

中国工商银行股份有限公司

CSR2009 社会责任报告

CORPORATE SOCIAL RESPONSIBILITY REPORT/2009



ICBC 

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：2009年1月1日至2009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》、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》和《公司履行社会责任的报告》编制指引的相关要求。

(三) 报告数据说明

报告中的财务数据摘自2009年度按国际财务报告准则编制的财务报表，该财务报表经安永华明会计师事务所独立审计。其他数据以2009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

本报告提请安永华明会计师事务所按照《国际鉴证业务第3000号：历史财务信息审计或审阅以外的鉴证业务》进行鉴证，提供独立的鉴证报告。

(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: This Report is primarily about Industrial and Commercial Bank of China Limited, covering domestic tier-one branches, branches directly controlled by the Head Office, colleges directly controlled by the Head office, institutions directly controlled by the Head Office, and overseas institutions. Reporting period: January 1, 2009 – December 31, 2009 Reporting cycle: Annual.

ii. Preparation Principle of the Report

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

iii. Data in the Report

Financial data in the Report are from the 2009 financial statements which were prepared in accordance with the International Financial Reporting Standards and audited by Ernst & Young; other data are primarily in relation to year 2009, while others are related to previous years. Unless otherwise stated, financial and other data in the Report are in RMB.

iv. Assurance Approach of the Report

Ernst & Young is engaged to assure the Report in accordance with "ISAE 3000 Assurance Engagements Other than Audits or Reviews of Historical Financial Information" and provide an independent assurance report.

v. Release and Interpretation of the Report

The Report is released both in hardcopies and online. The online version is available at the Bank's website at www.icbc.com.cn, www.icbc-ltd.com. This Report is published both in Chinese and English. Should there be any discrepancy between the Chinese and the English versions, the Chinese version.

vi. Contact Approach

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Chairman's Statement	02	● 董事长致辞
President's Statement	06	● 行长致辞
Strategy and Profile 10		
Overview of ICBC	11	1 战略与概况
Strategic Vision and Responsibility Model	15	工商银行概况
2009 Highlights	21	战略愿景与责任模型
Economic Performance 30		
i. Operating Results and Value Creation	31	2 经济层面
ii. Facilitating a Steady and Coordinated Development of the Economy	31	(一) 经营业绩和创造的价值
iii. Supporting Small and Medium Enterprises	35	(二) 促进经济平稳协调发展
iv. Supporting the Development of "Agriculture, Countryside and Farmers"	39	(三) 扶助中小企业
v. Supporting Economic Development of Ethnic Minority Regions	39	(四) 支持“三农”建设
Environmental Performance 42		
i. Promoting Green Credit Policy and Supporting Low-Carbon Economy	43	3 环境层面
ii. Promoting E-Banking and Reducing Carbon Footprints	51	(一) 推行绿色信贷, 支持低碳经济
iii. Implementing a Green Office and Advocating a Low-Carbon Life	53	(二) 推广电子银行, 减少碳足迹
iv. Upholding Green Concept and Implementing Carbon Neutral	57	(三) 实施绿色办公, 倡导低碳生活
Social Performance 62		
i. Dedication to Public Welfare Undertakings	63	4 社会层面
ii. Caring for the Employees to Build a Harmonious Bank	79	(一) 投身公益, 营造爱心银行
iii. Operating with Good Faith to Create a Creditworthy Bank	93	(二) 关爱员工, 建设和谐银行
iv. Improving Services to Build a Brand	97	(三) 诚信经营, 创建诚信银行
Outlook 108		
5 展望未来		
Independent Assurance Statement	111	● 独立鉴证报告
GRI Index (G3)	113	● GRI 索引 (G3)
Readers Feedback Form	119	● 读者意见反馈表

董事长致辞



董事长 姜建清

Chairman of the Board of Directors Jiang Jianqing

不经一番寒彻骨，哪得梅花扑鼻香。受国际金融危机严重冲击，2009年成为新世纪以来我国经济发展最为困难的一年，也是工商银行股改上市以来困难最多的一年。面对外部环境带来的严峻挑战，我行全体员工戮力同心、共克时艰，在各项业务健康平稳发展上实现了新的跃升，在支持我国经济率先实现回升向好中发挥了应有作用，在积极履行社会责任、争做优秀企业公民方面彰显了大行风范。

“创造价值，助力经济”是我们的企业使命。2009年，我们紧紧围绕国家“保增长、调结构、促改革、惠民生”的经济工作大局，坚定不移地贯彻执行国家宏观经济政策，适度加大信贷投放规模，保障实体经济运行的资金需求，有力支持了我国经济的率先回升向好。我们顺应国家经济转型、产业调整和区域建设的需要，扩大对国家重点投资项目和符合国家产业政策重点行业、重点企业贷款投放，继续加大对小企业、“三农”建设、重点地区和少数民族区域的金融支持，促进了国家经济的又好又快发展。我们积极克服外部环境导致的利差收窄等不利影响，加快改革创新，调整经营结构，保持了健康平稳发展并实现了新的跃升，成为全球市值最大、盈利最多和客户存款最多的上市银行，为股东、客户、员工以及社会创造了更多价值。

“呵护环境，共促和谐”是我们的一贯追求。2009年，我们积极倡导绿色金融，大力推行绿色信贷，支持新能源、资源综合利用、节能环保等领域的项目建设和现代服务业的发展，严格控制“两高一剩”行业以及低水平重复建设项目投放。我们积极推动电子银行业务发展，降低能源消耗，大力提倡绿色办公，积极实施“绿色照明”工程，努力减少碳足迹。我们努力推动与环保机构、公益组织间的交流合作，积极参与社区环保公益，以自身行动践行绿色理念，推动提高全社会的环保意识。我们将以实际行动支持我国政府发布的“到2020年将把单位GDP碳排放放在2005年的基础上减少40%到45%”的承诺，以实际行动关爱地球和环境，努力创造人文与自然的和谐共存。

“回馈社会，造福民众”是我们的立业之本。2009年，我们秉承“源于社会、回馈社会、服务社会”的企业宗旨，积极投身公益事业，大力支持汶川灾区重建，广泛开展慈善捐助，支持文教体育事业，大力服务社区民众，尽企业之力，促社会和谐。我们坚持“以人为本”的指导思想，视员工为企业最为宝贵的资源，关爱员工、服务员工、成就员工，努力实现员工与企业的共同成长。我们倡导“依法合规，诚实守信”的经营理念，恪守现代商业伦理和行业规范，维系客户财富安全，促进国家金融体系的安全稳健运行。我们奉行“以客户为中心”的服务理念，视客户为相伴成长的战略合作伙伴，努力为客户提供全面专业、优质便捷的金融服务，在服务客户中实现自我发展，与客户互利共赢。

2009年，我们展现出的优秀企业公民形象赢得了国内外社会各界的高度赞誉。先后荣膺“人民社会责任奖”、“2009年最佳企业公民”、“中国企业社会责任榜杰出企业奖”等十多项大奖，并荣登世界品牌实验室评选的“中国500最具价值品牌排行榜”榜首。我们始终认为，履行社会责任是实现企业价值、成就千秋伟业的基石；忠实履行社会责任，争做优秀企业公民，努力促进企业成长、经济发展、社会进步的和谐统一，将是工商银行永远为之奋斗的目标。

“胜非为难，持之为难”。2010年，危机的阴霾已基本消散，回暖的春风正徐徐吹来，但乍暖还寒，复苏之路仍有很多不确定性，我们也将继续面临诸多挑战。我们将牢牢把握全球金融版图悄然变化的历史机遇，以更加前瞻的战略眼光和更加宽广的全球视野，深化与相关方的诚信合作，以持续发展回馈社会，以践行责任成就未来。

董事长 姜建清

二〇一〇年三月二十五日

Chairman's Statement

No pains, no gains. Severely hit by the global financial crisis, 2009 became the most challenging year for the economic development of China since the beginning of the 21st century. It is also the year when ICBC faced most difficulties since its IPO. Confronted with the grave challenges from the external environment, all our staff worked hard together and made great progress in terms of healthy and steady development of our various businesses. Not only did we play our role in supporting China's economy to take the lead in recovery, we also manifested the image of ICBC as a leading bank both in terms of actively fulfilling our social responsibility and striving to be an excellent corporate citizen.

"To create value and promote economic development" is our corporate mission. In 2009, closely centering on the overall requirement of "maintaining growth, adjusting structure, facilitating reform and benefiting people's livelihood", we unwaveringly implemented the State's macro-economic policies, and moderately increased lending to satisfy the economy's funding demands, which rendered a strong support to the early recovery of China's economy. In line with the requirements of national economic transformation, industrial adjustment and regional construction, we increased the loans granted to national key investment projects, key industries and key enterprises in accordance with national industrial policies, and continued to intensify the financial support to small enterprises, "Agriculture, Countryside and Farmer" related projects, key regions and regions of minority ethnic groups, which contributed to the sound and fast development of the national economy. In addition, despite such unfavorable factors as narrowing interest spread resulted from external conditions, we managed to expedite our reform and innovation and to adjust our business structure. Due to these efforts, we achieved new progress in healthy and steady development, and became the listed bank with the largest market capitalization, the most profits as well as the most deposits from customers,

creating further value for our shareholders, customers, employees and the society.

"To protect environment and jointly promote harmony" is our unchangeable aspiration. In 2009, we proactively advocated green finance and vigorously promoted the "Green Credit Policy". We also gave support to development projects in the fields of new energy, comprehensive resource utilization, energy saving and environmental protection as well as to the development of modern service sector, while strictly controlling loans granted to the high energy-consuming and highly polluting industries, over-capacity industries and low-level repetitive construction projects. Moreover, we facilitated the development of E-banking services, thereby reduced energy consumption. We advocated green office and put into operation the "green lighting" system to minimize our carbon footprints. We also actively advanced the communication and cooperation with environmental protection institutions and public welfare organizations, and participated in community-based environmental protection activities to put the green concept into practice and to enhance environmental protection awareness of the whole society. We took our part in the commitment of our government "to reduce the carbon emission per unit GDP by 40% to 45% of that in 2005 by 2020" by taking real actions to care for the earth and the environment, and strived to create a harmonious coexistence of human and nature.

"To contribute to society and benefit people" is the basis of our business. In 2009, we persisted our corporate philosophy of "being rooted in society, contributing to society and serving society". We actively participated in public welfare undertakings, went all our way to support the rebuilding of the Wenchuan earthquake-hit area and made charity donations generously. We also supported culture, education and sports undertakings,

and put in great efforts to serve the communities, doing our best as a corporate to promote a harmonious society. By persisting in the guiding culture of "people come first", we regarded our employees as our most valuable resource. We cared for, served and assisted our employees, and strived to ensure that our employees grow at the same time when our business prospers. By advocating our business philosophy of "compliance and honesty", we strictly complied with business ethics and industry codes, guarded the security of customers' assets, and enhanced the safe and sound operation of national financial system. By acting on our "customer-centered" service philosophy, we treated our customers as our strategic partners growing with us and we made every effort to provide them with comprehensive, professional, superior and convenient financial services, thereby achieving development in the course of serving our customers, creating a win-win situation.

In 2009, the image of ICBC as an excellent corporate citizen was highly recognized by all circles of society in and out of China. During the year, we won more than 10 prestigious awards, such as "People's Award for Social Responsibility", "2009 Best Corporate Citizen in China" and "Corporate Social Responsibility Ranking in China: Outstanding Enterprise Award". Furthermore, we ranked the first on the "List of Top 500 Most Valuable Brands in China" selected by World Brand Lab. As we always believe, performing social responsibility is the foundation of realizing corporate value and accomplishing great achievements. To faithfully fulfill social responsibility, strive to be an excellent corporate citizen and boost the harmony of corporate growth, economic development and social progress will be ICBC's eternal objective.

"The hard thing is not to win but to sustain a victory". In 2010, impacts from the global financial crisis have mostly dissipated, and signs of recovery have emerged.

However, there remain many uncertainties in the recovery process, and we will continue to face numerous challenges. We intend to make good use of this historic opportunity that results from changes of global financial climate, deepen honest cooperation with relevant parties, repay society with sustainable development and fulfill our responsibilities to welcome our coming successes with a more forward-looking strategic insight and broader global vision.

Chairman: Jiang Jianqing

March 25, 2010

行长致辞



行长 杨凯生

President Yang Kaisheng

刚刚过去的 2009 年，是极不平凡的一年。面对国际金融危机的严重冲击，面对国内经济波动的不利影响，面对全球金融格局的深刻变革，工商银行自始至终都将经济发展、社会进步和民生改善放在与企业价值提升同等重要的位置，以责任立身、视责任为本，与各方和衷共济、共克时艰，努力实现经济、社会与环境的全面、协调、可持续发展，以实际行动体现了大行的责任。

我们深刻理解自身在经济发展中所应担当的根本职责，始终坚持以科学发展观为统领，以资源优化配置为己任，合理把握经济危机下弃旧图新的难得契机，不断推进经营模式转型和金融创新，持续创造良好的经营绩效，进一步夯实了公司价值与股东回报同步提升的基石。2009 年，全行实现税后利润 1,293.96 亿元，同比增长 16.3%，继续领先全球银行业。平均总资产回报率和加权平均权益回报率分别为 1.2% 和 20.15%，处于国际银行业较高水平。总市值连续三年稳居全球上市银行之首。

我们着力寻求企业效益与社会责任的有机统一，把支持经济又好又快发展作为履行企业责任的基本要求，认真贯彻落实国家宏观经济政策和应对国际金融危机的一揽子计划，有效满足实体经济运行的合理资金需求，充分发挥了大银行在支持经济回升向好中的应有作用。本行境内分行新增人民币贷款 10,352.47 亿元，同比增长 24.2%，贷款增加额为历年之最。加强信贷政策与国家扩大内需政策和产业政策的衔接配合，加大对国家重点项目、重点行业、重点企业的贷款投放，积极以信贷结构的调整促进经济结构的优化升级。组建近 1,000 家小企业专营机构，成立重庆璧山和浙江平湖两家村镇银行，加大对小企业发展和“三农”建设的支持力度。

我们高度关注气候变化和环境保护，大力倡导绿色金融，支持循环经济、低碳经济，利用金融杠杆促进环境友好型社会建设，努力推动人与自然的同生共存、和谐发展。进一步创新了绿色信贷管理模式和调控手段，明确“扶优限劣、有保有压”的总体信贷原则，严控产能过剩和潜在过剩行业信贷风险，实行环保政策的“一票否决制”，年内产能过剩行业贷款余额下降 71.4 亿元。继续加快电子银行业务发展，推行无纸化办公和“绿色照明”工程，以绿色金融服务和绿色办公理念促进了资源节约型社会建设。

我们始终视广大客户为构建富有工行特色、体现时

代精神的社会责任体系的核心与根基，秉承“以客户为中心”的服务理念，把改进服务作为履行责任的重要手段，通过加快科技和产品创新、推进渠道建设升级和服务模式变革，不断提升服务品质，全力践行“您身边的银行”的承诺。2009 年，全行的贵宾理财中心超过 3,000 家，ATM 机同比增长 19%，电子银行业务占比已经超过了全行业务总量的 50%，有效提升了客户满意度。

我们一贯秉持“源于社会、回馈社会、服务社会”的理念，把公益事业视为责任文化的归宿点，以扶贫救灾、扶助教育、文化传承等为切入点，持续为社会奉献力量。2009 年，全行系统在各类公益事业方面投入 2,466 万元人民币，以实际行动践行了爱心银行理念。在四川汶川灾后重建中，我们紧紧围绕灾区事关经济社会发展全局和长远的重大工程、民生工程、重点恢复重建项目，全年投放各类灾后重建贷款 226.29 亿元，有力支持了灾区重建和经济发展。

我们大力倡导人本文化，推行“人才为本，教育兴行”的价值理念，视员工为最宝贵的财富，以加强队伍建设引领和保障全行改革发展，推动员工与企业的共同成长。我们关注员工身心健康，尊重员工价值创造，保障员工合法权益；积极构建新型的人力资源管理体系，完善员工的薪酬激励和职业发展机制，增强了队伍的凝聚力和战斗力；继续加强员工教育培训，积极打造学习型团队，有序推进行务公开，广泛听取员工意见，努力营造积极向上的企业文化。

在国际金融危机重创全球金融业的情况下，我们抓住危中之机、加快发展，业已成为全球市值最大、盈利最多和客户存款最多的上市银行。展望未来，我们更加深刻地认识到，履行社会责任是铸就企业百年品牌的必由之路，更是企业实现持续发展的不竭动力。我们将把可持续现代金融责任理念深植于企业发展战略之中，在建设国际一流现代金融企业的征程中，与各方携手并肩，共谋发展，共担责任，共促和谐，努力为促进经济发展与社会进步做出更大的贡献。

行长 杨凯生

二〇一〇年三月二十五日

President's Statement

The year 2009 which has just passed was truly eventful. Confronted with the severe impacts of the global financial crisis, volatility of China's economy and the drastic transformation of the global financial landscape, ICBC attached the same importance to economic development, social advancement and improvement of people's livelihood as improving its own profitability. With strong sense of responsibility, the Bank joined hands with organizations from various sectors to overcome difficulties and achieve comprehensive, balanced and sustainable development. This performance shows that ICBC, as a leading bank in China, never hesitates to shoulder its responsibilities.

We had full awareness of our fundamental role in economic development and have always persisted in a scientific development philosophy and optimized resource allocation. Taking advantage of the rare opportunity presented by this economic crisis, we pressed on with transforming operation mode and with financial innovation. As a result, we continued to create sound results and strengthened our position in creating more value for the Bank and increasing returns for our shareholders. In 2009, the Bank achieved a profit after tax of RMB129.396 billion, representing an increase of 16.3% from 2008 and continued its leading position in the global banking industry. The return on average total assets and return on weighted average equity were 1.2% and 20.15%, respectively, representing a relatively high level in the global banking industry. In addition, the total market capitalization of the Bank has ranked the first amongst all listed banks worldwide for three consecutive years.

In seeking the balance between economic benefits and social responsibilities, we treated the fulfilment of our corporate responsibility of supporting rapid and sound economic development as a basic requirement and put in place a set of measures designed for implementing macro-economic policies and coping with the global financial crisis, satisfying the economy's reasonable funding demands and fully demonstrating our role as

a leading bank in supporting the economic recovery. During the year, RMB loans of domestic branches increased by RMB1,035.247 billion, representing a growth of 24.2% from 2008 and the largest increment of loans in the Bank's history. We formulated credit policies in alignment with the national policy of expanding domestic demands and various industrial policies. We granted more loans to support national key projects, key industries and key enterprises, and adjusted the credit structure to facilitate the upgrade of economic structure. In 2009, we set up nearly 1,000 institutions dedicating to servicing small enterprises and established two village banks, namely Chongqing Bishan Bank and Zhejiang Pinghu Bank, providing more support to the development of small enterprises and to "Agriculture, Countryside and Farmer" development.

We paid great attention to climate changes and environmental protection and made use of financial leverage to advocate green credit, support economy with recycling and low carbon footprints, facilitate the construction of environmentally friendly society and realize the harmonious co-existence of human and nature. In particular, we adopted innovative management modes and adjustment measures for green credit, and established the general credit principle of "supporting the good while restricting the bad; having both protection and limitation". By rigorously controlling loans granted to industries with spare or potentially spare capacity and implementing "one-vote veto" in terms of environment protection, we managed to cut down the balance of loans to industries with spare capacity by RMB7.14 billion in 2009. On the other hand, we continued to speed up the development of E-banking, reduced the use of paper in office and made office illumination more energy efficient, contributing to a larger goal of constructing a resource-saving society.

We put our customers at the center of building a social responsibility system which bears the hall mark of ICBC and epitomizes the spirit of our time. With the concept of "customer-centered" instilled in our business philosophy, we regarded improving services as an important means

to fulfill our responsibilities and kept improving the quality of our services to undertake our commitment of being a bank "by your side" through accelerating technology and product innovation, upgrading channels and renovating service modes. In 2009, the number of VIP service centers of the Bank exceeded 3,000; the number of ATM increased by 19% from 2008, and E-banking transactions accounted for more than 50% of the total of the Bank. All in all, customer satisfaction was improved substantially.

Under the philosophy of "being rooted in society, contributing to society and serving society", we highlighted public undertakings in our corporate social responsibility culture and incessantly contributed to society by means of poverty alleviation, disaster relief, education aid and culture preservation. In 2009, the Bank contributed RMB24.66 million to various public welfare projects, fulfilling our commitment of being a "Charity Bank". In the reconstruction after the Wenchuan earthquake, we granted loans totaling RMB22,629 million to various key reconstruction projects closely related to people's livelihood and social and economic development, largely supporting the reconstruction and economic development of earthquake-hit areas.

We vigorously advocated a people-oriented culture and attached great importance to employee training and education. We regarded employees as our most valuable asset and strengthened team building to facilitate and ensure the reform and development of the Bank and strived to ensure that our employees grow at the same time when our business prospers. We cared about both the physical and mental health of our employees, recognized and respected the value of their creative work and protected their legal rights and benefits. We built a new type of human resources management system, improved the compensation incentive system and career development mechanism for our employees to boost their morale and productivity. In addition, we continued to intensify the training of our employees and developed a learning-based team. We made our

Bank affairs more transparent and extensively solicited comments from employees, creating a corporate culture of actively striving for improvement.

When the international financial industry was heavily hit by the global financial crisis, we seized opportunities in the crisis to speed up development, and stood out as the listed bank with the largest market capitalization, largest profit and largest deposits from customers. Looking into the future, we are clearly aware that fulfilling social responsibility is the only way to forge a lasting brand and to maintain sustainable development of an enterprise. We shall embed the concept of sustainable social responsibility into our development strategy and work together with other organizations to shoulder social responsibility and seek common prosperity while striving to become a first-class modern financial enterprise, contributing more to economic development and social advancement.

President: Yang Kaisheng

March 25, 2010

监事长



监事长 赵林

Chairman of the Board of Supervisors Zhao Lin

01

战略与概况

Strategy and Profile



Overview of ICBC	工商银行概况	11
Strategic Vision and Responsibility Model	战略愿景与责任模型	15
2009 Highlights	2009 亮点回顾	21

战略与概况

Strategy and Profile

工商银行概况

公司简介

中国工商银行成立于 1984 年 1 月 1 日，总部在北京。2005 年 10 月整体改制为股份公司（全称是“中国工商银行股份有限公司”，报告中简称“中国工商银行”或“本行”）。2006 年 10 月 27 日，在上海证券交易所和香港联合交易所同日挂牌上市（股票代码：A 股 601398，H 股 1398）。

本行拥有领先的市场地位，优质的客户基础，多元的业务结构，强劲的创新能力和卓越的品牌价值。通过 16,232 家境内机构、162 家境外分支机构和遍布全球的 1,504 家代理行等分销网络，以及一系列网上及电话银行服务、8,726 家自助银行中心，34,089 台自动柜员机的电子银行网络，本行向 361 万户公司客户和 2.16 亿个人客户提供广泛的金融服务。本行不仅在存贷款及结算等传统业务领域稳居国内同业首位，在大多数新兴业务领域也保持着领先优势，已成为中国最大的电子银行、结算银行、托管银行、年金银行、财富管理银行、基金分销行和信用卡发卡行。

公司治理

本行始终将公司治理作为增强核心竞争力的基础工程，围绕公司价值可持续增长和卓越股东回报的经营目标，积极借鉴公司治理国际领先实践和原则，构建完善由股东大会、董事会、监事会和高级管理层组成的现代公司治理架构，修订完善《中国工商银行股份有限公司章程》等公司治理规章制度，不断提高董事会的独立性和运作效率，形成了权力机构、决策机构、监督机构和执行机构之间权责分明、各司其职、相互协调、有效制衡的组织架构和运作机制。

截至报告期末，本行董事会共有董事 15 名，其中执行董事 3 名，非执行董事 6 名，独立董事 6 名。监事会共有监事 6 名，其中股东代表出任的监事 2 名，外部监事 2 名，职工监事 2 名。



Overview of ICBC

Company Profile

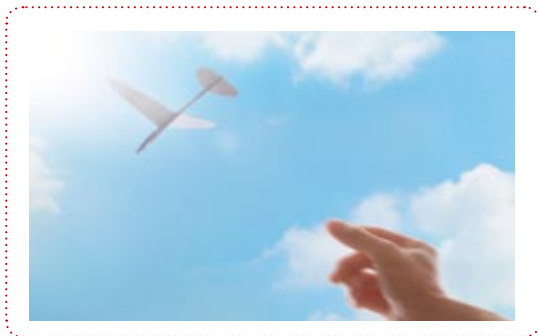
Industrial and Commercial Bank of China Limited ("ICBC" or "the Bank") was established on January 1, 1984 with headquarters in Beijing. The Bank was wholly restructured to a joint-stock limited company in October 2005. On October 27, 2006, the Bank was listed on both the Shanghai Stock Exchange (stock code: 601398) and The Stock Exchange of Hong Kong Limited (stock code: 1398).

ICBC has a leading market position in China and boasts an excellent customer base, a diversified business structure, strong innovation capabilities and outstanding brand value. ICBC provides comprehensive financial services to 3.61 million corporate banking customers and 216 million personal banking customers by virtue of the distribution network consisting of 16,232 domestic institutions, 162 overseas institutions and 1,504 correspondent banks worldwide, as well as through its e-banking network comprising a range of online and telephone banking services, 8,726 self-service banking centers and 34,089 automated teller machines (ATMs). The Bank not only keeps a leading position among domestic banks in terms of deposits, loans, settlement and other traditional businesses, but also maintains absolute advantages in most emerging businesses, becoming the largest E-bank, settlement bank, custodian bank, annuity bank, wealth management bank, fund distribution bank and credit card issuer in China.

Corporate Governance

Taking corporate governance as the fundamental project for enhancing core competitiveness and focusing on the business objectives of achieving sustainable growth of corporate value and excellent return for shareholders, the Bank has established and optimized the modern corporate governance framework comprising Shareholders' General Meeting, the Board of Directors, the Board of Supervisors and Senior Management, with reference to internationally leading practice and principle of corporate governance. The Bank also amended the "Articles of Association of Industrial and Commercial Bank of China Limited" and other rules and policies concerning corporate governance, continued to enhance the independency and efficiency of the Board of Directors, and established an organizational framework and operational mechanism featured by clearly defined division of powers, roles, duties and responsibilities of the authorization, decision-making, supervision and execution bodies and ensured coordination and effective balance between the different bodies.

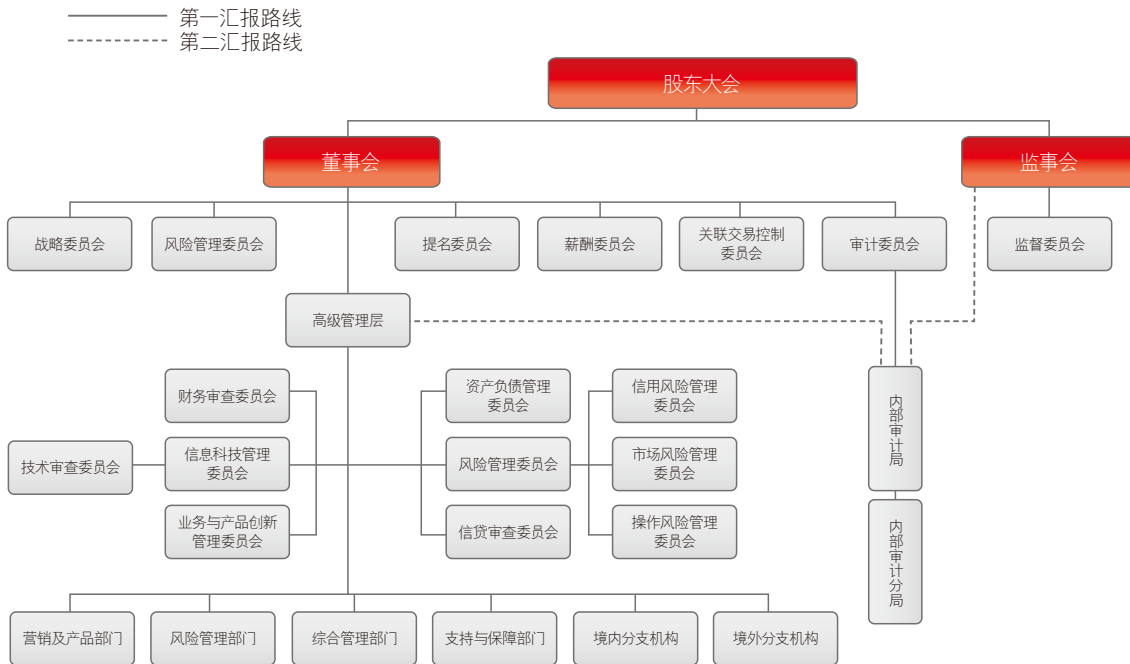
As at the end of the reporting period, the Board of Directors of the Bank consisted of 15 directors, including three executive directors, six non-executive directors and six independent directors. The Board of Supervisors consisted of six supervisors, including two shareholder supervisors, two external supervisors and two employee supervisors.



战略与概况

Strategy and Profile

- 本行公司治理架构图

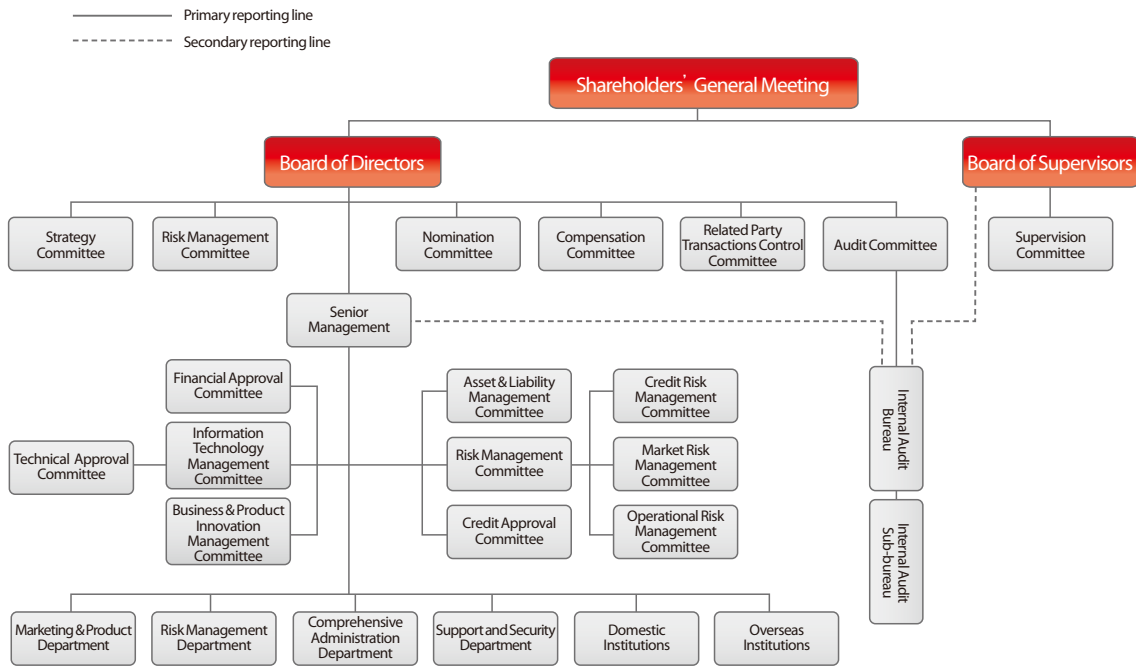


注：上图为截至报告期末本行公司治理架构图。

本行初步建立了一套多纬度、多层次的社会责任规划管理及落实监督体系。在董事会的直接领导下，总行战略管理与投资者关系部协调推进社会责任工作、统一编制社会责任报告，总行相关部室及各分支机构分头组织实施，共同推进社会责任的履行和落实。

有关本行公司治理的更详细信息，请参见中国工商银行股份有限公司 2009 年年度报告。

● Corporate Governance Framework of ICBC



Note: The chart above presents the corporate governance structure of the Bank as at the end of the reporting period.

The Bank has established a multi-latitude and multi-layer system for social responsibility planning, management, implementation and supervision. Under the direct leadership of the Board of Directors, the Corporate Strategy and Investor Relations Department of the Head Office coordinates to advance the work of social responsibility and Prepare the CSR report in a unified manner, relevant departments of the Head Office and each of the branches and subsidiaries are organized to separately implement relevant work and jointly promoting the performance and fulfillment of social responsibility.

For further details on corporate governance of the Bank, please refer to the 2009 Annual Report of ICBC.

战略与概况

Strategy and Profile

战略愿景与责任模型

战略愿景

中国工商银行旨在成为“最具盈利能力、最优秀、最受尊重的国际一流金融企业”。

中国工商银行的成长与发展源于客户、系于股东、发于员工、植于社会，赢得利益相关群体的认知和尊重是我们的不懈追求与价值精髓。我们努力以优质的服务赢得客户的信任，以卓越的业绩赢得股东的青睐，以先进的文化赢得员工的认同，以优异的表现赢得社会的肯定，把服务客户、回报股东、成就员工、奉献社会根植于公司的责任理念，镌刻在企业的发展蓝图。

责任模型

- 中国工商银行社会责任模型图



本行自成立以来，积极培育“诚信、人本、稳健、创新、卓越”的企业价值观，以打造和谐社会为己任，以实现可持续发展为目标，以价值创造为基础，以客户满意为宗旨，以奉献社会为根本，以人本思想为源泉，以改革创新为动力，以诚实守信为原则，以环境友好为追求，从经济、环境、社会三个层面，构建了价值银行、绿色银行、爱心银行、和谐银行、诚信银行、品牌银行六维度立体式的社会责任体系，不仅体现了现代企业的共同特质与追求，更加明确了我们的价值取向与行为模式，蕴含了金融行业的独特内涵与标准。

Strategic Vision and Responsibility Model

Strategic Vision

ICBC aims at becoming the "most profitable, most excellent and most respectable leading international financial enterprise".

The growth and development of ICBC is contributed by our customers, shareholders, employees and the society. To gain the recognition and respect of stakeholders is our unremitting pursuit and essence of value. We strive to gain customers' trust by quality services, achieve shareholders' recognition by excellent results, obtain employees' acceptance by advanced culture, and earn society's acknowledgement by outstanding performance. We have embedded the concept of serving customers, rewarding shareholders, developing employees and devoting to the society into our corporate responsibility philosophy and the blueprint of the development of the Bank.

Responsibility Model

- Social Responsibility Model of ICBC



Since its establishment, the Bank has been cultivating the corporate value of "creditworthiness, people-oriented, soundness, innovation and excellence" in line with the principles of creating a harmonious society, achieving sustainable development, creating value, increasing customer satisfaction, contributing to the society, putting the people first, driving reform and innovation, insisting on sincerity and creditworthiness and promoting environmentally friendly activities from three different aspects, namely economy, environment and society. Accordingly, the Bank has established a six-dimensional social responsibility system consisting of Value creator, Green bank, Charity bank, Harmonious bank, Creditworthy bank and Brand builder, which not only embodies the common characteristics and pursuits of modern enterprises, but also clearly defines our value orientation and action mode, and implies the unique connotation and standards of the financial sector.

价值银行

落实国家宏观经济政策，支持经济的可持续发展，通过金融资源优化配置促进社会资源合理分配，为全社会价值创造提供动力。

完善公司治理结构，推进经营转型，创新产品和服务，提高盈利能力和风险控制水平，努力为股东创造最优价值。

绿色银行

完善绿色信贷长效机制，努力打造绿色信贷模范银行；推广电子银行，依托金融杠杆手段，支持低碳经济发展，促进环境友好型社会建设。

宣扬绿色理念，推行无纸化办公，实施绿色采购，努力减少碳排放，努力创造人文与自然的和谐共存。

爱心银行

秉承“源于社会、回馈社会、服务社会”的宗旨，积极投身公益事业，鼓励员工参与志愿者活动，通过扶贫助困、助老助残、助学支教、社区服务、金融宣传教育等多种方式回馈社会。

和谐银行

遵循“以人为本”的理念，努力营造“公开、公平、公正”的用人环境，建立完善的员工激励机制，为员工提供广阔的职业生涯发展空间，实现员工与企业共同成长。

大力培植优秀的企业文化，使其成为盈利能力提升、资产质量改善、服务水平提高、品牌形象塑造、市场地位确立的有效手段。

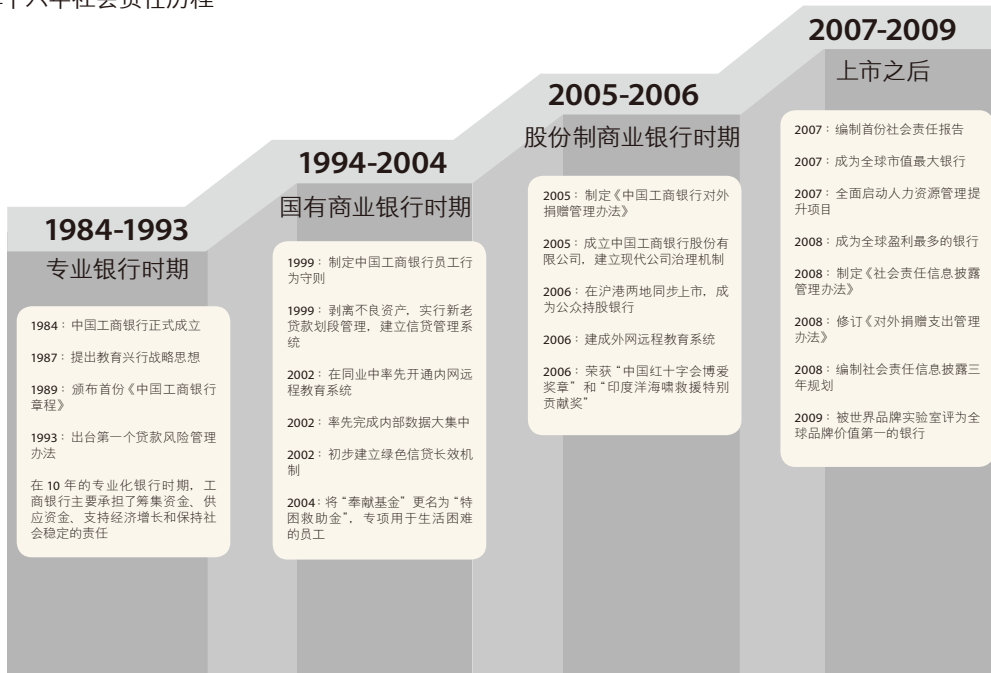
诚信银行

视诚信为企业发展壮大的生命线，着力培养全员诚信意识，努力塑造“诚信、稳健、效益”三者相结合的经营理念，切实维护金融安全和客户利益。

品牌银行

将“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，关注客户体验，以创新为动力完善服务渠道和方式，努力打造国际一流的银行服务平台。

- 二十六年社会责任历程



Value Creator

Implement the State's macro-economic policies, support sustainable economic development, optimize the allocation of financial resources to promote the rational allocation of social resources, and provide driving force for value creation of the entire society.

Improve corporate governance structure, accelerate operations transformation, promote products and services innovation, enhance profitability and risk control level, and make every effort to generate optimal value for shareholders.

Green Bank

Improve the long-term mechanism for green credit, strive to become a model of green credit, promote E-banking, make use of financial leverage instruments to support the development of low-carbon footprint and encourage the development of an environmentally friendly society.

Advocate the green concept, implement paperless office and adopt green procurement to minimize carbon emission and endeavor to achieve the harmonious co-existence of human beings and nature.

Charity Bank

Adhere to the philosophy of "being rooted in society, rewarding society and serving society", actively participate in charitable activities, encourage employees to participate in volunteering activities, and contributing to the society through poverty alleviation, assisting the old and disabled, assisting learning and teaching, community services, financial publicity and education.

Harmonious Bank

Insist on the philosophy of "people-oriented", strive to create an "open, fair and just" employment environment, and establish a comprehensive employee incentives mechanism, provide broader opportunities for employees' career development and ensuring that our employees grow at the same time when our business prospers.

Vigorously cultivate sound corporate culture to effectively facilitate the enhancement of profitability, assets quality, services level, corporate image and market position.

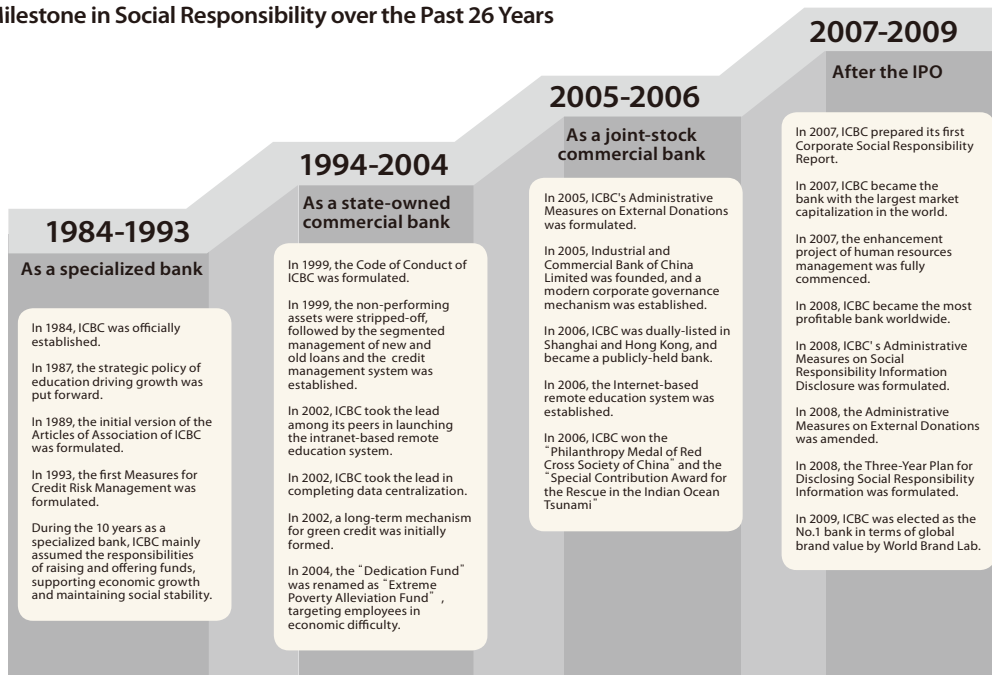
Creditworthy Bank

Consider creditworthiness as the cornerstone of corporate development and expansion, focus on cultivating the awareness of creditworthiness of all employees, strive to develop the operational philosophy combining "creditworthiness, soundness and effectiveness", and conscientiously safeguard financial security and customers' interest.

Brand Builder

Penetrate the "customer-oriented" philosophy into business development and the values of all employees, focus on customers' experience, and improve service channels and methods through innovation, strive to build an internationally leading banking service platform.

● Milestone in Social Responsibility over the Past 26 Years



利益相关方

本行非常重视经营发展过程中与各利益相关方的相互作用与影响，不断完善沟通机制，明确诉求担当，提高透明度，对利益相关方的期望与需求做出积极回应。通过与利益相关方的责任对话，凝聚共创和谐企业、和谐社会的决心，谋求多赢共进、共同发展。

利益相关方	期望与需求	回应举措
政府	促进经济持续平稳发展 服务政府发展目标 协助公共财政	优化大银行的资源配置功能 认真贯彻宏观经济政策 积极投身公益事业
监管机构	依法合规经营 维护金融体系稳定	加强合规管理、诚信经营 完善风险管理体系，提高抗风险能力
股东	合理可持续的收益回报 满意的市值 充分了解公司经营状况	稳健经营，提高盈利能力 加强市值管理，稳定市场预期 加强投资者关系管理，及时充分披露信息
客户	便捷高效的金融服务 全面优质的产品与服务 舒适的业务环境	大力发展电子银行，简化业务流程 创新产品和服务，拓展国际化和综合化经营平台 升级改造网点，提升业务人员素质
供应商	公平采购 诚信互惠	实行集中采购 坚持平等互利、诚信原则
员工	良好的职业生涯和成长机会 完备的权益保障	人力资源提升项目、完善的培训体系 完善薪酬激励、保险与福利体系
社会公众与媒体	了解公司经营发展情况 促进社区和谐发展 和谐的自然环境 良好的公众关系	发布定期报告，及时全面披露信息 开展志愿者活动，普及金融知识 发展绿色信贷，支持节能减排，倡导环境保护 完善沟通机制，保持良好合作

Stakeholders

Focusing on the interaction with all stakeholders in the process of our operational development, the Bank has been constantly improving the communication system, clearly defining the responsibility, enhancing transparency and proactively responding to the expectation and needs of stakeholders. Through dialogue with stakeholders, the Bank inspires the determination of creating a harmonious enterprise and society to seek multi-win situations and mutual development.

Stakeholder	Expectation and needs	Response of ICBC
Government	<ul style="list-style-type: none"> Enhance the sustainable and steady development of the economy. Serve the development objectives of the government Facilitate public finance 	<ul style="list-style-type: none"> Optimize the function of resource allocation of large banks Earnestly implement macro-economic policies Actively participate in charitable activities
Regulatory authorities	<ul style="list-style-type: none"> Operate in compliance with laws and regulations Maintain the stability of financial system 	<ul style="list-style-type: none"> Strengthen compliance management and operate honestly Improve risk management system and enhance risk control and prevention ability
Shareholders	<ul style="list-style-type: none"> Gain reasonable and sustainable return Satisfied market value Fully understand the operating status of the Bank 	<ul style="list-style-type: none"> Sustain healthy and stable operations and enhance profitability Strengthen market value management and stabilize market expectation Strengthen investor relationship management and ensure timely and sufficient disclosure of information
Customers	<ul style="list-style-type: none"> Convenient and efficient financial services Comprehensive and quality products and service Cozy business environment 	<ul style="list-style-type: none"> Vigorously develop E-banking and simplify business process Promote products and services innovation, and develop an internationalized and integrated operations platform Upgrade and restructure outlets, and improve the competency of employees
Suppliers	<ul style="list-style-type: none"> Fair procurement Honesty and mutual benefit Good career life and development opportunities 	<ul style="list-style-type: none"> Implement centralized procurement Insist on the principle of equality, mutual benefit and honesty Carry out the human resources enhancement project and optimize the Employees training system
Employees	<ul style="list-style-type: none"> Protection of rights and interests 	<ul style="list-style-type: none"> Improve the remuneration, incentive, insurance and benefits system
The public and media	<ul style="list-style-type: none"> Understand the operating status of the Bank Promote the harmonious development of communities Harmonious natural environment Good public relations 	<ul style="list-style-type: none"> Release regular reports and timely and comprehensively disclose information Conduct volunteering activities and spread financial knowledge Develop green credit, support energy conservation and emission reduction, and advocate environmental protection Improve communication mechanism and maintain good cooperation

2009 亮点回顾

经济层面

2009 年，面对国际金融危机扩散蔓延带来的严峻形势，本行继续在支持经济全面、健康、可持续发展中充分发挥大型银行的积极作用，致力打造价值银行。报告期内共荣获“中国最佳银行”、“亚洲最佳银行”、“中国最受尊敬企业”等 146 个国内外各类奖项。

□ 保持稳健发展，持续为社会创造价值

报告期内，本行继续保持平稳发展并实现新的跃升。报告期末，本行总资产达 11.79 万亿元，存贷款总额分别达 9.77 万亿元和 5.73 万亿元，实现净利润 1,293.96 亿元，总市值为 2,690 亿美元，成为全球市值最大、盈利最多和客户存款最多的大型上市银行。同期，本行共缴纳各类税金 546 亿元，对国家持股的分红 389.42 亿元（含税），为国家财政收入做出了积极贡献¹。

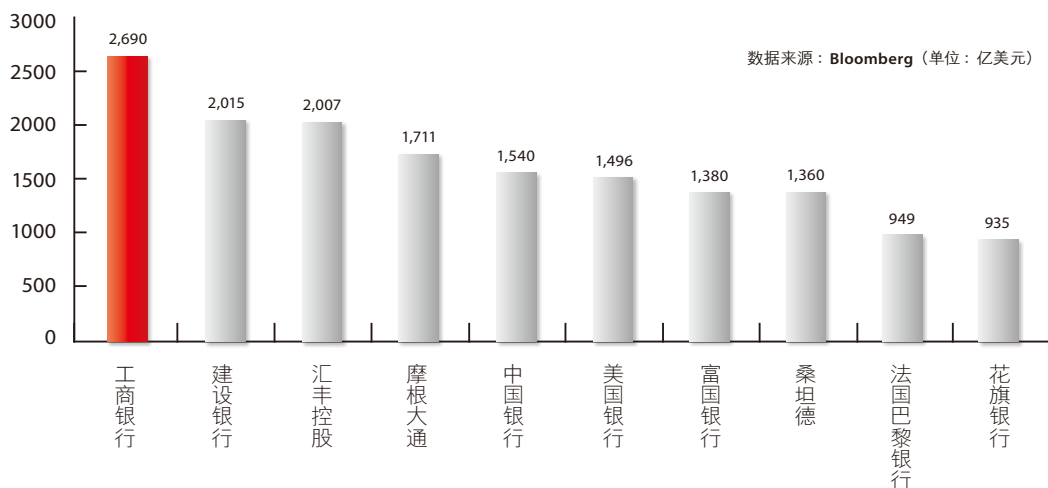
□ 每股社会贡献值

本行报告期的每股社会贡献值为 1.21 元。

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²

● 全球银行业市值排名 (2009 年 12 月 31 日)



¹ 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，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（企业所得税数据为暂估数，实际发生数可能与此有不一致），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数。国家持股为财政部和汇金公司所持股份，分红数额为本行 2009 年 6 月实际分配的 2008 年度红利。

² 上述数据除纳税额外均取自于本行 2009 年年度报告，均为国际财务报告准则下经审计后的集团口径数据。基本每股收益为 0.39 元；职工费用为 604.9 亿元；利息支出为 1,600.57 亿元；社会公益投入总额为 2,466 万元；期末总股本数为 3,340.19 亿股。

2009 Highlights

Economic Performance

In 2009, faced by the severe situation as a result of the widespread impact of the global financial crisis, the Bank fully capitalized on its role as a large bank in supporting the comprehensive, healthy and sustainable economic development, and dedicated to build a value bank. During the reporting period, the Bank won 146 domestic and overseas awards including "Bank of the Year (China)", "Bank of the Year (Asia)" and "Most Respectable Enterprise in China".

□ Maintaining Stable and Healthy Development, Continuing to Create Value for Society

During the reporting period, the Bank continued to maintain steady development and achieved a new leap. As at the end of the reporting period, total assets of the Bank reached RMB11.79 trillion, total amount of deposits and loans grew to RMB9.77 trillion and RMB5.73 trillion, respectively, and generated net profit of RMB129.396 billion, and the total market capitalization reached USD269 billion, thus leading the Bank in becoming the most profitable large listed bank with the largest market capitalization and the most customers' deposits in the world. During the reporting period, the Bank paid taxes of RMB54.6 billion and distributed a dividend of RMB38.942 billion (tax included) to the shares held by the State, contributing greatly to the State's fiscal revenue¹.

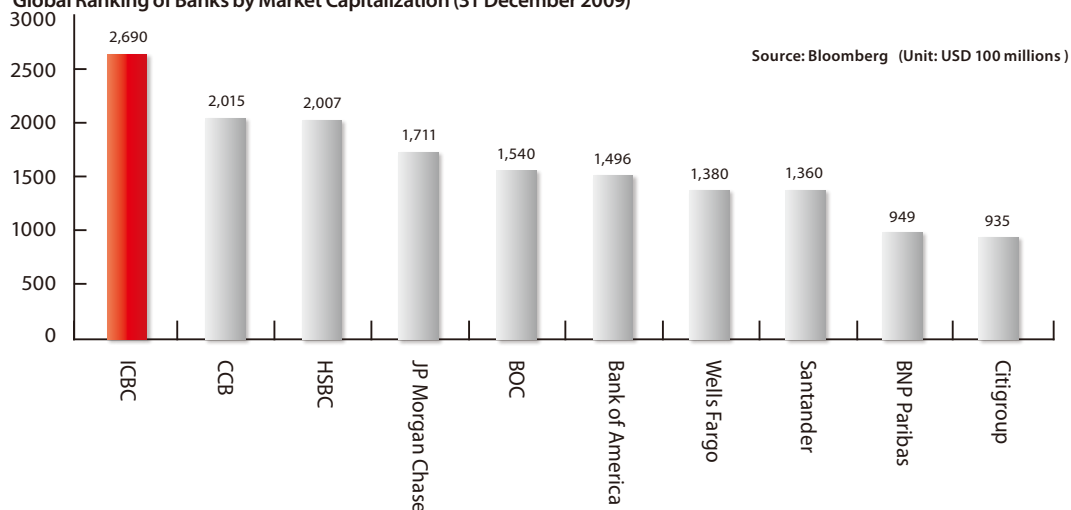
□ Social Contribution per Share

The social contribution per share of the Bank in 2009 was RMB 1.21.

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 in public good undertaking) / total equities at the end of the period²

● Global Ranking of Banks by Market Capitalization (31 December 2009)



¹ The ratat refers to the sum of corporate income tax, business tax and surcharges, and other tax expenses, totaling RMB 54.6 billion. The corporate income tax refers to the amount of tax that would be paid by domestic branches to domestic taxation authorities on a consolidated basis (the figure 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. The shares held by the State refer to those held by MOF and Huijin, and the dividend of 2008 was actual amount distributed in June 2009.

² The above data (except for ratat) are from the Annual Report 2009, and are audited data of the Group under the International Accounting Standards. The basic earnings per share amounted to RMB0.39, employee expense was RMB60.49 billion, interest expense was RMB160.057 billion, total input into the public welfare reached RMB24.66 million, and total equities was 334.019 billion as at the end of the period.

□ 积极调整信贷结构，促进经济平衡增长

紧紧围绕国家“保增长、调结构、促改革、惠民生”的经济工作大局，加强信贷政策与国家扩大内需政策和产业政策的衔接配合，积极以信贷结构的调整促进经济结构的优化升级，有力支持了我国经济率先回暖。2009年全年，本行境内分行新增人民币贷款 10,352.47 亿元，增幅 24.2%，贷款新增投放为历年最多。

在风险可控的基础上适时扩大对国家重点投资项目和符合国家产业政策的重点行业、重点企业的贷款投放。更加注重适应和配合国家区域发展规划的实施，中西部地区贷款增长快于全行贷款整体增幅。着实推进对中小企业的金融服务。报告期内，在总行层面设立了小企业金融业务部，在全行成立近 1,000 家小企业专营机构。

服务“三农”建设取得新进展。本行启动重点县支行变革计划，推动县支行创新发展。积极探索发展村镇银行这一新型的农村金融机构，先后在浙江平湖市和重庆璧山县两地各发起设立一家具有独立法人资格的村镇银行。



姜建清董事长代表本行与中国商用飞机有限责任公司签订《金融战略合作框架协议》

Chairman Jiang Jianqing entering into the Financial Strategic Cooperation Framework Agreement with Commercial Aircraft Corporation of China Ltd. on behalf of the Bank

环境层面

报告期内，本行继续倡导绿色金融，支持循环经济发展，推行绿色办公，打造绿色银行，认真践行环境责任，致力于企业与自然的可持续和谐发展。

□ 利用金融杠杆推动低碳经济

进一步创新绿色信贷管理模式和调控手段，明确“扶优限劣、有保有压”的总体信贷原则，严控产能过剩和潜在过剩行业信贷风险，实行环保政策的“一票否决制”。报告期内，本行在钢铁、水泥等产能过剩行业的贷款余额比年初下降 71.4 亿元。同时，加大绿色信贷项目营销，积极支持水能、太阳能、生物质能等可再生能源以及智能电网、新能源汽车、车用新型燃料等重点领域的信贷需求，充分发挥银行信贷在支持新兴产业发展、促进经济增长方式转变的引导作用。报告期末，本行在环境保护重点工程项目的贷款余额达到 1,149.29 亿元，新能源开发或利用项目的贷款余额达到 1,029.25 亿元，同时本行还积极支持节能重点工程、清洁发展机制、先进环保技术的推广运用、资源综合利用等项目。

继续加快电子银行业务发展，降低社会能源消耗。报告期内，本行电子银行业务占比超过 50%，提高了客户服务效率，节约了大量社会资源。如果按照每家企业客户每月节省纸张 1 公斤计算，目前工行拥有的近 70 万网上银企对账用户全年可节省纸张约 8,000 吨。

□ Actively Adjusting Credit Structure and Promoting Balanced Economic Growth

The Bank, revolving around the state's economic fundamentals of "sustaining growth, adjusting structure, promoting reform and benefiting people's livelihood", strengthened the linkage and coordination between the credit policies and national policies on the expansion of domestic demand as well as industrial policies, actively adjusted credit structure to advance the optimization and upgrade of economic structure, thereby supporting an early recovery of China's economy. In 2009, new RMB loans of domestic branches amounted to RMB1,035.247 billion, representing an increase of 24.2%. The year also witnessed the highest amount of loans granted in the history of the Bank.

On the basis of controllable risk, the Bank duly extended more loans to national key investment projects and key industries and enterprises that conform to national industrial policies, focus on adapting to and supporting the implementation of regional development plan of the government. As a result, the growth in loans in central and western China higher than the overall loan growth of the Bank. The Bank earnestly promoted financial services to SMEs. During the reporting period, the Bank set up the Small Enterprise Banking Department at the Head Office and established nearly 1,000 institutions specializing in small enterprises across the Bank.

The service of the Bank relating to the construction of "agriculture, countryside and farmers" gained new progress. The Bank launched the reform plan for key county sub-branches in order to propel their innovative development. The Bank also proactively explored in developing village banks, a kind of new rural financial institution, and took the lead in establishing two village banks with independent legal capacity in Pinghu City of Zhejiang and Bishan County of Chongqing respectively.

Environmental Performance

During the reporting period, the Bank continued to advocate green finance, supported the development of cyclic economy, promoted green office, created green bank and earnestly performed environmental responsibility, dedicating to the sustainable and harmonious development of enterprise and nature.

□ Promoting low-carbon economy by financial leverage

The Bank further innovated on the mode of management and means of green credit control, clearly defined the overall credit principle of "supporting the good while restricting the bad; having both protection and limitation", strictly controlled the credit risk in over-capacity and potential over-capacity sectors, and implemented the policy of "vetoing environmentally unqualified projects by a single vote". During the reporting period, the loan balance of the Bank to over-capacity industries, including steel and cement, reduced by RMB7.14 billion. Meanwhile, the Bank intensified the marketing of green credit projects and provided proactive support to the credit needs of renewable energy industries including water power, solar energy and biomass energy as well as in key fields including intelligent grid, new-energy automobile and new fuel for automobiles, thereby amplifying the guiding function of bank credit in supporting development of new emerging industries and propelling transformation on the methods of economic growth. At the end of reporting period, the total outstanding loan balance of the Bank granted to key environmental protection projects reached RMB114,929 million, the loan balance in relation to exploration or application of new energy resources reached RMB102,925 million. At the same time, the Bank has also actively supported projects such as key energy conservation projects, clean development mechanism, promotion and application of advanced environmental protection technology and comprehensive usage of resources.

The Bank continued to accelerate the development of e-banking to reduce energy consumption in the society. During the reporting period, e-banking business of the Bank accounts for more than 50% of total business of the Bank, which improved customer service efficiency and conserved a great deal of social resources. If we calculate based on 1kg paper saved by each corporate customer per month, the nearly 700,000 current online corporate customers of ICBC can save about 8,000 tons of paper per year.



天津分行信贷支持的滨海新区循环经济项目

Cyclic economy project in Binhai New Area supported by the credit granted by Tianjin Branch

□ 推行无纸化办公，实践绿色办公理念

自 2001 年开始实施办公自动化系统以来，本行每年可减少纸张支出 230 万元，已累计节省纸张支出 2,070 万元。自正式启动信贷业务电子化审批工作以来，每年又可节约总分行之间资料送审成本约 2,000 万元。

社会层面

本行秉承“源于社会、回馈社会、服务社会”的理念，积极投身公益事业，坚持以人为本和诚信经营，并持续优化服务品质，致力成为优秀的爱心银行、和谐银行、诚信银行和品牌银行。

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 2,466 万元人民币；被中国扶贫基金会授予“新中国六十华诞 60 个爱心榜样”等荣誉称号。

□ 加大投入，力助灾后地区重建

汶川地震灾后一年多来，本行已投入资金近 2.4 亿元对 59 个受损网点进行了改建和迁建，进一步加大金融服务机具的投入力度，灾区金融服务能力和水平已完全恢复至地震前的水平，保证了灾区金融服务需求。报告期内，本行四川分行新增贷款 543.81 亿元，其中各类灾后重建贷款 226.29 亿元，有力支持了灾区重建家园和经济发展。

□ 探索扶贫开发新路，推进绿色扶贫

自 1994 年开始对四川省巴中南江县、通江县和达州万源市实施定点扶贫开发工作以来，本行不断探索创新，走出了一条“项目扶贫、智力扶贫、卫生扶贫、科技扶贫、救灾扶贫”相结合的扶贫开发特色路子。本行持续推进以沼气开发为重点、以建造生态家园为目标的“绿色扶贫”工作，三地群众的生产、生活状况得到了很大改善。截至报告期末，本行已累计投入资金 435 万元，共建成沼气池 495 口，完成了相关配套设施建设，形成了“畜、沼、果”、“畜、沼、菜”、“畜、沼、粮”等多种生态家园模式。

□ 开办金融讲堂，成就学子梦想

以“普及现代金融知识，倡导现代金融生活，服务大学生就业创业，履行企业社会责任”为宗旨，本行于 2009 年 4 月启动了“中国工商银行百所高校金融大讲堂”活动。截至报告期末，本行共走进 48 所高校举办活动，现场参与人数达 13,000 多人，通过校园网等方式了解参与活动的达 88,000 多人次。



本行杨凯生行长转动“舵轮”，一艘“金融大船”从北京大学出发，将为全国一百所高校学生送去现代金融知识

President Yang Kaisheng of the Bank is steering the “wheel”, symbolizing that the “Finance Vessel” is setting sail from Peking University and delivering modern financial knowledge to one hundred colleges nationwide

□ Implementing paperless office, fulfilling the concept of green office

Since the implementation of the Office Automation System in 2001, the Bank could reduce RMB2.3 million of paper-related expenditures annually and has saved RMB20.7 million of paper-related expenditures cumulatively. Since the official launching of electronic credit approval, the Bank could save approximately RMB20 million of cost for paper materials submitted and delivered between branches and the Head Office.

Social Performance

The Bank adheres to the philosophy of "being rooted in society, rewarding society and serving society", actively participates in charitable activities, persists in people orientation and honest operations, constantly optimizes service quality, and strives to becoming an outstanding charity bank, harmonious bank, creditworthy bank and brand bank.

During the reporting period, except for individual donations from employees, the Head Office of the Bank and its domestic branches totally contributed RMB24.66 million for poverty alleviation, cultural, educational and sporting activities support, charitable activities and other public welfare undertakings. As a result, the Bank was awarded the honorable title of the "60 Caring Models in the 60th Anniversary of the Founding of the People's Republic of China" by China Foundation for Poverty Alleviation.

□ Increasing funding and investment to support the reconstruction of areas affected by earthquake

For more than a year after the earthquake in Wenchuan, the Bank has contributed approximately RMB240 million for the reconstruction and relocation of 59 damaged outlets, and has further intensified the investment in financial service machines and tools. Therefore, the capacity and level of financial service in the disaster areas have already recovered to those before the earthquake, and the demand for financial services in such disaster areas has been guaranteed. During the reporting period, additional loans granted by the Sichuan Branch of the Bank amounted to RMB54.381 billion, including RMB22.629 billion loans were granted for post-earthquake reconstruction, which gave a strong support to home rebuilding and economic development in such areas affected by earthquake.

□ Exploring new ways for poverty alleviation, promoting green poverty alleviation

Since the launch of targeted poverty alleviation in Nanjiang County of Bazhong City, Tongjiang County and Dazhou Wanyuan City in Sichuan Province in 1994, the Bank constantly explored and innovate and developed a distinctive way for poverty alleviation with the combination of poverty alleviation in project, knowledge, sanitation, science and technology and disaster relief. The Bank continued to promote the work of "Green Poverty Alleviation" with biogas development as its focus and ecological home construction as its objective, thus the production and living status of the people in the three places have greatly improved. As at the end of the reporting period, the Bank has invested RMB4.35 million cumulatively, built 495 methane tanks, completed the construction of relevant ancillary and supporting facilities, and formed various eco-household models such as "livestock-methane-fruit", "livestock-methane-vegetable" and "livestock-methane-grain" models.

□ Initiating financial lectures, fulfilling the dream of students

Adhering to the objective of "popularizing modern financial knowledge; advocating modern financial life; serving college students' employment and entrepreneurship; performing corporate social responsibilities", the Bank launched the event of "ICBC Financial Auditorium in Hundred Colleges" in April 2009. As at the end of reporting period, the Bank has visited and held such events in 48 colleges, which attracted more than 13,000 persons to participate on the spot and more than 88,000 person times has learnt and joint the event through other methods, such as through the campus network.

□ 提倡公平就业，注重员工多元化

本行一贯提倡公平就业，注重员工来源的多元化。报告期末，本行共有员工 389,827³ 人，比上年末增加 4,218 人。在境内机构员工⁴ 中，男性员工占比为 52.2%，女性员工占比为 47.8%；女性中高级管理人员 2,408 人。本行海外分支机构员工中，当地雇员 2,791 人，占比达 91.4%。本行境内分行员工中，少数民族员工占比达 5.1%，在新疆、内蒙古、广西、宁夏、西藏等五个少数民族地区，少数民族员工合计占比达到 22.4%。

□ 加大反腐倡廉检查，维护诚信经营

本行积极履行反洗钱义务，全面构建惩治与预防腐败体系，并加大廉政案防责任制检查。报告期内，全行共对 5,311 个机构开展了廉政案防责任制检查，对 2,449 个机构的集中采购、财务制度等重点领域开展了执法监察，加大对群众反映强烈问题的信访举报核查力度。通过上述措施，报告期本行案件防查工作取得了较好成效，内部经济案件千人发案率、亿元资产案件损失额均保持国内外同业较低水平。

□ 构建国际一流金融平台，持续提升服务品牌

本行秉持“以客户为中心”的服务理念，不断优化客户业务办理环节，完善银行服务平台，提升服务客户的能力和水平。报告期内，本行打造了 5 个新平台、1 个新市场、4 个新系统，在 7 个现有平台上增加了新产品和新服务；其中，新增产品 311 个，产品数量累计达到 2,366 个。中国《银行家》杂志发布的“中国商业银行竞争力评价”报告表明，本行“产品与服务”指标 2009 年跃居第一。

主要成就

报告期内，工商银行在履行社会责任方面的良好表现赢得了国内外社会各界的广泛认可，在社会责任领域先后荣获“人民社会责任奖”、“最佳企业社会责任奖”、“中国最具和谐竞争力的上市公司”、“2009 年中国最佳企业公民”、“2009 年中国企业社会责任榜杰出企业”等十多项大奖。



姜建清董事长出席“新中国成立 60 周年 - 推动中国经济·影响民众生活的 60 个品牌”颁奖典礼

Chairman Jiang Jianqing attends the award ceremony of “60th Anniversary of the PRC – 60 Most Influential Brands that Promote China's Economy and Influence People's Life”



牛锡明副行长出席“2008-2009 年度中国最受尊敬企业”颁奖典礼

Vice President Niu Ximing attends the award ceremony of “2008-2009 Most Respectable Enterprises in China”

³ 另有劳务派遣用工 36,457 人，比上年末增加 172 人。

⁴ 不含劳务派遣用工。

□ Advocating fair employment, focusing on employees' diversity

The Bank constantly advocates fair employment and focuses on employees' diversity. As at the end of reporting period, the Bank had 389,827³ employees, an increase of 4,218 persons compared with the end of prior year. Among the employees in domestic institutions⁴, 52.2% of employees are male and 47.8% are female, including 2,408 female middle and senior management personnel. Among the employees in overseas branches of the Bank, 2,791 are local, accounting for 91.4%. Among the employees in domestic branches of the Bank, the proportion of ethnic minorities employees reached 5.1%, and in the five ethnic minority regions, namely Xinjiang, Inner Mongolia, Guangxi, Ningxia and Tibet, the proportion of ethnic minorities employees reached 22.4% in aggregate.

□ Intensifying the inspection for combating corruption and maintaining honest operation

The Bank actively and duly performs its anti-money laundering obligation, constructed an integrated system of punishing and preventing corruption and intensified the inspection on accountability as well as corruption prevention. During the reporting period, the Bank has carried out inspection on accountability and corruption prevention in 5,311 institutions and has enforced and monitored key fields such as centralized procurement and financial system of 2,449 institutions, placed more efforts in addressing and examining serious issues and complaints of the public. Due to the aforementioned measures, the corruption prevention and inspection work carried out by the Bank during the reporting period was relatively effective, both incidences of internal economic cases per thousand people and loss of 100 million asset cases were kept at a relatively low level among domestic or overseas Banks.

□ Establishing an internationally leading financial platform and constantly upgrading service brand

Following the service concept of "customer-oriented", the Bank constantly optimizes the handling of customer business, improves the banking service platforms, and upgrades the capacity and level of customer service. During the reporting period, the Bank set up five platforms, one new market, four new systems, and added new products and services in seven existing platforms; of which, 311 new products were added, thus the total number of products reached 2,366 cumulatively. According to the report on "Competitiveness Evaluation of China's Commercial Banks" issued by the Chinese magazine, The Banker, the indicator of "Products and Services" of the Bank raised to the first place in 2009.

Major Achievements

During the reporting period, ICBC was widely recognized both domestically and internationally in terms of performing social responsibility, and won more than 10 prestigious awards, such as "People's Award for Social Responsibility", "Best CSR Award", "Best Corporate Citizen in China" and "Corporate Social Responsibility Ranking in China: Outstanding Enterprise Award" and "Most Harmoniously Competitive Listed Company of China".



³ Does not include labor dispatched for services totaling 36,457 persons, an increase of 172 persons compared with the end of prior year.

⁴ Does not include labor dispatched for services.

战略与概况

Strategy and Profile

● 2009 年社会责任领域获奖情况

奖项名称	颁奖机构
新中国成立 60 周年——推动中国经济·影响民众生活的 60 个品牌	中央电视台
人民社会责任奖	人民日报社
年度公益企业	和讯网
最佳企业社会责任奖	银行家
2009 年度中国最佳企业公民	21 世纪经济报系
2008-2009 年度中国最受尊敬企业	经济观察报
中国企业社会责任榜杰出企业	第一财经
2009 中国企业社会责任榜百强	中国企业报社
金蜜蜂奖·领袖型企业	WTO 经济导刊
2009 年度全优公司白金奖(包括财务业绩、管理能力、公司治理、社会责任、环境保护和投资者关系)	财资
中国绿色公司 2008 年度标杆企业	道农研究院、北京大学光华管理学院
中国最具和谐竞争力的上市公司	中国企业社会责任同盟、上海交通大学
中国十佳绿色责任企业	中国绿色发展高层论坛组委会
奥斯陆商业促进和平提名奖	挪威“商业促进和平基金会”
2009 金融保险行业最佳社会责任报告奖	润灵公益事业咨询、挪威船级社、友成基金会

● 2009 Awards for Social Responsibility

Awards	Award granters
60th Anniversary of the PRC - 60 Most Influential Brands that Promote China's Economy and Influence People's Life	CCTV
People's Award for Social Responsibility	People's Daily
Public Welfare Enterprise of the Year	Hexun.com
Best CSR Award	The Banker
2009 Best Corporate Citizen in China	21st Century Newspapers
2008-2009 Most Respectable Enterprises in China	Economic Observer
Corporate Social Responsibility Ranking in China: Outstanding Enterprise	China Business News
2009 Top 100 CSR Enterprises in China	China Enterprise News
Golden Bee Award: Leadership Enterprises	WTO Guide
2009 The Asset Corporate Platinum Awards (covering financial performance, management competency, corporate governance, social responsibility, environmental protection and investor relation)	The Asset
2008 Benchmark Enterprise in China's Green Companies	Daonong Enterprise Institute, Guanghai School of Management of Peking University
Most Harmoniously Competitive Listed Company of China	Chinese Federation for Corporate Social Responsibility, Shanghai Jiao Tong University
Top 10 Green Responsibility Enterprises in China	Organizing Committee of China International Forum on Green Development
Nomination to the Oslo Business for Peace Award	Business for Peace Foundation of Norway
2009 Award for Best CSR Report in Banking & Insurance Industry	Running & Loving Consulting for Common Welfare (RLCCW), Det Norske Veritas (DNV), China Social Entrepreneur Foundation

02

经济层面

Economic Performance

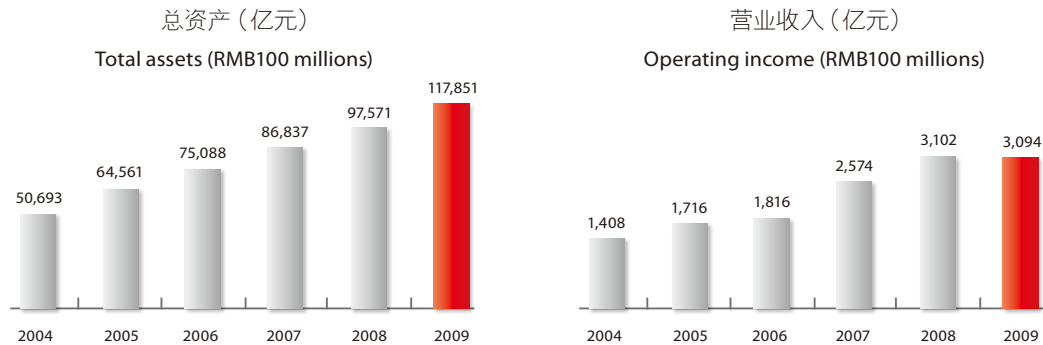


i. Operating Results and Value Creation	(一) 经营业绩和创造的价值	31
ii. Facilitating a Steady and Coordinated Development of the Economy	(二) 促进经济平稳协调发展	31
iii. Supporting Small and Medium Enterprises	(三) 扶助中小企业	35
iv. Supporting the Development of "Agriculture, Countryside and Farmers"	(四) 支持“三农”建设	39
v. Supporting Economic Development of Ethnic Minority Regions	(五) 支持民族地区经济发展	39

助推经济发展 创造价值银行

本行长期致力于打造价值银行，盈利水平逐年稳步提升。2009年，本行克服国际金融危机和国内经济波动的影响，保持健康平稳发展，取得了良好的经营业绩，在支持经济健康、快速、可持续发展中发挥了大银行的积极作用。

（一）主要经营业绩和创造的价值



注：图中数据全部为国际财务报告准则下经审计后的集团口径数据。

报告期内，本行抓住危中之机，加快改革创新，推动经营转型，改进金融服务，保持安全稳健运营，取得了良好业绩。按照国际财务报告准则，本行报告期全年实现税后利润 1,293.96 亿元，同比增长 16.3%；加权平均权益回报率达到 20.15%，比上年提高 0.72 个百分点；全年纳税（包括企业所得税、营业税金及附加以及其他税金）546 亿元人民币。

报告期内，本行不良贷款余额下降 160.15 亿元，不良率下降 0.75 个百分点，降至 1.54%，拨备覆盖率较上年末提高 34.26 个百分点，达到 164.41%。

（二）促进经济平稳协调发展

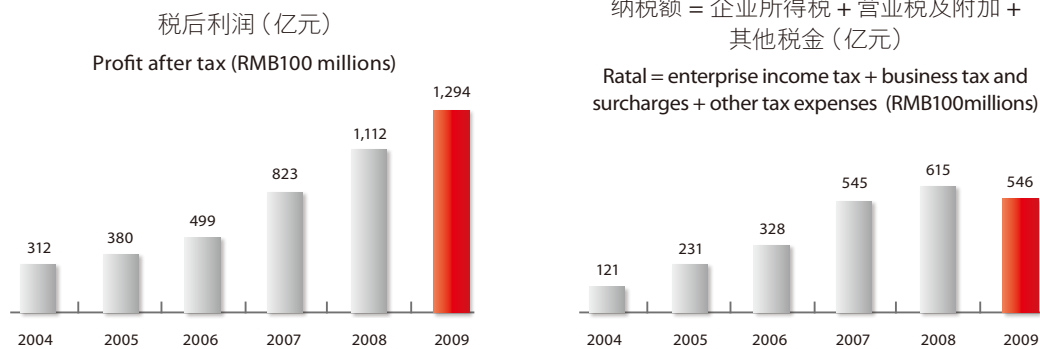
本行坚持在全国经济金融大局下推进本行的经营发展，按照国家宏观政策要求搞好自身经营是本行履行社会责任的重要内容。报告期内，本行自觉贯彻国家宏观调控政策和应对国际金融危机的一揽子计划，在防范风险的前提下，合理扩大信贷总量，适度加快贷款投放，支持经济回升向好。报告期内，本行境内分行新增人民币贷款 10,352.47 亿元，同比多增 4,984.82 亿元，增幅为 24.2%。

本行主动适应监管政策调整、快速响应市场需求，相继推出项目搭桥贷款、项目前期贷款、项目运营期贷款、固定资产支持融资、并购贷款、项目融资等一系列信贷产品，以支持国家重点项目。报告期末，上述新产品贷款余额突破 4,000 亿元。

Accelerating Economic Development and Being a Value Creator

The Bank always strives for building itself as a value creator and the profitability improves steadily year by year. In 2009, overcoming the global financial crisis and domestic economic fluctuations, the Bank maintained a sound and steady growth, achieved good business results, and played an active role as a large bank in supporting the sound, rapid and sustainable development of economy.

i. Major Operating Results and Value Creation



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

During the reporting period, the Bank seized the opportunities amid the crisis and achieved excellent results by accelerating reform and innovation, promoting business transformation and improving financial services and maintaining safe and steady operation. During the reporting period, under International Financial Reporting Standards, the profit after tax of the Bank was RMB129.396 billion, an increase of 16.3% year on year; the return on weighted average equity was 20.15%, an increase of 0.72 percentage points from 2008; and taxes paid in 2009 (including enterprise income tax, business tax and surcharges and other tax expenses) were RMB54.6 billion.

During the reporting period, the Bank reduced its balance of non-performing loans by RMB16.015 billion and the NPL ratio by 0.75 percentage points to 1.54%. The provision coverage ratio rose by 34.26 percentage points to 164.41%.

ii. Facilitating a Steady and Coordinated Development of the Economy

The Bank insisted on promoting its operation and development under the national economic and financial environment. It is an important part of the social responsibility fulfillment for the Bank to keep good operation according to the national macro-economic policies. During the reporting period, the Bank consciously implemented the national macro-control policies and package programs in response to global financial crisis, reasonably increased the total volume of credit granted premised upon risk control policies and properly accelerated the grant of loans, supporting the economic upturn. During the reporting period, new RMB loans of domestic branches were RMB1,035.247 billion, an increase of RMB498.482 billion or 24.2% year on year.

By proactively adapting to the adjustment of regulatory policies and quickly responding to the demand of the market, the Bank successively launched the project bridging loan, project early-period loan in project operating period, fixed assets-backed financing, M & A loan, project financing and other series of credit products to support the national key projects. As at the end of the reporting period, the loan balance of the above new products exceeded RMB400 billion.

经济层面

Economic Performance

1. 促进区域平衡发展

本行积极支持西部大开发、中部地区崛起、东北老工业基地振兴建设，为地区平衡发展提供全面的金融服务。报告期内，本行调高了5家西部地区分行和3家东北地区分行的授权类别，扩大了对中西部和东北地区基础设施建设类项目贷款的审批权限。结合国家区域发展战略规划及相关政策，根据区域特点和资源优势，制定完善了长三角、珠三角、滨海新区-曹妃甸工业区、海峡西岸、北部湾、武汉城市圈和长株潭城市群、成渝统筹城乡综合配套改革试验区、关中-天水经济区、辽宁沿海经济带等9个区域的信贷政策。

报告期内，本行西部、中部和东北地区新增贷款分别为2,194亿元、1,716亿元和686.74亿元，增幅分别达到29.95%、28.29%和24.42%。中西部及东北地区的不良贷款余额和不良贷款率同样继续实现双下降，资产质量持续改善。

● 对滨海新区-曹妃甸工业区重点项目的信贷支持

本行天津分行积极支持滨海新区“十大战役”建设项目，成功筹组了铁路建设项目搭桥贷款、滨海建设投资集团有限公司银团贷款等多个重点项目。

曹妃甸工业区是国家“十一五”重点工程和河北省“一号工程”，本行河北分行全力支持港口和落地项目建设，全年累计对曹妃甸工业区发放贷款85.76亿元。

● Credit support to the key project of Binhai New Area - Caofeidian Industry Zone

Tianjin Branch actively supported the "Top Ten Campaign" construction projects of Binhai New Area, and successfully organized the bridging loan for railway construction project, syndicated loan for Binhai Construction & Investment Group Co., Ltd. and other key projects.

Caofeidian Industry Zone is a key project of the national "Eleventh Five-year Plan" and the "No.1 Project" of Hebei Province. Hebei Branch fully supported the construction of harbor and other ongoing projects. The loans granted to Caofeidian Industry Zone totalled RMB8.576 billion in the year.

2. 支持国家重点产业

配合国家十大产业政策规划的实施，本行重点支持了铁路、公路、电网、电力、城建以及改善民生等基础设施的建设和发展，报告期内，上述领域新增贷款占全部公司贷款新增额的60%以上。本行加大对新能源、资源综合利用、节能环保、新材料、现代先进装备制造业和现代服务业等与产业升级和结构调整相协调的领域的信贷支持力度，以信贷结构的优化促进经济结构的调整，把住经济金融良性互动的有效结合点，提高信贷支持经济发展的质量。



本行上海分行积极支持洋山深水港建设

Shanghai Branch actively supported the construction of Yangshan Deepwater Port

在新增贷款的逐笔核准工作中，本行遵循行业生产规律和信贷投放周期，根据重大建设项目周期长、增长快、投入高的资金需求特点，统筹调配贷款发放，把握好信贷投放节奏，合理控制融资占比，积极发展银团贷款和联合贷款。

1. Facilitating the balanced development of regions

The Bank actively facilitated the projects of western China development, rise of the central China and rejuvenation of the Northeast old industrial bases by providing comprehensive financial services for the balanced development of regions. During the reporting period, the Bank raised the level of authority of five branches in the west region and three in the northeast region of China, and upgraded the approval authority for project loans of infrastructure construction in the said regions. Combining the national strategic plan on regional development and related policies and in light of the regional characteristics and advantages on resources, the Bank established the credit policies for nine regions including the Yangtze River Delta, Pearl River Delta, Binhai New Area - Caofeidian Industry Zone, West Bank of Taiwan Strait, Beibu Gulf, Wuhan Urban Cluster and Changsha-Zhuzhou-Xiangtan City Group, Chengdu-Chongqing national experimental zone for overall urban-rural comprehensive reform, Guanzhong-Tianshui Economic Zone and Liaoning Coast Economic Belt.

During the reporting period, new loans granted by the Bank for the western, central and northeast areas were RMB219.4 billion, RMB171.6 billion and RMB68.674 billion, representing an increase of 29.95%, 28.29% and 24.42%, respectively. Both the balance of non-performing loans and NPL ratio for the central, western and northeast regions decreased and the asset quality improved continuously.



本行天津分行积极支持滨海新区建设

Tianjin Branch actively supported the construction of Binhai New Area



本行河北分行信贷支持的曹妃甸 25 万吨级矿石码头

The Caofeidian 250,000-ton ore dock supported by loans of Hebei Branch

2. Supporting the national key industries

In order to coordinate with the implementation of the national top ten industries policy planning, the Bank focused on supporting the infrastructure construction and development such as railway, highway, power grid, electric power, urban construction and livelihood improvement. During the reporting period, new loans for the above fields represented more than 60% of the total new corporate loans. The Bank enhanced the credit support to the fields which coordinate with industry upgrade and structural adjustment, such as new resources, comprehensive utilization of resources, energy conservation and environmental protection, new materials, modern advanced equipment manufacturing industry, modern service industry and other fields, boosted the adjustment of economic structure by the optimization of credit structure, and seized the effective joint for the synergic interaction of economy and finance, to improve the quality of credit in support of economic development.

In the process of approving each of the new loans, the Bank conformed to the industrial production rules and credit granting cycle and arranged the overall credit granting, mastered the pace of credit granting, reasonably controlled the financing ratio and vigorously developed syndicated loans and joint loans in accordance with the capital demand for significant construction projects characterized by a long-term, rapid growth and intensive investment.

北京分行探索文化创意产业信贷市场发展途径和模式

本行北京分行积极探索文化创意产业信贷市场发展途径和模式，针对北京地区第三产业贡献度日益提升的状况，有效缓解文化创意企业融资难问题。以电影产业作为进入文化创意产业的切入点和突破口，陆续在出版、文艺演出等行业的信贷投放方面取得突破。报告期内，北京分行打造了18家现代服务业和文化创意产业特色支行，致力于改善文化创意企业的融资服务环境，信贷投放规模居同业前列；全年累计为110多家文化创意企业发放贷款近50亿元，支持拍摄的《风声》、《十月围城》等国产商业大片取得良好市场口碑。北京分行荣获中国文化创意产业年度高峰论坛组委会颁发的“2009年度中国创意产业金融创新服务奖”。

（三）扶助中小企业

本行把发展中小企业金融业务作为一项重要战略，加强组织推动，加快产品和服务创新。

报告期内，本行认真贯彻落实银监会关于建立小企业金融服务专营机构的要求，在总行层面设立小企业金融部，全行成立近1,000家小企业专营机构。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，加大对小企业信贷支持力度。坚持发展与管理并重的经营理念，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。加快小企业融资担保方式的创新，积极配合地方政府担保机构对中小企业的融资支持，同时大力推行贸易融资产品和网络融资模式，多品种、多平台支持中小企业发展。

报告期末，有融资余额小企业客户44,243户，比上年末增加6,686户。

本行浙江分行确立了“专业化经营、系统化管理、立体化营销、个性化考核、最优化流程”的小企业经营模式，设立小企业专营机构100家，针对小型企业和微型企业的信贷管理特点制定了专门的管理办法，通过实行小企业审批人员派驻制，确保专营机构的小企业业务全流程“一站式”操作，更好地适应了小企业融资需求“短、频、急”的特征。报告期内，浙江分行新增小企业贷款158亿元，增幅27%，高于全部法人贷款增速10个百分点。报告期末，浙江分行小企业贷款余额达到749亿元，已占全部法人贷款24%；小企业客户数9,246户，较年初新增1,001户。荣获“2009年度浙江省银行业金融机构支持中小企业发展优秀奖”和“2009年度金融机构支持浙江经济发展一等奖”。

Beijing Branch explored the approach and mode of credit market development for the culture and innovation industry

Beijing Branch of the Bank actively explored the approach and mode of credit market development for the culture and innovation industry, and effectively alleviated the financing difficulties for culture and innovation industry based on the increasing contribution of tertiary industry in Beijing. With the film industry as the entry point and breakthrough of the culture and innovation industry, achievements of credit granting were successively made in publication, art and cultural performance and other industries. During the reporting period, Beijing Branch built eighteen specialized sub-branches for modern service industry and culture and innovation industry, which exerted themselves to improve the financing service environment for the culture and innovation industry, leading the other banks in terms of credit volume. Furthermore, the Bank granted loans to more than 110 culture and innovation enterprises totaling approximately RMB5 billion in 2009, and the domestic commercial films supported by the Bank included The Message and the Bodyguards and Assassins which won a good market reputation. Beijing Branch was awarded the "2009 Innovation Financial Service Award for China Innovation Industry" by the Organizing Committee of 2009 China Culture and Innovation Industries Annual Summit.

iii. Supporting Small and Medium Enterprises

The Bank regarded the development of small and medium enterprise (SME) banking as an important strategy, enhanced its organizational promotion and accelerated innovation in products and services.

During the reporting period, the Bank conscientiously implemented the requirements of CBRC on establishing special financial service institutions for small enterprises, and established the Small Enterprise Banking Department at the Head Office level and up to 1,000 special institutions for small enterprises in the entire bank. The Bank accelerated the innovation of small enterprise credit system and mechanism, ensured the exclusive use of small enterprise loans and strengthened credit support to small enterprises. Meanwhile, the Bank attached equal importance to development and management in its operation, provided quality small enterprises with great support and facilitated the optimization of structures of small enterprise credit assets. The Bank also boosted the innovation of guarantee method of small enterprise financing, assisted local government guarantee institutions in funding the small enterprises, and robustly launched the trade financing products and network financing mode, supporting the development of small enterprises in various and multi-platform ways.

At the end of the reporting period, 44,243 small enterprise customers had a loan balance with the Bank, an increase of 6,686 over the end of the previous year.

Zhejiang Branch of the Bank established the small enterprise exclusive mode of "professional operation, systematic management, three-dimensional marketing, individualized evaluation and optimized procedure". It established 100 institutions that serviced small enterprises exclusively, formulated specialized administrative measures in consideration of credit management characteristics of small and micro enterprises, adopting a dispatching system with credit approval personnel being posted to small enterprises to ensure the smooth-running of the approval process and provide "one-stop" service, thereby becoming better adapted to the "short, frequent and urgent" characteristics of financing demands of small enterprises. During the reporting period, new small enterprise loans of Zhejiang Branch were RMB15.8 billion, representing an increase of 27%, higher than the growth rate of total corporate loans by 10 percentage points. As at the end of the reporting period, the balance of small enterprise loans of Zhejiang Branch was RMB74.9 billion, accounting for 24% of total corporate loans; the number of small enterprise customers was 9,246, an increase of 1,001 customers compared with that at the beginning of the year. Zhejiang Branch was honored with the "2009 Excellence Award for Banking Financial Institutions in Zhejiang Province in Support of SME Development" and "2009 Top Award for Financial Institutions in Support of Economic Development of Zhejiang".



姜建清董事长出席浙江分行小企业专营服务新闻发布会暨成长型小企业金融服务签约仪式

Chairman Jiang Jianqing attending the news release conference of small enterprise special services and also growth-oriented small enterprise financial services signing ceremony of Zhejiang Branch

“在当前应对国际金融危机的关键时期，工行率先在浙江全面推行小企业专营服务，决定在全省成立 100 家小企业专营服务机构，并在浙江设立全国性网络融资部，这是贯彻中央保增长、保民生、保稳定的决策部署，落实适度宽松的货币政策，改善小企业金融服务的重大金融创新举措。浙江中小企业为数众多，工行浙江省分行把金融危机当作调整转型的机遇，着力破解中小企业融资难题，为企业发展创造良好条件。金融机构的创新之举，为我省经济保稳促调、转型升级注入了新的动力。”

——浙江省委副书记、省长吕祖善

本行北京分行积极支持自主创新和高新技术产业，结合北京市重点发展的城建、能源、钢贸、医药、物流等多个领域，先后推出“能源通”、“城建通”、“医药通”、“钢贸通”、“棉贸通”、“工商物业通”6个“通”字类中小企业融资产品；针对科技型中小企业推出知识产权质押贷款业务品种，专门在中关村、亦庄开发区等小企业聚集区成立4家小企业金融业务中心，为广大中小企业提供“专职人员、专属产品、专业服务”的“三专”金融服务。

本行河北分行在所辖11个二级分行均设立了小企业金融业务中心，以中小企业“财智融通”品牌为重点，积极创新小企业融资担保方式，大力推行供应链融资方案。深入白沟、安平、香河等县域小企业产业聚集区了解客户需求，提供专业化、多功能金融服务支持。报告期内，累计向290户小企业发放贷款12.59亿元。



本行大连分行召开小企业金融业务部成立暨专营机构启动新闻发布会

Dalian Branch holding the news release conference for establishment of small enterprise bank department and also launch of special small enterprise banking institutions



本行河北分行在邢台宁晋县——“中国电线电缆之乡”就中小企业金融业务进行专题调研

Hebei Branch holding the seminar of services for Small and Medium Enterprises in Xingtai Ningjin County called "Hometown of China electrical wire & cable"

本行宁波分行成立了小企业金融服务部，并在全市设立了17家小企业金融服务中心和4家小企业专业支行，报告期内小企业贷款余额173.3亿元，比年初增加36.5亿元。宁波分行多次被宁波市人民银行、宁波市经济委员会等机构评为“宁波市金融支持小企业发展先进单位”。

本行厦门分行与厦门市湖里区经发局、联发集团有限公司、厦门原担保投资有限公司等单位联合举办推介会，率先开创“政府+银行+业主+担保公司”服务中小企业新模式，共同推进中小企业发展。

"In the current critical period of confronting global financial crisis, ICBC implements the central government strategy of sustaining growth, livelihood and stability" and the significant financial innovation of carrying out appropriate monetary policies and improving small enterprise financial services by taking the lead in comprehensively promoting the small enterprise special services in Zhejiang and deciding to establish 100 small enterprise special services institutions as well as the national network financing department in the province. There are a large number of small and medium enterprises in Zhejiang, thus, taking the financial crisis as an opportunity for adjustment and transformation, Zhejiang Branch of ICBC strived to reduce the difficulty in small enterprise financing, creating favorable conditions for enterprise development. The innovation measures of financial institutions inject impetus for the economic adjustment, transformation and upgrade of the province."

---Lv Zushan, Deputy Secretary of CPC Party Committee and Governor of Zhejiang Province

Beijing Branch of the Bank vigorously supported independent innovation and high-tech industry. Covering many fields of key development in Beijing such as urban construction, energy, steel trade, pharmaceuticals and logistics, Beijing Branch successively launched six "Express" SME financing products including "Energy Express", "Urban Construction Express", "Pharmaceuticals Express", "Steel Trade Express", "Cotton Trade Express" and "Industrial & Commercial Property Express"; developed intellectual property pledged loans for sci-tech SMEs, and specially established four small enterprise banking centers in Zhongguancun, Yizhuang development zone and other concentrative areas of small enterprises to provide them with financial services of "professional staff, special products and dedicated services".

All the 11 tier-2 branches of Hebei Branch of the Bank established small enterprise banking centers, which actively developed innovative financing and guarantee methods targeted at small enterprises and vigorously promoted the supply chain financing program by emphasizing the small enterprise "Caizhi Rongtong" brand. Hebei Branch visited the county-level industry clusters in Baigou, Anping and Xianghe, etc. to better understand customer demands and provide professional and multi-functional financial service supports. During the reporting period, loans of RMB1.259 billion in aggregate were granted to 290 small enterprises.



本行宁波分行被评为宁波市金融支持中小企业发展先进单位

Ningbo Branch is named as the Advanced Unit of Financially Supporting the Development of Small Enterprises in Ningbo City



本行安徽分行深入省内小企业调研了解金融服务需求

Anhui Branch going deep among the small enterprises in the province to investigate and understand their financial services demands

Ningbo Branch of the Bank established the small enterprise financial services department and built 17 small enterprise financial services centers and four small enterprise professional sub-branches in the city. During the reporting period, the balance of small enterprise loans was RMB17.33 billion, an increase of RMB3.65 billion compared with the beginning of the year. Ningbo Branch was also named as the "Advanced Unit of Financially Supporting the Development of Small Enterprises in Ningbo City" for many times by PBOC Ningbo Office and Ningbo Economic Committee and etc.

By jointly holding the promotion conference with Economic Development Bureau of Xiamen Huli District, Lianfa Group Co., Ltd and Xiamen Goldorigin Guarantee & Investment Co., Ltd, etc., Xiamen Branch of the Bank took the lead in creating the new mode of "government + bank + owner + guarantee company" to serve SMEs and jointly facilitate their development.

(四) 支持“三农”建设

本行采取了一系列切实有效的支农措施，加强农村金融服务，通过多种渠道和方式积极支持“三农”建设。通过信贷支持农业和粮食生产等涉农业务，积极服务于农业上下游产业链，支持农业产业化发展。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。报告期末，本行农林牧渔业、农产品加工、农资生产与供销、水库水利建设、农机具制造等支农涉农贷款余额 1,833.6 亿元，较年初增加 198.3 亿元。

● 支农涉农贷款情况统计表

单位：亿元

项 目	年末贷款余额	年初贷款余额	比年初
支农贷款	591.7	491.9	99.8
涉农贷款	1,241.9	1,143.4	98.5
支农涉农贷款小计	1,833.6	1,635.3	198.3

本行启动重点县支行变革计划，推动县支行创新发展，增强服务供给能力和业务辐射能力，拓展县域信贷市场，支持新农村建设。报告期末，全行县域支行公司贷款客户 22,916 户，贷款余额 6,709.7 亿元，分别较年初增加 3,084 户和 1,538.6 亿元，贷款余额增幅为 29.8%。

本行积极探索发展村镇银行这一新型的农村金融机构，先后在浙江平湖市和重庆璧山县两地各发起设立一家具有独立法人资格的村镇银行。



易会满副行长代表本行出席重庆璧山村镇银行开业仪式

Vice President Yi Huiman attended the opening ceremony of Chongqing ICBC Bishan Village Bank on behalf of the Bank



本行作为主发起人，发起设立浙江平湖工银村镇银行股份有限公司

As the lead promoter, the Bank initiated to establish Zhejiang ICBC Pinghu Village Bank Ltd., Co.

(五) 支持民族地区经济发展

本行一向重视民族团结，积极支持少数民族地区的经济发展。报告期，本行内蒙古分行作为全国银行业唯一一家金融机构荣获“全国民族团结进步模范集体”称号。

本行新疆分行结合新疆经济发展实际需要，积极参与支持关系国计民生重大项目的建设，为自治区经济建设提供强有力的金融服务支持。报告期，新疆分行密切关注并大力支持 15 家大企业大集团在疆投资项目，并结合项目实施的不同阶段，向企业提供营运期贷款、前期贷款等产品支持，逐步形成了以煤、电、油、运和城市基础设施建设等五大行业为重点的信贷业务局面，并积极推动优质项目银团贷款的工作进程。报告期筹组自治区交通厅 192 亿元公路建设项目和大唐新疆能源开发公司 10 亿元呼图壁水电项目银团贷款。

iv. Supporting the Development of "Agriculture, Countryside and Farmers"

The Bank took a series of practical agriculture-supporting measures, enhanced the rural financial services and facilitated the development of agriculture, countryside and farmers by means of multiple channels and modes. The Bank proactively backup to upstream and downstream sectors of agriculture and boosted the agricultural industrialization by launching the credit support in agriculture and food production and other agriculture-related business. In the meanwhile, the Bank developed financial cooperation with other banks to integrate into joint financial forces to support agriculture and provide better financial services in countryside. As at the end of the reporting period, the balance of agriculture-supporting and agriculture-related loans covering agriculture, forestry, animal husbandry and fishing, agricultural products processing, agricultural materials production, supply and marketing, reservoir and water conservancy construction, farm machinery manufacture and etc. were RMB183.36 billion, an increase of RMB19.83 billion from the beginning of the year.

● Statistics of Agriculture-supporting and Agriculture-Related Loans

Unit: RMB100 millions

Item	Balance of loans at the end of the year	Balance of loans at the beginning of the year	Comparing with the beginning of the year
Agriculture-supporting loans	591.7	491.9	99.8
Agriculture-related loans	1,241.9	1,143.4	98.5
Sum of agriculture-supporting and agriculture-related loans	1,833.6	1,635.3	198.3

The Bank initiated the renovation plan for key sub-branches at the county level, in order to boost the innovative development of such sub-branches, strengthen capacity of providing services and business synergy, expand credit loan market in county level and support the constructions of new countryside. As at the end of reporting period, the number of corporate loan customers of all the sub-branches in county level was 22,916, an increase of 3,084, while the balance of loans was RMB670.97 billion, an increase of RMB153.86 billion, compared with that at the beginning of the year. The balance of loans grew by 29.8%.

The Bank actively explored the development of village banks, the new type of rural financial institution, and set up two village banks with independent corporate capacity, respectively in Pinghu City of Zhejiang and Bishan County of Chongqing.

v. Supporting Economic Development of Ethnic Minority Regions

The Bank always attaches importance to ethnic unity and supports economic development of ethnic minority regions. During the reporting period, Inner Mongolia Branch of the Bank was the only financial institute awarded the title of "Advanced and Model Organization of National Unity" in China's banking industry.

In accordance with the actual demands of economic development of Xinjiang, Xinjiang Branch of the Bank actively participated in the construction of significant projects relating to the national economy and the people's livelihood, to offer great supporting financial services for economic development in the autonomous region. During the reporting period, Xinjiang Branch paid close attention and offered vigorous supports to the investment projects of 15 large enterprises and groups in Xinjiang; concerning the different stages of projects, the Bank also offered the products, such as project early-period loan and loan in project operating period to support such enterprises and groups, so as to gradually shape the credit loan pattern focusing on 5 major industries, namely coal, electrical power, oil, transportation and public infrastructure construction. In addition, the Bank vigorously improved the process of syndicated loans for quality projects. During the reporting period, it funded highway construction projects of Xinjiang Department of Transportation with RMB19.2 billion, and raised RMB1 billion of syndicated loans for hydropower projects in Hutubi County of Datang Xinjiang Energy Development Ltd, Co.

本行西藏分行成立仅一年左右，但在支持地方经济发展中却起着率先带头作用。报告期，西藏分行为中国华能集团公司援建的拉萨过渡电源项目发放 18,600 万元前期贷款，实现贷款业务零的突破；为青藏铁路公司发放 12,317.8 万营运资金贷款。2009 年 12 月，由西藏分行引进的西藏第一家商业性担保公司——西藏世丰担保公司正式成立，宣告了自治区无商业性担保公司历史的终结，完善了地区信用担保体系，对有效缓解自治区中小企业融资难、有力推动自治区经济社会健康快速发展起到了积极的促进作用。

Although Tibet Branch of the Bank only set up for around one year, it played a leading role in supporting local economic development. During the reporting period, Tibet Branch granted the early-period loan of RMB186 million for transaction power project by China Huaneng Group, which was the Bank's first loan business in Tibet; the Bank also granted a loan during the project operating period of RMB123.178 million for Qinghai-Tibet Railway Company as its working capital. In December 2009, Tibet Shifeng Guaranty Company, introduced by Tibet Branch was established, which declared the end of history where there was no commercial guaranty company in Tibet, and improved the regional credit guaranty system by playing an active role in effectively relieving the financing difficulty for local SMEs and boosting the sound and rapid development of economy and society of this autonomous region.



本行重庆黔江分行支持少数民族地区建设项目 --- 黔州舟白电站全景

The construction project in ethnic region supported by Chongqing Qianjiang Branch of Bank— full view of Qianzhou Zhoubai Power Station



本行西藏分行与日喀则地区行署签订太阳能光伏电站捐建项目备忘录

Tibet Branch of the Bank signing the memorandum of understanding with Shigatse Sub-branch for donation project of building a solar power station

本行广西分行大力支持自治区经济发展，积极对接龙头企业和重大项目，为中小企业客户解决融资难题，大力支持循环经济的能源基础设施建设项目，连续五年获得广西壮族自治区政府授予的“支持广西经济建设突出贡献奖”。

Guangxi Branch of the Bank strived to support economic development of the autonomous region, actively cooperated with leading enterprises and significant projects, resolved financing difficulties for SME customers, and greatly supported the energy-based infrastructure construction projects of circular economy. It was awarded “the Prize of Prominent Contribution in Supporting Economic Development of Guangxi” in five consecutive years by the People's Government of Guangxi Zhuang Autonomous Region.



本行广西分行获得广西壮族自治区党委、政府授予的“支持广西经济建设突出贡献奖”

Guangxi Branch of the Bank obtained the “Prize of Prominent Contribution to Support Economic Development of Guangxi” from the Party Committee and Government of Guangxi Zhuang Autonomous Region

03

环境层面

Environmental Performance



i. Promoting Green Credit Policy and Supporting Low-Carbon Economy	(一) 推行绿色信贷, 支持低碳经济	43
ii. Promoting E-Banking and Reducing Carbon Footprints	(二) 推广电子银行, 减少碳足迹	51
iii. Implementing a Green Office and Advocating a Low-Carbon Life	(三) 实施绿色办公, 倡导低碳生活	53
iv. Upholding Green Concept and Implementing Carbon Neutral	(四) 弘扬绿色理念, 实施碳中和	57

支持循环经济 共促和谐发展

哥本哈根气候大会的召开，预示着全球经济、产业、生产生活方式以及消费模式都将发生一场以低碳为特色的、向低碳经济转型的深刻革命。面对这场引领全球的“绿色变革”，本行大力倡导绿色金融，完善绿色信贷长效机制，推广电子银行，依托金融杠杆支持低碳经济发展；实施绿色办公，培养全员环保意识，推动经济、人文与自然环境的可持续协调发展。

（一）推行绿色信贷，支持低碳经济

报告期内，本行继续完善“绿色信贷”长效机制，严格控制“两高”行业的信贷增长，把环境风险管理根植于信贷管理之中；深入分析低碳经济对中国带来的机遇与挑战，根据不同行业及企业的碳排放水平前瞻性地调整信贷结构；认真落实国家能源结构调整与新能源产业的发展部署，积极支持可再生能源以及节能重点领域信贷需求，利用金融杠杆调整资源配置，支持低碳经济发展。

1. 完善制度建设，夯实绿色信贷基础

按照培养“绿色信贷”文化、打造“绿色信贷”银行的目标，本行不断创新绿色信贷管理模式和调控手段，通过一系列制度安排将“绿色信贷”政策贯穿于客户识别、授信评级、信贷审批、贷后管理以及系统控制等信贷流程中，进一步夯实“绿色信贷”工作基础。

本行参照国家环境保护部有关标准对企业环保风险分类标准进行了细化调整，高度重视与环保部门共享企业环保信息，充分利用人民银行征信系统中企业环境违法信息，划分客户环保风险类别，采取差别化的授信及信贷管理要求。

在企业环保风险分类的基础上，根据项目产品和技术特征，以及国家确定的环境保护、节能减排等重点领域和《国家环境保护“十一五”规划》、《节能中长期专项规划》等相关政策，制定了绿色信贷项目分类标准，在本行业务操作系统（CM2002）中启用了“绿色信贷项目标识”，完成了对全行贷款项目的分类工作。

基于国家产业政策和法规要求，结合各行业特点和发展前景，制定本行的行业信贷政策。在信贷政策中新增绿色信贷管理要求，确保信贷资源的绿色投向。

2. 严格授信审批，加快信贷结构调整

本行认真贯彻国家产业政策和环保政策，在制订客户授信方案时，及时了解国家节能和环保标准的变化，将节能减排标准纳入授信评级体系；在贷款评估和审查中，从严审查环评、土地、项目核准、备案等审批文件，对未通过环评审批或环保设施验收的高污染、高排放项目、低水平重复建设及产能过剩项目，严格执行“环保一票否决制”。

Supporting cyclic economy and promoting harmonious development

The Copenhagen summit on climate change indicates a profound reform featuring low-carbon and transition towards low-carbon footprint with respect to global economy, industry, life style and consumption pattern. Encountering this global-leading "green revolution", the Bank has heavily advocated green finance and improved the longstanding mechanism of green credit policy, popularized e-banking and supported the development of low-carbon economy by relying on financial leverage; it has also implemented green office policy to cultivate all-rounded environmental awareness and promote a sustainable and harmonious development in economy, human beings and natural environment.

i. Promoting Green Credit Policy and Supporting Low-Carbon Economy

During the reporting period, the Bank continued to improve the longstanding mechanism of "green credit policy", strictly control loan growth in high-consumption and high-emission industries, placing environmental risk management in credit management; analyzed in-depth the opportunities and challenges to China brought by the low-carbon economy and adjusted the credit structure with forward-looking perspective based on the levels of carbon emission in different industries and enterprises; carefully carried out the national strategy on adjustment of energy structure and the development of new energy industry, actively support the credit demand in renewable energy resources industry and energy conservation industry to adjust the resource allocation by using financial leverage and support the development of low-carbon economy.

1. Improving system construction and consolidating the foundation of green-credit policy

In the purpose of cultivating "green credit" policy and building up "green credit" bank, the Bank has continuously innovate on the pattern of green credit management and regulatory means and utilized the "green credit" policy through a serial of institutional arrangement in credit procedures such as customer identification, credit ranking, credit approval, post-lending management and system control to further consolidate the "green credit" foundation.

The Bank made sophisticated adjustment on the classification standards of enterprise environmental risks by referring to the related standards from the Ministry of Environmental Protection of China. The Bank has made detailed adjustment with respect to the standard of classification on identification of environmental protection for enterprises, paying close attention on information sharing of environmental protection with the environmental protection departments, fully utilize environmental violation information of enterprises in the credit rating system of the People's Bank of China to classify the category of environmental risk of the customer and adopt differentiated lending and credit management requirement.

On the basis of the classification of enterprise environmental risks, according to the products and technical features of the project and such key fields as environmental protection, energy conservation and emission reduction as well as relevant policies of National Environmental Protection Eleventh Five-Year Plan and the Mid-to-Long-Term Energy Conservation Plan issued by the State, the Bank has formulated the standard of classification for the green credit projects and started to use the "green credit project mark" in the business operational system of the Bank (CM2002), completing the classification of loans of the Bank.

According to the requirement of national industrial policy and regulations, combining the characteristics and development potential of different industries, the Bank has formulated the industrial credit policy of the Bank, which has newly added the requirements of green credit management to ensure the credit resources to be invested in the environmental protection fields.

2. Tightening examination and approval of credit granting and accelerating the credit structure adjustment

The Bank has diligently implemented the national industrial policy and environmental protection policy. In the process of credit granting for customers, the Bank has conducted immediate research on changes in the national energy conservation standards and environmental protection standard and placed the standards of energy conservation and emission reduction into the credit ranking system; in the process of loan appraisal and examination, the Bank has tightened examination on documents related to assessment of environmental compliance, land, as well as verification and filing of projects; The policy of "vetoing environmentally unqualified projects by a single vote" has been strictly implemented in projects failing to pass the approval of environmental evaluation or examination of environmental protection facilities as a result of high-pollution and emission, repetitive low-quality construction as well as overcapacity.

严格执行“环保一票否决制”。

本行河北分行在受理某味精集团有限公司研发中心项目和味精废水深度处理回用工程项目共计 1.5 亿元项目贷款时，坚决贯彻“绿色信贷”政策，加强环保审查，发现该项目环保风险很大，不符合“绿色信贷”要求，否决了该笔贷款。2009 年 5 月，央视《焦点访谈》曝光了该集团偷排污水、向林地擅自倾倒污泥污染环境等问题。该公司因违规排放，被强制实施停产整治。本行的环保政策“一票否决制”从根本上杜绝了环保违法企业或违法项目新增融资，真正将国家的产业政策与本行的绿色信贷政策落到了实处。

为加快信贷结构升级调整，本行采取“扶优限劣、有保有压”的总体信贷原则和政策。对于钢铁、水泥、平板玻璃、煤化工、多晶硅、风电设备、电解铝、造船等国家重点提示风险的产能过剩行业，本行充分发挥授信总量控制和结构调整的导向作用，一方面严格控制贷款总量规模，另一方面从新客户信贷准入、存量客户分类以及劣质客户压退等方面制定了系统的管理制度。通过名单制管理方式，对行业中符合国家产业政策、环保要求的核心企业给予信贷资源倾斜；同时对环保违法、降耗减排达标不佳、管理落后、发展前景差的客户加大压缩力度，控制信贷投放。报告期末，本行在上述 8 个产能过剩行业的贷款余额为 1,299.7 亿元，比年初下降 71.4 亿元；不良贷款余额 23.2 亿元，比年初减少 12.4 亿元，不良贷款率为 1.79%，比年初下降 0.81 个百分点。



本行河北分行以总得分第一名的优异成绩，荣获由人民银行石家庄中心支行、河北环保厅、河北银监局联合颁发的“绿色信贷优秀单位”称号

Hebei Branch of the Bank is named as "Green Credit Outstanding Unit" with the first ranking of total score by Shijiazhuang Central Sub-branch of PBOC, Department of Environmental Protection of Hebei Province and CBRC Hebei Office

● “产能过剩”行业贷款统计表

单位：亿元

产能过剩行业	年末余额	年初余额	较年初增减额
钢铁	838.2	876.9	-38.7
水泥	107.3	112.7	-5.4
平板玻璃	13.3	15.1	-1.8
煤化工、电石	100.7	101.2	-0.5
多晶硅	8.2	4.5	3.7
风电设备	6.6	29.6	-22.9
电解铝	131.3	147.5	-16.2
造船	94	83.6	10.4
产能过剩行业小计	1,299.7	1,371.1	-71.4

3. 支持环保产业，发展环境金融产品

本行充分认识到拓展绿色信贷市场对推动信贷业务可持续发展、优化信贷结构的重要意义，不断加强绿色信贷项目营销，在同等风险、收益情况下，优先支持绿色信贷项目。

Strictly implementing the policy of “vetoing environmentally unqualified projects by a single vote”

When examining a project loan totaling RMB150 million for the investment in the research center and the recycle project of waste water advanced treatment of a certain MSG manufacturer, Hebei Branches of the Bank resolutely implemented “green credit” policy, tightened the environmental protection examination, and found that the project had significant environmental risks and was not in line with the requirement of “green credit” policy, therefore, the loan was vetoed. In May 2009, CCTV Topics in Focus program revealed the environmental pollution problems of the corporation involving in secretly discharge of waste water and arbitrarily dumping sludge into the woodland. Because of the illegal discharge, the corporation was forced to close for remediation. The policy of “vetoing environmentally unqualified projects by a single vote” of the Bank has fundamentally eradicated newly increased financing for environmentally non-compliant enterprises or projects and materialized the State's industrial policy and the green credit policy of the Bank.

To accelerate upgrading and adjustment of the credit structure, the Bank has adopted the overall credit principle and policy of “supporting the good while restricting the bad; having both protection and limitation”. For over-capacity industries, including steel, cement, plate glass, coal chemical, polysilicon, wind power equipment, electrolytic aluminum, and ship building, which was warned by the State for the risk in association of over-capacity, the Bank has amplified the guiding function regarding control in overall quantity of credit granting and structural adjustment. On one hand, the Bank strictly controlled overall lending quantity; on the other hand, the Bank formulated systematic management system in respects of credit granting of new customers, classification of existing customers and compelled ejection of inferior customers, etc. By adopting the mode of management through the maintenance of enterprises list in each sector, the Bank lay more credit resources towards key enterprises in the industry that are in line with State's industrial policy and environmental requirement; meanwhile, intensified the shrink in resources for enterprises that were environmentally non-compliant and failing to meet the standards of consumption reduction and emission reduction, as well as enterprises with laggard management and poor development potential. At the end of reporting period, the balance of loans granted to the eight aforementioned over-capacity industries by the Bank was RMB129.97 billion, decreased by RMB7.14 billion as compared with the beginning of the year; the balance of non-performing loan was RMB2.32 billion, decreased by RMB1.24 billion as compared with the beginning of the year, the ratio of non-performing loan was 1.79%, declined by 0.81 percentage point as compared with the beginning of the year.

- **Loans for Industries with Spare Capacity**

Unit: RMB100 millions

Over-capacity industries	At the end of the year	At the beginning of the year	Changes to the year-beginning
Iron & Steel	838.2	876.9	-38.7
Cement	107.3	112.7	-5.4
Plate glass	13.3	15.1	-1.8
Coal chemical, calcium carbide	100.7	101.2	-0.5
Polysilicon	8.2	4.5	3.7
Wind power equipment	6.6	29.6	-22.9
Electrolytic aluminium	131.3	147.5	-16.2
Ship building	94	83.6	10.4
Subtotal	1,299.7	1,371.1	-71.4

3. Supporting environmental protection industry and developing environmental-friendly financial products

The Bank has fully realized the importance for developing green credit market in enhancing credit business for sustainable development and optimizing credit structure, continued to reinforce marketing in green credit programs, and took priority on supporting green credit projects with the same risk and benefit.

报告期末，本行在环境保护重点工程项目的贷款余额达到 **1,149.29** 亿元，新能源开发或利用项目的贷款余额达到 **1,029.25** 亿元，同时本行还积极支持节能重点工程、清洁发展机制、先进环保技术的推广运用、资源综合利用等项目。



李晓鹏副行长出席马来西亚污水处理项目 20 亿美元合作协议签约仪式

Vice President Li XiaoPeng attending the signing ceremony of the cooperation agreement on the USD2 billion worth Malaysian sewage treatment project

● 部分绿色信贷项目统计表

绿色信贷项目分类	贷款		客户		项目		不良贷款	
	余额 (亿元)	数量 (户)	数量 (个)	数量 (个)	余额 (亿元)	比率 (%)		
环境保护重点工程	1,149.29	457	673		1.65	0.14		
新能源开发或利用项目	1,029.25	320	441		2.24	0.22		
节能重点工程	566.69	194	237		2.05	0.36		
清洁发展机制项目	428.1	163	209		2.17	0.51		
先进环保技术的推广运用项目	285.24	96	116		0.34	0.12		
资源综合利用项目	225.07	78	103		0	0		
其他节能减排技术改造工程	396.28	217	320		13.24	3.34		

清洁发展机制项目。

本行宁夏分行向某风电有限公司一期“4.5 万千瓦风力发电机组”工程项目、二期“45 兆瓦风力发电机组”项目累计发放贷款 1.75 亿元。该项目将有利于改善宁夏地区能源结构，减少常规能源的消耗，同时可减少二氧化碳排放（预计年均减排约 10 万吨），保护生态环境，被国家发改委批准作为清洁发展机制（CDM）项目。

高原湖泊保护项目。

位于云南省大理白族自治州的洱海是云南省第二大淡水湖泊和国家级自然保护区、风景名胜旅游区，具有调节气候、提供生产生活用水等多种功能。湖泊水环境质量好坏、水资源能否永续利用，关系到整个滇西北地区当前与今后社会经济的可持续发展。本行云南分行向大理湖滨带生态修复建设工程、洱海流域村落面源污染治理工程项目先后发放项目贷款 2 亿元，支持大理州在洱海流域开展湖滨带物理基底修复、生态恢复、湖滨带景观设计、湿地整理等工作，对 100 个村寨进行污水处理设施、生态旱厕和公厕建设，为洱海水质的提高创造条件。

At the end of reporting period, the loan balance of the Bank granted to key environmental protection projects reached RMB114,929 million, loan balance granted for exploration or application of new energy resources was RMB102,925 million. In the meantime, the Bank has also made active support on projects such as key energy conservation projects, clean development mechanism, promotion and application of advanced environmental protection technology and comprehensive usage of resources.



本行成功筹组广州某集团垃圾处理项目 80 亿元银团贷款，用于支持建设遍及广州十区二市共 14 个生活垃圾处理设施项目

The Bank successfully granted a RMB8 billion syndicated loan to a waste treatment project of certain Guangzhou corporation to support the construction of 14 household garbage treatment facilities across ten districts and two counties of Guangzhou city

● Part of Green Credit Projects

Classification of green credit projects	Loans	Clients	Projects	Non-performing loans	
	Balance (RMB100 millions)	Number	Number	Balance (RMB100 millions)	Ratio (%)
Key projects of environmental protection	1,149.29	457	673	1.65	0.14
Exploration or application projects of new energy resources	1,029.25	320	441	2.24	0.22
Key energy conservation projects	566.69	194	237	2.05	0.36
Clean development mechanism projects	428.1	163	209	2.17	0.51
Promotion and application projects of advanced environmental protection technology	285.24	96	116	0.34	0.12
Comprehensive usage of resources projects	225.07	78	103	0	0
Other technical reconstruction projects on energy saving and emission reduction	396.28	217	320	13.24	3.34

Clean Development Mechanism project. The Ningxia Branch of the Bank has accumulated RMB175 million loan to the phase I project of "45,000 KW wind generating set" and the phase II project of "45MW wind generating set" for certain wind power corporation. This project would be constructive in improving the energy structure of Ningxia district and reducing consumption of normal energy resources, in the meantime, reducing CO₂ emission (estimated average reduction of 100,000 tone annually), thus protecting ecological environment, which was approved as Clean Development Mechanism (CDM) project by NDRC (National Development and Reform Committee).

Protection projects over lakes in plateau. Erhai Lake, located in Dali Bai Autonomous Prefecture of Yunnan Province, is the second largest fresh lake of Yunnan Province and the national-level nature reserve as well as scenic spots with multiple functions of climate regulation and water provision for production and domestic usage, etc. The environmental quality of the lake's water and whether the water resource can be sustained on a long term basis are closely associated with the current and future sociometric sustainable development for entire northwest district of Yunnan province. The Yunnan Branch of the Bank has successively made RMB200 million loans to the Dali lakeshore ecological restoration construction project and village pollution treatment project of Erhai Lake watershed to support the physical restoration of lake shore basis, ecological restoration, scenic design of the lake shore, wetland fixing, etc, and building up of sewage treatment facilities, ecological dry toilets and public toilets in 100 villages to create conditions for enhancing water quality of Erhai Lake.

节水灌溉滴灌项目。

新疆沙雅县是自治区的主要棉花产区，由于季节性缺水矛盾突出，灌水技术落后，灌溉水利用系数较低，水资源浪费现象比较严重，严重制约了该县的棉花的生产和相关经济的发展。为此，当地政府决定实施 20 万亩高标准节水灌溉项目，计划将棉花灌溉由淹灌改建成滴灌。项目建成后，一方面可抑制地下水水位上升、防止土壤次生盐渍化；另一方面节约的水量可用于发展生态建设，通过增加植被覆盖率达到涵养水源，维护生态系统平衡。本行新疆分行认为该项目符合循环经济发展的要求，为其提供了贷款支持。

**海域综合整治项目。**

厦门某海域综合整治工程规划总面积 114 平方公里，通过水产退养、清淤整治以及配套基础设施建设等，将形成交通便捷、配套完善、环境优美的生态化海滨新城。截至报告期末，本行对该项目搭桥贷款余额 6.5 亿元，项目贷款余额 3.6 亿元。项目建成后能缓解当地环境、资源和城市空间压力，拓展海湾经济与城市发展空间；大量的清淤还将改善和提升该地区海域生态和环境质量，有助于环保和生态修复。

工业废水处理及厂房除尘技术改造项目。

湖南某钢铁公司是当地环境保护、节能减排重点企业。本行湖南分行配合当地生态文明建设，发放环保贷款 9 亿元，支持该公司对工业废水处理及厂房除尘系统进行技术改造。项目建成后，预计年节水量 1.08 亿吨，年减排生产废水 2.19 亿吨，年节约标煤 1.45 万吨，企业综合经济效益和社会效益明显。

环境治理改造项目。

李村河是青岛市重点改造的五大排水系统之一，2009 年以前，李村河因为污水横流，臭气熏天成为青岛市的污点之一。2009 年 3 月，青岛市李沧区政府正式确定了李村河改造方案。本行青岛分行为该项目授信 5 亿元，目前已按项目进度实际发放贷款 1.9 亿元，李村河改造工程已取得可喜进展。

Reconstruction project for environmental improvement. Licun River is one of the five largest drainage system reconstruction projects in the city of Qingdao. Before 2009, Licun River has been one of stained spots in Qingdao city due to open sewers and bad smell. In March 2009, Qingdao Licang district government officially confirmed the Licun River reconstruction plan. The Qingdao Branch of the Bank has made a RMB500 million loan to the project. At present, the actual offered loan is RMB190 million as per progress of the project. Licun River reconstruction project has gained successful development.

Water-saving trickle irrigation project.

Xinjiang Shaya county is the main cotton production area of the autonomous prefecture. Because of the remarkable seasoned water shortage problem, laggard water irrigation technology and low utilization factor of irrigation water, there is a serious problem of water resource waste, which has heavily limited the cotton production and development of relevant economy of the county. In this respect, the local government decided to carry out the 200,000 mu high-standard water-saving irrigation project and planed to change the flooding irrigation for cottons into the trickle irrigation. Once completion of the project, on one hand, it can curb increase of underground water level and prevent soil secondary salinization; on the other hand, the saved water can be utilized to develop ecological construction, which can realize water source containing and maintaining balance of ecological system by increasing vegetation coverage ratio. The Xinjiang Branch of the Bank considered the project to be in line with requirement of cyclic economy and provided the loan support for it.

Comprehensive improvement project of sea area.

The total planned area of the comprehensive improvement project for certain sea area in Xiamen is 114 sq.km. By adopting retreat culture of marine lives, desilting and improvement and supporting infrastructure construction, etc, it will form a new ecologic city shore convenient in transportation with complete supporting facilities and beautiful environment. As of the end of reporting period, the balance of bridging loan to this project of the Bank was RMB650 million and the balance of the project was RMB360 million. Upon completion of the project, it could relieve the pressures on local environment, resources and city space, extend the economy of the city and space of city development; the mounting desilting would also improve and boost marine ecology and environmental quality of this area, which is constructive to the environmental protection and ecological restoration.

Industrial waste water treatment and plant de-dusting technological reform project.

A certain iron & steel corporation in Hunan Province is the key enterprise in local environmental protection and energy conservation & emission reduction. To coordinate local ecological civilization construction, the Hunan Branch of the Bank has made a RMB900 million loan to support the company for the technical reconstruction over industrial waste water treatment and plant de-dusting system. Upon completion of the project, it is estimated the annual quantity of water saving will be 108 million tone, annual production waste water emission reduction 219 million tone and annual standard coal saving 14,500 tone, which has a remarkable comprehensive economic benefit and social benefit for the enterprise.



李村河旧貌换新颜

The appearance of Licun River has been totally changed



4. 加强交流培训，提高环境责任意识

报告期内，本行积极组织学习交流，深化对“低碳经济”和“低碳金融”的认识与理解，在全行范围内开展不同层次的绿色信贷集中培训，邀请专家举行专题报告，参加监管部门及环保部门举办的绿色论坛和座谈会。同时，本行加强国际交流，接待了越南“绿色信贷”考察团，参加了世界自然基金会举办的可持续金融学习，有效地宣传和推广了本行绿色信贷政策，提升了自身能力。



魏国雄首席风险官出席本行与银监会举办的“中国银行业绿色信贷建设座谈会”

Chief Risk Officer Wei Guoxiong attending the Chinese Banking Industry Discussion Meeting on Green Credit Construction held by the Bank and CBRC (China Banking Regulatory Commission)



广东银监局孟建波副局长就“温室效应对金融的影响”问题为本行作专题辅导

Meng Jianbo, deputy director general of the Guangdong Banking Regulatory Bureau, was holding a special counseling seminar on "impacts of green house effect on finance" for the Bank

(二) 推广电子银行，减少碳足迹

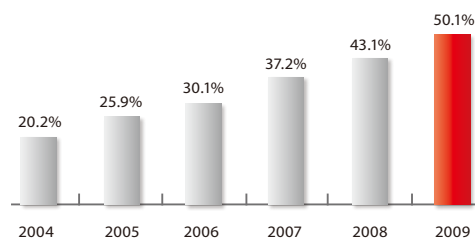
本行始终致力于运用先进科学技术创新金融服务产品，为客户提供高效率、低成本的优质服务。2000年开办电子银行业务以来，本行通过无纸化服务为社会节省了大量资源，降低了业务发展对实体经营场所的依赖，减少了碳排放。

1. 提高效率，降低能耗

本行电子银行整合、优化了各项业务处理流程，实现了业务处理全程电子化。报告期内，本行电子银行业务量占比已经达到50%以上，相当于15,000个物理网点、15万名柜员的业务规模，节约了人力和物力，提高了业务处理效率，降低了能源消耗。

报告期内，电子银行全年办理的业务量相对于柜面操作节约成本199亿元，电子银行客户规模和交易额继续保持快速增长，市场领先优势进一步巩固。

电子银行业务量占比
Ratio of e-Banking businesses



4. Strengthening communication and training, raising awareness on environmental responsibility

During the reporting period, the Bank has actively organized learning and communication and deepened understanding on “low-carbon economy” and “low-carbon finance”. In addition, it also conducted bank-wide concentrated training on green credit in different levels, invited experts to hold special report, participated green forums and discussion meetings held by regulatory authorities and environmental protection department. In the meantime, the Bank reinforced the international exchange, entertained the Vietnamese delegation of “green credit”, and participated in the training program on sustainable finance held by the Global Natural Fund and effectively propogandized, popularizing the green credit policy of the Bank, and boosting capability of the Bank.



魏国雄首席风险官与越南绿色信贷考察团交流绿色信贷工作建设情况

Chief Risk Officer Wei Guoxiong communicating with the Vietnam Delegation of Green Credit on the development of green credit

ii. Promoting E-Banking and Reducing Carbon Footprints

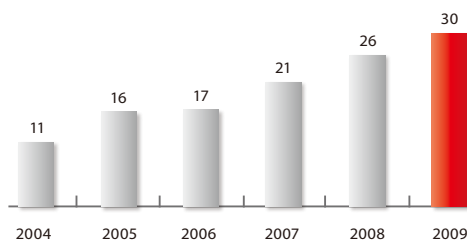
The Bank has been devoted to using advanced science and technology to make innovation for financial services and products, providing customers with highly efficient and low-cost services. Since the commencement of e-Banking business in 2000, the Bank has saved a great deal of resources for society by adopting paperless services, reduced the dependence on physical operational site along with business development and reduced carbon emission.

1. Enhancing efficiency and reducing energy consumption

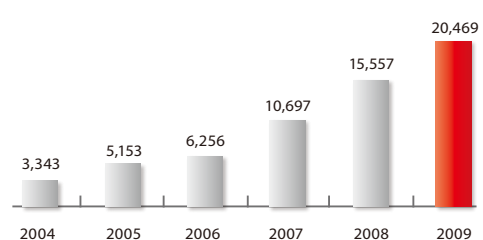
The e-Banking of the Bank has integrated and optimized a variety of business processing procedures and realized electronization in the entire processes for business processing. During the reporting period, the ratio of e-Banking business has reached more than 50%, equivalent to the business scale of 15,000 physical outlets and 150,000 bank tellers. This has saved manpower and resources, boosted business processing efficiency and reduced energy consumption.

During the reporting period, the volume of transactions processed through e-banking in the whole year saved cost of approximately RMB19.9 billion as compared to those processed through the counter-based operations. Customer base and transaction volume of the e-banking business continued to grow rapidly, further consolidating its market leading advantages.

ATM 累计交易笔数 (亿笔)
Number of accumulated ATM transactions
(100 million transactions)



ATM 累计交易额 (亿元)
Amount of accumulated ATM transactions
(RMB100 millions)



2. 节约资源，减少排放

本行电子银行为客户直接节省了大量的纸张、油墨等易耗资源，降低了企业、个人对水、电、油等资源的需求。如网上银企对账、电子对账单、电子回单、工行信使、电子工资单等业务就是典型的资源节约型业务。如果按照每家企业每月节省纸张 1 公斤计算，目前工行拥有的近 70 万网上银企对账用户全年就可以节省纸张约 8,000 吨，相当于种植了约 16 万棵树，减少了近 2,000 吨的二氧化碳排放量。本行网上银行、电话银行、手机银行为客户提供了直接办理金融业务的渠道，客户不必奔波于银行网点即可自助办理缴费、理财等各种非现金类业务，节省了大量的交通费用和时间，减少了碳排放。



本行湖南分行电子银行客户体验区

Experience zone for e-Banking customers of Hunan Branch of the Bank

3. 加大宣传，普及应用

报告期内，本行积极开展各种电子银行业务的推广活动，推动电子金融产品的应用和普及。如举办电子金融产品“校园行”活动，通过组织产品演示会等形式，向广大学生介绍本行网上银行、“牡丹灵通卡·e 时代”等金融新产品，推动电子金融产品的普及应用。

(三) 实施绿色办公，倡导低碳生活

本行开展形式多样的节能宣传教育，努力提升全体员工的节能减排意识；推广无纸化办公、实施“绿色照明”工程、建设“绿色大厦”，降低自身运营成本，推动了节能降耗工作的开展，支持和促进了生态环境保护。

2. Resource saving and emission reduction

E-Banking of the Bank has allowed customers to save a great deal of consumable resources such as paper and ink, reducing the enterprises' and individuals' demand for resources such as water, power and oil. For example, online bank-enterprise account reconciliation, electronic bank statement, electronic receipt, SMS service and e-payroll are typical resource-saving businesses. Assuming each enterprise saves 1 kg of paper monthly, annual paper savings for nearly 700,000 customers of our online bank-enterprises reconciliation accounts would be about 8,000 tons, equivalent to planting 160,000 trees and reducing about 2,000 tons of CO₂ emission. Internet banking, telephone banking, and mobile banking services of the Bank have provided customers with channels for direct business processing. Customers can conduct services of a variety of non-cash businesses such as fee payment and wealth management without going to a bank outlet, which would save a great deal of transportation fees and time, resulting in reduced carbon emissions.



本行河北分行开展的“校园行”个人网银推广活动

"College tour", a promotion activity for personal e-Banking held by Hebei Branch of the Bank

3. Increasing promotion efforts on application and popularity of e-Banking

During the reporting period, the Bank actively held various promotion activities for e-Banking businesses to promote the application and popularity of e-financial products. For example, the Bank arranged a "college tour" on e-financial products to introduce to students various new financial products such as internet banking and "Peony MoneyLink Card • e-time" by organizing product demonstration to promote the application of e-financial products.

iii. Implementing a Green Office and Advocating a Low-Carbon Life

The Bank has arranged a variety of energy conservation promotional and educational activities to enhance the awareness of energy saving and emission reduction for all staff members. The Bank has promoted paperless office, implemented "green lighting" project, built "green building", reduced operation costs, promoted energy conservation and emission reduction and supported and promoted ecological environmental protection.

1. 加强节能教育，根植环保文化

本行定期举办环保知识讲座，利用多种形式开展节能新产品、新技术和节能小知识宣传，向员工普及相关知识与技巧，培养员工的环保理念，让员工养成潜移默化的环保习惯；组织开展“节能降耗，从我做起”活动以及“节能降耗，科学发展”征文，广泛交流节能降耗的措施和经验，将节能降耗转化为员工的自觉行动，在员工中牢固树立了环保理念，营造了重节能、低排放的良好工作文化。

2. 推广绿色办公，打造节约型银行

本行从 2001 年开始推广无纸化办公，先后开发投产了公文处理系统、公文审批系统、综合档案管理系统，实现了电子公文、信息文档在总行、分行及其内部部室之间的无纸化流转，大幅度减少并逐步取消了纸介质。据不完全统计，自实施办公自动化以来，全行每年减少纸张支出约 230 万元，累计节省纸张支出 2,070 万元。自启动信贷业务电子化审批工作以来，改变了以往纸质资料邮寄传递的传统业务受理模式，减少了各基层分支机构约 70% 的纸质资料，总行和一级（直属）分行的纸质资料更是减少了 90% 以上，每年节约资料送审成本约 2,000 万元。

本行将节能降耗纳入日常管理，制定完善了节能降耗工作制度，同时鼓励各级分支机构积极探索节能降耗的新模式，自觉监测能耗情况。报告期内，本行继续提倡打印纸双面使用，尽量避免无谓用纸；倡导在参加会议或活动时，尽量使用个人的水杯，减少一次性纸杯的使用数量；对电池等污染性废弃物做了回收处理，避免了乱扔乱放所造成的环境污染；在一些网点推出了纸张回收箱，把可以再利用的纸张按大小分类放置，以便他人循环利用。

总行本部持续监测办公能耗情况，近三年来，在员工人数增加的情况下，耗水、耗电、耗气及耗油量基本维持平稳。

● 总行本部办公楼能耗统计表

项目	2009	2008	2007
办公耗电量（千瓦时）	11,905,200	11,081,520	10,891,440
办公耗水量（吨）	109,841	108,690	112,481
锅炉蒸汽耗水量（吨）	4,304	4,987	5,625
锅炉耗气量（立方米）	298,922	291,928	287,467
公务用车耗油量（升）	189,996	176,168	189,761

1. Reinforcing energy conservation education and promoting an environmental protection culture

The Bank has held regular seminars on environmental protection knowledge, promoted new energy conservation products, new technology and energy conservation tips by using various forms, and promoted relevant knowledge and techniques to staff to cultivate their environmental protection concept and let them subconsciously form an environmental protection habit. The Bank has also organized an "energy conservation and emission reduction, starting from myself" activity and has solicited articles or essays on "energy conservation, emission reduction and scientific development" to exchange measures and experiences on energy conservation and emission reduction in order to turn energy conservation and emission reduction into conscious actions, to set up an environmental protection concept for the staff, and to create a good working culture with an emphasis on energy conservation and low emission

2. Promoting green office work and forging a conservation-minded bank

Starting in 2001, the Bank has started to promote paperless office work and successively developed and put into use document processing system, document examination and approval system, comprehensive archive management system, which has made paperless circulation available for electronic official documents and information files among the Head Office, Branches and internal departments and offices, largely reduced and gradually abolished paper media. According to incompletely statistics, since office automation, annual saved paper expenditure per year of the Bank is about RMB2.30 million with an accumulated paper expenditure saving of RMB20.70 million. Since initiation of electronic examination & approval for credit business, the traditional business acceptance model by using paper mailing has been changed; about 70% of paper information has been reduced from various basic level branches; more than 90% of paper information has even been reduced from the Head Office and tier-one branches (directly under the Head Office); the annual information delivery cost saving was about RMB20 million.

The Bank has placed energy conservation & emission reduction into routine management, formulated and improved working system on energy conservation & emission reduction; at the same time, encouraged all levels of branches to actively explore new forms of energy conservation & emission reduction and consciously monitor energy consumption. During the reporting period, the Bank kept advocating double-face usage of printing paper to avoid useless usage of paper; advocated to use personal water cup in the event of participating meetings or activities to reduce usage of one-time paper cup; recycled polluted wastes like batteries, etc to avoid environmental pollution due to littering; placed paper recycling bins in some outlets, and classified re-useable paper in different sizes to allow recycle usage.

The Head Office of the Bank kept monitoring office energy consumption. In recent three years, with the increasing number of staff, consumption of water, power, gas and gasoline has almost maintained the same.

● Energy consumptions of office buildings in Head Office

Items	2009	2008	2007
Power consumption of offices (kwh)	11,905,200	11,081,520	10,891,440
Water consumption of offices (tone)	109,841	108,690	112,481
Water consumption of boilers (tone)	4,304	4,987	5,625
Gas consumption of boilers (m ³)	298,922	291,928	287,467
Gasoline consumption of official vehicles (L)	189,996	176,168	189,761

3. 建设绿色大厦，降低能耗成本

本行在全行范围内推行“绿色照明”工程，对全部营业网点、办公场所的各类照明设施进行全面调查，对不符合绿色照明标准的，要求在 2010 年上半年前全部更换为节能灯具；对新建和装修改造网点的灯具以及已坏需更新的灯具，一律要求安装或改装节能灯。

本行总部依靠科技改装了节能设施，从源头上控制“长流水”现象；合理控制空调温度，无论酷暑严冬，空调均设定在合理温度范围之内，减少了温室气体的排放；合理减少非高峰时段电梯运转台数，提倡员工尽量减少电梯使用。

本行河南分行将原有溴化锂中央空调手烧锅炉更换为螺杆式压缩中央空调，节约水、煤、电、环保费近 70 万元，节约减排效果明显。

本行浙江分行对锅炉进水系统进行了改造，把过去冬季浪费的余热送回到锅炉进水箱内，重新加热进水箱，提高了进水箱水温，达到了节约能耗效果。对现有锅炉进行了大修，特别对锅炉内的炉堂重新进行保温，使锅炉热效益得到显著提升。同时，加强对办公大楼用电功率的监测，减少大楼内线路的无功损耗。

本行河北廊坊分行对办公大楼中央空调系统和水泵循环系统进行升级改造，有效压降了能耗，荣获年度“优秀节能用户”称号。



(四) 弘扬绿色理念，实施碳中和

本着“助力环保，回报社会”的绿色理念，本行努力推动与环保机构、公益组织间的交流合作，积极参与社区环保公益，以自身行动向社会、客户、合作伙伴宣扬环保知识，促进环境友好，努力提高全社会的环保意识。

1. 坚持义务植树

本行总部及各级分支机构积极组织、参与义务植树，在改善生态环境的同时，增强了员工植绿、护绿、爱绿的责任感。

报告期内，总行本部投入义务植树绿化费 4.5 万元，同时，完成义务植树任务 5,520 株，养护树木 4,418 株。

3. Building green buildings and reducing energy consumption cost

The Bank promoted bank-wide “green lighting” project, made thorough investigation over all kinds of lighting facilities in all banking outlets and offices, requiring those disqualifying for green lighting to be changed into energy conservation fixture prior the first half year of 2010; fixture in newly built or decorated outlets or upgraded fixture were all required to be energy conservation lamps.

The Head Office of the Bank made modification on energy conservation equipments based on science & technology, avoiding “running water” phenomena from headstream; controlled the temperature of air conditionings in a reasonable range, no matter it was in cold winter or hot summer, the air conditioning temperature were all maintained at a reasonable level, thus reduced emission of greenhouse gas; reasonably reduce the number of running elevators in the non-peak time, called upon staff to reduce usage of elevators as possible.

Henan Branch of the Bank changed original lithium bromide central air conditioning hand-fireboiler to a screw-type compressing central air conditioning, thus saved water, coal, power and environmental protection charges of about RMB700,000. The effect of saving and emission reduction was remarkable.

Zhejiang Branch of the Bank has upgraded the water intake boilers system, allowing prior waste afterheat being sent back to the water intake box, reheating the water intake box, thus increasing its temperature resulting in energy savings. Zhejiang Branch made large-scale modifications on existing boilers, particularly conducted heat preservation renewal of boiler interiors, significantly increasing the heat efficiency of the boilers. Zhejiang Branch also strengthened the monitoring of electricity consumption in its office buildings and reduced reactive energy loss of electric wires.

Langfang, Hebei of the Bank has upgraded the central air conditioning system and circulation system of water pump in the office building, effectively lowered down energy consumption and won the prize of “Outstanding Energy Saving Unit” for the year.

iv. Upholding Green Concept and Implementing Carbon Neutral

Based on the green concept of “supporting environmental protection, repaying society”, the Bank has made efforts to promote exchange and co-operation with environmental protection organizations and commonweal organizations, proactively participated in public benefit activities for environmental protection of communities, through its own actions to advocate environmental protection to the society, customers, partners, thus, enhancing environmental protection and boosting environmental protection awareness of the whole society.

1. Continuous voluntary tree-planting activities

The Head Office of the Bank and branches in different levels actively organized and participated voluntary tree-planting activities, while improving ecological environment, it also has strengthened the sense of responsibility of green-planning, green-protection and green-love for the staff members.

During the reporting period, the Head Office of the Bank expended RMB45,000 for voluntary tree-planting, planted 5,520 trees and cared for 4,418 trees.

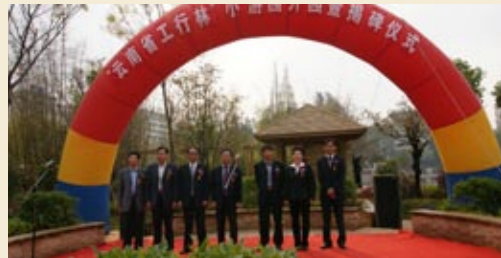
本行山东分行建设“青年建功示范林”，对平邑县柏林镇大涝峪村万亩荒山进行长期绿化改造。近三年来向该荒山捐款 10 万余元，开展植树活动 6 次，植树 3 万余株，绿化荒山千余亩，收到良好生态效益和社会效益。

本行云南分行出资兴建的昆明市五华区篆塘公园“工行林”正式开园。这是继 2008 年云南分行在昆明官渡广场出资建设“工行林”后的第二个“工行林”。本行云南分行为两个“工行林”建设共出资 113 万元。



本行山东分行青年建功示范林揭牌仪式

Ceremony to unveil the nameplate of "Youth Meritorious Demonstration Forest" held by Shandong Branch of the Bank



本行云南分行出资兴建“工行林”正式开园

Official opening of the "ICBC Forest" funded by Yunnan Branch of the Bank

本行陕西分行营业部开展了“拥抱春天——青年爱心公益植树”主题团日活动，组织 50 余名青年志愿者参加公益植树和青年团队活动。

本行河南分行持续组织员工赴新郑始祖山开展义务植树造林活动，全年植树 5,000 余株；还组织青年员工积极参与地方植树造林活动，先后动员 1,000 余人次，出资 3 万多元，植树 16 亩，种植树苗千余棵。

本行黑龙江分行义务植树 50 余亩，近千棵针叶松树，对生态功能区建设做出贡献；同时还响应当地政府“打造山水园林城市”的号召，参加了七台河市茄子河宏伟镇绿化工作，植树 1,000 棵，赞助采购树苗款 3 万元。

本行数据中心（北京）开展了以“播种青年希望，收获绿色未来”为主题的春季公益植树活动，50 名员工共植树 200 余棵。

Shandong Branch of the Bank planted a "Youth Meritorious Demonstration Forest", having the 10,000 mu barren mountain in Dalaoyu Village, Bolin Town, Pingyi County afforested in a long term basis. For recent three years, the Branch has made RMB100,000 donation for this barren mountain, conducted tree-planting activities 6 times with 30,000 trees being planted, and had about 1,000 mu barren mountain afforested, resulting in good ecological and social benefits.

The "ICBC Forest" funded by Yunnan Branch in the Zhuantang Park, Wuhua District, Kunming City, Yunnan Province, has been officially opened. This is the second "ICBC Forest" at Kunming Guandu Plaza constructed and funded by Yunnan Branch. Yunnan Branch of the Bank has expended 1.13 million for the construction of two "ICBC Forest".

The Operation Department of Shaanxi Branch of the Bank has organized the activity titled "Embrace Spring—youth charity tree-planting theme league day". There were more than 50 young volunteers participating in public tree-planting and the League team activity.

Henan Branch of the Bank continued to organize staff going to Shizu Mountain of Xinzheng to participate in the voluntary tree-planting activity and planted more than 5,000 trees for the year; it also organized young staff members actively participated in the local activities for tree-planting. More than 1,000 persons have participated in successive with expenditure of over RMB30,000, planting trees of 16 mu and over 1,000 saplings.

Heilongjiang Branch of the Bank has planted over 50 mu in the voluntary tree-planting activity with almost 1,000 needle pine planted, making contributions to the construction of the ecological function area; at the same time, it responded to the call on of local government for "creating landscape garden city", the staff members has participated in the tree-planting activity held in Hongwei Town, Qiezi River, Qitaihe City with 1,000 trees planted and donation of RMB30,000 for sapling purchasing.

The Data Center of the Bank (Beijing) has arranged a spring public tree-planting activity themed as "Sowing young hope, harvesting green future". 50 staff planted over 200 trees.



本行陕西分行公益植树

Tree-planting public activity by staff of Shaanxi Branch of the Bank



本行数据中心（北京）员工植树活动

Tree-planting activity by staff of Data Center of the Bank (Beijing)

2. 环保公益活动

在世界环境日来临之际,本行大连分行开展了以“爱我家乡”为主题的环保公益活动,广大员工在路途行进中将迎宾路两旁的杂物拾入可降解塑料袋中。

本行河南分行鹤壁分行利用公休日,组织员工沿鹤壁市的母亲河——淇河清理生活垃圾 10 公里。本行湖北分行组织“营造人水和谐,共创卫生城市”青年志愿者古城徒步活动以及“节约资源保护环境从我做起”活动。本行黑龙江分行积极参加保护母亲河活动,组织员工在松花江畔捡拾垃圾污物。



本行黑龙江分行组织员工在松花江畔捡拾垃圾污物

Heilongjiang Branch of the Bank organized its staff to pick wastes along Songhua River

本行在香港上市的控股子公司——工银亚洲参与了“地球之友”（香港的环境保护团体）发起的“6.21 夏至够照熄灯夜”活动,联手全球三十个大城市,于 2009 年 6 月 21 日晚上 8 时半将大型户外霓虹招牌关灯一小时,以实际行动应对气候变化、缓解光污染。2009 年 12 月赞助了“地球之友”的“绿色圣诞运动”,倡导香港市民庆祝佳节时注意节约资源。

2. Public welfare activity concerning environmental protection

As World Environment Day was approaching, Dalian Branch of the Bank carried out public welfare activity concerning environmental protection themed as “Love My Hometown”. Large number of staff went to Yingbin Road and picked wastes on both sides up into degradable plastic bags in such activity.

Hebi Branch of the Bank in Henan Province organized staff to clear household garbage along Qihe River, the mother river of Hebi City, for 10km on public holidays. Hubei Branch of the Bank organized young volunteers to hike around ancient city calling for “creating harmony between human and water and building up a clean city” as well as the activity of “Start resource saving and environmental protection from me”. Heilongjiang Branch of the Bank actively participated in mother river protection and organized its staff to pick wastes along Songhua River.

ICBC (Asia), a Hong Kong-listed ICBC holding subsidiary, participated in “Dim it! 6.21 Lights Out” activity launched by “Friends of the Earth” (a Hong Kong environmental protection organization) and, together with 30 major cities of the world, turned off neon lights on large outdoor signboards for one hour at 20:30 on June 21, 2009 so as to address climate changes and mitigate light pollution with practical actions. In December 2009, ICBC (Asia) sponsored “Green Christmas” activity of “Friends of the Earth” to advocate resource saving during festival celebration among Hong Kong residents.

04

社会层面

Social Performance



i. Dedication to Public Welfare Undertakings	(一) 投身公益, 营造爱心银行	63
ii. Caring for the Employees to Build a Harmonious Bank	(二) 关爱员工, 建设和谐银行	79
iii. Operating with Good Faith to Creating a Creditworthy Bank	(三) 诚信经营, 创建诚信银行	93
iv. Improving Services to Build a Brand	(四) 优化服务, 成就品牌银行	97

饮水思源 倾情回报社会

工商银行的发展壮大，源于全体员工的辛勤努力，得益于广大客户和社会各界的支持和厚爱，受惠于中国乃至全球经济的持续健康发展。饮水思源，我们关注民生，积极投身公益事业，以人为本，坚持诚信经营，全力提升服务品质，在积极履行社会责任中回馈社会，致力于将本行打造成为优秀的爱心银行、和谐银行、诚信银行和品牌银行。

（一）投身公益，营造爱心银行

秉承“源于社会、回馈社会、服务社会”的宗旨，本行在公益事业组织上延续了总行、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。本行制定了《对外捐赠支出管理办法》，加强对捐赠支出和捐赠财产的管理，规范对外捐赠行为，保证了对外捐赠可持续性。报告期内，除员工个人捐赠外，本行总行及境内分行在扶贫、文教事业、体育事业、慈善事业等领域共投入 2,466 万元人民币。

1. 情满巴蜀

自“5.12”汶川地震以来，面对地震带来的巨大灾难，本行以高度的社会责任感积极投入抗震救灾和灾后重建工作。在灾区金融机构中，本行最早全面恢复营业，一如既往发挥大行作用，为灾后重建提供全面的金融支持和服务。

为做好灾后重建工作，本行四川分行健全组织机构，由分行信贷管理部牵头，办公室、个人金融业务部、公司业务部等部室共同参与，成立了灾后重建工作协调小组。灾后一年多来，四川分行投入资金近 2.4 亿元，对 59 个受损网点进行了改建和迁建，进一步加大了各类金融服务机具的投入力度，累计向成都、德阳、绵阳、广元、雅安等重灾区投放自动柜员机 376 台、网银自助服务机 280 台、非现金自助终端 313 台、POS 机具 4,680 台、PC 机 886 台、存折打印机 1,380 台、各类 UPS 电源 210 台（套）、网络设备 970 台，灾区金融服务能力和水平已完全恢复至地震前的水平。



本行与四川省政府签署了金融战略合作协议，全力支持四川灾后恢复重建和重大项目支持

Signing of a financial strategic cooperation agreement with Sichuan Provincial Government to fully support Sichuan post-disaster restoration and reconstruction key projects

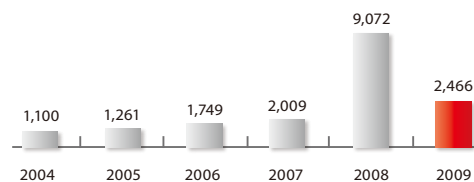
Commitment to the Society

The development and growth of the Bank is due to the hard work of all employees, the support and great kindness of its customers and the society, and sustainable and healthy economic development in China and worldwide. The Bank diligently focuses on people's livelihood and proactively engage in public welfare projects. In line with the "people-oriented" principle, the Bank has always persisted in honest operation and is dedicated to enhancing service quality in all aspects. The Bank has made every effort to fulfill its social responsibilities proactively with its contributions to the society and develop the bank as a Charity Bank, Harmonious Bank, Creditworthy Bank and Brand Bank.

i. Dedication to Public Welfare Undertakings

Under the philosophy of "being rooted in society, contributing to society and serving society", the Bank's Head Office and branches adopt parallel effort in public welfare undertakings. The Head Office organizes bank-wide activities with centralized resources and the domestic branches carry out activities taking into account local conditions. Ensuring the sustainability of donations, the Bank formulated and implemented the "Administrative Measures on the Expenditure for External Donation" to strengthen the management of donation and donated properties. During the reporting period, excluding individual donations of employees, the Bank (including the Head Office and domestic branches) contributed RMB 24.66 million to alleviate poverty and support other public welfare events involving education, sports and charity.

历年公益投入 (万元)
Public welfare undertakings in recent years
(RMB10 thousands)



1. Warm supports to Sichuan

Facing the huge disaster brought about by the May-12 Wenchuan earthquake, the Bank actively responded to earthquake relief and post-disaster reconstruction. The Bank was the first bank to resume full business among all financial institutions in stricken areas and as a leading bank in China, the Bank played in key role in providing comprehensive financial support and services for post-disaster reconstruction.

In order to effectively and efficiently promote post-disaster reconstruction, ICBC Sichuan Branch improved organization structure and a Post-disaster Reconstruction Coordination Team was initiated by the Credit Management Department of Sichuan Branch with the participation of departments of the Executive Office, Personal Banking Department and Corporate Banking Department. For more than one year after the earthquake, Sichuan Branch has put approximately RMB240 million to reconstruct and relocate 59 affected outlets and further increased in the number of various financial service equipment and devices. Accumulatively, 376 ATMs, 280 internet banking self-service machines, 313 non-cash self-service terminals, 4,680 POSs, 886 PCs, 1,380 passbook printers, 210 units (sets) of UPS and 970 internet equipments have been set up in the heavily stricken areas such as Chengdu, Deyang, Mianyang, Guangyuan and Ya'an etc.. Financial service capability level of stricken areas has been completely restored to that before the earthquake.

社会层面

Social Performance

为支持地震灾区经济发展和灾后重建，本行四川分行调整行业信贷准入政策，将成都、德阳、绵阳等重灾区列入城建行业的准入区域。同时积极开展灾后金融市场调查，紧紧围绕灾区交通、能源、通信、灾损房屋重建等事关经济社会发展全局的重大工程和民生工程，集中信贷资源予以重点支持。报告期内，本行四川分行贷款较年初增长 543.81 亿元，其中各类重建贷款达 226.29 亿元。重点支持了重灾区域镇灾损房重建、沙河堡成都新客站、成兰铁路、成绵乐城际铁路、宜泸高速、成德绵高速等基础设施项目，以及国电、华电、二滩、川发展、中铁、川高、攀钢、川煤等大型企业的新建项目。

支援灾后重建重大项目

——积极推动极重灾区“灾损房屋重建项目”

“灾损房屋重建项目”是保障灾区群众有房可住、保障灾区社会稳定的重点工程。为使受灾群众早日搬离板房入住新居，本行四川分行积极响应中国政府提出的“举全国之力重建灾后美好新家园”的号召，以实际行动支持灾区人民恢复生产生活以及灾区各项事业的发展，积极、主动、高效地为灾损房屋重建项目提供金融服务。2009 年 4 月，本行成功向四个重灾区投放了“灾损房屋重建项目”贷款 39.38 亿元，其中都江堰市 30 亿元、彭州市 5.41 亿元、崇州市 1.76 亿元、大邑县 2.21 亿元，为灾后重建提供了强有力的资金保障。

——加快改善灾区交通基础薄弱状况

广元至南充高速公路项目列入汶川地震灾后恢复重建基础设施专项规划，同时也是全国高速网络连接大西北和大西南的重要组成部分，既是贯通兰州 - 广元 - 南充 - 重庆 - 贵阳 - 南宁 - 海口的出海大通道，也是进入中亚、走向欧洲的新欧亚大陆桥。本行四川分行提高工作效率，快速完成了对该项目贷款的评估审查工作，提供 15 亿元的信贷支持，为了保障灾后重建工作顺利开展提供了资金保障。

2. 慈善捐助

报告期内，本行向遭受台风灾害的台湾同胞捐款 500 万元人民币；开展表彰优秀乡村教师、优秀贫困大学生，捐助希望小学，绿色扶贫项目等定点扶贫工作，累计捐款 400 余万元；开展“关爱生命、情系阿里”、“母亲水窖”、“计生三下乡”、“幸福工程贫困母亲”等慈善活动；被中国扶贫基金会授予“新中国六十华诞 60 个爱心榜样”荣誉称号。

(1) 支援遭受台风灾害的台湾同胞渡过难关、重建家园

当 50 年未遇的台风“莫拉克”侵袭台湾，造成台湾中南部地区重大损失时，本行密切关注灾情变化和灾区人民的救灾工作，迅速伸出援助之手，向受灾地区捐款 500 万元人民币，帮助当地群众战胜灾害，重建家园。

台湾同胞遭受台风灾害的消息也紧紧牵动着本行员工的心。“让我们行动起来，捐助台湾受难同胞，送达我们的手足之情、亲人之爱！”——本行福建省分行掀起了一股奉献爱心的热潮，组织为台湾受灾地区募捐活动，共筹集捐款 96.6 万元人民币。

In order to support economic development and post-disaster reconstruction in earthquake stricken areas, Sichuan Branch classified the heavily stricken areas such as Chengdu, Deyang and Mianyang adjusted the policy of access to credit. At the same time, Sichuan Branch devotedly carried out post-disaster financial market surveys to monitor closely people's livelihood projects and other major projects concerning overall economic and social development such as transportation, energy, communication and rebuilding of damaged houses in disaster areas, and centralized credit resources to give momentous support. During the reporting period, loan of Sichuan Branch increased by 54.381 billion year-on-year. Reconstruction loans reached RMB22.629 billion and were mainly invested in the rebuilding of damaged houses in the heavily stricken areas, infrastructure projects (such as Shahebao Chengdu new passenger station, Chengdu-Lanzhou railway, Chengdu-Mianyang-Leshan inter-city railway, Yibin-Luzhou expressway and Chengdu-Deyang-Mianyang expressway) and new projects of major enterprises (such as China Guodian Corporation, China Huadian Corporation, Ertan Hydropower Development Company, Ltd., Sichuan Development Company, China Railway Group Limited, Sichuan Expressway Construction Development Corporation, Pan' gang Group Company Ltd. and Sichuan Coal Industry Group Limited Liability Company).

Supporting major projects in post-disaster reconstruction

- Actively promoting the "damaged houses rebuilding project" in the heavily stricken areas

The "damaged houses rebuilding project" is the a major project to provide housing for people in stricken areas and ensure social stability therein. In order to assist the affected people move from prefab houses to new houses as early as possible, Sichuan Branch positively responded to the calling of "unite the whole country to rebuild a beautiful new home for affected people" initiated by the Chinese Government and took practical actions to help affected people restore their daily lives and production capability via various undertakings in stricken areas such as effectively and efficiently providing banking services for the damaged houses rebuilding project. In April 2009, the Bank granted the loans in the aggregate amount of RMB3,938 million for the "damaged houses rebuilding project" to four heavily stricken areas, including RMB3 billion to Dujiangyan City, RMB541 million to Pengzhou City, RMB176 million to Chongzhou City and RMB221 million to Dayi County. The loans provided strong financial guarantees for post-disaster reconstruction.

- Facilitating improvement of the transportation in stricken areas

The Guangyuan-Nanchong Expressway Project has been listed in the specific plan for post-disaster infrastructure restoration and reconstruction for it plays an important part in the national high speed network connecting the northwestern and southwestern parts of China. It is not only a broad passage connecting Lanzhou, Guangyuan, Nanchong, Chongqing, Guiyang, Nanning and Haikou, but also a new Asian-European land bridge leading to Central Asia and Europe. Sichuan Branch improved working efficiency and completed the assessment and review of this project loan. The credit support worth RMB1.5 billion has been made available to ensure the smooth implementation of post-disaster reconstruction.

2. Charity donations

During the reporting period, the Bank made a donation of RMB5 million to Taiwan compatriots who had been stricken by typhoon; made targeted poverty alleviation efforts such as praising outstanding rural teachers and university students from low-income backgrounds; made contributions to hope primary schools, and green poverty alleviation projects by donating over RMB 4 million in total and promoted charity activities such as "caring for people's life, providing assistance for Ali", "mother water cellar", "popularization of population planning issue in rural areas" and "poor mother happiness project", therefor were awarded the honorary title of "60 Love Models on the 60th Anniversary of the Founding of the People's Republic of China" by China Foundation for Poverty Alleviation.

(1) Supporting Taiwan compatriots stricken by typhoon to go through the difficult period and rebuild their homes

When Typhoon Morakot, one of the most destructive typhoons for the past 50 years, invaded Taiwan and thereby causing huge losses for the mid-southern area of Taiwan, the Bank paid close attention to the relief work for people in the disaster area and provided help in quick response, making donation of RMB5 million to assist the local people to overcome the disaster and rebuild their homes.

The Bank's employees were also sympathetic for the Taiwan compatriots sere being stricken by the typhoon. "Let's take action to make donation for Taiwan compatriots and extend our brotherly affection and family love to them" - Fujian Branch initiated an upsurge of love donation and conducted donation activities for the disaster areas in Taiwan, raising a total amount of RMB966,000.

社会层面

Social Performance

(2) 定点扶贫，探索扶贫开发新路

本行连续多年在四川省巴中南江县、通江县和达州万源市实施定点扶贫开发工作，探索出一条“项目扶贫、智力扶贫、卫生扶贫、科技扶贫、救灾扶贫”相结合的扶贫开发特色新路。在当地政府的引领和本行的帮扶下，上述三地发展迅速，群众基本生活环境得到了较大改善，贫困境况得到了根本的缓解。

报告期内，本行继续推进定点扶贫地区的“绿色扶贫”工作，鼓励当地人民群众以沼气开发为重点，发展养殖业和种植业，促进“饲料-能源-肥料-养殖-种植”等绿色产业经济一体化。本行扩大了“绿色扶贫”范围，配合政府部门实施整村推进，持续改善当地群众的生产和生活状况。截至报告期末，本行累计投入资金 435 万元，建成沼气池 495 口，完成了相关配套设施建设，形成了“畜、沼、果”、“畜、沼、菜”、“畜、沼、粮”等多种生态家园模式。

2009 年 9 月，本行捐资 60 万元，与中国扶贫基金会在定点扶贫的三县市实施了“中国工商银行母婴平安 120 行动项目”，将对贫困产妇实施分类住院分娩补贴，提供母婴物资援助，对基层医疗机构提供设备援助和专业培训，旨在提高当地妇幼卫生水平，改善贫困产妇的生产条件，提高贫困地区婴儿的存活率。此次捐助款项已全部划拨至当地妇幼保健机构，将使当地 1,000 名产妇受益。



张福荣副行长代表本行向南江县元潭乡凉水希望小学捐款 30 万元用于修建多媒体教室

Vice President Zhang Furong donating RMB300,000 on behalf of the Bank to Liangshui Hope Primary School of Yuan Tan Township in Nanjiang County for the construction of multi-media classrooms



贫困地区的定点扶贫项目

Targeted poverty alleviation project in poverty-stricken areas

(2) Conducting targeted poverty alleviation and exploring new ways of supporting poverty alleviation

The Bank has been continuously conducting target poverty alleviation activities in Nanjiang County and Tongjiang County of Bazhong City, Dazhou Wanyuan City in Sichuan Province for many years. Simultaneously, the Bank also explores distinctive new ways in supporting poverty alleviation via the combination of financial support with knowledge in sanitation, science and technology and disaster relief organization. With the guidance of the relevant local governments and supports extended by the Bank, the said three areas developed quickly and the basic living environment for the people has been improved greatly and the poverty situation was generally reduced.

During the reporting period, the Bank continued to promote “green poverty alleviation” in the targeted poverty alleviation areas and encouraged the local people to focus on methane development, develop livestock breeding and plantation and facilitate the economic integration of green industries such as feed – energy – fertilizer - livestock breeding - plantation, etc. The Bank expanded the scope of “green poverty alleviation” , cooperated with the relevant governmental departments to conduct whole-village promotion and continuously improved the production capability and living conditions of local people. As at the end of the reporting period, the Bank accumulatively invested RMB4.35 million, built 495 methane tanks, accomplished the construction of relevant supporting facilities, and formed various eco-household models such as “livestock-methane-fruit” , “livestock-methane-vegetable” and “livestock-methane-grain” models, etc.

The Bank contributed RMB600,000 to conduct “ICBC 120 Action Project for the Safety of Mothers and Babies” with China Foundation for Poverty Alleviation in the aforesaid three targeted poverty alleviation counties in September 2009. According to the said project, the Bank will provide classified hospital confinement allowances for poor expectant mother, offer material assistance for mothers and babies and equipment and professional training for grassroots medical institutions for the purposes of promoting better sanitary standards for local improved confinement conditions for poor expectant mother and thereby, increasing the survival rate of babies in poverty-stricken area. This donation has been allotted to the local maternity and child care agencies and 1,000 expectant mothers are expected to benefit from this project.



本行广西分行为贫困山区的孩子送去各种学习用品

Sending of various school supplies to children in poverty-stricken mountainous area by Guangxi Branch of the Bank

社会层面

Social Performance

(3) “关爱生命、情系阿里”

报告期内，本行开展了“关爱生命、情系阿里”工行基金定投客户专属慈善活动，以本行和广大基金定投客户的共同名义，向西藏阿里地区捐赠“基智定投号”雪域体检快车，旨在提高西藏偏远山区的医疗条件，促进当地医疗环境的改善，增强当地人民的健康意识。

西藏阿里地区交通条件落后，医疗卫生条件简陋，基层医疗人员技术力量相对薄弱，人口健康统计数据也处于缺失状态。此次捐助的体检快车内部配备了MH-100多功能健康检查床等基础医疗检测设备，将为当地医疗卫生部门开展工作提供数据和技术支持。



“关爱生命、情系阿里”慈善活动的宣传网页

Publicity homepage for the charity activity of "caring for people's like, providing assistance to Ali"

(4) “母亲水窖”工程

本行积极开展“母亲水窖”捐赠活动，先后举办了有关西部缺水状况和“母亲水窖”的系列图片展览，加深了广大员工对中国西部人民极度缺水状况、以及“母亲水窖”项目运作和效果的了解，激发了大家在力所能及的范围内帮助西部人民改善生活状况的意愿。

本行员工自愿捐款共计 103,700 元，并于 2009 年 5 月 19 日，向全国妇女基金会捐款 60,000 元，专项用于甘肃省天祝藏族自治县白塔村的 60 口“母亲水窖”建设；同时，利用剩余 43,700 元捐款建立了帮扶基金，与白塔村结成帮扶对子，重点帮助白塔村小学改善教学环境。2009 年 10 月 7 日，在举国欢庆祖国 60 华诞之际，本行组织捐赠的 60 口水窖全部竣工并投入使用，彻底解决了当地 60 户 244 名村民的饮水问题。



白塔村“母亲水窖”捐赠

Donation activity of "Mother Water Cellar" in Baita Village

(3) "Caring for people's life, providing assistance to Ali"

During the reporting period, the Bank launched an exclusive charity activity - "caring for people's life, providing assistance to Ali" - for ICBC AIP mutual fund customers and donated "JIZHI AIP" snow land physical examination express vehicles on behalf of the Bank and AIP mutual fund customers to Ali District of Tibet in order to improve medical conditions in remote mountainous areas of Tibet, develop the local medical environment and enhance the health awareness of the local people.

The transportation conditions in Ali District of Tibet are outmoded and unembellished medical environment does not provide medical practitioners with much technical support, these make health statistical data of the population difficult to be collected. The basic medical check equipments such as MH-100 multifunctional health-check beds accommodated inside the said physical examination express vehicles will provide relevant data and technical support for local health care agencies.

(4) Project of "Mother Water Cellar"

The Bank proactively participated in the donation activity of "Mother Water Cellar" by holding a series of photo exhibitions on water shortage in western China and "Mother Water Cellar", which enhanced the employees' awareness of the extreme scarcity of water in western China and the operation and effect of the "Mother Water Cellar" project. The exhibitions also induced the willingness of employees to provide assistance to the people in the west for the improvement of living conditions.

The employees of the Bank voluntarily contributed RMB103,700 in total, RMB60,000 of the sum was donated to China Women's Development Foundation on 19 May 2009 specially for the construction of 60 "Mother Water Cellars" in Baita Village of Tianzhu Tibetan Autonomous County in Gansu Province, and the remaining RMB43,700 was used to establish a fund, assisting Baita Village in improving the teaching environment of its village primary school. On 7 October 2009, on the occasion of the national celebrations of the 60th anniversary of the founding of the People's Republic of China, these 60 cellars donated by the Bank were all completed and put into use, solving the drinking water problem of 244 villagers from 60 local families once for all.



白塔村“母亲水窖”捐赠

Donation activity of "Mother Water Cellar" in Baita Village

社会层面

Social Performance

3. 支持文教、体育事业

报告期内，本行启动了“中国工商银行百所高校金融大讲堂”活动，继续支持上海市自然科学牡丹奖评选，通过银行博物馆促进中国银行业文化建设，并成为 2010 年广州亚运会的唯一银行合作伙伴。

(1) 百所高校金融大讲堂

2009 年 4 月起，本行以“普及现代金融知识，倡导现代金融生活，服务大学生就业创业，履行企业社会责任”为宗旨，开展了“中国工商银行百所高校金融大讲堂”活动。截至报告期末，本行共走进 48 所高校举办活动，现场参与人数达 13,000 多人，通过校园网等方式参与活动的达 88,000 多人。本行向校方及学生赠送各类金融类书籍近 5,000 本，接纳 485 名大学生到本行见习。本行许多分行负责人及业务专家亲自为大学生授课，帮助学生了解本行乃至中国银行业的发展成就和应对金融危机的举措，同时普及推广现代金融知识，为大学生就业创业提供指导和帮助。



本行原副行长张衢先生为清华大学学生讲述金融知识

Mr. Zhang Qu, the former vice president of the Bank, was holding a lecture on financial knowledge for the students of Tsinghua University

(2) 银行博物馆传承银行历史文化

本行银行博物馆以传承弘扬优秀文化为己任，建馆十年来不断致力于银行业史料实物的收集、整理与研究。银行博物馆现有馆藏 3 万余件老银行藏品，陈列展出各类实物 3,000 余件，累计接待各级政要、中外银行家、企业家、市民学生等参观 20 余万人次。

银行博物馆坚持对在校学生、老人、残疾人、献血者等群体实行优惠参观制度，在世界博物馆日和全国文化遗产周活动期间，对外免费开放一个月，以回报社会各界对银行博物馆的关爱。报告期内，银行博物馆共接待参观人数 11,236 位，其中免费 5,825 位。在科普宣传工作方面，银行博物馆编辑出版了学术刊物《银行博物》丛书，学术性著作《银行老股票》，这是国内第一部关于银行业股票收藏的大型学术著作，填补了此类研究的空白。



全国希望少年团参观本行银行博物馆

National Hope Junior Team is visiting the bank museum of the Bank

(3) 支持上海市自然科学牡丹奖评选

上海市自然科学牡丹奖是上海市鼓励科技创新的重要举措之一，主要奖励在自然科学基础研究和应用基础研究领域取得优秀成果的中青年科学工作者。自然科学牡丹奖至今已成功举办了七届，为上海市科技创新和人才高地建设做出了重要贡献。本行自 2002 年起连续赞助了第四、第五、第六和第七届自然科学牡丹奖评选活动，以己之力营造“尊重知识、尊重人才、尊重创造”良好氛围，关爱中青年科技人才培养，推动科技事业发展。

3. Aid to education and sports

During the reporting period, the Bank initiated the activity of "ICBC Financial Auditorium in Hundred Colleges", continued supporting the award-panel for the Shanghai Natural Science Peony Awards, promoted the Chinese banking industry via the construction of the bank museum, and became the exclusive banking partner of Guangzhou Asian Games in 2010.

(1) Launching Financial Auditorium in Hundred Colleges

The Bank has carried out the activity of Financial Auditorium in Hundred Colleges since April of 2009 for the aim of popularizing modern financial knowledge, proposing modern financial life, serving for the employment and establishment of business of college students and fulfilling corporate social responsibilities. As at the end of the reporting period, the Bank stepped into 48 colleges to conduct activities with the participation of more than 13,000 persons in attendance and 88,000 persons by ways of campus network. The Bank donated approximately 5,000 financial books to the said colleges and students and accepted 485 college students to work as trainee. Many persons in charge of branches of the Bank and business experts gave instructions to the college students in person, helped them learn the development and achievements of the Bank and those of the Chinese banking industry, as well as, measures in combating against the Financial Crisis, popularized modern financial knowledge and provided college student with guidelines and assistance on career opportunities.

(2) Bank museum for inheriting the historical culture of banks

Since its establishment ten years ago, the Bank's bank museum inherits its own excellent culture and devotes itself to continuous update of historical collectibles, researches and material objects. The bank museum has more than 30,000 banking objects, among which over 3,000 material objects of different types have been exhibited and it accommodated more than 200,000 persons in aggregate, including important government officials, bankers both in Mainland and abroad, entrepreneurs, civilians and students, etc.

The bank museum insists on the introduction of concession schemes for undergraduates, the elderly and disabled people and blood donors. It is also open for free for one month on the World Museum Day and during the National Cultural Heritage Week as a token of thanks to the society. During the reporting period, persons accommodated by the bank museum totaled 11,236, among which 5,825 gained access for free. The bank museum edited and published the academic journal *Natural History of Bank* and also published the academic writing *Old Stock of Bank*, the first book on the collection of banking securities, thereby filling the research gap in this field.

(3) Supporting the award-panel of the Shanghai Natural Science Peony Award

Awarding the young and mid-aged scientific workers who have made excellent achievements in the fields of fundamental researches on natural sciences and applied sciences, the Shanghai Natural Science Peony Award is one of the noteworthy initiatives of the Shanghai Municipality to encourage scientific innovations. The said award has been successfully held for seven times and has made major contributions to the scientific innovations and talent highland constructions for Shanghai. Since 2002, the Bank consecutively sponsored the selections of the 4th, 5th, 6th and 7th Natural Science Peony Awards, playing its part to create a favorable atmosphere of respecting knowledge, acknowledging talents and recognizing creation, nurturing cultivation of young and mid-aged scientific talents and promoting the development of science and technology.



本行赞助了海峡和平交响乐团两岸巡演音乐会，该音乐会在北京、上海、深圳、台北、高雄等地进行了5场演出，得到了两岸各界人士的积极参与和广泛赞誉

The Bank sponsored the Strait Tour Concert of The Peace Across the Strait Orchestra, which staged five shows in Beijing, Shanghai, Shenzhen, Taipei and Kaohsiung, and was actively participated and broadly praised by the general public across the Taiwan Straits



为自然科学牡丹奖获得者颁奖（上海分行）

Presenting awards to the winner of Natural Science Peony Award (Shanghai Branch)

社会层面

Social Performance

(4) 成为广州亚运会的唯一银行合作伙伴

作为 2010 年中国体育文化领域的一件盛事，广州亚运会正得到社会各界的广泛关注和热切企盼。2009 年 11 月 24 日，本行与第 16 届亚运会组委会（广州亚组委）签署合作协议，成为本届亚运会的唯一银行合作伙伴，将为广州亚运会提供全方位银行金融产品和配套服务。报告期内，本行进一步创新产品、完善服务，为亚运会金融服务工作做好前期准备，并通过广泛的营业网点向海内外公众传递广州亚运会“激情盛会、和谐亚洲”的理念，掀起公众的亚运热情。

4. 服务社区

本行持续加大金融服务进社区力度，通过自助终端等机具的投放，服务渠道进一步延伸，方便了居民的生活。本行在社区开展金融知识宣传、投资理财培训等活动，丰富居民的金融知识，提高居民的风险防范意识。本行 1.6 万家网点开设了代收代付业务，向广大群众提供代发工资、代收水电费和电信费、代缴学费、代办养老保险和低保等金融服务。为方便广大客户办理住房公积金、医保等业务，本行与政府公共事业机构联合发行了多类型、多用途的联名灵通卡。

“警银合作，共筑世博平安”社区治安防范主题宣传活动

金融安全与市民生活密不可分，提升居民金融治安防范能力意义重大，当前电信诈骗等金融诈骗案件的频发更凸显了金融安全防范宣传的重要性。本行上海分行与上海市公安局治安总队合作，联手开展了“警银合作，共筑世博平安”社区治安防范主题宣传活动，加强金融安全知识宣传，提升市民金融安全防范意识，营造平安金融、平安世博的和谐氛围，建立警企合作的社会机制、拓展社区治安防范与金融安全宣传新模式。

自 2009 年 9 月活动开展以来，先后开展主题宣传活动 370 场次，参与群众 10 万余人次。报告期内，本行上海分行成功堵截网络诈骗案件 510 起，在沪上金融同业中占比三成，累计金额达 1,560 万余元，起到了良好的示范作用。



“警银合作 共筑世博平安”活动

Activity of “consolidating the safety of the World Expo through cooperation between the police and the bank”

(4) Becoming the exclusive banking partner of Guangzhou Asian Games

Guangzhou Asian Games attract extensive attentions and earnest expectations from the society as a grand event in the Chinese sports culture in 2010. The Bank entered into cooperation agreements with the organizing committee of the 16th Asian Games (Guangzhou organizing committee of the Asian Games) on 24 November 2009, thereby becoming the exclusive banking partner of the Asian Games to provide comprehensive banking financial products and bundled services. During the reporting period, the Bank made full preparation for the financial services of the Asian Games by further presenting innovative products and improving services. Raising the passions of the public for the Asian Games, the Bank also spreads the concept of "Thrilling Games, Harmonious Asia" of Guangzhou Asian Games both at home and abroad through its extensive business outlets, thus raising passions of the public for this Asian Games.



本行成为广州 2010 年亚运会的唯一银行合作伙伴的签约仪式以及本行亚运卡首发仪式

Signing ceremony of the agreement to which the Bank became the exclusive banking partner of Guangzhou Asian Games in 2010 and issuing ceremony of ICBC Asian Games bank card

4. Serving the community

Extending coverage of service channels and promoting convenience for its customers, the Bank continuously strengthens its efforts to make financial services enter into communities through the installation of machines and equipments such as automatic banking terminals, thus extending the service channels. Additionally, the Bank also conducts various promotion campaigns and training activities to enrich its customers' financial knowledge and their awareness of risk protection. 16,000 outlets of the Bank already set up collection and payment agency services, providing payroll agency services, settlement of water utility fees and telecommunication, agency payment of tuition fees, handling of endowment insurance and subsistence allowance transactions and other financial services for the broad masses. In order to facilitate the transaction related to housing fund, medical care and other businesses for customers, the Bank has also issued various multi-purpose jointly-operated bank cards with some public service agencies.

Theme publicity activity of "Consolidating the safety of the World Expo through cooperation between the police and the bank" for public security of community

Financial safety has close links with citizens' daily lives. Frequent occurrences of financial frauds in the telecom medium has especially highlighted the importance of public awareness of financial safety. Shanghai Branch of the Bank and Public Security General Force of Shanghai Police Station jointly launched the theme publicity activity of "Consolidating the safety of the World Expo through cooperation between the police and the bank" for public security of community. The purposes of this activity are to strengthen publicity on financial safety knowledge, improve awareness of financial safety of citizens, create harmonious atmosphere of safe finance and safe World Expo, establish social systems of cooperation between the police and enterprises and expand new models of public security of communities and publicity of financial safety.

370 theme publicity activities had been conducted with the participation of over 100,000 persons since September of 2009. During the reporting period, Shanghai Branch exemplified itself as a good model among its peers in Shanghai by having successfully blocked 510 outlet fraud cases, accounting for thirty percent of the total volume among the peers in Shanghai or RMB15.6 million of the total fraud amount.

社会层面

Social Performance

投资理财知识普及万里行

2009年12月21日,由本行发起和主办的“投资理财知识普及万里行”大型公益活动在北京正式启动,此次活动以“科学理财,和谐生活”为主题,旨在通过普及投资理财知识、传播金融服务常识和提示投资理财风险,帮助广大居民树立科学的投资理财观念,提升居民的投资理财能力,实现和谐生活的美好愿望。

此次公益活动将持续半年,包括四个方面内容:一是汇集银行、证券、基金、保险等各个投资理财领域的专家,组建业内最大规模的理财专家团队,在全国范围内开展超过一万场投资理财知识普及现场宣讲活动;二是在中国银监会公众教育服务区举办公众理财主题展览,与主流媒体开展投资理财知识专栏合作,扩大公益行动的惠及范围;三是通过专家在线访谈、理财博客、论坛等网络互动方式向广大居民普及科学理财知识;四是编印《科学理财知识手册》公益读本,向广大客户免费发放。



本行开展的各种金融知识宣传活动

Publicity activities on various promotion of financial knowledge conducted by the Bank

5. 志愿者活动

本行积极推动全行青年志愿者活动的品牌化和规范化,开展了一系列以“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,本行共开展各类员工爱心行动 1,842 次,参加员工 5.7 万人次,直接受助者超过 10 万人次,捐赠金额 382.49 万元。

● 本行志愿者活动统计表

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	216	13,398	160.2	5,381
助老助残	119	2,651	35.8	1,908
金融教育宣传	839	15,654	9.7	63,677
助学支教	78	4,614	166	18,930
赛会志愿者活动	85	6,213	1	7,720
环保交通	357	4,549	0.72	3,520
医疗卫生(含献血)	106	2,519	0	184
其他	42	7,573	9.07	3,019
合计	1,842	57,171	382.49	104,339

Itinerant popularization of investment and wealth management knowledge

The large community activity of "itinerant popularization of investment and wealth management knowledge" initiated and hosted by the Bank commenced in Beijing on December 21 2009. This activity focused on scientific financing and harmonious life with the aim of helping various residents learn the concept of scientific investment and wealth management, improve ability on investment and wealth management thereof and materialize a harmonious life through their investment and wealth management knowledge, and mitigation of risks entailed with investment and wealth management.

The said activity will last for six months and include the following four aspects: firstly, to gather experts on various investment and wealth management areas such as banks, securities, funds, insurances so as to establish the largest expert team on wealth management in the industry and conduct more than 10,000 lectures on the popularization of investment and wealth management throughout the country; secondly, to make theme exhibitions on public wealth management in the public education service areas of the China Banking Regulatory Commission ("CBRC") and cooperate with mainstream media on investment and wealth management columns thereby expanding the benefiting scope of the community activity; thirdly, to popularize scientific wealth management knowledge through expert online interviews, wealth management blog, forums and other online interactive means; fourthly, to compile the public textbook *Manual of Scientific Wealth Management Knowledge* for free public circulation to customers.



本行开展的各种金融知识宣传活动

Publicity activities on various promotion of financial knowledge conducted by the Bank

5. Volunteers' activities

The Bank positively promoted the branding and standardization of young volunteer activities and conducted a series of young-volunteers activities uniformly named as "Love Action of ICBC Youth". During the reporting period, the Bank conducted 1,842 various love actions with the participation of 57,000 persons, having over 100,000 direct beneficiaries and donation amount reaching RMB3,824,900.

- **Statistics concerning Activities of Volunteers of the Bank**

Project	Number	Participants	Amount (RMB10,000)	Persons aided
Poverty alleviation	216	13,398	160.2	5,381
Assisting the old and disabled	119	2,651	35.8	1,908
Financial publicity and education	839	15,654	9.7	63,677
Assisting in learning and teaching	78	4,614	166	18,930
Volunteer activities for games	85	6,213	1	7,720
Environmental protection and transportation	357	4,549	0.72	3,520
Medical treatment and health (including blood donation)	106	2,519	0	184
others	42	7,573	9.07	3,019
total	1,842	57,171	382.49	104,339

社会层面

Social Performance



苏州分行员工陈欢星赴云南支教，为山区芹菜沟希望小学的孩子带去知识与欢笑

Chen Huanxing, an employee from Suzhou Branch, went to Yunnan Province to provide education aid. She brought knowledge and laughter to the children of Qincaigou Hope School in the mountainous area



青年志愿者在青年爱心活动中为宁波宁海科达民工子弟学校送去学习用品

Young volunteers are sending school supplies to Ninghai Keda School for Children of Migrant workers in Ningbo in love action of youth

青少年理财教育志愿者活动

为帮助青少年树立正确的消费观和理财观，培养学生适应社会的实用技能，理解父母艰辛、感悟劳动价值，本行和战略伙伴高盛集团共同举办了针对来自贫困家庭的青少年理财教育公益活动。

Volunteer activities on wealth management education for youth

The Bank, together with its strategic partner Goldman Sachs Group, held community activities on wealth management education for youth coming from poor families in order to help the young set up correct concepts of consumption and wealth management, cultivate practical skills for adapting to the society, understand their parents' hardships and realize labor value.



6. 海外分支机构积极参与当地公益事业

本行各海外分支机构积极参与当地各类社会公益活动，努力促进当地经济、社会的可持续发展。工银印尼在印度尼西亚成立了当地首家由外资金融机构设立的慈善性质基金“工银印尼关爱基金”。工银亚洲获香港“商界展关怀5年 Plus”奖项。



参与第十一届全运会金融服务工作的本行山东分行志愿者

Volunteers from Shandong Branch of the Bank engaged in financial services in the 11th National Games of PRC



参与无偿献血的本行志愿者

Volunteers from the Bank engaged in blood donation

6. Overseas branches actively participated in local public welfare undertaking

The overseas branches of the Bank also actively participate in the various public welfare undertakings and would endeavor to the best of their abilities to promote the sustainable development of the respective local economy and society. ICBC (Indonesia) established - ICBC (Indonesia) Care Foundation – the first charitable foundation set up by foreign financial institutions. Likewise, ICBC (Asia) was awarded Hong Kong's "5 Years Plus Caring Company Award".

工银印尼发起设立“关爱基金”

由本行在印尼的控股子公司——工银印尼独家发起设立的“工银印尼关爱基金”（ICBC [Indonesia] Care Foundation）旨在增进中印两国人民友谊，促进两国经济交往和文化交流，同时也是本行进一步融入当地社会、回报印尼社会各界支持、践行社会责任的一种方式。筹集到基金中的善款将用于帮助那些在海啸、地震等各种自然灾害中失去父母的孤儿以及那些需要更多社会关爱的孩子们。“工银印尼关爱基金”是印尼首家由外资金融机构设立的慈善性质基金。

ICBC (Indonesia) initiated and set up the Care Foundation

Initiated and established exclusively by ICBC (Indonesia), a subsidiary of the Bank in Indonesia, the aim of establishing the Care Foundation is to promote the friendship between the Indonesian and Chinese communities, improve bilateral economic contacts and cultural exchanges. It is also a medium for the Bank to integrate into the local society, contribute to Indonesian society and fulfill its social responsibilities. The money raised in the foundation will help those orphans who lost their parents during various natural disasters such as tsunami and earthquakes and children who need more social care. ICBC (Indonesia) Care Foundation is the first charitable foundation established by foreign financial institutions.



2009年6月1日，工银印尼发起成立“工银印尼关爱基金”，中国驻印尼大使章启月与子行总经理一同为基金揭牌

ICBC (Indonesia) initiated and established ICBC (Indonesia) Care Foundation on 1 June 2009. Chinese Ambassador to Indonesia Zhang Qiyue and General Manager of ICBC (Indonesia) are unveiled the foundation



2009年7月14日，印尼子行依托“工银印尼关爱基金”，向当地知名的 Dilts 儿童基金会捐助五台电脑，帮助儿童尽早学习电脑知识，促进计算机在印尼社会的普及应用

On 14 July 2009, through ICBC (Indonesia) Care Foundation, ICBC (Indonesia) donated 5 computers to locally renowned Dilts Children's Foundation to help children study computer knowledge as early as possible and accelerate the popularization and application of computer in the Indonesian society

社会层面

Social Performance



工银亚洲向客户及员工筹集各类全新及二手物品，由员工代表在明爱筹款义卖会中设置销售摊位作义卖，为香港明爱筹募善款

ICBC (Asia) gathered various new and second-hand objects from its customers and employees. Employee representatives setting up stand in jumble sale of Caritas for raising money in the charity sale.

工银澳门积极参与社会公益事业

工银澳门成立之初即与澳门大学、澳门理工学院、澳门科技大学签订奖学金捐赠协议，向三所澳门高等学府分别捐赠 10 万澳门元，鼓励青年学子求实上进。向澳门工联福利会捐款 10 万澳门元，以表达对社会弱势群体的体恤关心。在得知台湾遭受台风灾害时，工银澳门向台湾同胞伸出援助之手，发动员工捐款 11 万多澳门元；联合澳门红十字会开设捐款专户，免费办理社会各界的捐款汇款。工银澳门还分别向澳门同善堂、《澳门日报》百万行基金会捐款 6 万元，以实际行动展现“弘扬企业文化、构建和谐社会”的企业形象。

ICBC(Macao) actively participated into public welfare undertaking

Upon establishment of ICBC (Macao), ICBC (Macao) entered into scholarship donation agreements with University of Macao, Macao Polytechnic Institute and Macao University of Science and Technology to donate MOP 100,000 respectively, so as to encourage young student to strive of excellence and improvement. ICBC (Macao) also donated MOP100,000 to the Welfare Association of Macao Federation of Trade Unions so as to express its concern about the vulnerable minority group. When ICBC (Macao) learnt of Taiwan being severely hit by typhoon, it jointly operated a special account more than MOP 110,000 for donation with Macao Red Cross and handled contributions and remittances from all sectors of society for free. Following the corporate philosophy of “developing corporate culture and building a harmonious society together”, ICBC (Macao) also made donation of MOP60,000 to Tung Sin Tong Charitable Society of Macao and Million-person Tour Foundation of Macao Daily News, respectively.



工银澳门向澳门科技大学递交奖学金捐赠协议

ICBC (Macao) delivering the scholarship donation agreement to Macao University of Science and Technology



工银澳门员工参加一年一度的公益金百万行活动

Employees of ICBC (Macao) attending the annual activity of Million-person tour for Public Welfare Fund

(二) 关爱员工，建设和谐银行

员工既是企业最宝贵的财富，也是社会的一份子，保障员工权益，为员工提供良好的发展机会，使员工与企业共同收获成功，是本行的重要社会责任。



工银亚洲于 2009 年 1 月 5 日举行“2009 中国工商银行(亚洲)慈善高尔夫球日”，邀请客户及合作伙伴捐款

ICBC (Asia) held 2009 ICBC (Asia) Charity Golf Day on 5 January 2009 for the aim of inviting its customers and partners to make donations

工银亚洲获香港“商界展关怀 5 年 Plus”奖项

本行在香港上市的控股子公司——工银亚洲荣获香港社会服务联会颁发的“商界展关怀 5 年 Plus”奖项，以表彰工银亚洲及职员过去几年在社区服务方面所做出的贡献。“商界展关怀”奖项专为嘉许能肩负起良好企业公民责任的香港商界企业而设。

作为香港明爱（天主教香港教区创立的慈善组织）连续十一届筹款委员会主席，工银亚洲及其职员全力支持香港明爱的各项筹款活动。工银亚洲设置了捐款箱：将联营信用卡 – 香港明爱万事达卡的部分签账收益捐予香港明爱：2009 年 1 月 5 日首次主办了“2009 中国工商银行（亚洲）慈善高尔夫球日”，为香港明爱筹募善款。工银亚洲还积极参与香港明爱其它筹款活动，包括新春慈善步行（2009 年 2 月 21 日）、捐助电视筹款节目（2009 年 7 月 11 日）、售卖明爱抽奖券（2009 年 9 月至 10 月）及支持卖物会（2009 年 11 月）等，协助向商业伙伴与客户筹集捐款。

ICBC (Asia) was awarded Hong Kong "5 Years Plus Caring Company Award"

ICBC (Asia), a subsidiary of the listed entity of the Bank was awarded Hong Kong "5 Years Plus Caring Company Award" by the Hong Kong Council of Social Service in recognition of the contributions made by ICBC (Asia) and employees in community services in the past few years. The said awards is given exclusively for enterprises in Hong Kong commercial society which can shoulder good corporate citizen responsibilities.

ICBC (Asia), as Chairman of the Caritas Fund Raising Committee (charitable organization set up by catholic diocese of Hong Kong) for 11 consecutive years, fully supports different fund-raising activities of Hong Kong Caritas. ICBC (Asia) set up donation boxes, donated partial commission proceedings received from Caritas MasterCard jointly issued with Hong Kong Caritas to Caritas, and held 2009 ICBC (Asia) Charity Golf Day for the first time so as to raise funds for Hong Kong Caritas. ICBC (Asia) also actively participated into other fund raising activities of Hong Kong Caritas, including 2010 Caritas Charity Walk (21 February 2009), Caritas Charity TV Show (11 July 2009) , Caritas Sale of Lucky Draw Tickets (from September to October in 2009) , support for Charity Sale of Goods (November of 2009), whereby ICBC (Asia) assisted in raising fund from its commercial partners and customers.

ii. Caring for the Employees to Build a Harmonious Bank

Employees are the most precious assets for a company as well as members of society. It is therefore an important social responsibility for the Bank to protect the employees' rights and to provide opportunities for their development to achieve success along with the company.

社会层面

Social Performance

1. 员工构成

报告期末，本行员工 389,827 人，比上年末增加 4,218 人。其中境内主要控股公司员工 313 人，境外机构当地雇员 2,791 人。在境内机构员工中，男性员工占比为 52.2%，女性员工占比为 47.8%；女性中高级管理人员 2,408 人；具有研究生及以上学历的为 9,060 人，占比 2.34%，本科学历的为 145,179 人，占比 37.51%。从年龄结构上看，18-30 岁员工占 15.17%，30-40 岁员工占 30.97%，40-50 岁占 47.98%，50 岁以上占比 5.88%。

2. 保障员工权益，重视员工职业发展

本行坚持“以人为本”，尊重员工个性，公平、公正地对待不同民族、性别、宗教信仰和文化背景的员工。高度重视保障员工的合法权益，建立高效有序的工作机制，科学核定岗位职责，合理配置人力资源，认真贯彻落实国家有关薪酬福利、工作时间和带薪休假的规定。报告期内，本行成为首家申请特殊工时工作制获批的金融单位，进一步保证了员工的合法休息权。

本行持续推进人力资源管理提升项目深化工作，搭建境内外一体化的人力资源管理体系。通过人力资源管理提升项目，

努力构建新型岗位职级体系，实现由单一的行政职务体系管理向多类别、多序列的岗位职级体系管理的转变，为全行员工建立“纵向可进退、横向可交流”的职业发展新机制。通过建立多通道的职业发展路径，明确各路径不同阶梯的任职资格条件，清晰履岗能力标准，为员工指明职业发展方向，员工可以根据自身的专业、能力特点，有针对性地选择适合自己的职业发展方式。

本行重视中年员工的职业发展问题。对部分知识技能老化、岗位适应能力下降的中年员工，有针对性地进行职业生涯转型指导，实施职业援助计划和技能振兴行动，帮助其提高岗位适应能力。挖掘适合中年员工特点的岗位，在相应岗位出现空缺时优先向中年员工倾斜，将岗位结构性空缺和中年员工职业发展结合起来，积极拓展中年员工职业发展空间。



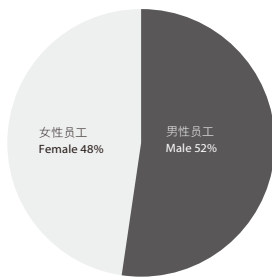
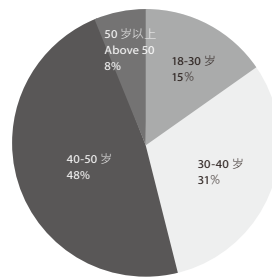
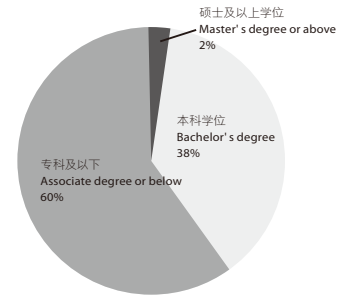
王丽丽副行长到江西基层网点看望并慰问一线员工

Vice President Wang Lili visiting and extending regards to the front-line employees of a grassroots outlet in Jiangxi



中年员工拓展训练

Outward Development for Middle-aged Employees

男女比例
Male and Female Employees年龄结构
Age Distribution学历结构
Education Background

1. Employees composition

As at the end of reporting period, the Bank had 389,827 employees, an increase of 4,218 persons compared with the end of prior year, of which 313 are employees in major domestic subsidiaries and 2,791 are local employees in overseas institutions. Among the employees in domestic institutions, 52.2% of employees are male and 47.8% are female (including 2,408 female middle and senior management personnel). 9,060 employees have a master's degree or above (accounting for 2.34% of the employees) and 145,179 employees have a bachelor's degree (accounting for 37.51% of the employees). With respect to the employees' age distribution, 15.17% of the employees are between the age of 18 and 30, 30.97% between the age of 30 and 40, 47.98% between the age of 40 and 50, and 5.88% above the age of 50.

2. Protecting employees' rights and interests and emphasis on their career development

The Bank adheres to its "People Oriented" belief by respecting employees' personalities and treating employees from different ethnic background, gender, religion and cultural background in a fair and equitable way. The Bank pays great attention to protect the legal rights and interests of its employees. It establishes a highly efficient and orderly working mechanism, determines roles and responsibilities effectively, allocates human resources reasonably, and conscientiously implements state rules and regulations in relation to salary and benefits, working hours and paid leave. During the reporting period, the Bank has become the first authorized financial institution to have applied for special working hours, which further protects the employees' legal rights in relation to rest and leisure.

The Bank continues to further promote its project to improve human resources management and to set up an integrated human resources management system both at home and abroad. Through this project, the Bank strives to establish a new system of job positions and rankings to transform from a single management system for administrative duties to a multi-class, multi-position management system, which provides a new career development mechanism with a better advancement and communication network for the employees. Through establishing different career development paths, the Bank indicates clearly the job qualifications and conditions for different paths and levels, and sets out career development objectives for its employees. Therefore, the employees can choose their career development objectives according to their expertise and capabilities.

The Bank places importance to the career development problems of middle-aged employees. For certain middle-aged employees whose knowledge and skills have become outdated and who have difficulties in adapting to different positions, the Bank provides guidance and assistance programs for their career transition to help them adjust and adapt to their positions. The Bank actively expands career development opportunities for middle-aged employees by exploring positions that matches their skill sets, giving them priority when there are relevant job vacancies, and considering them for positions which face structural vacancies.



社会层面

Social Performance

3. 员工培训

本行持续推进“人才为本，教育兴行”的价值理念，充分发挥教育培训在全行改革发展中的战略性、基础性作用，从整合资源、优化布局、强化职能、再造流程、规范管理入手，探索建立国际一流教育培训体系。按照本行《2009-2011年教育培训发展规划》的部署，完善培训机制，拓宽培训渠道，深入开展全员培训，努力实现企业可持续发展和员工成长的有机统一。报告期内，本行共举办各级各类培训班 4.6 万期，培训 210 万人次，人均培训 8.86 天。

本行加大培训资源建设力度，持续优化网络大学学习系统，建成投产远程考试系统，立项开发员工培训档案管理系统，在各金融培训学校建立了模拟银行，在 15 家二级分行建立了网络学习中心。设计开发符合员工阅读习惯的活页式、案例式教材，积极建设考试题库，建成了层级分明、覆盖各个专业的专兼职教师队伍。

中高级管理人员培训

整合境内外优势资源和渠道，组织 12 期高管学习和培训讲座，培训约 300 人次。选派 1,300 余名中高级管理人员参加 IMBA 培训、高盛领导力培训、美国伊利诺伊大学长期研修等培训项目。

高级专业人才培养

开展包括注册金融分析师 (CFA) 等 12 个项目的国际专业资质认证培训，举办培训班 35 期，培训 3,300 余人次。通过各类国际资格认证考试的员工合计 2,807 人，在国内同业中处于领先地位。

中年员工职业技能振兴培训

启动中年员工职业技能提升培训，采用拓展训练、实际演练、送教上门等方式激发中年员工的活力，提高岗位胜任能力。累计培训中年员工 127,825 人，培训覆盖率 59.5%。

专业资格认证培训

试点岗位专业资格认证培训工作，按岗位类别和专业序列逐步建立起各个专业序列的资格要求。组织开展“财资管理师”、“企业理财师”等 7 个专业序列的资格认证培训。

一线柜员岗前培训

建立起标准化的柜员岗前培训机制，100% 的新柜员都经过了规范化的岗前培训。作为柜员培训的重要载体，在全行 37 家一级（直属）分行和 15 家有条件的二级分行建成了模拟银行。

3. Employees training

The Bank continuously advanced the people-oriented culture and attached great importance to employee training and education, put the strategic and fundamental role of education and training into full play in the bank-wide reform and development and explored to build an internationally leading education and training system by integrating resources, optimizing layout, strengthening functions, redeveloping procedures and regulating management. In accordance with the arrangement of the "2009-2011 Plan on the Development of Education and Training", the Bank optimized its training system, broadened training channels and conducted in-depth training for all the staff to strive for the organic unification of the sustainable corporate development and employee growth. During the reporting period, the Bank held 46,000 training sessions in total for 2.10 million man times, an average of 8.86 days of training per person.

The Bank accelerated the development of training resources, continuously optimized the online university learning system, established and applied the examination system for distance learning, initiated the development of archiving and management system for staff training materials, set up simulation banks in various financial training schools, and established online learning centers in 15 tier-2 branches. The Bank designed and developed loose-leaf and case-based teaching materials in line with the reading habits of employees, proactively established question pools for examination and formed a full-time and part-time teaching team with clear levels and covering all majors.

Training for middle and senior management	Training for senior professionals	Training for middle-aged employees on vocational skills	Training for professional qualification certification	Pre-job training for front-line tellers
By integrating advantageous resources and channels at domestically and internationally, the Bank organized 12 learning and training seminars for Senior Management, training for approximately 300 man times. The Bank also dispatched more than 1,300 medium-level and senior management members to participate in the IMBA training, leadership training of Goldman Sachs and long-term research and study program in the University of Illinois in the United States.	The Bank conducted 12 international professional qualification training projects, including CFA and other professions, and organized 35 training sessions for over 3,300 man times. 2,807 employees have passed various international qualification examinations, leading the domestic peers.	The Bank initiated the training on promoting technical skills of medium-aged employees to stimulate their motivation and competency by means of outward training, simulation and practising and provision of door-to-door teaching. 127,825 medium-aged employees were trained in aggregate, with training coverage of 59.5%.	The Bank identified the qualification requirements for various professional titles by type of jobs and profession in the pilot professional qualification on-the-job training. The Bank also organized qualification certification training for 7 professional titles, such as "AFP" and "CFC".	The Bank established a standardized pre-job training mechanism for tellers. All tellers have gone through the standardized training. The Bank established simulation banks in 37 tier-1 (directly-controlled) branches and 15 eligible tier-2 branches as an important component of teller training.

社会层面

Social Performance

4. 员工健康与甲型 H1N1 流感防控

本行长期坚持组织员工参加定期的身体健康检查；积极组织各类文体活动，增强员工体质；开展员工安全教育，提高员工的安全意识、保障员工的人身安全。

在甲型 H1N1 流感肆虐的关键时期，本行及时制定了防控甲流工作预案，指导各级分支机构按照总行及当地政府的部署，建立健全组织领导体系和监测防控体系，促使全行防控工作责任落实到位、防控措施落实到位、疫情监测与报告制度落实到位，避免了疫情在行内传播和蔓延。加强甲流防控知识的宣传，分步启动了相关防控措施，实施严格的体温监测和疫情报告制度，加大消毒灭菌频率，加强人员进出管理，尽量减少人员聚集和流动。多方协调联系，本着自愿的原则，为部分员工及时接种了甲流疫苗；及时发放各类防护用具及防护药品，保障了员工的身体健康。

本行在全行员工中广泛组织开展群众性文体活动，关爱员工的身心健康。报告期，本行举行了庆祝新中国成立 60 周年员工羽毛球赛，全行共有 43 个单位、200 多名员工参加，比赛历时 5 个月，分别在辽宁、浙江、深圳和宁波进行了预赛和总决赛。在中国金融工会主办的庆祝中华人民共和国成立 60 周年全国金融系统书法美术展中，本行员工获奖作品总数达 89 件，占全部 336 件获奖作品的四分之一强，是金融系统获奖最多的单位。



本行广西分行举办全辖第二届气排球比赛

Guangxi Branch of the Bank held the 2nd Balloon Volleyball Game



庆祝新中国成立 60 周年员工羽毛球比赛

Employee badminton game to celebrate the 60th anniversary of the establishment of the People's Republic of China

5. 员工的多样性

(1) 国际化带来的多元文化交流

截至报告期末，本行在全球 20 个国家和地区设立了 23 家境外营业性机构，分支机构总数达 162 家。在各海外分支机构中，不同国家、不同文化、不同价值观的员工在一起工作交流、分享经验，有碰撞、有沟通、更有跨越。报告期内，许多国际银行受金融危机影响，不同程度地减少了人员招聘或实施裁员计划，而本行境外分支机构凭借良好的经营业绩和持续的业务发展动力，在当地继续招聘新员工，创造了新的工作岗位。

4. Health of employees and prevention and control of H1N1

The Bank has long been organizing its employees to take part in regular physical examination and various entertainment and sports activities to improve their physical wellness. The Bank has also conducted safety education for employees to improve their safety awareness and to secure their personnel safety.

During the critical period of the raging of H1N1, the Bank promptly worked out its pre-arranged plans for the prevention and control of H1N1. The bank has directed branches of various levels to follow the deployment of the Head Office and local government, established and improved the organizational leadership system and monitoring system, put in place work responsibilities, measures of prevention and control in the entire bank, and systems to monitor and report the status of the disease to prevent the spreading of the disease in the Bank. In addition, the Bank increased its publicity efforts on the prevention and control of H1N1, adopted relevant prevention and control measures, strictly carried out body temperature monitoring and disease reporting system, increased the frequency of disinfection and sterilization, and strengthened personnel access control to minimize the gathering and movement of people in the Bank. By means of coordination, some employees had been inoculated with the H1N1 vaccine on a voluntary basis and various types of protective equipment and medicine were provided without delay to protect the health and wellness of the employees.

The Bank shows its care for the physical and mental health of its employees by organizing mass activities across the bank. During the reporting period, the Bank held a badminton competition to celebrate the 60th anniversary of the establishment of the People's Republic of China. More than 200 employees from 43 units of the Bank participated in the competition which lasted 5 months. Preliminary and final rounds of the competition were held in Liaoning, Zhejiang, Shenzhen and Ningbo respectively. In the National Arts and Calligraphy Exhibition of the Financial Institutions hosted by China Trade Union of the Financial Sector to celebrate the 60th anniversary of the establishment of the People's Republic of China, the number of prize-winning works of the Bank's employees reached 89, accounting for around 25% of all 336 prize-winning works, making the Bank the biggest winner.

5. Diversity of employees

(1) Multicultural exchange brought about by internationalization

As at the end of the reporting period, the Bank has set up 23 overseas business institutions in 20 countries and regions around the world, with a total of 162 branches. In each overseas branch, employees of different countries, different cultures and different values work together to exchange and share their experiences. There are arguments, communication, and there will be steps forward. During the reporting period, affected by the financial crisis, many international banks had, in varying degrees, reduced personnel recruitment or carried out redundancy plans, while the Bank's overseas branches, with good business performance and sustainable business development momentum, had been able to continue to recruit new employees and create new jobs.



为保障员工身体健康，湖北襄樊分行积极联系医务部门为员工接种预防甲型流感疫苗

To protect the employees' health and wellness, Xiangfan Branch of Hubei is actively contacting the medical department to inoculate the employees with the H1N1 flu vaccine

社会层面

Social Performance

● 部分海外分支机构人员情况表

分支机构名称	员工总数	当地员工人数	当地员工比例	女员工人数	女性占比
工银伦敦	48	36	75%	17	35%
卢森堡分行	29	15	52%	14	48%
工银莫斯科	32	24	75%	14	44%
纽约分行	42	30	71%	23	55%
工银阿拉木图	39	32	82%	27	69%
法兰克福分行	32	22	69%	13	41%
东京分行	49	37	76%	22	45%
工银印尼	368	355	96%	157	43%
首尔分行	68	53	78%	38	56%
悉尼分行	33	22	67%	16	48%
新加坡分行	63	47	75%	39	62%
中东机构	40	6	15%	11	28%
工银亚洲	1,450	1,426	98%	760	52%
工银澳门	484	433	89%	296	61%
工商东亚	292	290	99%	100	34%
工银国际	218	201	92%	94	43%

注：中东机构包括工银中东和多哈分行



为工龄 10 年的员工颁发纪念品 (卢森堡分行)

Awarding souvenir to the employees of 10 years' standing (Luxembourg Branch)



男人节收到的礼物 (工银莫斯科)

Presents received on the Men's Day (ICBC (Moscow))

(2) 各民族员工共同发展

本行境内分行员工中少数民族员工占比达 5.1%。在新疆、内蒙古、广西、宁夏、西藏等五个少数民族地区，少数民族员工合计占比达到 22.4%。本行积极关心少数民族员工成长，为少数民族员工职业生涯发展提供更多的支持和帮助。充分尊重少数民族员工的风俗习惯，在饮食上给予特别安排，在少数民族重大节日时按照国家规定给予假期。关注各民族员工之间的沟通与交流，努力营造团结和谐的工作氛围。

● List of Employees of Some Overseas Branches

Branch Name	Total Number of Employees	Number of Local Employees	Ratio of Local Employees	Number of Female Employees	Ratio of Female Employees
ICBC (London)	48	36	75%	17	35%
Luxembourg Branch	29	15	52%	14	48%
ICBC (Moscow)	32	24	75%	14	44%
New York Branch	42	30	71%	23	55%
ICBC (Almaty)	39	32	82%	27	69%
Frankfurt Branch	32	22	69%	13	41%
Tokyo Branch	49	37	76%	22	45%
ICBC (Indonesia)	368	355	96%	157	43%
Seoul Branch	68	53	78%	38	56%
Sydney Branch	33	22	67%	16	48%
Singapore Branch	63	47	75%	39	62%
Middle East Institutions	40	6	15%	11	28%
ICBC (Asia)	1,450	1,426	98%	760	52%
ICBC (Macao)	484	433	89%	296	61%
ICEA	292	290	99%	100	34%
ICIC	218	201	92%	94	43%

Note: Middle East Institutions include ICBC (Middle East) and Doha Branch.



端午节吃粽子 (纽约分行)

Eating Zongzi during the Dragon Boat Festival (New York Branch)



员工足球赛 (工银印尼)

Employees' football game (ICBC (Indonesia))

(2) Common development of employees from various nationalities

Employees of ethnic minority account for 5.1% of all employees of the Bank's domestic branches. In the five ethnic minority regions of Xinjiang, Inner Mongolia, Guangxi, Ningxia and Tibet, employees of ethnic minority account for up to 22.4% of total employees. The Bank actively shows concern for the development of employees of ethnic minority by providing them with more support and assistance for their career development. The Bank fully respects their customs, makes special arrangements regarding their diets, and provides holidays during their major festivals in accordance with state regulations. The Bank pays attention to the communication and exchange among employees of various ethnic backgrounds to create a united and harmonious working environment.

社会层面

Social Performance

● 部分民族地区分行人员信息表

分行	少数民族员工人数	少数民族员工占比
新疆	1,804	23.30%
内蒙古	2,330	18.80%
广西	2,894	28.10%
宁夏	363	14.30%
西藏	8	17.00%
五区合计	7,399	22.40%

新疆分行对少数民族员工的培训和选拔

本行新疆分行重视少数民族员工的培养教育，除了安排少数民族员工与汉族员工一起接受各类业务培训外，还专门采取各种方式鼓励少数民族员工学习汉语，提高汉语应用水平。在中年员工和一线柜员培训中，针对少数民族员工的实际困难，开展了汉字录入、银行汉语和基本业务的补习。选取加强自身学习、成功实现转岗的少数民族员工典型案例，在全行范围组织员工学习，起到了较好的榜样作用。

同时，新疆分行注重对少数民族干部的培养选拔和择优使用。截至报告期末，新疆分行 162 名处级干部中，少数民族干部 25 人，占比 15.43%；64 名副处级后备干部中，少数民族员工有 8 人，占比 12.50%；127 个高级职称员工中，少数民族员工 18 人，占比 14.17%。

6. 女性员工保护

本行认真贯彻落实《妇女权益保障法》、《女职工劳动保护规定》等法律法规，严格执行对女职工的“四期”保护，每年组织女员工进行专项体检。15 家一级分行为女员工集体办理了女性特殊疾病保险或重大疾病保险，惠及 8 万余名女员工，提高了女员工抵御疾病风险的能力。报告期内，28 家二级分行试点推行了女职工权益保护专项集体合同，累计覆盖 1.4 万余名女员工，进一步提高了女员工权益保护的法治化、机制化水平。各分行均建立了单亲特困女员工档案，每年对患有重大疾病、子女上学困难的单亲特困女员工开展帮扶救助活动。

● Information of Employees of Branches in Some Ethnic Regions

Branch	Number of employees of ethnic minority	Ratio of employees of ethnic minority
Xinjiang	1,804	23.30%
Inner Mongolia	2,330	18.80%
Guangxi	2,894	28.10%
Ningxia	363	14.30%
Tibet	8	17.00%
Total	7,399	22.40%

Training and selection for employees of ethnic minority in Xinjiang Branch

Xinjiang Branch values the cultivation for employees of ethnic minority by letting them participate in various business trainings together with employees of the Han nationality as well as encouraging them in various ways to learn Chinese and improve the use of it. During the training of middle-aged employees and front-line tellers, the Bank has conducted extra tutoring on Chinese characters input, bank terms in Chinese and basic service considering the difficulties faced by some employees of ethnic minority. Employees all over the Bank have been organized to study typical cases of ethnic minority employees' successful job transfer through self study, which served as good role models.

Meanwhile, Xinjiang Branch places emphasis on the training, selection and preferential employment of ethnic minority cadres. By the end of the reporting period, among the 162 cadres at departmental level, there were 25 ethnic minority cadres, accounting for 15.43%; among the 64 reserve cadres at deputy director level, there are 8 ethnic minority employees, accounting for 12.50%; and among the 127 employees having senior professional title, 18 are from ethnic minorities, accounting for 14.17%.

6. Protecting female employees

The Bank implements laws and regulations such as the Law of the People's Republic of China on the Protection of Women's Rights and Interests, the Regulations Concerning Labor Protection of Female Staff and Workers, which strictly protects female employees during the "four periods", and organizes special physical examination annually. Female employees in 15 tier-1 branches have been covered by insurance for special female diseases or insurance for critical illness, benefiting more than 80,000 female employees and improving their abilities to resist diseases. During the reporting period, 28 tier-2 branches have launched the Special Collective Contract for Protection of Female Employees, covering a cumulative total of 14,000 female employees, to further enhance the protection of the rights and interests of female employees on a legal and statutory level. In addition, each branch has established files for single-parent and poor female employees to provide assistance and support activities for them to deal with major illnesses and difficulties in their children's education.

社会层面

Social Performance

在全行女员工中组织开展了“我为科学发展献一策”活动，引导广大女员工立足自身岗位和本职工作，就改善经营管理、促进业务发展、提高工作效率和经济效益、建设和谐银行等方面建言献策，全行共有 160,741 名女员工参与了活动，征集建议 42,831 条，其中推荐到有关部门 6,777 条，进一步调动了广大女员工参与改革的积极性和主动性。



女员工春游活动（广东分行）

Female employees' spring outing (Guangdong Branch)



参与万名妇女健步行活动（厦门分行）

Taking part in 10,000 Women Health Walk (Xiamen Branch)

7. 困难员工帮扶

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，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。2009 年元旦春节期间，全行共安排年度特困救助金 1,303.4 万元，救助了 11,010 名特困员工，其中包括 125 万元送温暖资金，专项救助遭受地震灾害的基层困难员工。2009 年国庆节前夕，全行累计下拨慰问金 1,000 万元，帮助了约 10,000 名困难员工。本行高级管理层人员分赴新疆、宁夏、内蒙、福建、安徽、宁波等 6 个分行对困难员工进行了走访慰问。

8. 关爱离退休员工

截至报告期末，本行共配备了 1,125 名专兼职工作人员负责离退休人员服务管理工作，设立了 448 个离退休人员服务管理机构，继续本着“满怀深情、主动服务”的工作理念，确保全行 12 万离退休人员各项生活待遇的落实和服务管理的到位。

报告期内，全行依托 1,357 个离退休人员活动中心和 12 所自办老年大学，为离退休人员组织开展各类文体活动 7,094 次，约有 26 万人次参加。各分行积极活跃离退休人员生活，组织了老年门球队、舞蹈队、合唱团、书法班、摄影班、台球队等活动团体，丰富了离退休人员的晚年生活。



本行刘立宪纪委书记慰问天津分行生活困难的退休员工

Liu Lixian, Secretary of the Party Discipline Committee of the Bank, visiting retired employees of Tianjin Branch who are suffering from hardship

A "I Have a Strategy for Scientific Development" program, involving 160,741 female employees all over the Bank, has been organized to guide female employees in offering advice, based on their own positions and job duties, on aspects such as improving operation and management, promoting business development, improving work efficiency and economic effectiveness and building a harmonious bank. Among the 42,831 pieces of advice collected, 6,777 pieces have been recommended to relevant departments, which further raised the initiatives and enthusiasm of female employees in participating in the Bank's reform and development.

7. Assistance to the employees in financial difficulties

The Bank proactively increases its efforts to help employees in financial difficulties and explores ways to establish a long-term assistance mechanism to effectively address the sources and channels of poverty assistance funds to ensure the smooth progress of such relief efforts. During New Year's Day and Spring Festival in 2009, the Bank has arranged an annual assistance fund of RMB13.034 million to assist 11,010 poor employees of the Bank, including RMB1.25 million from the "Warmth Project", specially assisting extremely poor employees affected by the earthquake. On the eve of National Day in 2009, RMB10 million was allocated by the Bank to assist about 10,000 poor employees. The Bank's senior management visited the poor employees in Xinjiang, Ningxia, Inner Mongolia, Fujian, Anhui and Ningbo branches.

8. Caring for the retired

As at the end of the reporting period, the Bank has allocated 1,125 personnel (consists of both full-time and part-time personnel) responsible for providing services to retired employees, and 448 organizations have been established to manage services for retired employees. With the idea of "having passion to initiate services", the Bank has ensured that its 120,000 retired employees can receive various benefits and services.

During the reporting period, the Bank organized recreational activities up to 7,094 times with the help of the 1,357 activity centers for retired employees and 12 colleges for senior citizens established by the Bank, in which approximately 260,000 people have taken part in. Additionally, in order to enrich the lives of the retired employees, the branches have organized various activities such as senior gate ball teams, dance teams, choirs, calligraphy classes, photography classes and billiards teams.



姜建清董事长、杨凯生行长与参与文艺表演的离退休员工在一起联欢

Chairman Jiang Jianqing and President Yang Kaisheng are having a get-together with the retired employees participating in the arts performance



本行湖北分行银苑老年京剧社自编自演的精彩节目在汉口大光明剧院隆重上演，该京剧社全部由省分行本部、省分行营业部离退休老同志组成

The splendid program produced and directed by the Yinyuan Elderly Peking Opera Troupe of Hubei Branch is performing at the Hankou Daguangming Theatre. This Peking opera troupe is entirely composed of retired employees from the Head Offices and business departments of the provincial branches

（三）诚信经营，创建诚信银行

1. 维护金融安全

本行严格遵循《中华人民共和国反洗钱法》和其他相关监管法规要求，认真落实境内外反洗钱和反恐怖融资监管要求。加强反洗钱组织机构建设，在一、二级分行设立反洗钱中心；规范反洗钱内部控制制度，完善反洗钱内部操作规程；开展境内外机构的反洗钱工作评估；优化反洗钱信息系统；强化重点可疑交易专报工作；扎实推进客户信息维护工作；加大重点地区和重点领域的反洗钱工作力度；积极配合协查部门反洗钱协查；组织开展反洗钱培训和宣传；加强反洗钱对外交流合作。

本行强化现金运营管理，增强货币反假能力。报告期内，本行积极参与公安部 and 人民银行组织的全国打击假币犯罪“09行动”，提高鉴伪机具自动化、智能化水平，依法开展货币的鉴定和假币的收缴工作，有效防范假币流入社会，净化货币流通环境。加大社会反假宣传力度，印发发现钞防伪鉴别宣传折页，张贴“告客户书”，提高公众假币防范意识和识别能力，最大限度地保障人民群众的切身利益，维护人民币良好的社会声誉和货币金融秩序。

2. 加强合规管理

本行努力健全合规管理机制，积极开展合规管理工作。完善集团口径的合规风险管理，在加强境内合规管理工作的基础上，健全境外机构合规风险管理机制。积极做好重要业务大检查、信贷大检查、中间业务收入、理财业务等各类合规性检查和审计，加强对新业务、高风险部位和薄弱环节的风险控制。强化合规问责，开展不良贷款管理责任认定，加强

员工违规行为监督力度。大力培育优良的合规文化，在全行范围内组织开展“学规定、促发展”等主题教育活动。

3. 充分提示金融产品和服务的风险

为加强客户风险防范意识，本行针对客户在办理离柜取现、POS刷卡消费、网上支付等环节中可能存在的风险，向客户提供“安全用卡须知”，“ATM安全操作六招数”、“安全刷卡消费五招数”等安全用卡知识，普及安全用卡常识，从源头防范各类欺诈风险。

本行不断完善个人理财业务合规销售，强化风险管控。建立了理财业务风险提示和客户风险能力评估制度。率先在同业实现系统化风险评估，实施客户风险评估功能硬控制，只有接受系统评估并具备相应风险承受能力的客户方可购买个人理财产品。完善信息披露，对于产品提前终止、分红、到期兑付等重要环节，在做好网点、门户网站信息披露的基础上，向投资人发出短信息提示，全面做好客户维护沟通工作。在全行范围内组织风险自查和排查，对分行个人理财业务的合规销售和风险管理提出了具体要求。多次组织营销培训、视频会议，提高分行合规销售意识和水平。

iii. Operating with Good Faith to Creating a Creditworthy Bank

1. Maintaining financial security

The Bank rigorously follows the requirements in the "Anti-money Laundering Law of the People's Republic of China" and other relevant regulatory laws and regulations and has carried out regulatory requirements in relation to anti-money laundering and anti-terrorism financing both at home and abroad. The Bank has enhanced the building of anti-money laundering system and established anti-money laundering centers in tier-1 and tier-2 branches; standardized the anti-money laundering internal control system and improved internal operating procedures for anti-money laundering; launched the evaluation mechanism on the anti-money laundering performance of domestic and overseas institutions; optimized anti-money laundering information system; strengthened special reporting on major suspicious transactions; enhanced maintenance service for customer information; increased key areas for anti-money laundering efforts; cooperated with investigation departments for anti-money laundering investigation; organized anti-money laundering trainings and promotions; and strengthened external communication and cooperation on anti-money laundering.

The Bank has strengthened its cash management to enhance its ability to detect counterfeit currency. During the reporting period, the Bank took an active part in the "09 Action", a nationwide campaign targeting counterfeit currency crimes organized by the Ministry of Public Security and the People's Bank of China. The campaign improved the automation and intelligence level of counterfeit banknote detectors and promoted the identification and collection of counterfeit banknotes in accordance with the laws, thus effectively preventing counterfeit banknotes in circulation. The Bank also increased publicity efforts on anti-counterfeit currency, printed and distributed leaflets on identifying counterfeit banknotes, and posted "Message to Customers" to improve public awareness on preventing and identifying counterfeit banknotes and to protect the public to maintain good social reputation and order of the Renmenbi.

2. Enhancing the compliance management

The Bank has made great effort to improve its compliance management system and vigorously carries out compliance management work. It has improved its compliance risk

management on the group level and provides a sound compliance risk management system for overseas institutions on the basis of strengthening its domestic compliance management. The Bank has proactively inspected and audited significant business, credit, intermediate business revenue and wealth management business and enhanced risk control on new businesses, high risk positions and areas of weakness. The Bank has enhanced its compliance accountability and management responsibility to identify non-performing loans, and has strengthened supervision efforts on employees' violations. The Bank has also cultivated a strong compliance culture and has organized educational activities in the line of "Study the Rules to Promote Development" in the Bank.

3. Reminding customers the risks relating to financial products and services

To enhance customers' awareness of risk prevention, the Bank has provided customers with knowledge on safe usage of cards such as "Using Your Card Safely", "Six Steps for Safe Operation of ATMs" and "Five Steps for Safe Payment with Cards", based on potential risks in relation to customers' withdrawal of cash from the counter and payment by using cards on POS and online payment, thus promoting general knowledge of using bank cards safely to prevent risks of all types of fraud.

The Bank has continued to improve sales of personal financial services and strengthen risk management and control and has established tips for wealth management risks and risk assessment system for customers. The Bank has taken the lead in the industry to achieve systematic risk assessment and control on client risk. Only the clients who accept the system assessment and have corresponding risk bearing ability can buy personal financial products from the Bank. The Bank has improved information disclosure and for important aspects such as early termination of products, dividends and expiry, the Bank sends short messages and communicates with customers on the basis of proper information disclosure on the website and web portals. The Bank has organized bank-wide self-checks and investigations on risks and has made specific requirements in sales compliance and risk management of personal banking services in branches. The Bank has also organized numerous marketing training and video meetings to improve the awareness and level of sales compliance and risk management in branches.

社会层面

Social Performance

4. 反腐倡廉

本行全面构建惩治与预防腐败体系，积极落实标本兼治、综合治理、惩防并举、注重预防的方针，不断营造廉洁自律的环境氛围，维护银行业良好的竞争秩序，树立本行诚信、高效、廉洁的社会形象。

报告期内，本行深化重要领域和关键环节的源头治理。进一步完善管理人员选拔任用决策机制，扩大公开选聘和竞争上岗的范围和比例。继续完善财务管理制度，进一步优化财务管理综合系统，实现一级和直属分行财务集中。继续推行集中采购制度，健全供应商推荐、超预算审批等环节的制度和流程。继续推动信贷管理体制变革，建立统一管理、集中经营、独立审批的信贷管理和操作体系，完善专职信贷审议制度和集中垂直授信审批机制。

报告期内，本行以促进员工廉洁从业、依法合规经营为重点，开展丰富多彩的反腐倡廉教育活动。组织开展了“珍惜职业生涯，远离经济犯罪”警示教育巡演，参加了“扬正气，促和谐”全国廉政公益广告创作展播评选活动，组织参观了银行业反腐倡廉警示教育图片展，编发了多期《管理人员廉洁从业警示教育专刊》，通过正面宣传和反面典型警示教育，引导和督促干部员工珍惜职业生涯，提高依法合规经营意识。截至报告期末，全行累计开展各类反腐倡廉培训 7,823 次，培训员工 73 万余人次，编发简报 5,434 期，刊载网讯专栏信息 13,645 条。

报告期内，本行共对 5,311 个分支机构开展了廉政案防责任制检查，对 2,449 个机构的集中采购、财务制度、网点装修和客户经理管理等重点领域开展了执法监察，加大对群众反映强烈问题的信访举报核查力度。本行案件防查工作取得了良好成效，内部经济案件千人发案率、亿元资产案件损失额等指标在国内外同业中均保持较低水平。

报告期内，本行组织开展治理商业贿赂检查 763 次，查处不正当交易行为 2 件，出台规范交易行为的新制度和新措施 773 个，认真推进市场诚信体系建设。



本行员工参观《银行业反腐倡廉警示教育展览》

The Bank's employees visiting Anti Corruption Educational Exhibits in Banking Industry

4. Combating corruption

The Bank has established a comprehensive system for punishing and preventing corruption and has implemented policies to address both the symptoms and root causes of corruption. The Bank has implemented comprehensive treatment to combat corruption, covering both punishment and prevention with more emphasis on prevention, and has continued to build an honest and autonomic environment and atmosphere. This helps to maintain orderly competition in the banking sector and to set up a social image of integrity, efficiency and honesty for the Bank.

During the reporting period, the Bank has strengthened the governance of the source of important areas and key links. The Bank improved decision-making mechanism for the election and appointment of management personnel and expanded the scope and proportion of open selection and competition for positions. The Bank also further improved the financial management system, optimized its integrated system and achieved centralization of tier-1 branches and branches directly under the Head Office. The Bank has continued to carry out centralized procurement and streamlined procedures for recommendation of suppliers and authorization for transactions above certain budgets. The Bank continued to promote reform of credit management system, as well as to establish a unified and centralized management, an independent approval mechanism, and a designated credit approval system with centralized vertical credit approval mechanism.

During the reporting period, with a view to promote honest work behaviours and business operations in accordance with the law, the Bank has carried out a wide range of educational activities on anti-corruption. The Bank has organized a "Cherish your career and keep away from economic crimes" education tour and participated in the selection of exhibits for the national public service exhibition "Develop healthy atmosphere and promote harmony". The Bank has also organized visits to the "Educational Exhibition on Anti-corruption in the Banking Industry" and has issued a number of journals namely *"Journal for educating management personnel to honestly perform their duties"*. Through these positive publicity and negative examples which serve as warnings, the Bank has provided guidance and supervision to its members of management to cherish their career and to improve their awareness on operating the Bank's business in accordance with the law. By the end of the reporting period, the Bank has carried out anti-corruption training for 7,823 times, where 730,000 employees have received the training, published 5,434 issues of bulletins and 13,645 articles on the Bank's internal website.

During the reporting period, the Bank has carried out an accountability review in relation to anti-corruption on 5,311 branches, in which monitoring checks and inspections were performed on 2,499 branches on important areas like centralized procurement, financial system, network maintenance and customer manager management and the reporting and inspection system for major customer complaints were strengthened. A favorable result has been obtained in the inspections, where the per thousand occurrence rate in internal economic cases and losses for cases involving billions of dollars were at a low level compared to its peers both at home and abroad.

During the reporting period, the Bank has organized 763 inspections on the governance of commercial bribery, conducted investigations on 2 incidents of improper transactions, and issued 773 new policies and measures on standardizing trading conducts to promote market integrity.

社会层面

Social Performance

(四) 优化服务，成就品牌银行

本行始终秉承“以客户为中心，为客户创造价值”的服务理念，努力建设国际一流的银行服务平台。报告期内，本行把改进服务作为促进发展的重要途径，着力加快科技创新、推进网点优化、渠道升级和服务变革，重视金融创新和客户反馈，进一步提升了客户服务水平。

1. 国际一流的银行服务平台

本行通过金融创新努力构建国际一流的银行服务平台，提升服务客户的能力和水平。报告期内，本行打造了5个新平台、1个新市场、4个新系统，在7个现有平台上增加了新产品和新服务。截至报告期末，全行共新增产品311个，产品数量累计达到2,366个，同比增长15.1%。一批“人无我有、人有我优”的新产品投入市场后表现出较强的竞争力。

本行产品创新机制不断完善，建立了新产品立项风险评估、产品设计标准化、产品创新客户体验、产品竞争力评估等机制，为全行金融创新的顺利开展奠定了坚实基础。中国《银行家》杂志发布的“2009年中国商业银行竞争力评价”报告中，本行“产品与服务”指标跃居第一。

中国第一零售银行。作为中国最大的零售银行，截至报告期末，本行境内储蓄存款余额46,604.32亿元，比上年末增加6,501.84亿元，增长16.2%；本行境内个人贷款12,068.50亿元，比上年末增加3,775.08亿元，增长45.5%。本行储蓄存款和个人贷款余额均列同业首位。报告期内，本行零售金融业务根据客户需求，不断创新。结算业务方面，本行开发了结算套餐、电话转账，拓宽个人结算服务的渠道，优化了代发工资业务功能，向客户提供了更为便捷、安全的代发工资服务。为满足消费者日益丰富的贷款需求，本行推出了个人房屋抵押贷款品种，抵押简便、用途多样、额度大、期限长，深受广大客户欢迎。本行率先在业内为中高端客户大规模推广理财金账户芯片卡，为客户提供安全性能更高、内容更加丰富的服务体验。本行个人金融业务将积极推进“大个金”向“强个金”的跨越，努力实现客户、渠道和交易规模最大化，确保以产品创新和市场响应速度为代表的核心竞争力最强化，争取以认知度、满意度、美誉度为标志的品牌最优化，真正打造中国第一零售银行。



谷澍董事会秘书代表本行领取亚洲最佳商业银行奖

Gu Shu, Secretary to the Board of the Bank, receiving the Award of Best Commercial Bank in Asia on behalf of the Bank

5个新平台：金融资产质押平台、电子票务平台、芯片卡行业应用平台、银行卡通用配置平台、通用信息传输平台

1个新市场：网上金融超市

4个新系统：产品管理系统、养老金系统、网上信贷服务系统、海外银行卡系统

7个现有平台上增加新产品和新服务：银证平台、银银通平台、监管资金与支付保证金托管平台、预约平台、基金平台、银保平台、银企互联平台

打造国际一流的银行服务平台

iv. Improving Services to Build a Brand

The Bank has always followed its service philosophy of “focusing on and creating value for customers”, and has made every effort to build a world-class banking service platform. During the reporting period, the Bank took the improvement of services as an important channel to promote development, in an effort to accelerate scientific and technological innovation, promote outlet optimization, enable channel upgrade and service transformation, with emphasis on financial innovation and customer feedback to further enhance service levels for customers.

1. World-class banking service platform

The Bank makes every effort to build a world-class banking service platform through financial innovation to improve its customer service capability and quality. During the reporting period, the Bank has built five new platforms, one new market and four new systems, and has added new products and new services to the seven existing platforms. As at the end of the reporting period, the Bank added a total of 311 new products and increased the number of products to 2,366, representing an increase of 15.1%. By introducing a series of creative and superior new products, the Bank would have a stronger competitive edge in the market.

The Bank continuously improves its product innovation mechanism through the development of mechanisms for risk assessment for new products and projects, product design standardization, client experience for product innovation and product competitiveness assessment, which has laid a solid foundation for financial innovation across the Bank. The report on the “Evaluation of Competitiveness of China’s Commercial Banks” published in 2009 by *The Chinese Banker* shows that the Bank’s “Products and Services” index ranked number one.

Top Retail Bank in China. As the largest retail bank in China, as at the end of the reporting period, the balance of domestic savings deposits amounted to RMB4,660,432 million, an increase of RMB650,184 million or 16.2% over the end of the previous year; domestic personal loans amounted to RMB1,206,850 million, an increase of RMB377,508 million or 45.5% over the end of the previous year. The Bank ranked first in the industry in terms of both savings deposits and personal loans. During the reporting period, the Bank has continued its innovation on retail banking services according to customer demand. With respect to settlement business, the Bank broadened the service channel for individual settlement by developing settlement packages and telephone transfer services, and improved wage payment service functions to provide more convenient and safer wage payment service for its customers. To meet the increasing demand for loans to customers, the Bank launched the individual home mortgage loan offering simple mortgage loans which can be used for multiple purposes in larger amounts and longer terms, and is well received by the customers. The Bank also took the lead in the industry to promote chip cards for Elite Club accounts to middle and high end customers on a large scale, providing better services with enhanced safety features to the customers. Further, the Bank actively promoted its personal banking services from “large personal banking” to “strong personal banking”, making every effort to achieve maximization of customers, channels and transaction size to strengthen the Bank’s competitive position, as represented by product innovation and market response rate, and to strive for a brand name with recognition, satisfaction and reputation for the creation of the top retail bank in China.

Five new platforms: financial asset pledge platform, e-ticketing platform, chip card industry application platform, bankcard universal configurable platform and universal information transmission platform

One new market: online financial supermarket

Four new systems: product management system, pension system, online credit service system and overseas bankcard system

Seven existing platforms with new products and new services: bank-security platform, bank-bank express platform, custody management platform for regulated funds and margins paid, pre-engagement platform, fund platform, bank-insurance platform, and bank-enterprise interaction platform

Build a world-class banking service platform

社会层面

Social Performance

中国最大的信用卡发卡行。本行信用卡经过 20 年的发展，成为国内同业的领跑者，中国第一信用卡银行的地位稳固确立。截至报告期末，信用卡发卡量超过 5,200 万张，较年初增长 33.2%；全年信用卡累计消费额 4,490 亿元，增长 76%。报告期内，本行成功完成国际卡、贷记卡和准贷记卡“三卡整合”项目；推广“非面对面收单”项目，实现航空售票等领域的无卡支付；拓展芯片卡快速支付功能在公共交通、快餐、零售等行业的应用。本行致力于提高信用卡服务品质，建立了以客户满意度调查、服务监督员聘请、服务体验活动为基础的服务质量管理体系，搭建了以电话银行为主，网点、客户经理和网上银行为辅的全方位客户服务渠道。报告期内，本行先后荣获美国《读者文摘》“信用卡发卡银行”类信誉品牌金奖、腾讯网“年度最佳信用卡”、万事达卡国际组织“2008 年最佳白金卡”及 VISA 国际组织“VISA2009 年度最佳芯片卡产品”等奖项。

领先的公司与投资银行业务。截至报告期末，境内公司存款余额 47,884.90 亿元，比上年末增加 8,495.23 亿元，增长 21.6%，境内公司类贷款余额 39,577.86 亿元，比上年末增加 7,256.84 亿元，增长 22.5%，投行业务收入 125.39 亿元，均居同业第一。报告期内，本行加快体制、机制、流程和产品创新，进一步提升了本行对公司客户综合服务水平。稳步推进公司客户分层营销体系改革，持续提升细分客户市场竞争能力；积极运用调评合一、总行直接受理等方式优化信贷流程；及时推出项目前期、项目搭桥等 5 个信贷创新产品。大力发展直接融资服务，全年主承销各类非金融企业债务融资工具 2,790 亿元，稳居境内第一。积极发展并购贷款业务，推进产业投资基金顾问业务，探索股权投资基金主理银行业务创新，探索中小企业集合短券中票业务创新。本行连续三年保持了银团贷款余额同业第一和年均 30% 的高速增长，荣获中国银行业协会颁发的“中国银行业银团贷款最佳业绩奖”，在证券时报主办的“2009 年度中国区优秀投行评选”中，本行荣获“最佳银行投行”和“最佳重组并购银行”称号。

中国最佳现金管理银行。本行现金管理业务继续保持国内领先，再次获得香港《财资》等杂志评选的“中国最佳现金管理银行”、“最佳人民币现金管理银行”等称号。报告期内，本行先后推出本外币资金池、综合账户报告、跨银行现金管理、全球现金管理等一系列创新产品和服务，为企业有效应对金融危机提供了有力的资金管理技术和服 务支持。本行已形成以“财智账户”为核心品牌，以账户交易管理、流动性管理、供应链金融、投资理财等系列金融服务为架构，以收付款、账户管理、风险管理、电子银行、短期投融资等产品为支撑，以跨银行全球现金管理为创新突破点，全面满足客户个性化需求的现金管理服务体系。截至报告期末，本行已拥有超过 28 万家现金管理客户，与上千家企业开展了全球现金管理业务合作。

机构业务领先国内同业。报告期内，本行机构金融业务以客户为中心，全力推进专业化管理、网络化营销、综合化服务“三化转型”，机构业务存款、银保代理业务收入、第三方存管资金总量等指标继续稳居同业首位，全面巩固了竞争优势。截至报告期末，第三方存管资金总量达到 3,880 亿元。报告期内，本行密切跟踪客户需求，及时投产了 B 股集中式银证转账、网银自助注册第三方存管等多个银证业务新产品；投产了“银银平台”账户黄金、跨行汇款业务；丰富了网上保险的上线种类。同时深入优化业务处理系统，完成“保险公司综合评价系统”的立项和开发；顺利投产代理非税收入收缴业务系统、国家税务总局车辆购置税账户稽查查询系统，银财通系统、银关通系统、代理财险系统、第三方存管系统和公积金系统的功能，为方便快捷地服务机构客户提供了有力的系统保障。

Largest Credit Card Issuer in China. After 20 years of development, the Bank has become an industry leader in credit card business and has established a solid position as the largest credit card issuer in China. As at the end of the reporting period, the Bank has issued more than 52 million credit cards, representing an increase of 33.2% from the beginning of the year. Full-year credit card consumption reached RMB449 billion, representing an increase of 76%. During the reporting period, the Bank successfully completed the "Three Cards Integration" project on the integration of international cards, credit cards and quasi credit cards; promoted its "Non-Face-to-Face Receipts" project to achieve non-card payment in areas such as sale of airline tickets; and expanded the quick payment function of chip cards for use in public transport, fast food and retail industries. The Bank is committed to improve the quality of credit card services, and has established a customer satisfaction survey, hired service supervisors, organized service experience activities, and created a full range of customer services channels which are primarily based on telephone banking and supplemented by outlets, account managers and e-Banking. During the reporting period, the Bank has won the Gold Award for the category of credit card issuing bank from the Reader's Digest of the United States, the Bank awarded the honorable title of "Most Influential Credit Card" from Tencent, "Best Platinum Card in 2008" from MasterCard Worldwide and "VISA Best Smart Card Product for 2009" by VISA Inc.

Leading Corporate Banking and Investment Banking Business. As at the end of the reporting period, the balance of domestic corporate deposits amounted to RMB4,788,490 million, an increase of RMB849,523 million or 21.6% over the end of the previous year; the balance of domestic corporate loans stood at RMB3,957,786 million, up RMB725,684 million or 22.5% over the end of the previous year; the Bank has generated an income of RMB12.539 billion from investment banking, all ranking the first in the industry. During the reporting period, the Bank further enhanced the comprehensive service level to corporate customers by accelerating system, system, mechanism, process and product innovation. The Bank progressively advanced the reform of tiered marketing system concerning corporate customers and continuously increased the competitiveness in the segmented customer markets; it also optimized the credit process by means of integrated adjustment and assessment of and direct approval by the Head Office, and released five innovative credit products, such as pre-project loans and project bridge loans, in a timely manner. The Bank has strived to develop direct financing services and underwrote RMB279,000 million worth debt financing instruments of non-financial enterprises as a lead arranger, ranking first in China. The Bank has also actively developed its merger and acquisition financing business, promoted its industry investment fund advisory business, explored potential areas of innovation for lead banking business in equity investment funds and for short-term financing bonds and medium-term notes for SMEs. The Bank has for 3 consecutive years ranked first in syndicated loan balance in the industry, and has achieved a high average annual increase of 30%. The Bank was awarded the "Best Syndicated Loan Performance" by China Banking Association, and the "Best Investment Bank (China)" and "Best M&A Investment Bank (China)" in the "2009 Annual Selection of Excellent China Investment Banks" sponsored by the Securities Times.

Best Cash Management Bank in China. The Bank continues to maintain the domestic lead in cash management business, and was again named "Best Cash Management Bank (China)" and "Best RMB Cash Management Bank" by magazines such as "Fortune and Assets" in Hong Kong. During the reporting period, the Bank has launched a series of innovative products and services such as the RMB and foreign currency cash pool, comprehensive account reports, inter-bank cash management and global cash management, providing strong fund management and service support for enterprises to effectively respond to the financial crisis. The Bank has formed a core brand "Caizhi Account", which takes a series of financial services such as account transaction management, liquidity management, supply chain finance and investment and wealth management as framework and provides products in areas such as collection and payment, accounts management, risk management, electronic backing, short-term investment and financing by using inter-bank cash management globally to satisfy personalized demands of its customers. As at the end of the reporting period, the Bank has had over 280,000 cash management customers and works with over 1,000 enterprises on global cash management business.

Leading Institutional Business. During the reporting period, the Bank has maintained a customer focus in its institutional business and has made every effort to promote professional management, network marketing and comprehensive services. The Bank has continued to sustain top position in the industry in various indicators such as institutional business deposits, bank insurance agency income and third-party depository fund, which strengthens its competitive advantage. As at the end of the reporting period, the total third-party depository funds reached RMB388 billion. During the reporting period, the Bank has followed customer demands closely and has timely launched new products such as B shares centralized bank-securities transfer and self online registration for third-party depository in bank-securities business. The Bank has also launched a "bank-to-bank platform" which provides gold account services and inter-bank remittance services, increased types of insurance which could be purchased online. At the same time, the Bank has improved its business process system, completed the "Comprehensive Evaluation System for Insurance Companies". The Bank has also put a non-tax income collection agency business system and a vehicle purchase taxes account inquiry system for the State Tax Administration into operation, and has upgraded and optimized the functions of the bank-finance express system, the bank-customs express system, the property insurance agency system, the third-party depository system and the depository fund system, thereby providing a powerful systematic safeguard for convenient and efficient services to institutional customers.

社会层面

Social Performance

中国最佳托管银行。截至报告期末,本行托管资产总规模达到 18,065 亿元,连续十一年位居国内托管银行首位,被英国《全球托管人》、香港《财资》等 5 家国内外权威财经媒体评选为中国最佳托管银行。报告期内,本行托管了多项市场创新产品,如托管首批境内外基金一对一和一对多专户理财产品,成功开展 ESCROW 业务等。加快托管新系统研发进度,行业内首家推出直连式自动化电子对账系统,极大提高了账务核对的效率、安全性和准确性。收支账户托管系统、XBRL 信息披露电子化系统和交易监督系统的事中版本等一批新系统也相继顺利投产。报告期内,中国银行业协会成立托管业务专业委员会,我行被推举为主任单位,召集各成员单位共同签署《中国银行业托管业务自律公约》,组织行业专家完成了多项托管行业课题研究,较好地推动国内托管行业健康发展,进一步提升我行在国内托管行业的影响力。

中国最大的企业年金基金管理服务商。报告期内,深入发掘养老金市场需求,丰富产品体系,努力为广大客户提供安全、便捷的养老金管理服务,积极为养老保障事业发展贡献力量。截至报告期末,本行服务养老金企业客户 18,320 家,比年初新增 2,786 家;受托管理企业年金基金 70 亿元,新增 30 亿元;管理企业年金个人账户 678 万户,托管企业年金基金 845 亿元,管理其他养老金个人账户 61 万户,托管其他养老金基金 313 亿元。

强大的科技支持。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。全年信息系统总体运行平稳,数据中心日均处理业务量达到 11,320 万笔,同比增长了 2,651 万笔;日峰值达到 14,143 万笔,同比增长了 1,468 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达到 99.987%。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 539 个应用类新项目,应用研发规模达到 86 万功能点,同比增加 37%。在不断加强客户服务产品研发,丰富客户服务产品功能的同时,本行立足长远,加速金融产品创新,全面推进新一代应用系统建设。报告期内,本行有 19 项专利获国家知识产权局授权,拥有的专利数量达到 91 个。本行再次入选国家信息化测评中心发布的“中国企业信息化 500 强”并列第一名,获得企业信息化建设最高奖项“2008 年度信息化企业大奖”以及“最佳 IT 总体架构奖”,荣获《银行家》杂志颁发的“中国最佳 IT 银行”奖,再次彰显了本行强大的科技实力。

Best Custodian Bank in China. As at the end of the reporting period, the total size of assets under the Bank's custody reached RMB1,806.5 billion, ranking first among domestic custodian banks for 11 consecutive years. The Bank was awarded the "Best Custodian Bank" in China by five authoritative domestic and international financial media, including British Global Custodian and The Asset in Hong Kong. During the reporting period, numerous innovative products were under the Bank's custody. For example, the Bank took the lead in providing custodian service for the "one-to-one" and "one-to-more" wealth management products for domestic and overseas funds and successfully launched the ESCROW service. The Bank accelerated the R&D of new custody systems and became the first bank in the industry to release the direct-connected and automated e-reconciliation system, which significantly improved the efficiency, security and accuracy of account checking greatly. A series of new systems including the custody system of receipts and payments accounts, the XBRL information disclosure electronic system and the concurrent version of transaction supervisory system were smoothly and successively put into production. During the reporting period, the China Banking Association established a specialized custody service committee and the Bank was elected to be the chief unit. The Bank gathered all its members to jointly sign the "Self-disciplinary Convention on Custody Service of Chinese Banking Industry" and organized the banking experts to complete many research projects on custody service, thereby promoting the healthy development of domestic custody sector and further increasing the influence of the Bank in this sector domestically.

Largest Enterprise Annuity Fund Management Service Provider in China. During the reporting period, the Bank has explored the demands in the pension market and has enriched its product system to provide safe and convenient pension management services and to contribute to the development of old-age security. As at the end of the reporting period, the Bank provided enterprise annuity service for 18,320 enterprises, an increase of 2,786 over the beginning of the year; the annuity funds under the Bank's management amounted to RMB7 billion, up RMB3 billion; the Bank managed 6.78 million individual enterprise annuity accounts; the annuity funds under the Bank's custody stood at RMB84.5 billion. In addition, the Bank managed 610,000 other individual pension accounts and other pension funds under the Bank's custody reached RMB31.3 billion.

Strong Technical Support. The Bank has continued to strengthen its daily management of production and operation, with a target to improve the quality of customer services. The information system as a whole operated steadily throughout the year. Average daily volume of transactions processed in the data centers reached 113.2 million, representing a year-on-year increase of 26.51 million. Daily peak volume reached 141.43 million, representing a year-on-year increase of 14.68 million. As business volume continues to increase, the availability rate of the information system of the Bank could go as high as 99.987%. During the reporting period, the Bank completed the development, testing and operation of four full versions and three ordinary versions of a full-function banking system, covering 539 new application projects and the function points of application, research and development reached 0.86 million, representing a year-on-year increase of 37%. While continuing to strengthen research and development of customer service products and enriching the functions of customer service products, the Bank has accelerated financial product innovation and has promoted the development of a new generation of application system with long-term perspectives. During the reporting period, the Bank had 19 patents accredited in the State Intellectual Property Office and owned 91 patents in total. The Bank was once again elected the first of the "Top 500 for Enterprise Informatization in China" published by the National Informatization Evaluation Center, and was awarded the "2008 Grand Award for the Informatization of Enterprises" and the "Best Overall IT Architecture Award", and the "Best IT Bank in China" by "The Chinese Banker", which shows the Bank's strength in technology.

社会层面

Social Performance

2. 流程优化、渠道升级、服务品质提升

(1) 流程改造与优化

本行按照流程银行建设思路，持续优化客户业务办理环节，有效提升服务能力和服务质量。规范了个人客户信息采集维护，建立了客户信息更新机制，充分发挥完整、统一的客户信息在客户关系维护方面的支撑作用。为优化客户体验，提高业务办理效率，将现有常用的约 38 种个人金融业务凭证整合成 29 种，大大方便了客户业务办理，降低了业务办理成本。优化系统功能设计，梳理并完成了挂失、个人结算、查询、个人理财、电子银行等 16 大类业务共计 67 个问题的功能优化与改造，系统功能的整合性进一步增强。



为了适应部队机动需要，本行安徽分行营业部特别组建“随军银行”服务小分队，受到部队官兵热烈欢迎

To meet the mobile requirements of the army, the banking department of Anhui Branch established a "Military Bank" service group which is very popular in the army



本行山东淄博张店支行坚持提升精细化管理水平，一心为客户服务，图为该行柜员牺牲休息时间为客户兑换不慎烧毁的纸币

Zhangdian Sub-branch of Zibo City in Shandong adheres to the policy of improved sophisticated management and devotedly provides services to the customers. The picture shows that a teller converting the paper currency damaged by fire for a customer during her break

(2) 网点建设与渠道升级

本行营业机构总量保持在 1.6 万家以上，基本涵盖了所有大中城市，并在 1,512 个县级行政区域设有分支机构，覆盖全国 75.22% 的县域，为广大客户提供贯通全国的便捷金融服务。报告期内，本行明确要求各分行不得随意撤减网点，以确保本行金融服务能力的持久稳定。

本行加快全行机构网点布局结构调整，进一步提高长三角、珠三角、环渤海、海峡西岸、滨海新区 - 曹妃甸等重点区域的机构数量和占比，进一步向省会和重点竞争城市倾斜配置机构资源。启动机构网点区域布局优化项目，优化网点的微观布局，提高网点分布与金融需求的匹配度，增强网点功能结构与客户结构的契合度。

继续实施营业网点装修改造升级工程，报告期内共装修改造网点 3,000 余个，新建财富管理中心 86 家，新建贵宾理财中心 1,116 家，全行共计 11,645 家网点实现了功能分区。

结合全国县域经济发展情况，本行加大了对重点县域机构的建设和改造力度，适当增加了百强县域的网点数量，着重装修改造了一批县域网点，探索在部分金融需求旺盛的乡镇设立网点，提升了在县域和农村地区的金融服务水平。积极参与新型农村金融机构试点工作，先后发起组建了浙江平湖工银村镇银行和重庆璧山工银村镇银行，为推动新农村建设和城乡统筹发展贡献了力量。

2. Process optimization, channel upgrade and service quality boost

(1) Process reform and optimization

The Bank continued to optimize customer business transaction links and effectively improved service capability and quality in light of the thought for construction of a process bank. Collection and maintenance of individual customer information was standardized and the update mechanism of customer information was established to a full play supporting role of integral and uniform customer information in maintenance of customer relations. In order to optimize customer experience and improve the efficiency of business transaction, the number of various original and common personal banking vouchers were reduced from about 38 to 29, which provided more conveniences for the transactions of customer services and reduced cost for business transactions. System function design was optimized. 16 categories of businesses such as loss reporting, personal settlement, inquiry, individual wealth management and electronic banking, totaling 67 functions, were improved, thereby further strengthening the integration of system functions.

(2) Outlet setups and channel upgrade

The Bank owned more than 16,000 banking institutions which basically cover all large and medium-sized cities, and has set up sub-branches and offices in 1,512 county-level administrative areas, i.e. 75.22% of nationwide counties to provide convenient and fast financial services throughout entire country for the customers. During the reporting period, the Bank specifically required each branch not reducing the outlets at discretion, so as to ensure durable stabilization of financial service capacity of the Bank.

The Bank accelerated adjustment of layout structure of institutions and outlets of the whole bank and further increased the quantity and proportion of institutions in important areas such as Yangtze River Delta, Pearl River Delta, Bohai Rim Area, West Coast of the Taiwan Straits and Binhai New Area - Caofeidian, and further prioritized the allocation of institutional resources to provincial capitals and the cities where the Bank faces intensive competition. An optimization project for regional layout of institutions and outlets was activated to better the microcosmic layout of the outlets, improve the matching of outlet distribution and financial demands, and strengthen the linkage of outlet functional structure and customer structure.

The Bank continued to implement the banking outlet renovation, rebuilding and upgrading project. During the reporting period, the outlets of over 3,000 were totally decorated and rebuilt, wealth management centers of 86 and VIP wealth management centers of 1,116 were built, and division of functions was achieved in outlets of 11,645 in the whole bank.

In accordance with economic development in counties around the country, the Bank accelerated building and reforming of major county-level institutions, properly increased the outlets in Top 100 counties, emphasized on decoration and rebuilding of county-level outlets, and considered to establish outlets in some villages and towns with brisk financial demands, thereby improving financial service standards in the counties and countryside. The Bank actively took part in new rural area banking institution pilot work; the Bank contributed to the new rural construction and urban and rural development by initiating and establishing Zhejiang Pinghu ICBC Village Bank and Chongqing Bishan ICBC Village Bank in succession.

社会层面

Social Performance

3. 重视客户反馈

本行高度重视客户投诉处理和管理工作，建立健全了客户投诉处理和管理机制。按照“投诉受理——调查处理——结果反馈——统计分析”的流程，对客户投诉事件实施标准化管理。

投诉受理。本行提供多种渠道受理客户投诉。95588 电话和本行门户网站为本行指定的客户投诉受理渠道。客户也可在办理业务时直接向本行分支机构、营业网点、客户经理等提出投诉，还可以通过信访渠道提出投诉事项。

调查处理。客户无论通过何种渠道提出投诉事项，受理部门将进行现场解决；不能现场解决的，将根据客户投诉事项所涉及的分支机构层级，将投诉转交至分行或者总行相关业务部门处理。因本行的问题或过错给客户造成的损失，将根据有关规定和具体情况向客户进行赔偿或补偿，力求客户满意。

结果反馈。客户投诉处理时限原则上不超过 1 个月。投诉处理部门在客户投诉处理结束 5 个工作日内需将处理结果和意见书面反馈给投诉受理部门。投诉受理部门可根据具体情况酌情对客户进行回访，了解客户对投诉处理结果的满意程度和意见。

统计分析。本行定期对客户投诉的问题进行统计分析，研究客户投诉反映的本行规章制度、业务流程、金融产品或服务等方面存在的缺陷、风险隐患及其产生原因，不断改进产品和服务，提高客户满意度。

4. 客户评价

本行所作的努力得到客户的广泛认可，“您身边的银行，可信赖的银行”的社会形象深入人心。

贸易融资解我难题，工行支持助我发展

“由于我公司为服务型企业，为轻资产企业。原有银行业务模式不适合我公司，且由于业务开拓需大量自有资金，我公司整体资产负债率较高。工行老师们通过对我的业务了解，为我公司推荐工行贸易融资产品，通过同优质外资产卖场的合作，我公司质押应收账款获得运营资金，解决了我公司发展困境。同时，工行相关配套服务解决了我公司人力，财务等许多难题，感谢工行对我公司的大力支持。”

—— 上海优视网络科技有限公司总经理 陈捷

3. Attention to customer feedbacks

The Bank paid close attention to customer complaint handling and management, established and improved customer complaint handling and management mechanism. The Bank implemented standardized management of customer complaints as per a procedure of accepting complaint, investigation and handling, result feedback and statistical analysis.

Acceptance of Complaints. The Bank provided various channels to accept customer complaints. Telephone 95588 and the portal website of the Bank are the channels for accepting customer complaints designated by the Bank. The customers can make direct complaints to branches and offices, banking outlets and account managers of the Bank, and also make the complaints by petition letters.

Investigation and Handling. Customer complaints which cannot otherwise be handled onsite by the Customer Service Department will be referred to the respective branches or Head Office departments for handling in accordance with the level of the operations involved in the customer complaint. In order to fulfill the needs of the customers, the Bank might be liable to compensate loss incurred by customer due to deficiency in the services offered in accordance with relevant provisions and specific circumstances.

Responses to Complaints. Customer complaints are generally being handled within one month and a written response will be provided within five working days after the complaint-handling process is finalized. The Customer Service Department may request a return visit at the customer's discretion in some circumstances, so as to know the overall customer satisfaction towards the complaint handling procedure.

Statistical Analysis. The Bank shall regularly and statistically analyze the critical factors that affect customer satisfaction, so as to provide a basis for the improvement of our products and service processes.

4. Feedbacks from customers

The efforts made by the Bank were widely recognized by the customers, and the social image of being "a reliable bank that always by your side" penetrates into the hearts of the people.

Trade financing solves our problems and the support from ICBC assists our development

"The original banking business mode was not suitable for our company for the reasons that our company is a service-oriented enterprise with small asset scale. Our company has integrally higher asset-liability ratio as business development needs a large number of proprietary capital. ICBC' employees recommended the trade financing product of ICBC after analyzing our business. Our company pledged accounts receivable by cooperating with a high-quality foreign capital auction center to obtain working capital, thus helping our company to move out of our development difficulties. At the same time, relevant supporting services of ICBC solved various human resources and financial problems of our company. I really appreciate the great support of ICBC to our company."

- General Manager Chen Jie of Shanghai Youshi network Technology Co., Ltd.

社会层面

Social Performance

“网贷通”方便客户，深受欢迎

“我们企业离市区比较远，以前跑一趟银行路上至少需要半个多小时。用工行的循环贷款产品“网贷通”，不仅手续简便速度快，还可根据销售淡旺季，随时取用还款，有闲置资金时就用来还贷，需要资金时就自主提款，就像刷银行卡一样方便。我们不再需要为不时之需长期借款，免去了长期借款承担的利息费用。现在“网贷通”在当地很受欢迎。”

—— 浙江金华菲亚特涂料有限公司法人代表 陈利阳

“Online Loan Express” is convenient for customers and well received

“Our company is far away from the downtown area, and we needed to spend more than half an hour to get to a bank. The procedure for use of ICBC’s revolving credit product “Online Loan Express” is simple and convenient. According to the slack and peak seasons of sales, the funds can be drawn easily at any time and can be separated for repayments, the “On-line Loan Express” is as convenient as using a bankcards. We no longer need long-term loans for emergency needs, nor pay interest charges as a result of long-term loans. Now, the “Online Loan Express” is well received locally.”

- Legal Representative Chen Liyang of Zhejiang Jinhua Feiyate Paint Co., Ltd.



客户高度赞扬本行工作人员高效的办理速度和热情周到的服务态度，不辞辛苦、帮助客户解决各种问题的职业素养。2009 年仅北京翠微路支行就收到表扬信 20 余封

Customers praise highly for efficient, warm and thoughtful services provided by the employees of the Bank Beijing Cuiweilu Sub-branch received more than 20 commendatory letters in 2009



广东分行营业部银山支行为客户王女士保护了资金安全，挽回经济损失 30 万元，事后王女士发来感谢信

Customer Ms. Wang sent a commendatory letter to Yinshan Sub-branch, the Banking Department of Guangdong Branch, as it helped protect the capital of Ms. Wang and retrieve economic loss of RMB300,000 for her

05

展望未来

Outlook



展望未来

Outlook

2010年是全面夺取应对国际金融危机的胜利、保持经济平稳较快增长的关键一年，也是本行实施股改后第二个三年发展规划、建设国际一流现代金融企业的重要一年。尽管2010年世界经济有望出现恢复性增长，但影响世界经济全面复苏的不确定因素依然较多，危机带来的金融机构大重组、大调整仍在持续，金融监管环境也在发生深刻变化；与此同时，国内经济回升的内在动力仍然不足，结构性矛盾依然存在，产能过剩问题更加显现，发展方式转变压力更加突出，通胀预期明显加大，增加了经营环境的复杂性和不稳定性。

未来，我们将始终不渝的以科学发展观为统领，以资源优化配置为己任，以助力低碳经济为准绳，以打造和谐社会为使命，全面落实国家宏观经济政策，努力把握“绿色变革”下的新要求与新挑战，积极投身公益事业，不断完善社会责任体系，加强与各利益相关群体的互信合作，形成可持续发展共识，凝聚可持续发展合力，努力实现经济效益、环境效益、社会效益的协调统一。

责任导向	2010年关键目标
价值银行	落实国家“保增长、扩内需、调结构”的宏观政策
	加大对中小企业、三农建设、民族地区、灾后重建的信贷支持力度
	加强全面风险管理，努力成为国内首家全面实施新资本协议的银行
	加快国际化、综合化经营步伐，通过发展方式转变和结构调整来推进经营转型
绿色银行	响应国家计划，严格执行绿色信贷政策，加大对环保产业支持力度
	关注环境保护和气候变化，探索低碳经济下的经营模式转型路径
	推广电子银行，扩大自助设备的普及与应用
	倡导绿色办公，推行绿色采购，力争实现人均能耗指标稳中有降
爱心银行	积极参与公益事业，开展志愿者活动
	做好定点扶贫工作，支持文教体育事业
	深入开展2010年上海世博会和广州亚运会的金融服务工作
	积极探索新公益模式
和谐银行	切实保障员工基本权益，改善办公环境，完善薪酬激励制度
	加大培训力度，拓展职业发展空间
	完善员工民主参与的渠道建设
诚信银行	加强合规管理，弘扬诚信文化，倡导互利双赢
	履行反洗钱义务，防范腐败风险
	完善系统化风险评估，做好客户沟通
品牌银行	以“服务价值年”为契机，优化业务环节，加快网点升级改造
	提高创新能力，丰富产品种类
	重视客户反馈，提高客户满意度

The year 2010 is a critical year for winning full victory in resisting against global financial crisis and maintaining fast and steady growth of economy, and also an important year for implementing the second three-year development plan after the joint-stock reform of the Bank and building an international leading modern financial institution. Though the year of 2010 is a prospective year for global economic recovery, there are many uncertain factors influencing full recovery of the global economy. In addition, significant reorganization and adjustment of financial institutions as a result of the financial crisis still last, and a profound change is taking place in financial regulatory environment; meanwhile internal driving forces for domestic economic recovery are still insufficient, structural contradiction still exists, the problem of production overcapacity is more obvious, pressure on transition of development mode is acuter, and the expectation for inflation is rising. These all make the operating environment more complicated and unstable.

In the future, steadfastly taking science-based development as command, taking most optimum distribution of resources as our responsibility, taking low-carbon footprint boost as criterion and taking creation of a harmonious society as mission, we will fully implement national macroeconomic policies, make effort to meet new requirements and take challenges in "green revolution", devote positively to public utility, keep improving social responsibility system and enhance the cooperate with relevant interest groups. As a result, we will reach a mutual understanding on and solidify joint force for the sustainable development, and try our best to achieve coordination and harmony among economic efficiency, environmental benefits and social benefits.

Responsibility direction	Key objectives in 2010
Value Creator	<ul style="list-style-type: none"> · Implementing national macro-economic policies of "sustaining growth, expanding domestic demand and adjusting structure" · Providing greater credit support to SMEs, development of agriculture, countryside and farmers, ethnic minority regions and post-disaster reconstruction · Strengthening comprehensive risk management, and striving to be the first domestic bank implementing the Basel II on a full basis · Accelerating internationalized and integrated operations, and promoting operation transition by transforming the development pattern and adjusting structure
Green Bank	<ul style="list-style-type: none"> · Responding to national plan, implementing strictly Green Credit Policy and providing greater support to environmental protection industry · Paying close attention to environmental protection and climate change, and discovering a route for transition of business pattern under low-carbon footprint · Promoting E-banking, and expanding popularization and application of self-service equipments · Advocating green office, pushing green purchase and striving to achieve a steady reduction in the index of energy consumption per person
Charity Bank	<ul style="list-style-type: none"> · Actively participating in programs for public utility and advocating volunteer activities · Endeavoring to complete the designated poverty alleviation, and supporting causes relating to culture, education and sports · Profoundly developing financial services for Shanghai World Expo and Guangzhou Asian Games in 2010 · Actively discovering a new public welfare pattern
Harmonious Bank	<ul style="list-style-type: none"> · Effectively ensuring basic rights and interests of employees, improving working environment and enhancing compensation and incentive system · Strengthening training, and broadening career development path · Improving development of democratic participation channels for employees
Creditworthy Bank	<ul style="list-style-type: none"> · Strengthening compliance management, upholding credibility culture and advocating mutual benefits and double win situation · Fulfilling obligation of anti-money laundering, and guarding against corruption risk · Improving systematic risk assessment and properly communicating with customers
Brand Builder	<ul style="list-style-type: none"> · Taking the "Services Value Year" as a chance, optimizing business links, and accelerating upgrade of outlets · Improving the ability for innovation, and enriching types of products · Paying attention to customer feedback, and improving customer satisfaction

战略与概况
Strategy and Profile

经济层面
Economic Performance

环境层面
Environmental Performance

社会层面
Social Performance

展望未来
Outlook

社会责任独立鉴证报告

中国工商银行股份有限公司董事会：

一、鉴证范围

中国工商银行股份有限公司（以下简称“贵公司”）2009年社会责任报告（以下简称“报告”）由贵公司管理层编制。收集和披露报告内容，保留充分的证据，以及设计、实施和维护与报告编制相关的内部控制是贵公司管理层的责任。

我们的责任是根据贵公司管理层的要求，对报告中披露的2009年度关键社会责任指标实施有限保证鉴证程序，并对报告是否遵循了全球报告组织（GRI）发布的《可持续发展报告指南（G3）》要求的重要性和包容性原则进行评价。

根据双方的业务约定条款，本报告仅为贵公司董事会编制。我们的工作仅限于就上述约定事项向贵公司董事会进行汇报，而非其他目的。我们不会就我们所实施的工作、出具的报告或做出的结论对除贵公司董事会以外的任何第三方承担任何责任。

我们按照国际鉴证业务准则第3000号：历史财务信息审计或审阅以外的鉴证业务计划和执行鉴证工作。

我们设计了以下鉴证程序以评价报告是否遵循GRI(G3)要求的重要性和包容性原则：

重要性：贵公司是否对重要社会责任事项在报告中作出平衡的表述？

包容性：贵公司是否识别了利益相关方？贵公司是否管理了利益相关方的参与过程？贵公司是否在报告中对重要社会责任事项向利益相关方做出平衡的回应？

二、鉴证工作

为了得出鉴证结论，我们进行了下列工作：

根据贵公司管理层的的要求，我们选取了如下地点进行现场工作，对报告中披露的2009年度关键社会责任指标实施鉴证程序：

- 总行
- 北京分行
- 河北分行
- 浙江分行
- 四川分行

除此以外，我们没有在其他地点实施鉴证程序。

我们所实施的鉴证程序仅限于以下方面：

- 与贵公司负责收集、整理和披露信息的管理层和员工进行访谈；
- 如有，抽样测试贵公司编制社会责任报告流程的有关控制；
- 在上述选定的地点，抽样测试2009年度关键社会责任指标的准确性；
- 根据财务报表审计结果，与相关社会责任指标核对一致；
- 通过收集行业、其他同业以及媒体关注的焦点问题，检查贵公司报告中是否涵盖了重要社会责任事项；
- 选取有关政策、文件等支持性证据，以评估重要社会责任事项的描述是否适当。

三、鉴证的局限性

我们的鉴证工作不包括：

- 鉴证除贵公司总行和上述四家分行关键社会责任指标外，其余信息或数据的准确性及公允性；
- 鉴证贵公司管理层的预测性声明；
- 鉴证历史比较数据。

四、保证水平

我们的鉴证程序是为得出有限保证的结论而设计的，执行这些程序并不会使我们获取为得出合理保证的结论而所需的全部鉴证证据。因此，该报告意见不是合理保证意见或审计意见。尽管我们在决定鉴证程序的性质和范围时会考虑贵公司内部控制的有效性，但我们的目的不是就贵公司内部控制的有效性发表意见。

五、结论

基于本鉴证报告所述的范围，实施的程序和上述局限性，我们的鉴证结论如下：

关键社会责任指标：我们没有注意到任何重大事项使我们相信贵公司编制的2009年社会责任报告中披露的关键社会责任指标存在重大错报。

重要性和包容性：我们没有注意到任何重大事项使我们相信贵公司编制的2009年社会责任报告不符合GRI(G3)要求的重要性和包容性原则。

六、其他观察所得

除上述结论外，我们还观察到以下情况。这些情况不构成上述结论的一部分，亦不会对上述结论产生任何影响。

重要性

报告披露的信息，考虑了行业的特点、媒体对社会责任事项的关注焦点和对主要利益相关者的影响。贵公司可以考虑将重要性判定的原则和标准等制度化。

包容性

贵公司建立了识别利益相关者期望的流程，筛选出其关注的重要问题，并在报告中回应利益相关者的合理期望。贵公司可以考虑将相关识别、筛选、报告流程制度化。

可比性

本年是您公司连续第三年公开发布社会责任报告。在报告架构和内容上贵公司尽量与以前年度保持一致，并在此基础上做出适当调整，以期更加有利于利益相关者对于报告的使用。

时效性

贵公司定期进行社会责任报告，适时发布社会责任信息，以期及时地为利益相关者提供决策依据。

清晰性

贵公司采用了图表、综合数据表等方式，力求向利益相关者清晰地展现报告信息。

平衡性

贵公司可以考虑按照GRI(G3)的要求，披露社会责任指标的正负趋势，以便让各利益相关者对贵公司社会责任绩效做出合理的评估。

Independent Limited Assurance Statement on Corporate Social Responsibility To the Board of Directors of Industrial and Commercial Bank of China Limited

Scope of Our Engagement

The 2009 Corporate Social Responsibility Report (the "Report") of Industrial and Commercial Bank of China Limited (the "Bank") has been prepared by management of the Bank (the "Management"). The Management is responsible for the collection and presentation of information within the Report and for maintaining adequate records and internal controls that are designed to support the corporate social responsibility reporting process.

Our responsibility was to carry out limited assurance procedures in relation to key sustainability indicators included in the Report for the year ended 31 December 2009 in accordance with the Management's instructions. We also evaluated the Report in terms of the principles of materiality and inclusivity set out in Global Reporting Initiative G3 Sustainability Reporting Guidelines.

Our work was limited to these stated above and our report is made solely to you, as a body, and for no other purpose. We do not therefore accept or assume any responsibility for any other purpose or to any other person or organization. Any reliance any such third party may place on the Report is entirely at its own risk.

Our review has been planned and performed in accordance with International Standard on Assurance Engagements ("ISAE") 3000: Assurance Engagements Other Than Audits or Reviews of Historical Financial Information issued by the International Federation of Accountants.

We have designed our procedures for us to evaluate the Report in terms of the principles of materiality and inclusivity set out in Global Reporting Initiative G3 Sustainability Reporting Guidelines.

Materiality

- Has the Bank provided a balanced representation of material issues concerning its sustainability performance?

Inclusivity

- Has the Bank identified stakeholders?
- Has the Bank managed its stakeholder participation process?
- Has the Bank responded to stakeholder concerns?

Work Performed

In order to form our conclusions, we carried out the following procedures.

In accordance with the Management's instructions, we visited Head Office and four branches to perform limited assurance procedures over key sustainability indicators in the Report for the year ended 31 December 2009. The sites visited included:

- Head Office
- Beijing branch
- Hebei branch
- Zhejiang branch
- Sichuan branch

We did not perform limited assurance procedures on other sites.

The limited assurance procedures we carried out were limited to:

- Interviewing a selection of the Bank's management responsible for sustainable development issues to understand the current status of sustainable development activities and the progress made during the reporting period.
- Sample testing the controls of the corporate data collection, aggregation and disclosure processes, if applicable.
- Sample testing key sustainability indicators in the sites visited.
- Cross checking key sustainability indicators to the annual financial report of the Bank, where applicable.
- Conducting a high-level review of the Report to ensure all material sustainability issues have been covered in the Report.
- Reviewing selected documents relating to the material sustainability issues.

Limitations of Our Review Scope

Our scope of work did not include:

- Assessing the accuracy or fairness of information relating to areas other than the key sustainability indicators of the sites visited.
- Reviewing the forward-looking statements made by the Management.
- Reviewing and consequently providing assurance on historical data.

Level of Assurance

Our evidence gathering procedures have been designed to obtain a limited level of assurance (as set out in ISAE 3000) on which to base our conclusions. The procedures conducted do not provide all the evidence that would be required in a reasonable assurance engagement and, accordingly, we do not express a reasonable assurance opinion or an audit opinion. While we considered the effectiveness of the Management's internal controls when determining the nature and extent of our procedures, our review was not designed to provide assurance on internal controls.

Our Conclusions

Subject to our limitations of scope noted above and on the basis of our procedures for this limited assurance engagement, we provided the following conclusion:

- Nothing has come to our attention that causes us to believe that there are any errors that would materially affect the key sustainability indicators reported by the Management.
- Based on our work performed, nothing has come to our attention that causes us to believe that any material sustainability issues were not aligned with the materiality and inclusivity set out in Global Reporting Initiative G3 Sustainability Reporting Guidelines.

Other Observations

We noted the following observations. These observations do not form part of the conclusions aforementioned, nor do they have any impact on our conclusions.

Materiality

The Report takes into account industry specific issues and hot topics of the year and their impacts on the stakeholders. The Bank may consider setting up principles and standards for assessing materiality.

Inclusivity

Procedures have been established by the Bank to identify issues of the stakeholders' concerns and to respond to their expectations in the Report. The Bank may consider formalizing the procedures.

Comparability

This is the third consecutive year that the Bank issues a corporate social responsibility report. The structure of the Report in its majority is consistent with that of the prior years.

Timeliness

The Report has been prepared and published on a regular basis.

Clarity

Graphs and tables have been used for the purpose of enhancing clarity of the Report.

Balance

The Bank may consider reflecting positive and negative aspects of its performance to enable a proper assessment of its overall performance.

Ernst & Young Hua Ming
Beijing, PRC
25 March, 2010

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, P6
1.2	对主要效果、危机及机遇的描述	P109
公司概况		
2.1	机构名称	P11
2.2	主要品牌、产品及服务	P11
2.3	组织结构图	P13
2.4	公司总部的地址	P11
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	P11
2.6	所有权性质及法律形式	P11
2.7	所服务的市场	P11
2.8	公司规模 (含员工数量、营业收入、市值等)	P21, P27, P31, P81
2.10	报告期间获得的奖励	P29
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	列表表明报告引用的标准；标明页码和网络链接	扉页, P113, P115, P117
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
公司治理		
4.1	机构的治理结构	P13
4.2	说明最高治理机构的主席是否也兼任行政职位	P11
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	P11
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	P13
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	P81
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	P15



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	P3-4, P7-8
1.2	Description of key impacts, risks, and opportunities.	P110
Organizational Profile		
2.1	Name of the organization	P12
2.2	Primary brands, products and services	P12
2.3	Operational structure of the organization	P14
2.4	Location of organization's headquarters	P12
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	P12
2.6	Nature of ownership and legal form	P12
2.7	Markets served	P12
2.8	Scale of the reporting organization (including number of employees, net revenues and total capitalization)	P22, P28, P31, P82
2.10	Awards received in the reporting period	P29
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, P114, P116, P118
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
Governance		
4.1	Governance structure of the organization	P14
4.2	Indicate whether the Chair of the highest governance body is also an executive officer	P12
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.	P12
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body	P14
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives, and the organization's performance	P82
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	P16

GRI 索引 (G3)

编号	内容	披露页码
4.9	最高决策层如何对机构进行监督, 管理经济、环境、社会效益	P109
4.11	说明机构是否以及如何提出预防性的措施	P109
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	P19
4.15	识别及选择利益相关者的依据	P19
4.16	利益相关者参与的程序	P19
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	P19
经济绩效		
EC1	产生和分配的直接经济价值	P31, P32
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	P31, P109
EC3	公司明确承诺的各种福利和补偿计划	P81-92
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	P81
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	P19
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	P63-80
EC9	机构了解并说明其重大的间接经济影响, 包括影响的程度	P15, P17
环境绩效		
EN1	所用物料的总量或者用量	P55
EN3	按照主要源头划分的直接能源耗量	P55
EN5	因环境保护及提高效率而节省的能源	P55
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	P43-62
EN7	减少间接能源耗量的计划以及计划的成效	P43-62
EN8	按源头划分的总耗水量	P55
EN18	减少温室气体排放的计划及成效	P51-62
EN26	减低产品及服务的环境影响的计划及其成效	P43-62
EN30	按类型说明环境保护的总体支持及投资	P43-62
社会绩效		
LA1	按雇佣类型、雇佣合同及地区分类的员工总数	P81
LA2	按年龄组别、性别及地区划分的雇员流失总数及比率	P82
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	P81-92
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	P85, P86
LA10	按雇员类别划分, 每名雇员每年受训的平均时数	P83
LA11	加强雇员的持续职业发展能力及协助雇员转职的技能管理及终生学习课程	P83



GRI Index (G3)

No.	Contents	Pages
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance	P110
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization	P110
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations	Headpage
4.14	List of stakeholder groups engaged by the organization	P20
4.15	Basis for identification and selection of stakeholders with whom to engage	P20
4.16	Approaches to stakeholder engagement	P20
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns	P20
Economic Performance		
EC1	Direct economic value generated and distributed	P31. P32
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change	P32. P110
EC3	Coverage of the organization's defined benefit plan obligations	P81-92
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation	P82
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation	P20
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement	P63-80
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts	P16. P18
Environmental Performance		
EN1	Materials used by weight or volume	P56
EN3	Direct energy consumption by primary energy source	P56
EN5	Energy saved due to conservation and efficiency improvements	P56
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives	P43-62
EN7	Initiatives to reduce indirect energy consumption and reductions achieved	P43-62
EN8	Total water withdrawal by source	P56
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved	P51-62
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation	P43-62
EN30	Total environmental protection expenditures and investments by type	P43-62
Social Performance		
LA1	Total workforce by employment type, employment contract, and region	P82
LA2	Total number and rate of employee turnover by age group, gender, and region	P82
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations	P81-92
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases	P85. P86
LA10	Average hours of training per year per employee by employee category	P84
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	P84

GRI 索引 (G3)

编号	内容	披露页码
LA12	接受定期绩效考核及职业发展计划的雇员的百分比	P81
LA13	按性别、年龄组别和少数族裔及其他多元性指标划分, 管理层员工和普通雇员的细分	P81, P87, P99
LA14	按雇员类别划分, 男性与女性的基本薪金比率	P81
HR3	雇员在作业所涉及的人权范围内的相关政策及程序方面受训的总时数, 以及受训雇员的百分比	P83
SO1	与社区事务有关的评估和管理工作, 其核心思路、评估和管理范围以及有效性	P73, P75
SO2	已作贿赂风险分析的业务单位的总数以及百分比	P95
SO3	已接受机构的反贿赂政策及程序培训的雇员的百分比	P95
SO4	惩治贿赂个案所采取的行动	P95
SO5	对公共政策的立场, 以及在发展及公共政策立法过程中的参与	P31, P33, P35
SO6	按国家划分, 对政党、政客以及相关组织作出财务及实物捐献的总值	P63
PR5	客户满意度管理措施, 包括调查客户满意程度的结果	P105, P107
PR6	为遵守市场推广相关法律法规、自愿守则而设立的计划	P109
金融行业附加指标		
FS1	具有特定环境及社会要素、应用于业务线条的政策	P43-62, 97-107
FS2	对业务线条中所包含的环境和社会风险进行评价并筛查的步骤	P43-51
FS5	与客户 / 投资公司 / 业务伙伴就环境和社会中存在的风险及危险进行互动	P19
FS6	投资组合中、各业务条线根据特定地域、规模大小(小型企业、中小型企业或大型企业)以及行业分类的所占比例	P32-41
FS8	根据不同目的、在各产品条线中传递特定社会效益的产品及服务的货币价值	P65-79
FS10	机构投资组合中, 报告部门曾就环境或社会问题与其进行过互动的公司百分比及数量	P43-51
FS16	根据不同受益人类型, 提高金融基本认识的倡议	P73, P75



GRI Index (G3)

No.	Contents	Pages
LA12	Percentage of employees receiving regular performance and career development reviews	P82
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity	P82. P88. P90
LA14	Ratio of basic salary of men to women by employee category	P82
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	P84
SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities	P74. P76
SO2	Percentage and total number of business units analyzed for risks related to corruption	P96
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures	P96
SO4	Actions taken in response to incidents of corruption	P96
SO5	Public policy positions and participation in public policy development and lobbying	P32. P34. P36
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country	P64
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	P106. P107
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications	P110
Financial Services Sector Supplement		
FS1	Policies with specific environmental and social components applied to business lines.	P43-62. P98-107
FS2	Procedures for assessing and screening environmental and social risks in business lines.	P44-52
FS5	Interactions with clients/invitees/business partners regarding environmental and social risks and opportunities.	P20
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	P32-41
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	P68-80
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	P44-52
FS16	Initiatives to enhance financial literacy by type of beneficiary.	P74. P76

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Do the contents, structure and format design of the report accord with your reading habit in your opinions?

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