知》⁸ 的相关要求，并考虑到银行业的行业特性，本行披露的每股社会贡献值计算方式如下：

每股社会贡献值 = 基本每股收益 + (纳税额 + 职工费用 + 利息支出 + 公益投入总额) / 期末总股本⁹

⁸ 上海证券交易所对于每股社会贡献值的相关阐述为：“公司可以在年度社会责任报告中披露每股社会贡献值，即在公司为股东创造的基本每股收益的基础上，增加公司年内为国家创造的税收、向员工支付的工资、向银行等债权人给付的借款利息、公司对外捐赠额等其他利益相关者创造的价值额，并扣除公司因环境污染等造成的其他社会成本，计算形成的公司为社会创造的每股增值额。”

⁹ 上述数据除纳税额外均取自于本行 2008 年年度报告，均为国际会计准则下经审计后的集团口径数据。基本每股收益为 0.33 元；职工费用为 532.52 亿元；利息支出为 1,775.37 亿元；社会公益投入总额为 9,072.16 万元；期末总股本数为 3,340.19 亿股。纳税额等于企业所得税、营业税及附加和其他税金的合计数，为 615.12 亿元，企业所得税为本行境内分行向国内税务机关汇算清缴税款数（2008 年企业所得税数据为暂估数，与实际发生数可能存在不一致），营业税金及附加和其他税金为本行境内分行向国内税务机关实际缴纳税款。

The social contribution per share of the Bank in 2008 was RMB 1.21.

Pursuant to the requirements in the *Circular on Enhancing the Fulfillment of Social Responsibilities by Listed Companies and Releasing the 'Guidelines of Shanghai Stock Exchange to Disclosure of Environmental Information by Listed Companies'*⁸ promulgated by the Shanghai Stock Exchange on 14 May 2008, and taking into account the special characteristics of the banking industry, the social contribution per share data disclosed by the Bank is worked out based on the following formula:

Social contribution per share = basic earnings per share + (ratat + employee expense + interest expense + total input into the public welfare) /total equities at the end of the period⁹

⁸ Shanghai Stock Exchange prescribes the following regulations on the social contribution per share: "companies may disclose the social contribution per share in their annual social responsibility report, i.e. the EVA a company creates in the society which is calculated by adding the tax paid to the state, salaries paid to employees, interest paid to creditors including banks, external donations as well as the values created for other stakeholders to basic earnings per share created for shareholders, and then less the social costs resulted from environmental pollution etc."

⁹ The above data (except for ratat) are from the Annual Report 2008, and are audited data of the Group under the International Accounting Standards. The basic earnings per share amounted to RMB0.33, employee expense was RMB53,252 million, interest expense was RMB177,537 million, total input into the public welfare reached RMB90.7216 million, and total equities was 334,019 million as at the end of the period. The ratat refers to the sum of corporate income tax, business tax and surcharges, and other tax expenses, totaling RMB61,512 million. The corporate income tax refers to the amount of tax paid by domestic branches to domestic taxation authorities on a consolidated basis (the figure of corporate income tax for 2008 is estimated, and may be different from the actual amount), and business tax and surcharges and other tax expenses refer to the amount actually paid by domestic branches to domestic taxation authorities.

2008 年度获奖情况

评奖机构	称号
人民日报社网络中心	荣获“人民社会责任奖”
21 世纪报系	荣获“2008 年最佳企业公民”称号
第一财经	荣获“中国企业社会责任榜：杰出企业奖”称号、荣获“2008 年度最佳零售金融服务品牌”、“2008 年度公司金融服务品牌奖”
南方周末——中国企业社会责任研究中心	荣登“国有上市企业社会责任榜”
《21 世纪经济报道》	荣获“2008 年中国十佳绿色信贷项目”奖
《世界经理人》周刊、 《世界企业家》杂志、 世界金融实验室	荣获 2008 年“中国 50 家最受尊敬上市公司”第一名、“2008 中国经济年度风云人物”、2008 年“中国上市公司最佳董事会”、“中国上市公司最佳董秘”奖项
证券时报社、南方基金管理公司	荣获“最具社会责任的十佳上市公司”和“上市公司价值百强”称号
南开大学商学院、南开大学公司治理研究中心	荣获 2008 年度“中国最佳上市公司董事会奖”
《IR MAGAZINE》	荣获“最佳投资者关系董事长”和“最佳投资者关系首席执行官”称号
中国上市公司投资者关系管理研究中心	荣获“投资者关系百强第一名”、“最佳董秘”和“最佳 IR 网站”三项大奖
香港上市公司商会（CHKLC）香港浸会大学公司 管治与金融政策研究中心（CCGFP）	荣获“香港公司管治卓越奖”
香港会计师公会	荣获“2008 年最佳企业管治资料披露大奖”H 股上市公司板块“金奖”
《环球金融》	荣获“中国最佳个人网上银行”、“中国最佳企业网上银行”、“亚洲最佳投资管理个人网上银行”、“亚洲最佳投资管理企业网上银行”奖项
《银行家》	荣获“亚洲最佳银行”（Bank of the Year in Asia）、“中国最佳银行”（Bank of the Year in China）、“最佳业务连续性管理奖”称号
《亚洲货币》	荣获“最佳人民币现金管理银行”称号
《金融亚洲》	荣获“中国最佳现金管理银行”称号
《财资》	荣获“中国最佳现金管理银行”、“中国最佳本地银行”称号
《新兴市场》	荣获“亚洲最佳银行”称号
《亚洲法律事务》	荣获“最佳公司律师”、“最佳银行与金融服务公司律师”称号
《亚洲风险》	荣获“中国内地最佳风险管理奖”、“亚洲地区最佳首席风险官”
新加坡呼叫中心协会（CCAS）、马来西亚呼叫中心协会（CCAM） 和香港呼叫中心协会（HKCCA）	荣获“亚太地区最佳呼叫中心”、“中国最佳呼叫中心”、“中国最佳呼叫中心管理人”三项大奖
《金融时报》、中国银行业协会、中国保险行业协会	荣获“金融业最佳客户服务中心”称号
中国金融认证中心（CFCA）	荣获“2008 中国最佳网上银行”称号
中国电子商务协会	荣获“网上银行杰出贡献奖”和“用户满意的电子金融品牌”
《首席财务官》	荣获“最佳网上银行奖”
中国中小企业家年会组委会	荣获“全国支持中小企业发展十佳商业银行”奖
和讯网	荣获“最佳发卡银行”、“技术创新奖”、“白金卡奖”
腾讯网	荣获“中国信用卡行业杰出贡献奖”、“最具影响力信用卡”奖项
《证券时报》	荣获“2008 年度卓越成就奖”、“最佳安全性能奖”、“最佳网上银行”、“2008 年度金融机构网站十佳管理团队”奖项
《理财周报》、中央财经大学银行研究中心、 西南财经大学理财与信托研究所	荣获“最佳客服”和“最具成长性信用卡品牌”奖项

2008 Awards

Awards Granters	Awards
People's Daily Online (http://www.people.com.cn)	"People's Award for social responsibility"
21 st century newspapers	"2008 Best Corporate Citizen"
China Business News	"Corporate Social Responsibility Ranking in China: Distinguished Enterprise"; "2008 Best Retail Banking Service Brand", "2008 Corporate Banking Service Brand"
China CSR Research Center, Southern Weekly	"Overall Ranking of Listed State-owned Enterprises by Corporate Social Responsibility"
21st Century Business Review	"2008 Top 10 Green Credit Projects in China"
Weekly World Executive, World Entrepreneur, and World Financial Lab	Number one among the "50 Most Honored Listed Companies of China 2008", "Chinese Business Person of the Year 2008", "Best Board of Chinese Listed Companies", and "Best Board Secretary of Chinese Listed Companies"
Securities Times, and China Southern Fund Management Co., Ltd.	"Top 10 Listed Companies by Social Responsibility", and "Top 100 Listed Companies by Value"
Business School of Nankai University, and Research Center of Corporate Governance of Nankai University	"China Best public Company Board" in 2008
IR Magazine	"Board Chairman with Best Investor Relations" and "CEO with Best Investor Relations"
China Research Centre on Investor Relations Management (IRM) of China Listed Companies	Number one among "Top 100 Investor Relations Companies", "Best Secretary of Board", and "Best IR Website"
The Chamber of Hong Kong Listed Companies (CHKLC), and the Centre for Corporate Governance and Financial Policy (CCGFP) of Hong Kong Baptist University	"Hong Kong Corporate Governance Excellence Awards"
Hong Kong Institute of Certified Public Accountants	"Gold Award" in the H-share companies category in the "2008 Best Corporate Governance Disclosure Awards" competition
Global Finance	"Best Consumer Internet Bank of China", "Best Corporate/Institutional Internet Bank of China", "Best Investment Management Consumer Internet Bank of Asia", and "Best Corporate/Institutional Internet Bank: Best Investment Management Services"
The Banker	"Bank of the Year in Asia", "Bank of the Year in China", and "Best Business Continuity Management Award"
Asia Money	"Best RMB Cash Management Bank"
FinanceAsia	"Best Cash Management Bank of China"
The Asset	"Best Cash Management Bank of China", and "Best Domestic Bank of China"
Emerging Markets	"Banking achievement 2008, Asia"
Asian Legal Business	"In-house Lawyer of the Year", and "Banking & Financial Services In-House Team of the Year"
Asia Risk	"Best Risk Management Award in China's Mainland" "Best Chief Risk Officer"
Call Centre Association of Singapore (CCAS), Call Centre Association of Malaysia (CCAM), and Hong Kong Call Centre Association (HKCCA)	"Best Call Center in Asia Pacific", "Best Call Center in China", and "Best Call Center Manager in China"
Financial Times, China Banking Association, and Insurance Association of China	"Best Banking Customer Service Center in Financial Sector"
China Financial Certification Authority (CFCA)	"Best Internet Bank of China, 2008"
China E-Commerce Association	"Distinguished Contribution to Internet Banking", and "User-Satisfied E-Finance Brand"
CFO World	"Best Internet Bank"
Organizing Committee of the Annual Meeting of Chinese Businessmen	"China Top 10 Commercial Banks in Supporting SME"
Hexun.com	"Best Card Issuing Bank", "Innovation of the Year", and "Platinum Card"
QQ.com	"Distinguished Contribution to China Credit Card industry", and "Most Influential Credit Card"
Securities Times	"2008 Distinguished Achievement", "Best Security Performance", "Best Internet Banking", and "2008 Top 10 Management Teams of Financial Intuition Websites"
Moneyweek, Banking Research Center of Central University of Finance and Economics, and Wealth Management and Trust Institute of Southwestern University of Finance and Economics	"Best Customer Service", and "Credit Card Brand of Most Growth Potential"



DNV 挪威船级社 审验声明

中国工商银行股份有限公司 2008 社会责任报告

挪威船级社（以下简称 DNV）应中国工商银行股份有限公司（以下简称“工行”）的委托对《中国工商银行股份有限公司 2008 社会责任报告》（以下简称《报告》）进行独立审验。《报告》是工行连续第二次公开发布的企业社会责任年度报告，也是第一次邀请第三方机构进行独立审验。

审验范围

DNV 的工作范围是对《报告》中所披露的关键信息和数据及其管理支持系统进行原则符合性审验。

审验的局限性

- 审验的现场为位于北京的工行总部，没有访问工行的其他现场和外部利益相关方。
- 审验不包括《报告》中披露的绩效指标的准确性评价。

审验方法

本次审验的时间为 2009 年 3 月。审验的策划和执行依据《DNV 可持续发展报告审验标准》(VeriSustain) 进行。参考《AA1000 审验标准》(2008) 和 GRI(G3) 的要求进行原则符合性评价，包括包容性、实质性、回应性、完整性、可靠性、中立性和可比性原则。

为了得出审验结论，DNV 进行了下列工作

- 通过相关媒体收集资料，以便了解与工行有关的公开信息；
- 使用《DNV 可持续发展报告审验标准》(VeriSustain) 对工行企业社会责任实质性风险进行评估及排序，以辨识审验的关键点；
- 与工行管理人员进行访谈，以便了解工行的可持续发展战略内容和对社会的承诺；
- 与工行相关部门的代表进行访谈，以便了解工行的可持续发展政策和管理流程，及其执行的情况；
- 通过现场对资料查验和数据追溯，以便了解工行《报告》中总部的相关数据统计和报告的方法；
- 对比了工行 2007 年企业社会责任报告，以便了解企业社会责任绩效的变化趋势。

结论

DNV 认为，《报告》对工行企业社会责任方针执行情况的描述是基本准确和客观的，DNV 未发现任何不真实的系统性的或实质性的陈述。

在审验过程中，DNV 也辨识出了一些工行在可持续发展方面的可改进事项，这些事项的改进建议可见 DNV 报送工行的审验报告。

包容性

《报告》承诺了工商银行负责任的对待利益相关方，保证其共同参与企业社会责任相关问题的识别，并寻求解决方案。需进一步完善利益相关方参与的政策、流程及其关注的核心问题筛选机制，以统筹和平衡各利益相关方的期望。

实质性

《报告》披露的工行企业社会责任绩效信息，考虑了行业特点和对主要利益相关方的影响。但需建立实质性判定的原则和标准，并以更多量化的方式来表达实质性问题的管理状态。

回应性

《报告》客观地回应了主要利益相关方关注的核心问题。期望工行能通过制定政策、目标和任务，完善管理体系和具体流程，部署行动计划，系统的回应利益相关方的期望。

完整性

《报告》中披露了 2008 年报告期内的企业社会责任关键事件和绩效。数据统计范围覆盖了工行总部及部分下属机构，宜在全行系统内建立企业社会责任工作网络以完整搜集相关的信息和数据。与 GRI G3 相比，建议改善战略与概况类指标，社会类指标（如行为规范类绩效指标）和 GRI 金融业补充指标（如在业务活动中关于社会风险的管控）的报告现状。

可靠性

《报告》中披露的工行社会责任绩效信息具有相应的采集流程，由专门的企业社会责任管理部门通过管理支持系统和人工报告系统，对信息进行搜集、集成和整理。上述流程和系统基本可靠。但是根据双方约定，未对绩效信息的准确性进行验证。

中立性

《报告》基本上能够较均衡的反映企业社会责任管理绩效。建议进一步披露工行企业社会责任绩效的正负趋势，以便让各利益相关方对工行的整体企业社会责任绩效作出合理评估。

可比性

《报告》中披露的工行企业社会责任部分绩效指标与去年同期的指标进行了比较，建议搜集和披露历年数据，以反映企业社会责任绩效的纵向发展趋势，同时进一步加强与同业的横向比较。

我们确信工行会持续完善企业社会责任管理体系，不断提升企业社会责任报告的整体质量。

独立性声明

DNV 通过审验人员管理程序及以下原则确保参加工行《报告》审验的项目组成员和审验的独立性：

- 审验人员工作的独立性；
- 对被审验组织的商业和敏感信息保密；
- 审验人员和被审验组织没有利益关联。

DNV 对任何第三方根据此审验声明，做出的无论是在投资还是其他方面的决策不负有责任或义务。

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DNV 挪威船级社
2009 年 3 月

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2009 年 3 月

DNV Assurance Statement

ICBC Social Responsibility Report 2008



Introduction

Det Norske Veritas ('DNV') has been commissioned by the management of Industrial and Commercial Bank of China ('ICBC') to carry out an assurance engagement on ICBC 2008 Corporate Social Responsibility Report ('the Report') in its printed format.

ICBC has been published Annual Corporate Social Responsibility Report for the second times running and is also the first time to invite third-party agency to conduct an independent assurance.

Scope of Assurance

DNV's scope of assurance is to assess if the disclosed critical information, data and management support systems are in compliance with the relevant reporting principles.

Limitation of Assurance

- Other than ICBC's head-office in Beijing the assessment team did not visit any site office or external stakeholders.
- The scope of assurance did not include the evaluation of the accuracy of performance indicators which were disclosed in the Report.

Assurance Approach

The assurance engagement was conducted in March 2009 and performed in accordance with requirements of "DNV Assurance Protocol for Sustainability Reporting". The Report has been evaluated against the following criteria:

- Adherence to the principles of materiality, completeness, neutrality, reliability, comparability, responsiveness and stakeholder Inclusiveness, as set out in the "AA1000 Assurance Standards 2008"
- The Global Reporting Initiative ('GRI') 2006 Sustainability Reporting Guidelines Version 3.0.

To reach our conclusions, we have conducted the following work:

- Searched the relevant information of ICBC in the public domain to find out the concerns of the stakeholders;
- Based on "DNV Assurance Protocol for Sustainability Reporting" evaluated and ranked material CSR risks of ICBC;
- Interviewed with ICBC's management team to understand the top level commitment and strategy approach to sustainability;
- Interviews representatives of relevant departments to understand objectives and priorities for embedding and managing the commitments set out in ICBC's sustainability policies and Report; the means by which ICBC planned to accomplish its objectives, and the degree to which those objectives were met;
- Examined and tracked the reported data and information at the site to verify the methodology of data compiling and aggregating;
- Compared ICBC's 2007 CSR reporting data over the years to understand the trends of corporate social responsibility performance.

Conclusions

In our opinion, the Report provides a fair representation of the level to which ICBC's sustainability policies have been implemented throughout its business. We have not found any major and systematic errors. While in the process of assurance engagement, DNV also identified some opportunities for improvement to be included in the Assurance Report from DNV.

Stakeholder Inclusiveness

The Report illustrated ICBC's commitment to be accountable to stakeholders and how to assure stakeholders' participation in identifying critical issues and finding solutions. However, the formal engagement mechanisms with stakeholders and the selection criteria of responding indicators should be improved further to co-ordinate and balance the expectations of the stakeholders.

Materiality

The information in the Report, taking into account industry characteristics and the main stakeholders affected. However, the principles and standards of identifying the materiality aspects or how to implement dynamic management and more quantitative way to express the management status of materiality issues.

Responsiveness

The Report responded objectively to the major concerns of the main stakeholders. However, ICBC should enhance a PDCA approach to ensure continuous improvements.

Reliability

Through dedicated corporate social responsibility management office, ICBC has implemented relevant processes to collect, compile and analyze information. However, DNV's scope of work did not include the evaluation of performance data quality of the report.

Completeness

The Report disclosed the key issues and performance information of the 2008 reporting period which covered ICBC head-office and some subsidiaries. ICBC should establish CSR collection of channels in the whole group for collecting completely relevant data and information. However, in comparison to the requirements of the GRI G3, the Report should provide more information related to organizational strategy and profile, social indicators (such as indicators related to code of conduct) and the financial sector indicators (such as integrating society risk with daily operational process).

Neutrality

In principle, the Report represented performances of corporate social responsibility in a balanced manner. ICBC should enhance the disclosure of both positive and negative trends of CSR performance to facilitate the stakeholders to assess ICBC's CSR performance.

Comparability

The information in the Report is presented in a format that allows users to see positive and negative trends in performance on a year-to-year basis. However, we consider external benchmarking data to be insufficient. DNV is confident that ICBC will improve corporate social responsibility management system and the quality of the report continuously.

DNV's Independence

The independence of DNV's assurance engagement team is ensured by internal control procedures and the following principles:

- The total independence of assurance staff during working period;
- Keeping confidentiality of all the sensitive information of ICBC;
- No conflicts of interests between Assurance staff and ICBC.

DNV expressly disclaims any liability or co-responsibility for any decision a person or entity would make based on this Assurance Statement.

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Det Norske Veritas.
Mar. 2009

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GRI 索引 (G3)

编号	内容	披露页码
战略与分析		
1.1	机构最高决策者关于企业战略与可持续发展的陈述	P2-3, P6-7
1.2	对主要效果、危机及机遇的描述	P12
公司概况		
2.1	机构名称	P14
2.2	主要品牌、产品及服务	P14, P16
2.3	组织结构图	P14
2.4	公司总部的地址	扉页
2.5	机构业务所在国及报告中涉及的与相关的国家的数量和名称	P14, P16
2.6	所有权性质及法律形式	P14
2.7	所服务的市场	P14, P16
2.8	公司规模（含员工数量、营业收入、市值等）	P30, P34, P80
2.10	报告期间获得的奖励	P110
报告参数		
3.1	所提信息的报告时间	扉页
3.2	最近一次报告的时间	扉页
3.3	报告周期	扉页
3.4	回应关于报告或内容相关问题的联系方式	扉页
3.5	确定报告内容的程序	扉页
3.6	报告的界限	扉页
3.7	说明关于报告范围及界限的限制因素	扉页
3.9	数据计算和处理方法	扉页
3.12	列表标明报告引用的标准；标明页码和网络链接	扉页, P1, P114-120
3.13	在可持续发展报告附带的认证报告中列出机构为报告寻求外部认证的政策以及现行措施。如果没有列出，请解释任何外部认证的范围以及根据，并解释汇报机构与验证者之间的关系	扉页

GRI Index (G3)

No.	Contents	Pages
Strategy and Analysis		
1.1	Statement from the most senior decision-maker of the organization about the relevance of sustainability to the organization and its strategy	P4-5, P8-9
1.2	Description of key impacts, risks, and opportunities	P13
Organizational Profile		
2.1	Name of the organization	P15
2.2	Primary brands, products and services	P15, P17
2.3	Operational structure of the organization	P15
2.4	Location of organization's headquarters	Headpage
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	P15, P17
2.6	Nature of ownership and legal form	P15
2.7	Markets served	P15, P17
2.8	Scale of the reporting organization (including number of employees, net revenues and total capitalization)	P31, P35, P81
2.10	Awards received in the reporting period	P111
Report Parameters		
3.1	Reporting period for information provided	Headpage
3.2	Date of most recent previous report	Headpage
3.3	Reporting cycle	Headpage
3.4	Contact point for questions regarding the report or its contents	Headpage
3.5	Process for defining report content	Headpage
3.6	Boundary of the report	Headpage
3.7	State any specific limitations on the scope or boundary of the report	Headpage
3.9	Data measurement techniques and the bases of calculations	Headpage
3.12	Table identifying the location of the Standard Disclosures in the report, identify the page numbers or web links	Headpage, P1, P115-121
3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organization and the assurance provider(s)	Headpage

GRI 索引 (G3)

编号	内容	披露页码
公司治理		
4.1	机构的治理结构	P18-26
4.2	说明最高治理机构的主席是否也兼任行政职位	P22
4.3	如机构有完整的董事会体系, 说明独立董事与非执行董事的数量	P20
4.4	股东和员工向机构最高治理层提供意见和建议的机制	P22, P82
4.5	公司治理层、高级经理及执行主管的薪酬与机构效益的联系	P86
4.6	最高决策层规避利益风险的程序	P22-26
4.7	最高决策层所任职资格说明	P22
4.8	与经济、环境、社会效益及其实施情况相关的使命或价值观、行为守则及原则	P12
4.9	最高决策层如何对机构进行监查, 管理经济、环境、社会效益	P24, P26, P88
4.11	说明机构是否以及如何提出预防性的措施	P24, P26
4.12	签署或认可的由外部机构提出的关于经济、环境和社会等方面的章程、原则或者其他倡议等	P52
4.13	在协会(如行业协会)和/或国内、国际相关组织的成员资格	扉页
4.14	机构利益相关者的名单	P28
4.15	识别及选择利益相关者的依据	P28
4.16	利益相关者参与的程序	P28
4.17	利益相关者参与提出的主要问题及机构如何进行回应	P28
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EC1	产生和分配的直接经济价值	P34
EC2	机构活动由于市场环境变化产生的财务问题和其他风险及机遇	P12

GRI Index (G3)

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Governance		
4.1	Governance structure of the organization	P19-27
4.2	Indicate whether the Chair of the highest governance body is also an executive officer	P23
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members	P21
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	P23, P83
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives, and the organization's performance	P87
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided	P23-27
4.7	Process for determining the qualifications and expertise of the members of the highest governance body	P23
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation	P13
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance	P25, P27, P89
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization	P25, P27
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses	P53
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4.15	Basis for identification and selection of stakeholders with whom to engage	P29
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EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change	P13

GRI 索引 (G3)

编号	内容	披露页码
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EC5	机构在各主要营运地点工资的标准起薪点与当地最低工资的比例	P80, P82
EC6	机构在主要业务运营地地点对当地供应商的政策、措施以及支出比例	P28
EC8	机构透过商业活动、实物捐赠或者免费, 主要为大众利益而提供的基建投资及服务的发展与影响	P60-78
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EN6	提供具能源效益或以可再生能源为本的产品及服务计划, 以及计划的成效	P48-56
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LA3	按主要业务划分, 只提供全职雇员(不给予临时或者兼职雇员)的福利	P80-86
LA8	为协助雇员、雇员家属或者社区成员而推行的, 关于严重疾病的教育、培训、辅导、预防与风险监控计划	P80, P82
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GRI Index (G3)

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