

CSR

2020 社会责任报告

China Construction Bank
2020 Corporate Social Responsibility Report

新金融，建设美好生活

新金融，建设美好生活



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绩效：
我们的成效

报告说明

中国建设银行股份有限公司(以下简称本行)每年发布年度社会责任报告,时间范围为每年的1月1日至12月31日。本年度报告数据的获取和计算方法与以往年度报告相比没有重大改变,报告财务数据来源于经审计的年度A股财务报告。

报告于2021年3月26日经公司董事会审议通过。本行董事会及全体董事保证本报告内容不存在任何虚假记载、误导性陈述或重大遗漏,并对其内容的真实性、准确性和完整性承担个别及连带责任。

报告编制依据

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

报告汇报原则

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

报告汇报范围

总部及境内外附属分支机构。

报告保证方法

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

报告获取途径

印刷版报告备置地点为本行公共关系与企业文化部，

电子版报告可在本行网站（<http://group.ccb.com/cn/ccbtoday/common/include/report.html>）下载。

报告以中文编写，附英文、繁体文本，若有差异以简体中文版本为准

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公共关系与企业文化部，邮编：100033，传真：86-10-66212659

延伸阅读

如需获取更多本行环境、社会及公司治理（ESG）信息，

可登陆以下网址查询（http://group.ccb.com/cn/ccbtoday/manage/manage_1.html）。

释义

在本报告中，除非文义另有所指，下列词语具有如下涵义。

惠懂你：本行运用互联网、大数据、人工智能和生物识别等技术，为普惠金融客户打造的一站式移动金融服务平台

裕农通：本行为服务乡村振兴，依托金融科技，将普惠金融服务点下沉至广大乡村地区的综合金融服务

民工惠：本行为解决农民工工资发放痛点问题创新的金融服务产品

创业者港湾：本行与政府部门、创投公司、核心企业、科研院校、孵化机构等合作，整合内外部优质资源，为创业创新企业打造的“金融 + 孵化 + 产业 + 教育”线上、线下一站式综合服务平台

云义贷：本行为医疗等新冠肺炎疫情防控全产业链，以及受疫情影响的小微企业及企业主、个体工商户等普惠金融客群办理的信贷业务

董事长致辞



回望极不平凡的 2020 年，我们跨过共同记忆，见证迎难而上、共克时艰、奋力拼搏的每一份力量中，建行人躬耕力行、勇于担当的应有贡献。面对全球新冠疫情对经济社会发展带来的巨大冲击，我们坚守人民至上的价值追求，在全力支持全球抗疫、精准服务复工复产、助力“六稳”“六保”、支持实体经济发展、尽锐出战脱贫攻坚等重大任务中，以“新金融”润笔着墨，在大战大考中书写了建行全面履行社会责任的新诗篇。

人民至上，新理念引领和催生新金融

在新发展理念的引领下，我们深刻理解到，金融关系到百姓安居乐业、衣食住行，不是“高大上”的贵族话题，而是应该服务实体、润泽万物、普惠大众。我们坚持以人民对美好生活的向往为奋斗目标，聚焦社会痛点难点

重构金融逻辑，重塑金融的价值观和方法论，形成了体系化的新金融理念、方法和模式。

人民至上是新金融鲜明的本质特征。我们坚持以人民为中心的发展思想，推动新金融实践，实现由资本向人本的转变、由客户思维到用户思维和人民思维的升华。秉

承这种价值追求，我们主动引流“金融活水”精准滴灌经济社会发展的关键领域和薄弱环节，为服务大众安居乐业、建设现代美好生活贡献新金融力量。

全面履行社会责任是新金融必然的内在要求。我们站在社会价值的全局考虑，坚持以金融工作者的专注和社会工作者的责任，注重在解决社会难点问题、服务经济民生发展中体现新金融的价值。疫情暴发后，我们认真践行人类命运共同体意识，以全方位的新金融担当投身抗疫，第一时间出台疫情防控及金融服务保障十条举措，积极捐款捐物支援境内外，主动开发各类疫情防控管理平台，创新搭建“全球撮合家”平台服务境外国家和地区快速采买防疫物资，为全球疫情防控贡献建行力量。

向上向善，新金融回应和服务新时代

新时代正以“百年未有之大变局”为我们打开无限视窗，建行人经受住2020年极端的压力测试，于波澜壮阔的历史航程中践行新时代新金融的光荣使命。在致力于可持续发展的企业管理实践中，得到了社会各界及资本市场认可，实现了MSCI ESG评级持续提升并获评A。

我们回应老百姓的安居梦，“为有房人理房，帮无房人安家”，让那些跳起来仍然够不着高房价的新市民，搭着住房租赁的云梯，体面而有尊严地走入新家。我们回应小微企业融资的世界难题，迭代优化“惠懂你”平台，普惠金融贷款余额率先突破万亿大关，建设“创业者港湾”让更多科创梦想破土、拔节、孕穗。我们回应科技时代的呼唤，开放赋能中小银行共筑金融安全网，以“智慧政务”助力地方政府提升治理能力，让企业少跑腿、让数据多跑路，办好一件事，让老百姓好办千千万万事。我们回应社会对金融服务的多元需求，敞开大门办好建行大学，锻造不负时代的终身学习者，让其成为市民、农民和小微企业主的金融学堂，成为广大员工职业发展的加油站，成为培养新金融人才的大讲堂。

胸怀“服务大多数人而不是少数人”的新金融愿景，我们于万仞壁凿千尺渠，重修金融“水利工程”，在全国广布“裕农民，通农村”的乡村振兴综合服务点，将金融服务重心下沉到乡镇农村、田间地头 and 百姓心间；我

们主动拆除银行高门槛，让快递小哥走出“算法困局”在劳动者港湾舒适休憩，让农民工兄弟通过“民工惠”按时足额拿到“辛苦钱”，让广大小微企业主通过“惠懂你”实现创业梦想，让万千学子依托裕农学堂将青春篇章书写在泥土芬芳的土地上。

绿色发展，新金融拓维和赋能新未来

人类只有一个地球，我们拥有共同的家园。追求绿色发展，让天更蓝、水更清、山更绿是每一个人的愿望。面向后疫情时代，助力社会绿色复苏与低碳发展不仅成为全球可持续发展议题，也是中国“十四五”时期生态文明建设的重要内容和建设银行深化“三个能力”建设的重中之重。

2020年，建设银行落实“生态优先、绿色发展”要求，不断丰富绿色金融内涵，系统推进绿色金融发展实施方案；将绿色生态理念融入信贷投放、债券发行与承销、低碳运营等经营管理的方方面面；深入推进普惠金融与绿色金融融合发展，深化金融科技对绿色金融创新发展的支撑作用；加快培育绿色金融专业化力量，夯实环境与社会风险管理根基，积极应对气候挑战。

2021年将迎来中国共产党成立100周年，“十四五”规划渐次铺展，全面建设社会主义现代化国家新征程拔锚起航。站在新的历史交汇点上，建设银行将认真贯彻落实党的十九届五中全会精神，紧扣新发展阶段、新发展理念和新发展格局，坚守初心使命，践行新金融理念，纵深推进“三大战略”，进一步加大实体经济服务力度，助力深化改革与化解风险，以更大的金融担当，推动经济社会高质量发展，服务落实好“2030碳达峰、2060碳中和”目标，奋力谱就新的时代华章！

田国立

董事长

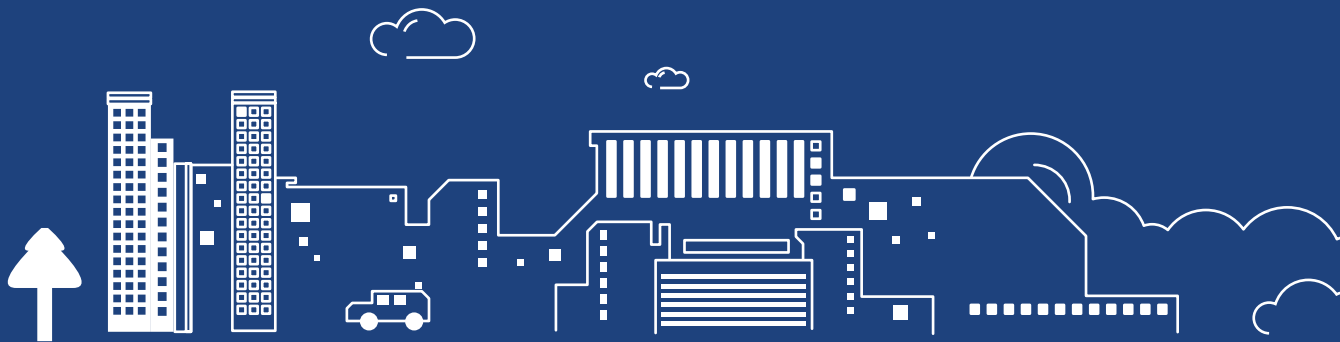
中国建设银行股份有限公司



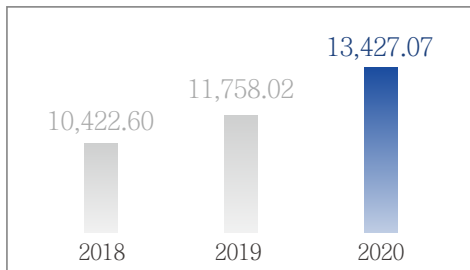
中国建设银行股份有限公司行长 王江



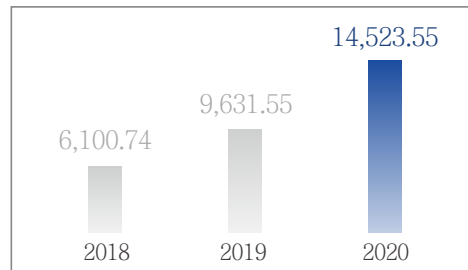
中国建设银行股份有限公司监事长 王永庆



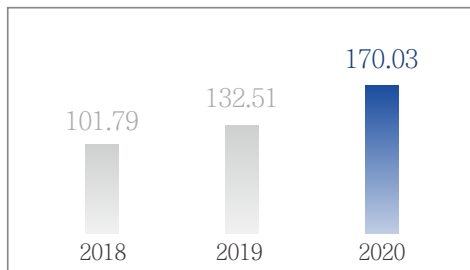
绿色贷款余额（亿元）



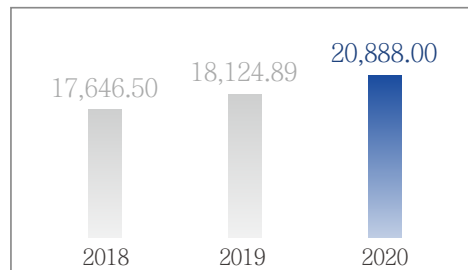
普惠金融贷款余额（亿元）



普惠金融贷款客户数（万户）

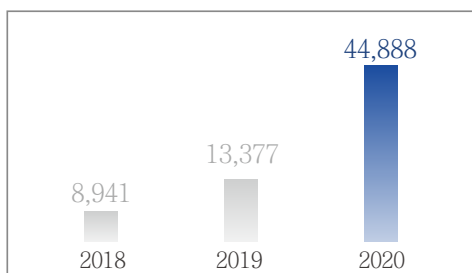


涉农贷款余额（亿元）

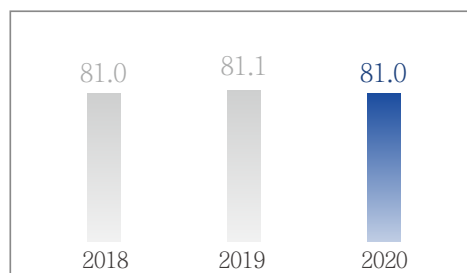




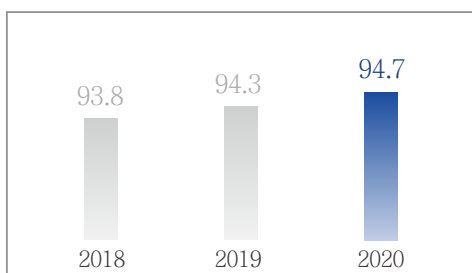
公益捐赠支出（万元）



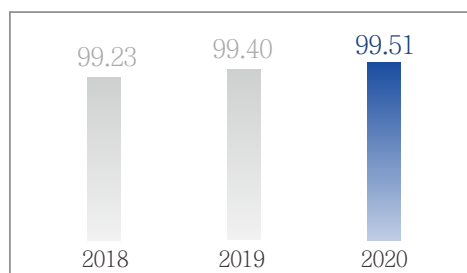
个人客户总体满意度 (%)



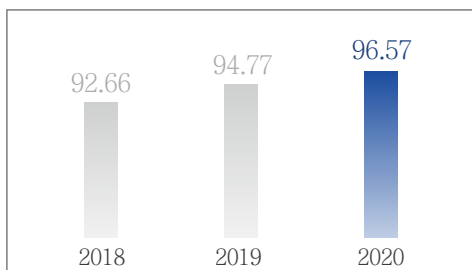
对公客户总体满意度 (%)



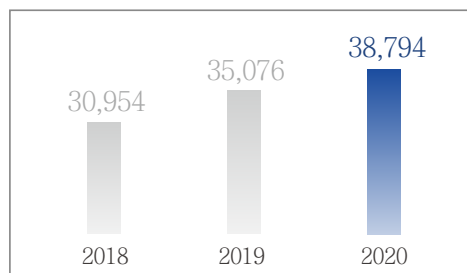
离柜账务性交易量占比 (%)



电子渠道金融交易迁移率 (%)



个人手机银行用户数量 (万户)



变局中育新机

进入 2020 年，一场突如其来的新冠肺炎疫情深刻地改变了社会生活与经济活动，显著影响着国际关系与全球政治格局。疫情对中国及世界经济都带来了极大的冲击，也给银行业带来新的风险与挑战。

党的十九届五中全会通过的《中共中央关于制定国民经济和社会发展第十四个五年规划和二〇三五年远景目标的建议》提出，要加快构建以国内大循环为主体、国内国际双循环相互促进的新发展格局。

新发展格局的提出，是对“十四五”和未来更长时期中国经济发展战略、路径作出的重大调整完善，对于中国实现更高质量、更有效率、更加公平、更可持续、更为安全的发展，促进世界经济繁荣，产生重要而深远的影响。

坚守初心使命

2020 年，面对内外部复杂环境变化和疫情冲击，中国建设银行以高度的政治自觉，把思想和行动统一到以习近平同志为核心的党中央决策部署上来，增强“四个意识”、坚定“四个自信”、做到“两个维护”，坚定贯彻党中央、国务院、监管部门决策部署，深入践行创新、协调、绿色、开放、共享的新发展理念，切实把治理能力提升体现在服务国家建设、防范金融风险、参与国际竞争的“三大能力”建设上，通过纵深推进“三大战略”、数字化赋能经营，助力决胜抗疫，支持经济社会恢复发展，为形成“双循环”发展新格局贡献金融力量。

贯彻落实习近平总书记关于防范化解重大疫情和突发公共卫生风险的要求，抓实抓细常态化疫情防控工作，切实杜绝各环节风险隐患。紧紧围绕“六稳”工作和“六保”任务，特别针对市场主体遇到的“痛点”问题、经济循环中出现的“堵点”环节，积极主动地运用新金融的思维、技术、产品和服务，推动问题有效解决、经济循环畅通，帮助市场主体渡过难关、迈过转型门槛，夯实稳健持续发展根基。

持续深化新金融实践，做到“致广大而尽精微”，不断提升金融精准直达能力，助力打造各类市场主体公平获取资源、共生共荣发展的良好营商环境。依托科技手段和数字化平台，持续加快发展普惠金融，助力全面建成小康社会，丰富“裕农通”服务功能，不断增强下沉服务能力，务实功、求实效，努力在推动高质量发展中形成发展新优势。

学习贯彻十九届五中全会精神，充分发挥“三大战略”形成的专业能力和优势，深刻认识住房租赁在畅通国内大循环的关键作用，加速推进住房租赁战略；主动对接“两新一重”等重点项目，发布《金融支持长三角生态绿色一体化发展示范区行动方案》，深度赋能粤港澳大湾区科技与创新发展，为形成以国内大循环为主体、国内国际双循环相互促进的新发展格局提供金融助力。

推进治理创新

加强党的领导，以高质量党建推动高质量发展。驻建设银行纪检监察组发挥监督作用，在落实全面从严治党政治责任、联合监督执纪等方面提供有效载体。

推动治理体系和治理能力现代化。秉承“全事项、全流程、全覆盖、全场景应用”和“行政审批线上线下一体化、民生支付电子化、行业应用智能化、城市服务数字化”，为优化政府治理手段提供了有力抓手。在抗击新冠肺炎疫情的战役中，支援湖北省、武汉市两级疫情防控指挥部，火速打造智慧政务应急物资保障管理系统，为湖北全省新冠肺炎疫情防控工作作出贡献。

参与环境与气候治理。大力推进金融供给侧结构性改革，把绿色金融放在更加突出的战略位置，持续探索绿色金融发展新理念、新模式、新方法，助力生态环境治理体系和治理能力现代化，积极应对气候变化对全社会带来的挑战。

助力金融科技风险治理。积极参与金融科技监管沙箱试点工作，构建包容审慎的金融风险监测预警体系，提升开放环境下抵御金融风险冲击的能力。

赋能经济韧性

保就业稳大局。疫情期间下发《关于全力支持疫情防控 加大信贷服务力度的通知》和《关于进一步做好信贷支持防控新型冠状病毒感染肺炎疫情相关工作的通知》，加大对疫情防控重点企业、重点领域信贷服务力度，做好因疫情影响产生还款困难企业的应对预案，帮助其度过难关，在助力企业复工复产、保居民就业方面做出了贡献。

在新一年招聘季增加10%招聘规模同时，持续加大“民工惠”线上产品的投放，聚焦“有钱发”“发给谁”“发到手”三大关键，助力解决农民工讨薪难题，确保特殊时期产业链最末端的农民工在第一时间拿到工资、安心务工，保障农民工就业及工资权益。

保民生促实体。在既有服务收费减免政策的基础上，进一步加大服务收费减免力度；另一方面加大LPR应用，促进政策利率变动向实体经济传导，积极降低企业融资成本。调增并单列普惠金融贷款专项计划，确保对普惠客户足额保障，并精准施策纾困。

对疫情防控相关医护人员、工作人员、感染需隔离人员及无法返程人员提供安全的休息住所。积极开展疫情期间住房公积金缴存、支取、贷款等阶段性支持政策配套金融服务，助力国家住房资金抗疫保民生。

稳外贸稳外资。与商务部签署《发挥金融科技优势助力“稳外贸稳外资”合作备忘录》，全力做好“稳外贸稳外资”工作。发布《金融支持“稳外贸稳外资”实施方案》，推出七大方面二十九条措施。通过企业智能撮合平台开展境内外撮合业务，为国际战“疫”带来建行温度，为稳外贸稳外资贡献金融智慧。

保市场主体，助力产业链。充分发挥供应链金融稳链、保链、强链作用，搭建集团级供应链服务平台，聚合产品和能力，通过场景式、嵌入式金融服务，以金融活水精准滴灌产业链链条，特别是产业链末端小微链条企业，不断增强金融与产业的融合度和协同性，助力产业链链条高效协同，力保产业链供应链安全稳定。

提升数字化经营能力，第一时间上线了企业线上经营工具箱，提供“建门户、找客户、管经营、发薪酬、云客服、快融资、管园区”七大类在线服务，帮助企业迅速恢复生产。与各市商务厅、金融局、大型企业平台携手，不断丰富“建融智合”智能撮合平台的数字内容和数字技术，精准支持产业链协同复工复产。

战略

凝心聚力共抗疫情
全力服务“双循环”
新格局

推动社会包容

在新冠肺炎疫情持续的 2020 年

持续向国内及境外有关国家和地区捐款捐物，支持全球同心抗疫。截至 2020 年末，本集团及员工为全球抗击疫情捐款捐物累计 3.17 亿元，其中，捐赠各类抗疫物资共计 1,150 万件。

3.17 亿元

本集团及员工为全球抗击疫情
捐款捐物累计

1,150 万件

捐赠各类抗疫物资共计

升级“裕农通”为“防疫通”。搭建网络就医体系保证农民基本医疗救助。关注农村地区特殊群体，为 3.6 万村医提供最高保额“护医抗疫”保险达 356 亿元，解决村医群体后顾之忧。为农民工提供“返程复工”保险，助力复工复产。当好农村防疫大喇叭，帮助农民足不出户实现防疫手机学、小病手机诊、小事手机办、资讯手机看，成为农民的健康守护者。

356 亿元

为 3.6 万村医提供最高保额
“护医抗疫”保险

2,632.15 亿元

精准扶贫贷款余额

1.32 亿元

全行定点扶贫捐赠

1,622 人

派出定点扶贫干部

1,370 个

帮助贫困村

19.55 万

贫困人口实现脱贫

1.45 万亿元

惠普金融贷款余额¹

2.09 万亿元

涉农贷款余额

1 % 以内

“小微快贷”新模式不良贷款率控制在

超 **5,600** 亿元

投放网络供应链融资款

6.55 万户

服务产业链链条企业

其中 **90** % 以上

是小微企业

¹ 银保监会“两增”考核口径

820

亿元

集中投放“民工惠”

让 768

万农民工

在疫情期间能够按时拿到工资

4.33

万期

建行大学在全国各地举办“金智惠民”系列公益培训累计

331

万人次

惠及

1,381

个

建行大学打造“裕农学堂”

为 60

多万

“裕农通”业主、乡村致富带头人、返乡创业青年等提供普惠公益培训

支持全国妇联举办的巾帼家政服务风采大赛，帮助女性就业增收。



联合全国妇联举办女大学生创业就业金融专题培训班，培训 130 人次。

130

人次

培训

1.42

万个

“劳动者港湾”

超过 1.40

亿人次

累计服务

165

家

“创业者港湾”在全国建立孵化空间

275

家

联合各类社会机构

8,302

家

服务企业

147

亿元

已为 24,757 家企业提供信贷支持

疫情期间，积极推行线上采购业务，采取远程谈判（投标）和评审，有力支持企业复工复产。

围绕小微企业经营困难，加大普惠金融服务力度，相继推出普惠金融“四专八举措”“复工助企”计划。

优化手机银行交互界面元素，支持手机系统读屏软件朗读，提供智能语音交互服务，方便视障客户、老年客户使用。在信息无障碍产品联盟（CAPA）发布的“可及”互联网产品信息无障碍测评中，建设银行手机银行APP排名银行类第一。

让“数字化”跟上“从前慢”，从贴心上门服务、提供包括专属理财、投资咨询、医疗保险等老年客群者综合金融服务，到举办普惠微沙龙、健康讲座、金融课堂等智慧助老活动，让更多的老年人乐享数字生活。

及时出台延长期限、续贷、延期付息等政策措施，为小微企业解难纾困，消除客户对企业及个人信用的担忧，延期还本付息的小微企业及小微企业主，不影响信用记录。

除信贷服务外，还为小微企业提供保险保障、交易撮合、在线培训等全面综合服务。如专门设置 20 万元保额的“新型冠状病毒感染”身故责任险。运用“建融智合”智能撮合平台，为企业采购和销售提供智能撮合，建立“小微企业精选课程”专栏，定制中小企业精品课程，助力复工复产。

战略

凝心聚力共抗疫情
全力服务“双循环”
新格局

助力绿色发展

2020年初至今的新冠肺炎疫情给人类社会和全球经济带来了持续猛烈的破坏冲击和难以估量的财富损失，同时印证了绿色发展和生态文明建设的巨大价值。绿色发展是生态文明建设的根本途径，绿色金融引导和激励社会资金投向生态环保、节水节能、再生能源、清洁能源等绿色产业，是推动绿色发展的基础性、创新性制度安排。

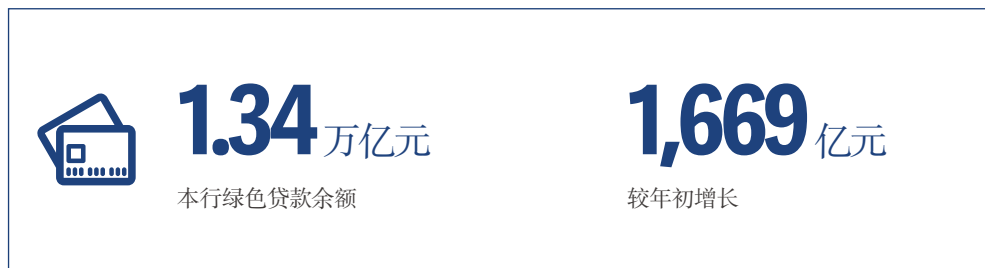
把握中国加快建立健全绿色低碳循环发展经济体系机遇，全面贡献建行力量，促进中国经济社会发展全面绿色转型。

把握基础设施绿色升级带来的融资需求机遇。根据《巴黎气候协定》全球每年需要新增投资数万亿美元，中国每年需要投入大约4万亿元人民币资金，为绿色金融发展提供了广阔市场空间。

把握现代产业体系加速形成带来的结构调整机遇。现代产业体系加快形成正持续催生出绿色建筑、绿色生产、绿色流通、绿色生活、绿色消费等绿色产业新业态，为金融机构资产结构调整带来新机遇。

把握生态环境治理能力和治理体系现代化带来的产品创新机遇。随着上市公司环境信息披露强制性要求、绿色项目激励机制、环境污染防治法律的逐渐完善，环境权益抵质押融资等金融服务将获得广阔拓展空间，为绿色金融创新发展注入强大动力。

截至2020年末，



2020年，



有力推动经济社会绿色转型

金融科技赋能

“

由于疫情进一步加速了数字经济的发展，对于一些行业来说，数字化从锦上添花的可选项变成了迫在眉睫的必选项，而对于一直走在数字化前列的金融业来说，疫情则是一场真实的压力测试，是数字金融的试金石，也是银行数字化转型的加速器。

——中国建设银行董事长 田国立

”



提升自主创新能力，在理念方法、体制机制上不断适应深化科技战略的要求，强化推动未来发展的动力引擎。认真检视《金融科技战略规划（2018-2023年）》推进实施情况，衔接“十四五”发展目标，聚焦科技前沿领域和技术瓶颈，加强研究和提早布局，不断增强自主可控能力。

助力社会治理现代化，深化推进智慧政务运营模式、服务流程、风险安全的优化迭代，在优政、惠民、兴企、助管、赋能五个方面提升实践成效，在新发展中将智慧政务战略思维夯实、逻辑找准，在新格局下用创新能力塑造服务“数字政府”“数字中国”的核心竞争力，提出更多、更优服务治理现代化的实践方案。

打造开放合作的科创生态，发挥金融资本和社会资源连接优势，总结推广“创业者港湾”孵化空间模式，完善投贷联动机制，为科创企业提供金融与非金融综合化服务。

坚持金融和科技“向上向善”，以金融内在逻辑为依归，坚持人民至上的立场，使技术服从于新金融的价值主张、道德追求和精神力量。

激发创新发展活力，以改革创新精神优化体制机制，推动组织敏捷化、管理柔性化、架构矩阵化，构建更加协同高效、适应未来发展的新型组织体系。

人力资本开发

2020年6月，本行发布《数字建行大学三年建设规划》，让一个融合终身学习、教学管理、智能运营、知识储备、服务社会于一身的广阔平台有了更明晰的路线图。

我们倡导员工养成不断精进的终身学习习惯，将建行大学打造为围炉夜话的物理空间和精神场所。在这里，学习的界面更加丰富，所有的屏幕都是课堂，真正的主角是学员、是老师，更是学员和老师角色的不断切换。

2.8亿次的访问量，4.7万套的线上学习资源，背后是建行大学“开门办大学”的决心和能力，是无数村民、小企业主、乡镇扶贫干部和建行员工走进云端课堂，是一个全天候泛在的学习生态正在生成。

我们与所有人经历新冠疫情、共克时艰。建行大学网络平台上线“金智慧民”频道，对社会公众免费开放；联合来画视频出品的疫情防控系列微课，总播放量1.8亿次；建立“小微企业精选课程”专栏，定制乡村中小企业精品课程，助力小微企业复工复产，累计专项培训15.5万人。

进展

我们的行动

助力普惠金融高质量发展

我们的成效

普惠金融 服务改善民生

➤➤ 深入支持小微企业发展



自 2018 年实施《中国建设银行普惠金融战略规划（2018-2020 年）》以来，确立了在普惠金融市场的领先优势，初步形成了核心竞争力。围绕“数字、平台、生态、赋能”发展理念，依托金融科技和大数据应用，坚持创新驱动、平台经营和社会赋能，圆满完成了普惠金融战略规划目标。



截至 2020 年末，普惠金融贷款余额 1.45 万亿元，较年初新增超 4,892 亿元，同比增长 50.79%。



普惠金融贷款客户数 170.0 万户，较年初新增近 37.5 万户，同比增长 28.31%。



完成“裕农通·村村通”工程，建成“裕农通”普惠金融服务点 54 万个，基本覆盖全国所有乡镇及行政村。

➤➤ 决胜脱贫攻坚



在 2021 年 2 月 25 日举办的全国脱贫攻坚总结表彰大会上，中国建设银行扶贫工作领导小组、中国建设银行安康扶贫工作专班同时荣获“全国脱贫攻坚先进集体”荣誉称号。



截至 2020 年末，全行精准扶贫贷款余额 2,632.15 亿元，较年初新增 437.08 亿元，增速 19.9%。全行产业精准扶贫贷款余额 1,237.51 亿元，较上年新增 322.45 亿元，带动贫困人口 11.51 万人。



派出定点扶贫干部 1,622 人，帮助贫困村 1,370 个，19.55 万贫困人口实现脱贫。



通过善融商务平台帮助贫困地区销售农产品 25.18 亿元，惠及 10.87 万贫困群众。

普惠金融战略发展规划（2021-2023年）
中国建设银行

2021年2月，董事会审议通过《中国建设银行普惠金融战略发展规划（2021-2023年）》，以习近平新时代中国特色社会主义思想为指导，贯彻党中央、国务院大力发展普惠金融的重要部署，落实新金融理念，以推进普惠金融事业高质量发展为主题，以深化金融供给侧结构性改革为主线，以创新发展为根本动力，以数字化经营为基本思路，构建开放共享的普惠金融生态。

完善体制机制：打造敏捷型组织体系，建立立体化考核体系。

深化业务协同：全集团深化共识，凝聚合力，深度协同发展。

加强队伍建设：在普惠金融事业中锤炼出大批能担当起下一个二十年建设银行发展重任的优秀人才。

传承文化精神：积累形成极具时代特性的普惠金融文化，并沉淀成为普惠金融事业发展的核心竞争力。

赋能社会治理体系建设：赋能乡村振兴战略实施，丰富“裕农通”服务体系；赋能智慧政务平台搭建，融入社会公共服务体系。

再思考，再出发

- ▶ 坚守以人民为中心的发展思想和以客户为中心的经营理念，以服务实体经济为根本宗旨，增强金融普惠性，助力解决经济社会发展中的痛点、难点和堵点。
 - ▶ 提高普惠金融覆盖能力，拓展服务半径，用金融的力量赋能社会发展，促进社会资源向贫困、弱势群体流动，促进改善发展不平衡、不充分问题，拓展发展新空间。
 - ▶ 深度融合新金融的科技属性、普惠属性、共享属性，围绕“数字、平台、生态、赋能”的发展理念，积极探索普惠金融发展新模式，创新“小微快贷”等系列线上产品和“惠懂你”移动金融服务平台，打造“五化三一”模式，持续提升普惠金融服务质效。
-
- ▶ 目标导向与问题导向紧密结合，聚焦“三区三州”等深度贫困地区，聚焦未摘帽贫困县和未退出贫困村，聚焦剩余贫困人口，全力啃下最后的硬骨头。
 - ▶ 脱贫攻坚与乡村振兴贯通结合，坚持党建引领，推动乡村治理现代化，坚持因地制宜，培育乡村特色产业，通过搭建平台，把现代生产方式引入乡村，通过敦教励学，促进乡风文明建设。
 - ▶ 精准扶贫与新金融实践有机结合，立足新金融的科技、普惠、共享属性，实现引流直达、精准滴灌，发挥新金融的融入、融通、融汇功能，畅通城乡经济内循环。

普惠金融 改善民生



在定点帮扶的陕西安康紫阳县，建设银行通过“认领半亩茶园”等扶贫项目，推动安康茶叶产业发展，助力紫阳脱贫摘帽。





助力民营小微

本行秉持“数字、平台、生态、赋能”理念，坚持创新驱动、科技赋能，搭建了以数据为关键生产要素、以科技为核心生产工具、以平台生态为主要生产方式的普惠金融模式。

进展 >>>>>>

- ◆ 数字经营，提质增效。夯实数据资源基础，增强数据应用能力，以客户需求为导向，创新打造“小微快贷”“裕农快贷”“交易快贷”“个人经营快贷”等线上产品体系，持续提高普惠金融覆盖能力和服务能力。
- ◆ 创新驱动，平台经营。修炼内功，集成“三惠合一”普惠金融运营管理平台，全面提升客户响应能力。巧借外力，研发上线智慧工商联服务平台，为客户提供融资、融智、融信、融惠、融技等场景化服务。心系乡村，搭建智慧乡村平台，让金融活水流向田间地头，将手机打造为农民的新农具。
- ◆ 生态共享，输出赋能。推进“创业者港湾”建设，给予创业创新企业股权投资、信贷融资、创业成长等综合化服务。推进“金智惠民”工程，开展“普惠金融百万创业者培训计划”。推动产学研跨界协同，研究发布普惠金融蓝皮书、建行·新华普惠指数，打造我国普惠金融运行状况的“晴雨表”。



“建行惠懂你”跑出普惠助企加速度

案例

升级推出 2.0 版“建行惠懂你”，从单纯的信贷业务向智能的综合金融服务终端迈进，让企业不仅能便利获得贷款，更能享受一站式金融服务。

“提交材料后，系统自动生成了我们能申请的额度，很快就完成审批，太方便了。”安徽省一家酒店负责人钟女士获得信用快贷额度 80 万元，有效缓解了资金压力。

下一步，将聚焦经济社会“痛点”设计产品，助力补短板、强弱项，依托“建行惠懂你”平台持续打造普惠金融生态体系，深耕普惠小微市场，让更多人享受到现代金融服务。

抗疫复工两不误，“云义贷”有点忙

案例

大疫无情，建行有义，2020 年新冠疫情突发以来，依托“小微快贷”线上新模式，创新“云义贷”专项产品，以适应受疫情影响企业，特别是医疗全产业链新特征，精准助力小微企业复工复产。

在云南，客户经理上门到医疗器械物资销售公司现场指导负责人通过建行“惠懂你”APP 申请“云义贷”，缓解了企业资金周转困难的问题，持续向玉溪各大医院供应医疗器械物资。

在天津，某防疫物资生产企业获批 300 万元额度，解决了企业原材料采购资金短缺的燃眉之急，加班加点投入口罩生产。



决战决胜脱贫攻坚

本行将脱贫攻坚与新金融行动紧密结合，与推动“三大战略”统筹安排，形成了总分行、母子公司联动的精准扶贫机制，制定了《“跨越 2020”金融精准扶贫行动方案》等文件，形成了电商扶贫先行、信贷扶贫创新、服务网络延伸、公益扶贫带动、综合化扶贫支持的金融大扶贫格局。

举措 >>>>>>

推出“N+建档立卡贫困户”产业扶贫业务模式，通过金融科技提升、信用提升、产业链提升、管理提升四大机制，构建新型农业主体与贫困户之间的利益联结机制，积极助力贫困地区产业发展。

- ◆ “金融科技提升”机制为贫困地区提供方便快捷的线上融资。有效应用金融科技成果为贫困地区提供方便快捷的线上融资，带动贫困户就业增收。
- ◆ “信用提升”机制为贫困地区企业及农户实现增信。通过开展担保合作，为贫困户进行增信，解决贫困地区小微企业和农户缺抵押、缺信用、贷款难问题。
- ◆ “产业链提升”机制助力农业全产业链提升。将农业产业化龙头企业与贫困地区的产业发展需求进行对接，同时助力从生产端到销售端建立长效机制。
- ◆ “管理提升”机制完善贫困地区信用体系建设。通过与农业专业服务公司、农民专业合作社、村委会、基层党组织、驻村工作队等机构和组织开展合作，借助服务公司为农村市场提供生资、农机、农业技术服务方面的专业经验，以及农业合作社、村委会等对农村信息、资源和行政、组织、管理等方面优势，对借款主体进行有效的组织管理，推进贫困地区信用建设。



◇ 唤醒沉睡的大山：支持安康定点帮扶工作

案例

安康地处秦巴山集中连片特困地区，贫困人数居陕西省第一，有“陕西脱贫攻坚看安康”之称。2020年，建设银行总行在安康投入帮扶资金1.75亿元，引进帮扶资金2,116万元，培训基层干部4.89万人，培训技术人员6.78万人；购买全国贫困地区农产品3.5亿元，帮助全国贫困地区销售农产品21.28亿元，各项指标均超额完成定点扶贫责任书各项任务。

◇ 智慧治理 点亮秦巴明珠

案例

贫困户可在线办理残疾人求职登记、公积金失业销户提取、公积金重病部分提取，还可在线申请扶贫助农贷、新社区工厂贷、扶贫小额信用贷，发展产业，增收致富，助力脱贫攻坚。通过与建行大学对接，引入金智慧民课程，为扶贫扶智搭建在线智慧教育平台。

◇ “云生产” 精准扶贫的创新实践

案例

充分发挥集约化运营和平台优势，把需要录入的信息释放到云端，突破机构、场所限制，供用户随时随地灵活参与作业并获取相应报酬。

◇ “女性创业贷” 为山区妇女撑起一片天

案例

无需抵押担保，贷款人只需要遵守公约、形成5人互助小组、每周参加交流会等就可申请贷款。截至2020年末，建设银行格莱珉“女性创业贷”项目，在安康共发展会员266人，累计投放贷款709.5万元，还款率99.5%。

◇ 三柳村 一个生态扶贫的样本

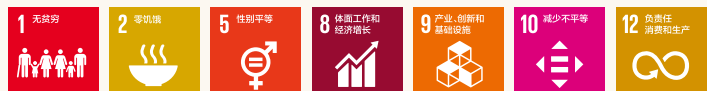
案例

在帮扶下，依托自然资源优势，聚焦绿色生态农业，引进优质小龙虾，打造“稻虾共养”生态扶贫模式，三柳村已于2017年实现了脱贫摘帽。

◇ 安康明天会更好

案例

脱贫摘帽不是终点，而是新生活、新奋斗的起点。“人民对美好生活的向往”是新时代新金融的奋斗目标。



支持乡村振兴

本行将新金融绿色发展理念贯彻到支持乡村振兴工作中，探索金融与农村经济社会发展共荣、共生、共建、共治的发展之路。2020年，我们深入“田里头”“村里头”，采取多种措施推进服务乡村振兴战略的有效落地。

进展 >>>>>>

- ◆ 打造“裕农通”特色品牌。构建包括“裕农通”普惠金融服务点线下综合服务中心、“裕农通”乡村振兴线上综合服务平台以及“裕农通”产业链生态场景金融服务体系在内的完整服务体系。
- ◆ 建设“裕农通”普惠金融服务点集群。把金融的窗口、理念、方法、手段搬到村口，将服务点建成农民在村口即可享受基础金融服务的“贴心朋友”、农产品进城和工业品下乡的集散中心；发挥能人乡贤带头作用，将服务点业主变成建设银行永不撤离乡村的战略合作伙伴。
- ◆ 建立“裕农通”乡村振兴综合服务平台。面向广域乡村大场景，通过科技的运用和数据的连接，构建乡村振兴综合服务平台。让农民、小微企业、涉农市场主体能够线上自主获取金融和非金融服务，实现“政务+生态+金融”的全场景线上自助服务，成为农民日常生活和社交的主要渠道，将“裕农通APP”打造成为“农村新农具，农民朋友圈”。
- ◆ 做好乡村振兴重点领域信贷支持。紧扣中央实施乡村振兴战略规划部署，对标全面建成小康社会“三农”工作任务，围绕乡村基础设施短板，支持农村饮水安全、村内道路、信息通讯、能源等基础设施建设。
- ◆ 开展“裕农通”产业链生态场景金融服务体系建设工作。围绕农业产业链条，以全场景、全客群、全产业链为服务对象，加大产品和模式创新，实现农业产业的一二三产融合，打通生产、生活、资产数据，有效服务大中小微企业、新型农业经营主体、农户等各类三农客户，探索开展“奶瓶子”“菜篮子”“茶杯子”“糖罐子”“米袋子”“果盘子”等形式多样的农业生态场景建设。
- ◆ 打造“裕农快贷+”服务模式。推出裕农快贷信用、抵押、担保、产业链四种模式，通过结合各地资源禀赋、数据积累和经营水平，满足不同特色农业产业、不同客群的差异化资金需求，破解农民“借款难、借款贵”难题，做到“取之于农、用之于农”，提升农民在共建共享发展中的获得感。

推出手机银行乡村专版

案例

为提升乡村金融服务能力，助力乡村振兴战略，我们创新乡村专版轻型手机银行，为农民客群提供“听懂语言”“看懂文字”“沟通无障碍”的专属服务。

除了“裕农通”服务点查询、“裕农快贷”专属产品、“民工惠”账户服务外，手机银行还打造了专属乡村政务。根据客户定位提供所在地区的政务服务，提供便捷乡村政务办理入口，足不出户即可办理公积金、医保、社保等政务服务。

此外，还为农村客户提供高价值的、丰富的金融产品、财经、三农等相关资讯信息，便于农村客户学习并提高自身知识信息储备，为乡村振兴发展提供动力。

福建分行以绿色金融支持乡村振兴

案例

不断丰富乡村绿色金融创新产品。在产品设计上，合理安排林权抵押等差异化风险缓释措施，积极推广“农村承包土地的经营权、农民住房所有权及所占宅基地使用权”抵押贷款，重点解决乡村经济规模小、押品少、额度低、融资慢等金融服务的痛点、难点。

按照农业可持续发展规划部署，支持农业现代化、产业化发展。助力生态产业规模壮大，支持打造“特色小镇”“精品民宿”“村落风景”等绿色生态旅游产业链。

支持生活生产垃圾分类处置、电力供应改造升级等农村基础设施建设，助力改善乡村生态环境，提升农民生活质量。

支持农户绿色增收致富。以“绿水青山”生态资源为依托的特色优势产业，制定精准扶贫小额贷款服务方案，因地制宜研发扶贫新产品。

支持农村绿色金融服务。推进“裕农通”普惠金融服务点的建设，构建“绿色+普惠+裕农通”金融服务平台。



服务大众安居

我们坚持开放共享的理念，始终把解决社会痛点作为使命，以支持百姓自住安居作为己任，在平台推广、房源拓展、存房业务、社会赋能等方面持续推进，构建住房租赁新生态。深化数字公积金建设，以金融科技推进业务流程优化和客户服务提升，助力政府“放管服”改革。支持百姓合理住房消费需求，截至 2020 年末，累计为超过 1,700 万客户提供了公积金个人住房贷款服务，为近 60 万中低收入家庭投放保障房个人住房贷款超过 1,100 亿元。

大力推动保障性租赁住房发展

与广州、杭州、济南等 11 个试点城市签署发展政策性租赁住房战略合作协议，发挥资金、科技、渠道、集团母子公司联动等方面的综合优势，向试点城市提供包括金融产品支持、房源筹集运营、信息系统支撑等一揽子的综合服务，为我国住房保障体系的建设完善、“租购并举”的住房制度转型贡献建行力量。

协助打造全国公租房信息管理系统，助力政府提高公租房管理效率，参与公租房市场化运营试点，支持解决低收入住房困难群众的住房问题。

多渠道多主体供给租赁房源

在广东，将老旧政府公房改造为带独立厨卫、品质优良的租赁住房，为环卫工人等提供社会基础公共服务的劳动者提供高品质居住空间。

在江苏，支持江宁经济技术开发区改造园区工人宿舍，品质升级的新公寓显著提升了园区产业工人的幸福感。

在苏州，创新“政银企”合作模式，将苏州工业园区闲置资产东景工业坊改造升级为乐璟社区，为周边各行各业 5,000 多名外来务工人员搭建温馨的家庭港湾。

引入社会力量创新金融产品

参与落地首批住房租赁企业股权交易服务试点，助力住房租赁市场长效发展。组织专业力量，配合监管部门开展 REITs 制度研究，积极探索公司制 REITs 模式在住房租赁领域的运用，推荐试点的建信瑞居无锡凤凰城项目首单完成股权交易，在制度规范、权益属性、交易架构等多个方面实现了创新突破，为监管部门出台相关政策、梳理业务流程提供了实例和参考，为住房租赁企业拓宽了融资渠道。

CCB 建融家园·普坤社区

案例

CCB 建融家园·普坤社区位于杭州高新技术企业聚集的富阳东洲产业园，以优惠租金定向供应各类新市民，满足“农民工一张床”“大学生一间房”“新市民家庭一小套房”的差异化民生居住需求，有效解决了企业职工住宿难题，还帮助企业吸引人才、留住人才、激励人才，助力政府稳企业、稳经济、稳发展。

普坤社区的公共区域设计建设了健身房、电子阅览室等共享空间，引入建筑面积达 2,100 平米的小型综合商业体，充分满足租客健康、社交、娱乐、学习、成长等需求。实施高标准服务，让租客住得安心、工作舒心。



保护客户权益

本行深知个人信息对客户的重要性，多措并举提升个人客户信息安全管理。

在制度层面，根据消费者权益保护有关新要求，结合业务发展需要，陆续更新及制定相关制度管理办法，主要包括：《中国建设银行个人客户信息管理办法》《中国建设银行个人客户身份信息采集规范》《中国建设银行网点客户经理个人业务行为管理细则》《住房金融与个人信贷业务个人客户信息安全管理指引》等，进一步完善个人信息安全保护制度体系。

在系统层面，一是全面梳理全行各业务系统查询个人客户信息相关场景，通过对客户敏感信息脱敏、减少不必要信息展示、强化查询授权管理等措施加强个人客户信息安全保护，有效落实个人客户信息使用的“合法、正当、必要”原则；二是探索人工智能、大数据等技术在个人客户信息风险防范上的应用，在分行试点上线“龙智盾”个人客户信息智能管控功能，支持对可疑查询交易全面监测和及时提醒。

在管理督导层面，在全行范围内组织开展了个人客户信息使用安全管理检查，围绕规章制度落实情况、授权及系统用户管理、信息提取及加工、信息传递与存储、信息查询与使用等方面，通过分行自查和总行现场抽查相结合的方式加强个人客户信息安全督导，进一步规范个人客户信息保护行为。

在培训教育方面，以保护消费者信息安全为主题，组织开展“坚守底线 保护消费者信息安全”专项培训，通过理论学习与案例教育相结合的方式，强化员工“底线思维”，有效提升客户信息保护的意识和能力，培训覆盖超 19.8 万人次。

举措 >>>>>>

- ◆ 面对外部攻击窃取线上数据的威胁，建立纵深防御的数据安全保障体系，成为个人金融信息的技术保障体系。
- ◆ 按照云端存储、边界防控的管理思路加强数据安全保障，严控终端和网络边界的数据泄露途径，及时阻断员工有意或无意泄露数据行为。
- ◆ 建立员工信息系统使用行为监控平台和行为模型库，为惩戒违规行为提供技术保证；在生产环境中建立和部署安全运维管理平台，确保信息技术人员的运行操作安全规范。
- ◆ 面向全体员工编制《信息安全事件警示录》《员工信息安全技能手册》《员工信息系统使用行为规范》等系列培训教育手册和网络课件。
- ◆ 建立新员工入职培训、在职员工年度安全培训机制，总行每年发布年度信息安全培训计划，现场或视频方式宣讲制度、分析案例、推广安全技术，编制培训教材深化培训，持续组织员工开展安全意识培训。
- ◆ 推行安全警示教育年检机制，定期结合监测发现的事件案例、企业安全制度要求，制作短小精悍的警示教育微课件，每年度进行更新，依托建行大学网络学习系统，强制企业所有人员学习并进行年度达标测试，强化合规意识。

绿色发展 应对气候挑战



建设银行福建分行信贷支持的海上风力发电项目。



金融助力守护自然生态，推动绿色发展

生态文明建设是中华民族永续发展的千年大计。建设银行以习近平生态文明思想为指导，大力推进金融供给侧结构性改革，把绿色金融放在更加突出的战略位置，积极探索绿色金融发展新理念、新模式、新方法，支持“一带一路”建设、京津冀协同发展、长江经济带发展、长三角生态绿色一体化发展、粤港澳大湾区建设、黄河流域生态保护和高质量发展、推进海南全面深化改革开放等重大国家战略，深入推进普惠金融与绿色金融融合发展，深化金融科技对绿色金融创新发展的支撑作用，加快培育绿色金融专业化力量，夯实环境与社会风险管理根基，助力“美丽中国”建设，推进社会主义生态文明新时代。



» 广东分行全力支持绿色交通升级换代

绿色信贷

截至 2020 年末，本行绿色贷款余额 1.34 万亿元，较年初增长 1,669 亿元。2020 年，绿色信贷支持项目节约标准煤 3,506.48 万吨，较上年增加 309.52 万吨；减排二氧化碳 7,388.66 万吨，较上年增加 155.35 万吨；节水 11,333.87 万吨，较上年增加 4,703.97 万吨，以实际行动做好“美丽中国”的建设者和守护者。

绿色基金

以创始股东身份积极设立国家绿色发展基金。

绿色债券

以香港分行为主体发行双期限 12 亿美元绿色高级债券，荣获香港《财资》杂志 2020 年度中资离岸最佳绿色债券奖项。

承销首单银行间市场绿色建筑熊猫债。

承销发行国内首批碳中和绿色债券，为碳减排气候治理提供直融服务方案。

承销全球首笔商业机构蓝色债券、首笔澳门地区绿色莲花债券、首笔“美丽城镇”绿色债券。



» 上海分行支持建设的上海老港再生能源利用中心

绿色资产证券化

发行市场首单 44 亿元引入债券通机制的绿色信贷资产支持证券。

绿色租赁

子公司建信租赁在业内率先提出打造“绿色租赁”品牌，着力拓展新能源汽车、城市轨道交通、铁路客货运、清洁能源、水环境治理等重点领域，将绿色租赁作为优先发展业务加以培育。支持制造业绿色升级改造，以租赁手段促进节能减排、环保降耗新技术在制造业的广泛应用，逐步将存量的煤炭、钢铁等“绿色”化。

绿色信托

子公司建信信托结合自身业务转型积极探索 ESG 理念在信托行业的落地实践，采取私募股权投资、并购重组、资产证券化等方式，支持一批绿色金融项目落地。

通过与行业龙头合作、开展产业布局、与产业资本合作、支持绿色产业发展的形式，在帮助投资者分享可持续发展成果的同时，以金融工具引导社会资本协同支持绿色经济高质量发展。

开展绿色资产证券化业务 13.3 亿元，助力盘活绿色信贷资产，通过信托计划和产业基金，支持城乡环境综合治理。

完善管理机制

在目标设定方面，将提高绿色信贷占比纳入年度信贷政策。在组织推动方面，将绿色金融业务目标纳入年度综合经营计划，并分解至各条线、各分行、各子公司。在资源配置方面，加大资源倾斜保障力度，对绿色信贷相关领域业务增长需求予以优先支持。在督导检查方面，将绿色金融业务指标完成情况和完成质量纳入日常监测。在考核评价方面，将绿色信贷指标纳入年度 KPI 考核体系，对绿色贷款项目新增经济资本占用给予倾斜，每年开展境内分行绿色金融推进情况评价。

推进环境和社会风险管理

本行自 2006 年起严格实施“环保一票否决制”，在信贷审批过程中严格审查企业环境合法合规表现，对排放不符合国家标准的企业严禁准入。十几年来，环境和社会风险已经纳入信贷贷前、贷中、贷后管理全流程。2020 年，本行提出将环境与气候风险纳入全面风险管理体系。

本行积极研究环境和社会风险压力测试技术方法，预判对相关行业及客户的影响。深化系统化管控，整合外部环境监测信息和自身资产组合信息，紧盯污染严重、环境违法违规问题突出的区域和行业，精准定位环保问题“黑天鹅”。优化主动化管控，积极应用环保信息科技发展新成果，加强环境敏感区域和环境敏感行业的识别，主动调整信贷结构。强化智能化管控，充分利用大数据工具，通过风险预警平台提前识别风险隐患、定向推送风险信息、分级预警分类管理，未雨绸缪，警钟长鸣，确保牢守风险底线。

创新绿色金融发展模式

充分发挥自身综合性、多功能的金融服务优势，综合运用绿色债券、绿色产业基金、绿色担保、绿色补偿基金、绿色非标资产等工具，拓宽融资渠道、降低融资成本，进一步化解中长期资金来源不足的问题，广泛调动各类社会资源支持和培育绿色产业。

为更好解决不同禀赋条件下不同区域促进绿色发展模式选择问题，本行在浙江湖州、广东花都、重庆万州、上海青浦、浙江嘉善、苏州吴江等地设立总行级绿色金融试点行，结合各区域社会经济发展阶段性特征和自然生态条件，因地制宜地探索可复制、可移植的绿色金融模式，以点带面，更好地贡献建行方案。



案例

浙江分行抓住湖州绿色建筑与绿色金融协同发展试点的机遇，探索绿色金融支持绿色建筑发展研究。深入绿色建筑产业链研究，加大绿色建筑供应链融资、民工惠、绿色建筑票据融资等产品的支持力度。

广东分行参与广东金融局、香港品质保证局制定的大湾区绿色信贷标准；创新“排污权质押贷款”“绿色城市环保支持贷”“现农贷”等绿色产品。

江西分行以绿色能源补贴应收账款为质押创新绿色融资服务方式，解决了因补贴发放周期过长而影响客户经营周转的问题。

贵州分行支持贵安新区海绵城市试点两湖一河项目、垃圾发电、污水处理等利于生态保护、环境治理的绿色金融项目。为区域多能互补分布式能源中心项目设计绿色资产证券化服务方案，助力存量资产盘活。

重庆分行以 PPP 综合金融服务优势，支持重庆市“清水绿岸”“两江四岸”等“生态优先、绿色发展”重大发展规划；创新“巫山脆李贷”“山城助农贷”“金猪贷”等普惠涉农产品，助力绿色产业与生态保护。

建信租赁融入集团“建融智合”智能撮合平台，精准对接母行，联动绿色租赁项目；打造由新能源汽车生产企业、公交公司、出租车公司、用户等组成的绿色生态链，持续推进绿色租赁创新发展。





创新共享 赋能美好生活



建行大学开展的乡村振兴万名学子暑期下乡实践活动。



深入实施金融科技

2020 年以来，本行主动适应数字化时代变革，围绕“建生态、搭场景、扩用户”，全面开启数字化经营探索。在战略推进上，实现跨区域、跨条线、跨部门、跨层级、跨母子公司的统筹协调。借用现代科技建设新金融“水利”基础设施，引金融源头活水通达实体经济最需要的地方，助力社会高质量发展。

打造大中台体系

打造业务中台

以企业级视角，坚持顶层设计和基层实践双轮驱动，围绕通用业务流程梳理规划 30 项业务中台共享能力，为亿级用户提供优质高效服务，敏捷响应前线作战，支持业务快速创新，赋能全行发展转型。

打造数据中台

构建数据智能中枢和全域数据供应网，强化数据整合融通、共享复用、嵌入业务、即时赋能等核心功能。

打造技术中台

技术中台对应用研发、交付、运行所依赖的技术进行平台化、组件化设计，以云服务为主要交付方式，实现人工智能、云计算、区块链、物联网等技术基础能力的快速供给，敏捷赋能业务发展。

围绕“生态、场景、用户”开展探索



个人用户

围绕公共服务、车主出行、生活缴费、商户消费、社区居家等生态场景，全面洞察、精准画像，实现生态数字化连接、产品综合化交付、服务多渠道触达。



企业用户

依托“惠懂你”普惠信贷服务、“建融智合”智能撮合平台、供应链服务等平台，致力打造企业全生命周期服务的开放共享生态。



政府用户

推进大政务生态建设，提升生态平台数字化经营支撑能力，共同培育和谐的社会生态，助力国家和社会向未来数字生态迁移。围绕“优政、利民、兴企”目标，打造“一网通办”智慧政务的云南模式、山西模式、重庆模式和山东模式，用金融力量助推政府治理体系和治理能力现代化。

助力智慧政务

本行紧扣时代主题，积极探索新金融理念和模式，利用自身金融科技优势打造智慧政务平台，助力建设联通政府与民众间的沟通和服务渠道，延伸建行向各级社会群体的服务触角。

举措 >>>>>>

- ◆ 为增强民生保障赋能。通过优化办事流程、完善服务渠道、创新服务方式，积极提供便捷高效、公平普惠的政务服务，用金融力量提升民生保障水平。
- ◆ 为提升治理水平赋能。聚焦政府治理的痛点、难点和堵点，助力政府重构治理体系、业务体系和数据体系，打通信息孤岛、推进流程再造、深化业务协同，共同构建标准化、精简化、便捷化的政务服务流程。
- ◆ 为数据资产化应用赋能。通过构建统一数据平台，减少信息壁垒、破除数据烟囱，深挖数据资产价值、降低市场交易成本、提升数据治理能级，不断推动数据赋能国家治理。
- ◆ 为完善监管督查赋能。运用金融科技，在审批监管、执法司法、工程建设、资源开发等 8 大重点领域，助力对政府办事部门的监督管理，打造“阳光政府”，提升阳光治理能力。

◆ 建行网点也能办理政务

案例

2020 年，山东分行辖内 806 个网点、4,000 台智慧设备全部上线政务功能，提供“线上 + 线下”全渠道、全区域公共服务，实现政务服务“就近办”。

济南泉城支行成为全国首家“政务 + 金融”智慧政务示范大厅，以此为基础，搭建“1+4”智慧展示平台，成为“国内首批、省内首家”国家级金融教育示范基地，与分行智慧场景深度融合，成为当地银行业“智慧生态管理、产品服务应用、科技成果展示”的示范样板和分行营销活动的重要窗口、科技输出的重要平台，日均开展金融教育、提供政务服务超 400 人次，省委、省政府、厅、局、市和战略客户参观考察超过 1,100 批次、1 万余人。

◆ 疫情期间为湖北省和武汉市政府紧急上线医疗物资保障管理系统

案例

“建行人以实际行动体现了国有金融企业的责任与担当，湖北人将永远铭记建行人关键时刻的支持与奉献！”湖北省省长王晓东动情的批示。

在新冠病毒疫情爆发初期，建行紧急承建了湖北省和武汉市医疗物资保障管理系统，用 48 小时就完成了第一个版本的部署上线，形成线上全流程闭环管理，保障全省医疗物资快速筹集、精准分配，覆盖湖北省及武汉市两级防控指挥部、省市及各地卫健委、医疗机构、慈善机构、危特机构及采购、生产、储运企业等 393 家单位，囊括医疗物资 480 种，累计流转 2.28 亿件，成为湖北全省市医疗物资调度的主“动脉”。有效助力打赢防疫战役，为复工复产打下坚实基础。



办好建行大学

我们深知，作为新金融的践行者，更加有需要、有责任成为一个学习型组织。建行大学将以终身学习倡导者的角色，发挥越来越重要的作用。自成立来，建行大学秉持服务社会、服务战略、服务员工的使命，向下扎根、向上生长，积极拥抱新金融，努力打造新生态，获得了社会各界好评。

进展 >>>>>>

- ◆ 在服务社会方面，积极贡献新金融解决方案。通过打造“金智惠民”培训体系，持续开展惠政、惠创、惠农、惠工、惠学系列培训，聚焦脱贫攻坚、智慧政务、公众教育等重点，提升全民金融素养，赋能社会大众。搭建新金融人才产教融合联盟平台，牵头 64 家成员单位和 6 家境外观察员单位开展产教融合、科学研究、人才培养、创新创业合作。
- ◆ 依托乡村中小学、党群服务中心、乡村医疗站、“裕农通”服务点等打造“裕农学堂”1,000 多家，吸引融汇多方公益教育培训资源，积极引导乡村“新农民”在线学习。组织一万余名学子参与乡村振兴万名学子暑期下乡实践，结合疫情防控要求，40% 的学生参加线上云实践，提交学堂微课、调查报告等各类实践成果两千余份，促进学子实践成果转化。
- ◆ 在服务战略方面，努力推动转型创新发展。积极探索新金融实践，对党建引领、“三大战略”、乡村振兴等战略导向及核心业务领域重点提供支持，为建设银行开启第二发展曲线、开创新金融的大情怀大格局奠定基础。

建行大学成立两周年

我们带着知识走进山高水长，也拜人民为师、向人民学习，在学用相长中，逐渐形成以实现人民对美好学习生活渴望为意旨的社会大学。

我们尝试打破行业壁垒，通过“金智惠民”工程让企业家和乡长、镇长、银行人聚到一起，通过不同行业、身份、视野学员间的互相帮助、激发、协作，很多问题便迎刃而解。4.33 万期的培训，331 万人次的参与，千余家“裕农学堂”的建设，都在积蓄和迸发着终身学习的能量。

学子暑期下乡实践活动让两万余名大学生走进乡村，走进“裕农通”服务点，走进麦地梯田，也走进乡亲们的笑容里。这不仅让老乡和学子彼此相遇，也同时探索了产教融合与城乡融合的诸多可能。

拓维新金融 共耕大未来

“百年未有之大变局”为我们打开无限视窗，在与时俱进的过程中，建行大学的语义将会越发多元，随之而来的还有更多的责任担当。回望并展望：

我们不仅是员工的大学，还要成为员工喜爱的大学、成为实现职业理想的地方。

我们不仅是市民的大学，还要成为市民喜爱的大学、成为家门口的文化长廊。

我们不仅是知识分子的大学，还要成为知识分子喜爱的大学，成为践行知行合一的殿堂。

我们不仅是农民的大学，还要成为农民喜爱的大学、成为拓展视野链接广阔世界的明窗。

◆ 新金融服务乡村振兴系列大讲堂

案例

9月23日，建行大学“新金融服务乡村振兴系列大讲堂”正式开启。

“要服务好乡村振兴，首先要了解中国的农村。只有读懂城乡中国、知晓‘三农’问题、理解振兴政策，才能找到新金融的用武之地。关于新金融服务乡村振兴的这项学习非常及时，十分必要。希望借此学习帮助大家理解城乡融合中的深层变革，找到痛点与机遇，进而转化为我行新金融服务乡村振兴的思考和路径。这需要全行每个条线、各级机构共同努力，从全局视角思考和推动。”

——中国建设银行董事长、建行大学校长 田国立

◆ 思考与对话

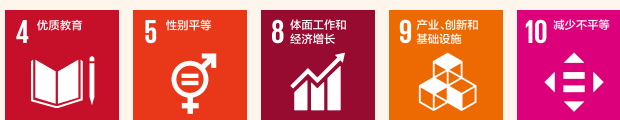
案例

“如何在受制度限制和农业资产具独特性专用性的两难情况下，找到可行出路，就是农村的金融体系急需解决的痛点，而抵押不是方向。”

——全国人大常委、农业与农村委员会主任委员 陈锡文

“农村的金融体系最亟待完善和解决的痛点是什么、国有商业银行需要从哪些领域参与和推动整个体系的完善。”

——建行大学普惠与零售研修院院长 杨绍萍



投身社区公益

全行上下积极携手有志于公益事业的各界人士，通过与工会、环卫、运输、交管、城建、银协、残联等机构及周边社区的互动合作，不断传播“劳动者港湾”开放共享、责任担当的理念，倡导“便民文化、共享文化、社区文化”。依托“劳动者港湾+”模式，积极探索合作共建新内容、新模式，在优化公共服务、改善民生质量、助力脱贫攻坚、服务“双创客群”等方面，不断完善和延伸“劳动者港湾”服务内涵。

“劳动者港湾”小型生态园地

案例

劳动者港湾 党建文化

建行湖北来凤县支行作为老英雄曾经战斗和生活过的单位，在营业部打造“张富清同志先进事迹宣教基地”，主动向社会大众宣传老英雄坚守初心、不改本色，朴素淳朴、淡薄名利、无私奉献的崇高精神。

劳动者港湾 书香阅读

厦门分行南光支行毗邻厦门大学，周边校园气氛浓厚，网点根据这一特点在“劳动者港湾”设置图书展架和拥有百万藏书的电子阅读器，可以让来办理业务的老师和同学们停下来看看书，享受惬意的书香氛围。

劳动者港湾 扶贫助贫

陕西分行与人力资源与社会保障局、职业技能培训中心等单位合作，在“劳动者港湾”发布用工招聘和免费培训等信息，促进当地百姓就业和职业技能提升。

劳动者港湾 司法咨询

贵州分行遵义市分行创新“劳动者港湾+司法咨询”模式，与当地律师事务所合作，在当地部分网点“劳动者港湾”开展《民法典》普法宣传，不定期为户外劳动者及有需要的社会公众举办一对一法律咨询活动。

劳动者港湾 老兵驿站

河北分行与退役军人事务厅合作，充分挖掘优质对公客户招聘需求，搭建企业和退役军人之间的就业供需撮合平台，提供“帮您就业”“帮您创业”“帮您省钱”“帮您咨询”“帮您培训”“互联互动”等六大服务。

劳动者港湾 无障碍服务

北京分行长安支行营业部引入手语远程同声传译系统，协助听障客户办理复杂银行业务，提供专业化同声传译。

打造城市精神新“地标”

案例

夏日中午，太阳火辣。上海浦东分行营业部的大厅，来了几位“特殊客人”——负责陆家嘴地区环卫工作的陈大姐和工友们，刚忙碌完一上午的活儿，就“轻车熟路”地来到这里，倒水、热饭、充电，享受他们一日中难得的“休闲时光”。

近两年来，建行“劳动者港湾”向无数平凡劳动者送去了实实在在的关怀，这份关怀也是对劳动者实实在在的尊重。

此外，为方便广大劳动者和社会公众享受“劳动者港湾”服务，同步推出“劳动者港湾”APP，实现附近可服务港湾自动推送、服务资源快速获取、精准定位和智能导航等功能。并正在通过一次次的优化升级，逐步将“劳动者港湾”APP打造成为以公益服务为特点、覆盖社会公众多类民生需求的线上综合服务平台。

疫情防控初期，APP及时增加“新冠肺炎实时救助平台”“防疫课堂”“线上菜篮子”等惠民服务新功能，用实际行动彰显责任与担当。



绩效：我们的成效

经济绩效

经济绩效	2020	2019	2018
资产总额 (万亿元)	28.13	25.44	23.22
净利润 (亿元)	2,735.79	2,692.22	2,556.26
平均资产回报率 (%)	1.02	1.11	1.13
加权平均净资产收益率 (%)	12.12	13.18	14.04
全球范围营业机构 (个)	14,741	14,912	14,977
上缴税收 (亿元)	703.62	641.52	586.66
每股社会贡献值 (元)	3.41	3.08	2.88
涉农贷款余额 (亿元)	20,888.00	18,124.89	17,646.50
普惠金融贷款余额 (亿元)	14,523.55	9,631.55	6,100.74
普惠金融贷款客户数 (万户)	170.03	132.51	101.79
个人住房贷款余额 (亿元)	58,308.54	53,050.95	47,535.95
保障性住房项目开发贷款余额 (亿元)	1,421.96	1,521.00	1,313.22
棚户区改造贷款余额 (亿元)	1,276.90	1,402.94	1,199.52
向供应商付款金额 (亿元)	128.50	52.75	48.82
公益捐赠支出 (万元)	44,888	13,377	8,941
其中：定点扶贫捐赠 (万元)	13,200	10,807	6,188

环境绩效

绿色贷款情况	2020	2019	2018
绿色贷款余额（亿元）	13,427.07	11,758.02	10,422.60
折合减排标准煤（万吨）	3,506.48	3,196.96	3,011.71
减排二氧化碳当量（万吨）	7,388.66	7,233.31	6,926.12
减排 COD（万吨）	99.37	33.44	29.63
减排氨氮（万吨）	4.80	3.54	3.87
减排二氧化硫（万吨）	87.23	60.09	24.73
减排氮氧化物（万吨）	90.22	30.65	3.96
节水（万吨）	11,333.87	6,629.90	123.06

注：根据中国银保监会 2020 年发布的《关于绿色融资统计制度有关工作的通知》，截至 2020 年末，本行绿色贷款余额为 14,476.38 亿元。

温室气体排放情况	2020	2019	2018
温室气体排放总量（范畴 1 和 2）（吨）	351,076.88	272,029.03	261,547.00
每位雇员温室气体排放总量（范畴 1 和 2） （吨/人）	3.79	7.41	7.38
直接排放（范畴 1）（吨）	18,615.57	17,936.84	17,518.07
天然气（吨）	8,874.61	7,803.19	7,258.00
液化石油气（吨）	85.27	34.49	214.05
煤（吨）	7.92	1.59	1.58
汽油（吨）	7,770.85	6,179.63	7,092.32
柴油（吨）	1,876.92	3,917.94	2,952.12
间接排放（范畴 2）（吨）	332,461.31	254,092.19	244,028.93
外部购电（吨）	332,461.31	254,092.19	244,028.93

注：1.2020 年环境类绩效数据统计口径调整，统计范围包括总行办公场所，10 个城市分行全辖，27 个省、区分行本部办公场所。与 2019、2018 年相比，增加了 10 个城市（北京、天津、上海、重庆、大连、宁波、青岛、厦门、深圳、苏州）分行全辖的营业机构，因此数据大幅增加，与往年不可比。

2. 雇员人数统计范围仅包括总行，10 家城市分行全辖，27 家省、区分行本部雇员人数。受疫情因素影响，日常运营所需能源及资源消耗同比减少，因此环境绩效类数据人均消耗强度大幅降低。

3. 基于本集团业务性质，温室气体排放主要源自外购电力及化石燃料燃烧。温室气体清单包括二氧化碳、甲烷及氧化亚氮。温室气体排放数据按照二氧化碳当量呈列，根据中国国家发展与改革委员会刊发的《2015 中国区域电网基准线排放因子》及政府间气候变化专门委员会（IPCC）刊发的《2006 年 IPCC 国家温室气体清单指南》进行核算。

废弃物情况	2020	2019	2018
无害废弃物 (吨)	689.65	409.31	371.47
废弃电子信息产品 (吨)	445.03	244.64	173.67
废弃交通工具 (吨)	229.83	155.38	188.43
废弃电池 (吨)	4.35	2.30	2.19
废弃办公用品 (吨)	10.44	6.99	7.18
全年每位雇员无害废弃物消耗总量 (吨/人)	0.007	0.011	0.010
有害废弃物 (吨)	36.06	19.46	20.58
废弃硒鼓墨盒 (吨)	36.06	19.46	20.58
全年每位雇员有害废弃物消耗总量 (吨/人)	0.0004	0.001	0.001

注：1. 本集团运营涉及的无害废弃物类型主要包括废弃电子信息产品、废弃办公用品及废弃交通工具。

2. 废弃电子信息产品主要包含微机主机、显示器、笔记本电脑、打印机及服务器。

3. 废弃电池仅包含干电池，不包含蓄电池。

4. 废弃办公用品仅包含签字笔、曲别针及订书针。

能源及水消耗情况	2020	2019	2018
能源消耗 (兆瓦时)	551,005.25	438,501.83	446,323.04
直接能源消耗 (兆瓦时)	84,479.09	79,633.36	78,505.55
天然气 (兆瓦时)	45,385.38	39,906.61	37,118.44
液化石油气 (兆瓦时)	384.71	155.60	965.67
煤 (兆瓦时)	23.25	4.65	4.65
柴油 (兆瓦时)	7,148.00	14,477.82	11,703.93
汽油 (兆瓦时)	31,537.76	25,088.68	28,712.86
间接能源消耗 (兆瓦时)	466,526.16	358,868.47	367,817.49
外部购电 (兆瓦时)	466,526.16	358,868.47	367,817.49
全年每位雇员能源消耗总量 (兆瓦时/人)	5.95	11.94	12.60
耗水量 (吨)	3,581,566.03	2,424,149.36	2,280,545.68
全年每位雇员市政自来水耗用量 (吨/人)	38.65	66.03	64.36

注：1. 本集团主要能源消耗来源为天然气、液化石油气、煤、柴油、汽油及外购电力。

2. 能源消耗量数据是根据电力和燃料的消耗量及《综合能耗计算通则 (GB/T2589-2008)》提供的转换因子进行计算。

3. 柴油消耗统计范围包括机动车柴油消耗及固定源柴油消耗。2020年受疫情影响，公用柴油车出行量大幅减少；采取弹性上班制度，柴油发电机作为备用能源使用次数大幅降低。

4. 本集团主要水资源消耗统计范围包括市政供水、中水及饮用水。

纸张消耗情况	2020	2019	2018
总耗纸量（吨）	3,143.61	2,171.35	2,277.20
办公用纸（吨）	2,435.37	1,688.55	1,730.00
柜面用纸（吨）	708.24	482.80	547.20
全年每位雇员纸张耗用量（吨/人）	0.034	0.06	0.06

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

低碳运营情况	2020	2019	2018
离柜账务性交易量占比（%）	99.51	99.40	99.23
电子渠道金融交易迁移率（%）	96.57	94.77	92.66

社会绩效

员工情况	2020	2019	2018
员工总人数 (人)	349,671	347,156	345,971
按性别划分			
男性员工 (人)	160,030	158,306	157,664
女性员工 (人)	189,641	188,850	188,307
按年龄组别划分			
30 岁以下 (人)	73,949	74,583	77,033
31 岁 -40 岁 (人)	100,037	93,704	88,190
41 岁 -50 岁 (人)	105,665	117,718	129,481
51 岁 -59 岁 (人)	69,859	60,952	51,076
60 岁以上 (人)	161	199	191
按地区划分			
长江三角洲 (人)	52,083	51,654	51,641
珠江三角洲 (人)	44,833	44,300	43,618
环渤海地区 (人)	57,346	57,268	57,478
中部地区 (人)	78,228	77,720	77,865
西部地区 (人)	67,348	66,570	65,625
东北地区 (人)	34,650	34,961	35,116
总行 (人)	13,842	13,626	13,643
海外 (人)	1,341	1,057	985
按雇佣类型划分			
另有劳务派遣用工 (人)	3,556	3,774	3,937
按其它类型划分			
少数民族员工 (人)	20,382	19,689	19,138
新进员工 (人)	16,397	15,290	12,234
外籍员工 (人)	1,034	811	763

员工流失情况	2020	2019	2018
整体流失率 (%)	1.6	1.9	3.0
按性别划分			
男性 (%)	1.5	-	-
女性 (%)	1.7	-	-
按年龄划分			
25 岁以下 (%)	5.5	5.1	5.9
26 岁 -35 岁 (%)	2.9	3.8	6.1
36 岁 -45 岁 (%)	0.8	1.2	2.0
46 岁 -54 岁 (%)	0.3	0.4	0.6
55 岁以上 (%)	0.2	0.2	0.2
按地区划分			
长江三角洲 (%)	2.8	3.1	3.7
珠江三角洲 (%)	1.5	2.1	2.3
环渤海地区 (%)	1.3	1.6	1.6
中部地区 (%)	1.2	1.5	1.8
西部地区 (%)	1.5	1.6	1.9
东北地区 (%)	1.0	1.1	1.2
总行 (%)	2.6	5.3	7.5
海外 (%)	9.0	9.7	9.1

注：1. 总行包含总部、信用卡中心、客户服务中心、直属中心及培训中心。

2. 整体流失率、按性别划分流失率、按年龄划分流失率统计数据暂不包括海外地区员工。

员工工伤情况	2020	2019	2018
因公死亡人数 (人)	8	11	4
因公死亡比率 (%)	0.002	0.003	0.001
因工伤损失工作日数 (天)	21,093	19,753	15,889

员工接受培训情况	2020	2019	2018
网络培训			
按雇佣类别划分			
一级分行行级和总行部门级（人）	946	648	253
二级分行行级、一级分行部门级和总行处级（人）	13,534	11,919	8,023
业务经理级及以下（人）	330,607	309,724	299,408
现场培训			
参训员工（人次）	24,932	1,210,863	1,305,351

注：受新冠肺炎疫情影响，本行 2020 年员工培训主要采取网络培训形式，现场培训于今年第四季度正式恢复，因此现场培训人次仅为第四季度现场培训数据。

供应链管理情况	2020	2019	2018
长江三角洲供应商数量（个）	6,584	2,060	518
珠江三角洲供应商数量（个）	4,874	2,608	294
环渤海地区供应商数量（个）	4,366	1,593	1,867
中部地区供应商数量（个）	3,544	1,068	87
西部地区供应商数量（个）	5,088	1,883	52
东北地区供应商数量（个）	2,533	719	34
本地供应商采购支出占比（%）	99.63	99.92	99.92
采购合同履约率（%）	100	100	100
外聘专家参与率（%）	6.68	7.55	4.23
开展供应商社会责任培训次数（含约谈及业务交流）（次）	32	28	30

注：2020 年，由于本行龙集采系统上线，全行供应商进行了集中整合。

客户满意度	2020	2019	2018
个人客户总体满意度 (%)	81.0	81.1	81.0
对公客户总体满意度 (%)	94.7	94.3	93.8

服务渠道建设情况	2020	2019	2018
网上银行用户数量 (万户)	38,167	35,002	31,256
个人手机银行用户数量 (万户)	38,794	35,076	30,954
微信银行绑定用户数量 (万户)	9,441	7,694	6,443
电话银行客户数量 (万户)	41,964	38,147	33,649
自助银行数量 (个)	25,529	27,126	28,238
自助柜员机数量 (ATM) (个)	79,144	86,767	92,225
智慧银行 (个)	63	61	10
设置轮椅通道营业网点 (个)	10,904	10,684	10,056
设置爱心窗口网点数量 (个)	14,145	14,292	13,923
设置“劳动者港湾”网点数量 (个)	14,163	14,310	14,307

社会认可

评级 / 颁奖机构	评级结果 / 荣誉名称
明晟 MSCI	2020 年 ESG 评级提升至 A
富时罗素	H 股入选富时罗素 FTSE4Good 指数系列成份股
国务院扶贫开发领导小组	中国建设银行安康扶贫工作专班荣获 2020 年全国脱贫攻坚奖 -- 组织创新奖
民政部	第十一届“中华慈善奖”——捐赠企业奖
中国金融工会	中国建设银行安康扶贫工作团队荣获 2020 年全国金融先锋称号
中国人民银行——银行科技发展奖	“智慧政务综合服务平台”项目荣获一等奖 “金融科技产教融合理论与实践”项目荣获二等奖 “零售业务数字化营销平台”“商业银行集团化泉产业链投行资管系统”“全面风险管控智能化平台”“智能网点数字化管理平台”等 4 个项目荣获三等奖
中国银行业协会	助力打赢“三大攻坚战”成效奖 最佳精准扶贫贡献奖 最佳社会责任实践案例奖——“守望相助 决胜抗疫” 最佳社会责任特殊贡献网点奖 最佳社会责任管理者奖
人民网第十五届人民企业社会责任奖	年度企业
新华网 2020 中国企业社会责任云峰会	2020 中国企业责任杰出企业
《中国新闻周刊》第十六届中国企业社会责任论坛	2020 年度责任企业
新浪财经	责任投资最佳银行
《南方周末》第十二届中国企业社会责任年会	年度杰出责任企业 银行业年度杰出责任企业 2020 年度典范企业 2020 年度杰出责任报告
2020 全球企业可持续竞争力高峰论坛	可持续竞争力——绿色金融治理与创新企业 可持续竞争力——ESG 信息披露卓越企业 2020 年企业可持续影响力品牌——建行大学
《21 世纪经济报道》第十七届中国企业公民评选	年度优秀责任管理企业
香港《财资》杂志	2020 年度中资离岸最佳绿色债券
凤凰网行动者联盟公益盛典	十大公益企业

ESG 披露¹

管治

管治架构

本行董事会负责研究拟订集团 ESG 相关战略，监督、评价战略执行情况。董事会下设关联交易、社会责任和消费者权益保护委员会，ESG 管理核心团队的重点部门定期向委员会汇报重要议题分析与进展。全年委员会共召开 6 次会议，对关联交易监督管理、消费者权益保护、普惠金融、乡村振兴、住房租赁、绿色金融、非财务信息披露、公益捐赠、2020 抗击疫情捐赠等 ESG 核心议题议案进行审议，提出指导意见并监督重要事项落实完成。高管层负责制定 ESG 工作规划及工作目标，相关委员会定期召开会议商讨全行 ESG 工作事宜，并向董事会及其专业委员会汇报进展情况。2020 年，ESG 风险纳入本行全面风险管理框架，与 ESG 风险相关的部门根据董事会下设各个委员会要求，定期开展会议并汇报重要事项及工作进展。监事会对董事会、高管层在 ESG 管理中的履职情况进行监督，定期听取 ESG 相关工作开展情况，并提出指导意见及工作要求。

本行加强绿色金融工作组织保障，进一步强化董事会和高管层对绿色金融工作的统筹领导，构建“董事会 - 绿色金融委员会 - 总行部门 - 专业处室 - 分支机构”的绿色金融纵深精细化治理架构。董事会负责研究拟订银行绿色信贷战略，监督、评价绿色信贷战略执行情况；高管层负责制定全行绿色金融发展战略及中长期目标，绿色金融委员会定期召开会议商讨全行绿色金融发展事宜，并向董事会及其专业委员会汇报绿色金融工作。2020 年，共召开绿色金融委员会会议 2 次，会议充分研讨绿色金融、ESG 与管理重点工作，研究部署培育绿色金融新优势重点举措。

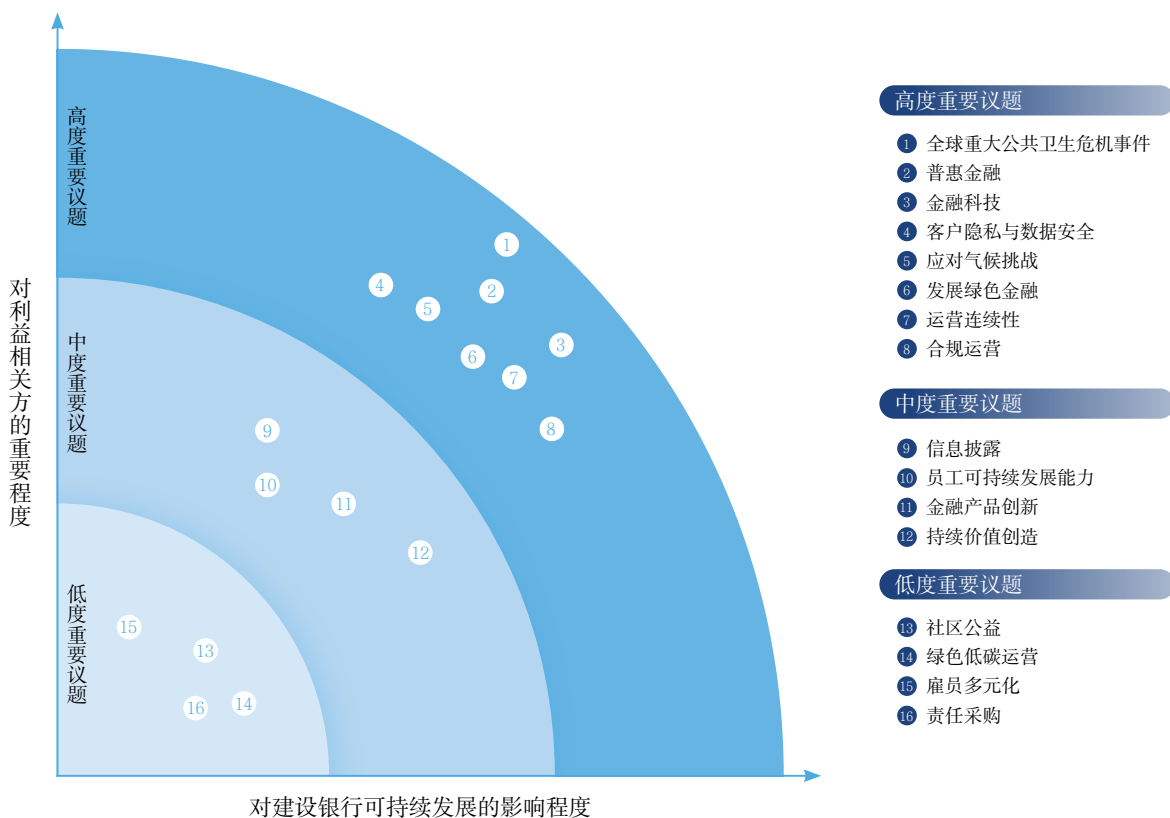
本行全面贯彻落实银保监会《关于银行保险机构加强消费者权益保护工作体制机制建设的指导意见》，强化董事会和监事会对消费者权益保护工作的统筹规划、监督指导，董事会承担最终责任，监事会承担监督责任，成立高管层消费者权益保护委员会，研究制定委员会工作规程，明确委员会议事内容、规则和程序。2020 年，董事会关联交易、社会责任和消费者权益保护委员会专题研究了 2019 年消费者权益保护工作开展情况及 2020 年工作设想的报告、2020 年上半年工作开展情况及下半年工作设想的报告，并提交董事会研阅。

组织多角度、有针对性的 ESG 培训，加强全行员工对 ESG 的理解和认知。在全行开展 ESG 战略和管理、非财务信息披露培训，培训覆盖总行近 30 个部门、37 家一级分行及境内全部子公司。同时，相关部门根据具体情况组织开展 ESG 转培训、专项课题研究，进一步将 ESG 融入管理、业务、披露等环节，如建信基金围绕 ESG 投资组织专项培训。

实质性议题分析

2020 年首次纳入全球重大公共卫生危机事件，同时积极保持对全球 ESG 核心议题领域重要利益相关方的互动。高度关注 TCFD 最新进展，持续跟进中国人民银行、银保监会等监管机构在应对气候变化的前瞻研究，深入考量监管机构、投资人、ESG 评级机构对 ESG 核心议题的关切，充分听取客户、员工、专业咨询机构、学术机构、社会组织、媒体等利益相关方诉求，不断提升建行实质性议题的信息披露质量。

注：1. 本项按照 2019 年 12 月 18 日，香港交易所发布的《环境、社会及管治报告指引》如下要求进行编制。其中，A4“气候变化”请同时参阅“绿色金融应对气候变化”，B3“发展及培训”参阅“办好建行大学”。



关于公司治理的详细信息请参阅《中国建设银行股份有限公司 2020 年年报》

环境

层面 A1：排放物

2016 年 8 月 7 日，北京市人民政府印发《北京市“十三五”时期节能降耗及应对气候变化规划》。本行成立总行本部节能减排工作领导小组，制作了中国建设银行低碳手册。“十三五”期间，总行本部通过采取一系列有力有效措施，年度能源消费总量和强度的节能降耗规划目标均顺利完成，连续 5 年年均用电量下降 200 余万度，既减少能源消耗又改善了办公环境。本行在 2018 年度、2019 年度（总部注册所在地）重点用能单位节能减碳目标责任考核评价均为“优秀”。

设施改造降能耗。本行先后实施大楼空调系统改造、数据机房基础设施改造、照明系统节能改造、新风机控系统节能改造等项目，实现更加精准的大楼空调机组自控，既减少能源消耗又改善办公环境。科学办公降能耗。实施无纸化办公、室温精准调控、科学用电脑、科学用水、及时断电等。

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

层面 A2、A3：资源使用、环境及天然资源

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

开展低碳宣传周活动

本行积极践行“绿水青山就是金山银山”发展理念，于总行大楼开展了为期一周的低碳宣传周活动。利用中午时间现场进行低碳承诺宣言签名、互动小游戏，发放《中国建设银行低碳手册》。共同营造人人关心、人人参与的良好氛围，持续增强员工资源忧患意识和节能低碳意识。

践行光盘行动

本行深入贯彻落实习近平总书记关于坚决制止餐饮浪费行为的重要指示精神，落实总行党委《关于节约粮食制止餐饮浪费行为的通知》相关要求，切实发挥总行机关厉行节约、反对浪费的模范带头作用，持续开展“厉行节约 反对浪费”光盘行动主题活动。

层面 A4：气候变化

风险和机遇

本行识别了面临的气候变化风险。实体风险包括急性风险（如干旱、飓风等极端天气造成的风险）和慢性风险（即可能引起海平面上升或长期酷热的较为长期的气候模式转变，例如持续性高温）。转型风险即向低碳经济的转型可能需要在政策、法律、技术和市场方面产生广泛的变化，进而满足与气候变化有关的缓解和适应要求。

类型	气候相关风险	
转型风险	政策和法律	技术
	提高温室气体排放定价 强化排放量报告义务 现有产品和服务的要求与监管 面临诉讼风险	以低排放选择替代现有产品和服务 对新技术的失败投资 低排放技术转型的前端费用
	市场	声誉
	客户行为变化 市场信号不确定 原材料成本上涨	消费者偏好转变 行业污名化 利益相关方对利益相关方负面反馈日益关切
实体风险	急性	慢性
	台风、洪水等极端天气事件严重程度提高	降雨量变化和天气模式极端波动 平均气温上升 海平面上升

压力测试

情景	行业	分析
转型风险——政策风险、市场风险	火力发电	<p>煤炭是我国主体能源，煤电供应稳定，一直在我国能源结构中居于主导地位。但煤炭的碳排放强度高，随着引入碳排放限额，一些煤电机组可能难以盈利。</p> <p>国内光伏产业进步很快，发电成本大幅下降。一些领跑者示范项目已实现平价上网，一些省区的光伏发电成本已低于当地火电成本，光伏发电的大力发展，将减少火力发电市场份额。</p>

为进一步积累经验和探索方法，本行选择了气候风险影响相对突出且研究指标体系较为成熟的火电行业客户开展了压力测试，评估气候转型风险对火电客户的财务成本、信用评级及风险加权资产的影响。测试结果表明，火电行业客户财务状况受碳交易因素的影响最为明显，其信用评级和风险加权资产受气候风险影响较小，风险整体可控。

此外，本行还选择环境风险高且本行业务量相对较大的化工行业客户开展了专项压力测试。从测试结果看，由于本行一直以来对高污染行业准入标准严格，现有客户均为行业优质客户，客户评级下迁较少且幅度较小，因此环境风险因素对本行客户信用风险的影响总体可控。

研究总结

“30·60目标”下，本行将以更高的要求、更严的标准健全完善绿色金融体系，主动开展信贷结构调整，实施创新驱动，加强环境和社会风险的防范和管理，按照绿色发展要求，从行业、区域、客户和产品等维度全面强化绿色转型。

在信贷政策方面，本行将促进加快行业绿色升级改造，加速淘汰行业中不具备绿色生产水平的企业，进一步助力提升先进产能竞争力。对钢铁、煤炭等行业进行信贷投放总量管控，并在客户选择标准中加入能耗等指标要求。按照绿色低碳要求优化行业信贷结构，支持节能环保产业以及研发运用先进低碳技术的企业，提高风能、太阳能等可再生能源信贷占比，在安全可靠前提下积极有序支持核电，控制火电等化石能源行业信贷投放，支持能源结构战略转型。

助力鞍钢节能减排项目

鞍钢集团节能技术服务有限公司（以下简称“鞍钢节能”）是中国节能协会节能服务产业委员会会员单位，是冶金系统仅有的两家节能服务公司之一，在工业节能领域有很强的竞争力，是鞍钢集团发展非钢产业、实现多角化经营策略的重要组成部分。

2017年9月初，我行成功为鞍钢节能办理6年期3,600万元“节能贷”业务。这是我行为央企客户发放的首笔“节能贷”业务，该笔业务的落地，助力我行打造绿色信贷金融服务品牌。该笔节能贷用于为鞍钢股份有限公司进行的“鞍钢股份1#高炉煤气湿法改干法TRT改造”能源管理项目，改造后年节电7,228MWh、节水940kt，年均节能效益1,164.80万元。

2019年初至今，我行继续巩固绿色信贷市场份额，加大对节能环保领域的积极推动。2019年为其办理7,000万元能源管理融资项目贷款。该笔节能贷用于鞍钢集团炼铁总厂新烧分厂1#烧结机竖冷窑节能改造项目建设，改造后年节电13,804.5MWh，年净节能量24,006.5tce，年均节能效益4,173.9万元。

社会

层面 B1、B4：雇佣、劳工准则

本行严格遵守本国及运营所在国法律法规，保障员工各项劳动权利，维护员工合法权益，明确海外分支机构尊重当地原住民的风俗习惯及禁止侵犯当地原住民权利。根据发展需要依法公开招聘员工，坚持透明、平等，禁止歧视。严格避免聘用童工，杜绝强制劳动现象。建立职工代表大会实行民主管理，员工通过职工代表大会制度提出提案，参与管理与业务发展。设立公开信箱或信访部门，受理员工关于权益保护方面投诉。

2020年，召开职工代表大会联席会议，审议《中国建设银行企业年金方案》等事项，做到与职工利益密切相关的事项均由职代会民主决策。加强制度建设，创新推出重点提案制度、大会发言制度、职工代表走基层制度等。

推进“三创”活动，打造美丽计划

2020年，本行围绕深入“三大战略”、开启“第二发展曲线”、积极投身“新金融”，制定开展管理创意、业务创新、服务创优“三创”活动方案。以激励女职工岗位建功、维护女职工合法权益、丰富女职工文化生活、关爱女职工身心健康为出发点，推动“五项精品活动”（寻找建行金玫瑰、建行巾帼靓丽行、创新研发“好家庭信用贷”、评选建行最美家庭、心理机器人智能服务）。各级女工委积极行动，结合第二届“新时代·新征程·新女性”活动，开展自主创新活动，并在中国金融工会组织的“三八大讲堂”与金融系统同仁分享经验。

层面 B2：健康与安全

本行高度关注员工权益保护工作，重视员工工作环境安全和职业安全。新冠疫情爆发后，坚决贯彻落实党中央决策部署和疫情防控要求，始终保持高度警惕，严格落实各项举措，强化营业办公场所防控工作，有力有效防范抵御疫情风险。召开总行安全生产委员会会议，制定印发《中国建设银行安全生产工作管理办法（2020年版）》，启动实施《中国建设银行安全生产专项整治三年行动计划》，排查管控重大安全风险，坚决防范各类事故发生。适应国家标准新变化和监管部门新要求，修订完善安全防护设施建设及其使用管理规定，提高营业场所等重点部位安全防范水平。坚持“以人为本、预防为主”加强安全管理，制定实施安全保卫类突发事件分级响应机制。组织全行开展“安全宣传月”活动，“平安建行”微信公众号推出宣传专刊72期，包括防灾减灾、安全常识、典型案例等内容，员工安全防范意识和应急避险能力得到进一步提升。

层面 B5：供应链管理

秉持绿色采购理念。通过龙集采平台实现电子招投标全流程无纸化，减少纸质文件，支持绿色环保；认真落实低毒少害、节能减排战略，在全行办公家具等项目采购中，将环保、节能等指标纳入考评体系，以实际行动支持绿色产业。

深化科技赋能。社会化、数字化采购平台——龙集采平台集企业采购、电子招标、电商采购为一体，引用人工智能、大数据和云计算等先进技术有效防控采购风险；利用知识图谱分析技术精准描绘供应商关联关系，并借助自动比对技术，有效识别供应商围标串标行为；将采购制度流程和技术手段有效结合，搭建公平公正的采购平台，并积极为社会赋能。

新冠疫情期间，积极推行线上采购业务，采取远程谈判（投标）和评审；特别在与中小企业签署的采购合同中，严格执行《保障中小企业款项支付条例》关于付款期限、付款条件、保证金比例、逾期利息等要求，切实保障中小企业合法权益。

层面 B6：产品责任

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

本行已制定印发《中国建设银行数据风险管理办法（2020年版）》《中国建设银行生产数据应用安全管理规程（2020年版）》《中国建设银行个人客户信息管理办法（2019年版）》等制度规范，全力保护客户个人信息安全。

消费者权益保护

1. 强化顶层设计

全面贯彻落实《中国人民银行金融消费者权益保护实施办法》、银保监会《关于银行保险机构加强消费者权益保护工作体制机制建设的指导意见》要求，制定消费者权益保护工作方案，按照统一规划、分步实施的原则，通过加强基础管理、强化投诉管理、规范消保审查、统筹宣传教育等重点工作，全面提升消费者权益保护工作的精细化和智能化管理水平。开展消费者权益保护工作数字化建设工程，进一步推进消保工作系统性、规范性管理，不断提升消保工作科技支撑能力，为新金融实践贡献积极力量。

2. 完善制度建设

研究制定《中国建设银行消费者权益保护工作管理办法》，推动实现对建行集团消费者权益保护工作的科学规范化管理。研究制定《中国建设银行消费者权益保护审查管理办法》，建立消保审查制度，进一步明确了消保审查主体、范围、流程等内容，确保面向消费者提供的产品与服务在上市前进行消保审查，从保护消费者八项权益方面进行风险识别和提示，努力做到事前防范，力争从源头上更好地保护客户合法权益。

3. 实施重点领域管理

严格落实监管机构针对销售理财产品录音录像的“双录”要求，已于2017年11月底，实现了全国37家分行“双录”系统的一体化管理，将“双录”嵌入业务交易流程之中，为消费者的金融交易安全提供保障。

加强消保审查合规管理。一是将消保审查纳入内部控制评价体系，线上线下并重，风险关口前移。二是强调对银行责任落实情况的审查，加强销售过程中的适配性管理，向合适的客户提供合适的产品服务。强化员工行为管控，不夸大收益，不虚假宣传，不捆绑销售，并对产品服务的风险给予充分揭示，严格履行“卖者尽责”义务。三是加强中介机构和第三方机构消费者权益保护的监督评价工作，将消保要求纳入中介机构和第三方机构的准入、清退条件，并在合作协议中予以明确，防范外部风险向本机构传导。

4. 深化专项培训

加强消保理念与业务开展的深度融合，组织开展消保专员培训，增强业务部门支持和参与消保工作的主动性，切实从消保角度合理设计产品和服务，将消保理念和要求深度嵌入各项业务的事前、事中、事后管理的全流程。进一步加大消费者权益保护工作全员培训力度，在继续开展全行消保专题培训的基础上，推动各分行主动将消保内容纳入新员工入职培训、业务培训等专项培训之中，逐步实现“横向到边、纵向到底、全员覆盖”的培训目标，确保各项政策要求传导到位。

5. 持续开展金融知识普及

本行不断研究金融知识宣传教育新举措，印发《关于进一步做好消费者权益保护宣传教育工作的实施意见》，积极打造全行参与、主动作为、联动协同的金融宣教“生态圈”。同时，创新宣传教育活动形式、内容和渠道，帮助广大金融消费者了解自身权益，增强自我保护能力。

通过积极组织开展“3·15 金融消费者权益日”“普及金融知识，守住‘钱袋子’”“金融知识宣传服务月”等主题宣教活动，各类常态化消费者教育活动，帮助消费者了解权益、辨别风险。2020 年，全行网点公众宣传教育活动参与率 100%，覆盖受众近 2.8 亿人次，赢得消费者广泛欢迎与支持，并荣获“3·15 教育宣传周优秀组织单位”“2020 年联合宣教活动优秀组织单位”等称号。

6. 着力做好投诉管理

本行始终高度重视客户问题和投诉，研究制定《中国建设银行消费投诉管理办法》，要求各级投诉处理人员严格执行“首问负责制”，通过拓宽受理渠道、优化处理流程、加强统计分析、注重改进优化等多样化举措，加强疫情期间的投诉处理，在持续提升处理效率的同时，努力减少客户问题和投诉的发生。为做好重大消费投诉处理工作，建立重大消费投诉应急预案，提高处置效率，快速化解重大消费投诉，切实维护消费者权益。

2020 年，本行为数亿个人客户提供金融服务，网点数量约 1.5 万个，全年共受理客户问题和投诉 21.94 万件，涉及银行卡（含信用卡）、贷款和支付结算等业务领域的投诉较为集中；辽宁、青岛等分行的客户投诉发生率较高。（由于各银行对客户投诉的认定标准和统计口径不完全一致，因此，本行披露的客户问题和投诉数量不具有横向的同业可比性。）

员工行为管理

2018 年 3 月，银保监会下发《银行业金融机构从业人员行为管理指引》，明确要求银行业金融机构对从业人员行为开展动态和长期监测。本行认真落实监管要求，制定《操作规程》，切实发挥违规发现效能，提升员工行为管理的智能化水平，努力实现行为风险的早识别、早预警、早发现、早处置。

本行将构建“一个目标、七项要素、两大支柱”的员工行为管理体系。2020 年已上线员工行为管理系统，搭建起员工行为管理体系建设的数字化平台。系统包括网格构建与管理、员工日常管理、异常行为排查、疑点线索核查、员工合规教育、违规线索报告等功能模块，实现了员工行为管理全流程的线上操作，将有力支撑“线下网格化”“线上智能化”的有效运行。

层面 B7：反贪污

1. 强化监督职能职责加大金融反腐力度

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

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

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

除开展董事反贪污培训外，在全行范围持续开展员工反腐教育，组织常态化学习，包括编写警示录，拍摄警示教育片，召开警示教育大会等。

关于贪污诉讼案件数目及诉讼结果等更多信息可登陆中央纪委国家监委网站查询。

2. 反洗钱

坚持实践“风险为本”方法，努力提升集团反洗钱能力，不断完善反洗钱治理体系，严格落实各项监管要求，认真履行各项反洗钱义务，有力打击电信网络诈骗、非法野生动植物贸易、利用空壳公司洗钱、地下钱庄、赌博等特定类型的洗钱犯罪活动，有效识别、报告和管控洗钱风险。2020年，全行收到人民银行及公安机关就提供重大洗钱案件破获线索的表扬信 90 余份。

面对新冠疫情，本行迅速反应、主动作为，制定实施了反洗钱管理支持疫情防控的应急举措，对疫情防控相关客户采取简化身份识别措施，对相关业务启动快速审理机制，对相关账户实施了应急管理，在有效管控洗钱风险的基础上，大力支持了疫情防控工作的顺利进行，反洗钱管理的特色优势得到充分发挥。

3. 税务透明

本行在 30 多个国家及地区开展业务，严格遵守运营所在地各项税法。税收政策由相关部门负责监督。

层面 B8：社区投资

我们以金融工作者的专业和专注，更以社会工作者的热情和担当，深入研究、参与社会难点问题，立足搭建共建共享公益平台，通过“带上员工做公益、带着客户做公益、带动机构做公益、融合业务做公益”，帮助更多需要帮助的人，为社会注入新的正能量。管好、用好每一笔捐赠款是我们的职责。本行制定全流程管理的公益捐赠管理办法。从项目可行性分析、项目实施、项目宣传、项目监督审计等方面都做了详细规定。

2020，公益捐赠总额 4.49 亿元（含员工抗疫捐款）。本行持续向国内及境外有关国家和地区捐款捐物累计 3.17 亿元，其中，捐赠抗疫物资累计 1,150 万件，支持全球同心抗疫，展现了讲道义、负责任的国际大行形象，体现了人类命运共同体的人文精神。此外，当年定点扶贫捐赠 1.32 亿元，全年累计实施民生扶贫项目 740 余个，助力大批贫困村、贫困户实现了整体脱贫。

主要公益项目实施情况

项目名称	合作机构	累计捐款金额	项目期限	截至 2020 年末
建设未来 -- 中国建设银行资助高中生成长计划	中国教育发展基金会	1.5 亿元	2007 至今	发放 1.5 亿元资助款，资助高中生 9.35 万人次
“母亲健康快车”中国建设银行资助计划	中国妇女发展基金会	6,200 万元	2011 至今	购置 410 辆母亲健康快车，在新疆、西藏、甘肃、青海等 24 个省、区贫困乡县投入使用
支持建行希望小学	中国青少年发展基金会	1,306 万元	1996 至今	援建 46 所希望小学，配备图书室、电脑室、运动场，资助培训教师 800 多人次，组织 250 名师生参加北京夏令营
情系西藏——中国建设银行与中国建投奖（助）学金	中国扶贫基金会	350 万元	2007 至今	发放 299 万元资助款，资助西藏地区贫困学生 880 人次
“积分圆梦·微公益”	中国青少年发展基金会、中国文艺基金会、中国青年志愿者协会、团中央青年志愿者行动指导中心	910 万元	2012 至今	捐建 136 所“快乐音乐教室”，培训乡村音乐艺术教师，建设中国青年志愿者协会及团中央青年志愿者行动指导中心“青年之家”
“善心慧思”爱心助学行动	中国建设银行青年志愿者协会、各分支机构所在地团委	600 万元	2016 至今	为 16,000 余名贫困地区师生捐资捐物，组织贫困地区 150 余名师生参加夏（冬）令营活动
“爱在港湾”志愿公益行动	中国建设银行青年志愿者协会、各分支机构所在地团委	243 万元	2019 至今	为 201 万余名劳动者提供服务和帮助

独立鉴证报告



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社会责任报告独立鉴证报告

安永华明（2021）专字第60438537_A01号
中国建设银行股份有限公司

中国建设银行股份有限公司董事会：

我们接受委托，对中国建设银行股份有限公司（以下简称“中国建设银行”）编制的《中国建设银行股份有限公司 2020 年社会责任报告》（以下简称《社会责任报告》）中选定的 2020 年绩效信息发表有限保证鉴证意见。

一、董事会的责任

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

二、我们的责任

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

我们按照《国际鉴证业务准则第 3000 号（修订）：历史财务信息审计或审阅以外的鉴证业务》的要求对选定的绩效信息实施鉴证工作。这一准则要求我们遵守职业道德规范、计划并实施鉴证工作以做出是否存在任何重大事项使我们确信选定的中国建设银行《社会责任报告》中的 2020 年绩效指标，在所有重大方面没有按照报告参照标准要求编制的有限保证结论。

三、工作范围、工作方法和局限性

我们对中国建设银行 2020 年《社会责任报告》中选定的绩效指标（其中，计价货币均为人民币）实施了鉴证工作程序，包括：





社会责任报告独立鉴证报告（续）

安永华明（2021）专字第60438537_A01号
中国建设银行股份有限公司

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



社会责任报告独立鉴证报告（续）

安永华明（2021）专字第60438537_A01号
中国建设银行股份有限公司

● 员工总人数（人）

按雇佣类型划分

- 另有劳务派遣用工（人）

按其他类型划分

- 少数民族员工（人）
- 新进员工（人）
- 外籍员工（人）

按性别划分

- 男性员工（人）
- 女性员工（人）

按年龄组别划分

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

按地区划分

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

现场培训

- 参训员工（人次）

网络培训

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

员工流失情况

- 整体流失率（%）

按性别划分

- 男性（%）
- 女性（%）

按年龄划分

- 25岁以下（%）
- 26岁-35岁（%）
- 36岁-45岁（%）
- 46岁-54岁（%）
- 55岁以上（%）

按地区划分

- 长江三角洲（%）
- 珠江三角洲（%）
- 环渤海地区（%）
- 中部地区（%）
- 西部地区（%）
- 东北地区（%）
- 总行（%）
- 海外（%）

员工工伤情况

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

客户满意度

- 个人客户总体满意度（%）
- 对公客户总体满意度（%）

服务渠道建设情况

- 网上银行用户数量（万户）
- 个人手机银行用户数量（万户）
- 微信银行绑定用户数量（万户）



社会责任报告独立鉴证报告（续）

安永华明（2021）专字第60438537_A01号
中国建设银行股份有限公司

- 电话银行客户数量（万户）
- 自助银行数量（个）
- 自助柜员机数量（ATM）（个）
- 智慧银行（个）
- 设置轮椅通道营业网点（个）
- 设置爱心窗口网点数量（个）
- 设置“劳动者港湾”网点数量（个）

在我们的工作范围内，我们仅在总行层面以及北京分行开展工作。

我们所实施的工作包括：

- 1) 对中国建设银行参与提供《社会责任报告》中所选定的绩效信息的相关部门进行访谈；
- 2) 实施分析程序；
- 3) 实施抽样检查；
- 4) 重新计算；
- 5) 获取证据，包括系统截图、统计台帐、发票复印件等
- 6) 我们认为必要的其他程序。

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

我们的鉴证工作仅限于选定的《社会责任报告》中所载 2020 年绩效信息。此外，我们工作的目的不是就中国建设银行内部控制的有效性发表意见。



社会责任报告独立鉴证报告（续）

安永华明（2021）专字第60438537_A01号
中国建设银行股份有限公司

四、结论

基于我们实施的有限保证工作，我们没有注意到任何事项使我们相信选定的 2020 年绩效信息的编制，在所有重大方面未能符合列示于《社会责任报告》中的报告参照标准。

五、我们的独立性、质量控制和鉴证团队

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



安永华明会计师事务所（特殊普通合伙）

中国 北京

2021 年 3 月 25 日

2021.3.25



CSR

China Construction Bank
2020 Corporate Social Responsibility
Report

A decorative illustration of bamboo stalks and leaves in a light gray color, positioned on the left side of the page. The bamboo stalks are vertical and segmented, with several branches extending outwards, each bearing several oval-shaped leaves.

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 out to Serve the Dual-circulation
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Introduction

China Construction Bank Corporation (hereinafter referred to as “the Bank”) publishes CSR Report annually, which covers the period from 1 January to 31 December of each year. There are no significant changes in the method of obtaining and calculating the data for this annual report compared with the previous one. The financial data of the report is derived from the audited annual A-share financial report.

This report was reviewed and approved by the Board of Directors of the Bank on 26 March 2021. The Board and all directors of the Bank guarantee that there are no false records, misleading statements or major omissions in the contents of this report, and bear individual and joint responsibility for the truthfulness, accuracy and completeness of the contents.

Guidelines of the Report

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

Principles of the Report

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

Coverage of the Report

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

Assurance Method

Ernst & Young Hua Ming LLP conducted independent and limited assurance of this report prepared by the Bank in accordance with the ESG Reporting Guide, the SSE Guidelines and the GRI Sustainability Reporting Guidelines.

How to Obtain

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

Contact

Address: Public Relations & Corporate Culture Department, China Construction Bank Corporation, No. 25, Financial Street, Xicheng District, Beijing, 100033, the PRC.

Fax: 86-10-66212659

More Information

For more ESG information on the Bank, please visit http://group.ccb.com/cn/ccbtoday/manage/manage_1.html.

Definitions

In this report, unless the context otherwise requires, the following terms shall have the meanings set out below.

"Huidongni": A one-stop mobile finance service platform built by the Bank for inclusive finance customers by using the Internet, big data, artificial intelligence and biometric technologies

"Yunongtong": A comprehensive financial services provided by the Bank to support rural revitalization, and rely on FinTech to sink inclusive financial service points in the vast rural areas

"Mingonghui": Innovated financial service products of the Bank to address pain points in migrant workers' wage payment

"CCB Startup Station": A one-stop online and offline comprehensive service platform featuring "Finance + Incubation + Industry + Education" for startups and innovative enterprises, established by the Bank in cooperation with government departments, venture capital companies, core enterprises, research institutions and incubators with internal and external high-quality resources

"Yunyi Loans": Credit business of the Bank designed to serve the whole industrial chain of COVID-19 prevention and control (including medical care), as well as inclusive finance customers affected by COVID-19, such as small and micro businesses, business owners, and individual business owners



Chairman's Statement



Looking back on the extraordinary year of 2020, it's time for us to recall how far we have gone together last year and remember how every individual among us stood up for the challenge and worked hard to play their due part to overcome the crisis. In the face of the COVID-19 pandemic and its disruptive economic and social ramifications, we always put the people first. We supported the global fight against COVID-19, and delivered targeted services for economic re-opening. We contributed to ensure stability on six fronts and maintain security in six areas, supported the development of the real economy, and played our due role in fighting poverty. Through all these efforts, we have stood major tests and opened a glorious chapter in the Bank's history following the New Finance philosophy.

People-First New Finance Guided by the New Development Philosophy

Under the guidance of the new development philosophy, we are deeply aware that finance is vital to nearly every aspect of people's life, clothing, food, housing and travel, etc.; it should not be a privilege reserved for the elites, but should serve the real economy and the general public. Committed to meeting people's aspiration for a better life and addressing social pain points and challenges, we work to reconstruct financial logic

and reshape financial values and methodology, and have formed systematic concepts, methods and models for New Finance.

New Finance is distinctly people-first. We continue to pursue people-centered development, and shift our practices in New Finance from capital-oriented to people-oriented and from serving customers, to serving users and serving the people. It's driven by this pursuit that we took the initiative to channel New Finance to key areas and weak links in econom-

ic and social development in a targeted manner, thus to contribute to serving the public wellbeing and creating a modern, better life.

To practice New Finance, we must fulfil our social responsibilities in all respects. To maximize the overall social value, we combine our financial expertise and social responsibilities, and make particular efforts to tackle social challenges, serve economic development and help improve people's living standards. Since COVID-19 struck, we have earnestly honored the vision of a community with a shared future for mankind with concrete deeds. We provided a full range of New Finance services to help fight the virus. Shortly after its outbreak, we formulated ten measures to respond to the epidemic and ensure the delivery of financial services, and donated money and goods to hard-hit areas at home and abroad. We also took the initiative to develop various anti-coronavirus management platforms and the CCB Match-Plus platform which matched overseas buyers with domestic suppliers of personal protective equipment, thus contributing to the global battle against the virus.

New Finance Responds to the Call and Serves the Needs of the New Era

As the world is undergoing "radical changes unseen in a century", we should broaden our horizon for the new era. In 2020, we fearlessly withstood the extreme stress test to fulfil the glorious mission of New Finance in such defining moments. Our corporate management for sustainable development was recognized by the public and the capital markets, and our MSCI ESG rating continued to climb up to A.

In addressing people's housing needs, we manage the real estate assets for homeowners and help renters settle down in the city. Our house rental service is like a ladder taking those who cannot yet afford expensive properties in the city to a decent home with dignity. In addressing the global financing problem facing micro and small enterprises (MSEs), we upgraded the "Huidongni" platform; our balance of inclusive finance loans exceeds RMB1 trillion, the most among Chinese banks; and we set up "CCB Startup Stations" to support projects of science, technology and innovation. In responding to the call of the tech era, we have opened up and empowered small and medium-sized banks to jointly weave a financial safety net. We have launched the smart government services platform which, through data flow, enhances governance capacity and efficiency, and makes it much easier for businesses and individuals to access government services. In responding to the people's diverse demands for financial services, CCB University opens its door to all to cultivate lifetime learners. It is positioned to be a finance academy for city dwellers, farmers and micro and small-sized business owners alike, a training base for our employees and a cradle for New Finance specialists.

New Finance is to "serve the majority, not the minority". Bearing this in mind, we set up comprehensive service centers for rural revitalization across China, which are like a "water conservancy project" to direct financial resources to the most-needed areas. We further extended the service network to towns, rural areas and farmers. Our banking outlets become

more inviting to ordinary people: couriers and food-delivery workers are welcomed to take a comfortable break in the "Workers' Harbour". Our "Mingonghui" service makes sure that migrant rural workers get paid on time and in full. Our "Huidongni" platform has empowered the dreams of entrepreneurship of vast small and micro business owners. Our Yunong School has admitted thousands of rural students and enabled them to chase their dreams.

New Finance Empowers the Green Future

We mankind have only one Earth that we call home. It is our common aspiration to pursue green development and make the world more beautiful and livable. In the post-COVID-19 era, green recovery and low-carbon development will become a global topic in pursuit of sustainable development, and play an important part in China's ecological progress during the 14th Five-Year Plan period (2021-2025). For CCB, they are the top priorities to strengthen "three capabilities".

In 2020, we responded to the government call and prioritized ecological conservation and green development. We explored more dimensions of green finance, and systematically implemented the development plan for green finance. Our business and services, including credit extension, bond issuance and underwriting, were greener and we promoted low-carbon operation in corporate management. We drove the integrated development of inclusive finance and green finance, and allowed FinTech to play a bigger role in the innovation and development of green finance. We accelerated the cultivation of specialists in green finance, consolidated the foundation for environmental and social risk management, and actively responded to climate challenge.

In 2021, the Communist Party of China (CPC) will celebrate its centennial birthday, and the 14th Five-Year Plan will gradually unfold as China embarks on the new journey of building a modern socialist country in all respects. Standing at the new historic point, CCB will earnestly study and implement the guiding principles of the Fifth Plenary Session of the 19th CPC Central Committee, and keep in mind the new development stage, new development philosophy and new development paradigm, while upholding our original aspiration and promoting New Finance. We will further the implementation of the "three major strategies," better serve the real economy, and assist in continuing reform and defusing risks. As a responsible financial institution, we will contribute to China's high-quality economic and social development and realizing the target of "peak carbon dioxide emissions by 2030, achieve carbon neutrality by 2060", and write a new glorious chapter in the new era.

Tian Guoli

Chairman

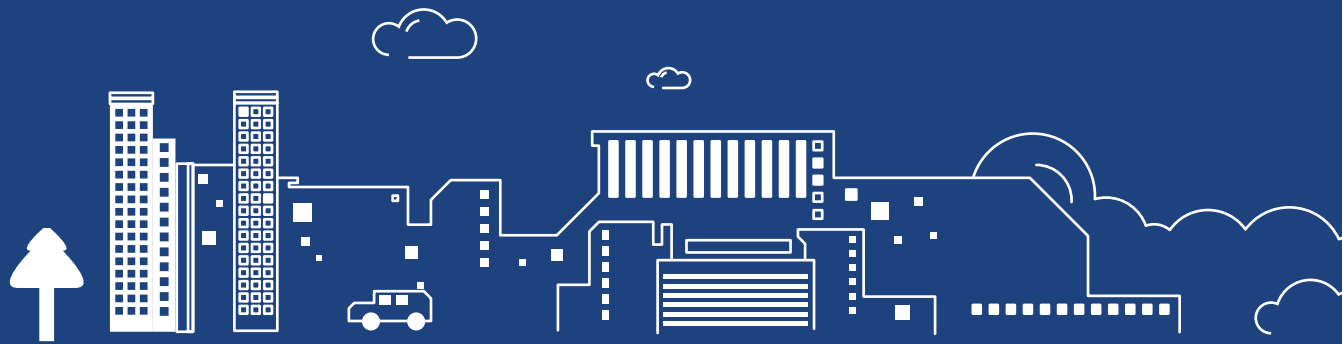
China Construction Bank Corporation



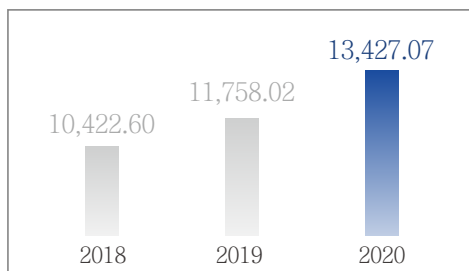
Wang Jiang, President of China Construction Bank Corporation



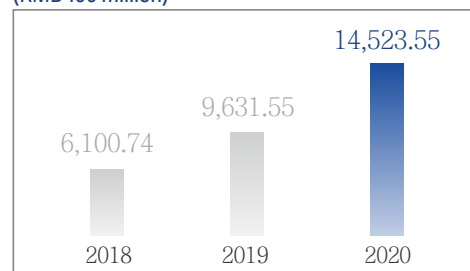
Wang Yongqing, Chairman of the board of supervisors of China Construction Bank Corporation



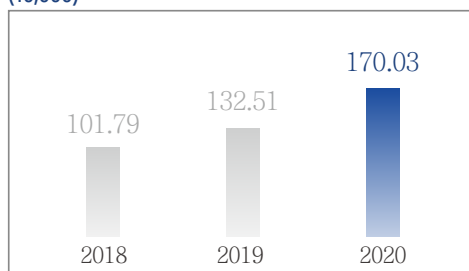
Balance of green loans (RMB 100million)



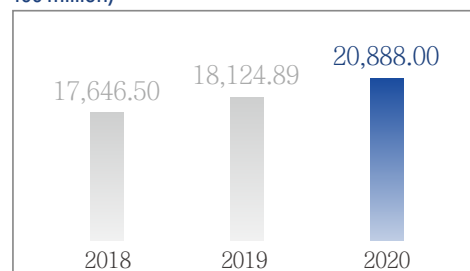
Balance of inclusive finance loans (RMB 100 million)



Number of inclusive finance loan customers (10,000)

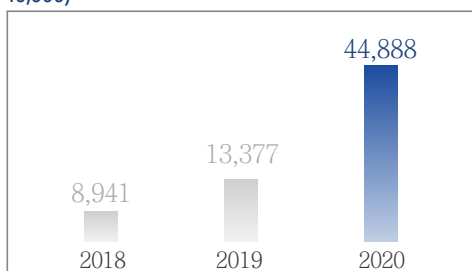


Balance of agriculture-related loans (RMB 100 million)

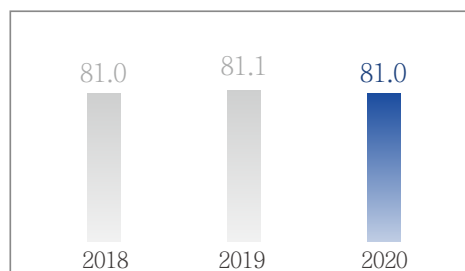




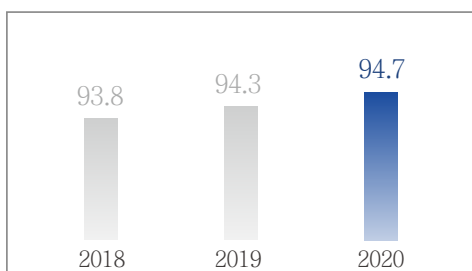
Expenditure on public welfare donation (RMB 10,000)



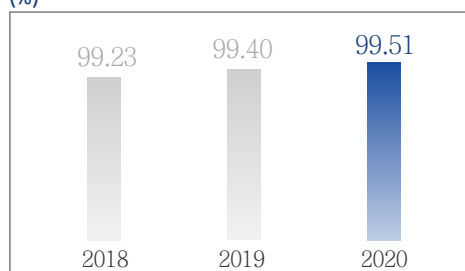
Overall personal customer satisfaction (%)



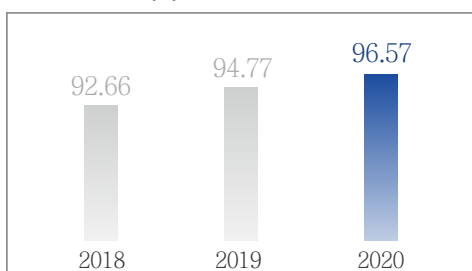
Overall corporate customer satisfaction (%)



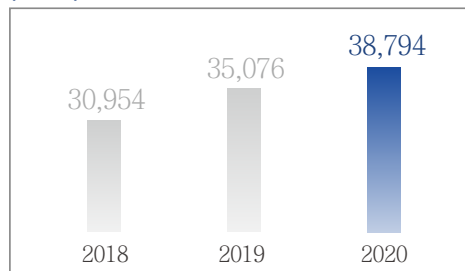
Proportion of off-counter account transactions (%)



Financial transaction migration rate via electronic channels (%)



Number of personal mobile banking users (10,000)



Fostering New Opportunities amid Changes

The sudden outbreak of the COVID-19 pandemic in early 2020 has profoundly changed social life and economic activities, and remarkably affected the landscape of international relations and politics. The outbreak has exerted great impact on both China's and the world's economy, and brought new risks and challenges to the banking industry.

According to the *Proposals of the Central Committee of the Communist Party of China for Formulating the 14th Five-Year Plan (2021-2025) for National Economic and Social Development and the Long-Range Objectives Through the Year 2035* adopted at the Fifth Plenary Session of the 19th CPC Central Committee, efforts should be scaled up to create a new development paradigm with domestic circulation as the mainstay and domestic and international circulations reinforcing each other.

The new paradigm comes as a result of China's major adjustment and refinement to its economic development strategy and path for the 14th Five-Year Plan period and beyond, and has a significant and far-reaching influence on China's pursuit of achieving better quality, more efficient, fairer, and more sustainable development and promoting world economic prosperity.

Staying True to Original Aspirations and Missions

In 2020, facing the complicated changes in internal and external environments and the impact from the pandemic, CCB maintained high political consciousness to integrate its thoughts and actions into the decisions and plans of the CPC Central Committee with Comrade Xi Jinping at its core. The Bank strengthened its consciousness of the need to maintain political integrity, think in big-picture terms, follow the leadership core and keep in alignment with the central Party leadership; stay confident in the path, theory, system and culture of socialism with Chinese characteristics; and uphold General Secretary Xi Jinping's core position on the CPC Central Committee and in the Party as a whole, and uphold the CPC Central Committee's authority and its centralized, unified leadership. It resolutely implemented the decisions and plans of the CPC Central Committee, the State Council and the regulators, upheld the concepts of innovative, coordinated, green, open, and inclusive development, and improved its governance capabilities in terms of serving national development, preventing financial risks, and participating in international competition. By advancing its "Three Major Strategies" and digitally empowered operation, the Bank helped to win a decisive victory in fighting against the pandemic, supported the economic and social recovery, and contributed to fostering the "dual circulation" development pattern through financial means.

In implementing General Secretary Xi Jinping's requirements for preventing major epidemics and resolving public health emergency risks, the Bank made solid and meticulous efforts in regular epidemic prevention and control to eliminate hidden hazards in all links. Around the task of ensuring stability on six fronts and maintaining security in six areas, especially for the "pain points" facing market entities and the key points threatening normal economic circulation, the Bank adopted the thoughts, technologies, products and services of New Finance to promote problem solving and smooth economic circulation, to help market entities go through difficulties and transitions, and to lay a solid foundation for steady and sustainable development.

The Bank continued to deepen New Finance practices to provide customers with "extensive and targeted" financial services. It kept improving its capability of supplying targeted financial services, in a bid to help create a sound business environment where various market entities could obtain fair resources and pursue common growth and prosperity. Relying on technological means and digital platforms, the Bank moved faster to develop inclusive finance, to help build a moderately prosperous society in all respects, and to enrich the service functions of "Yunongtong". It also made intensified efforts to extend its services to the community level and sought practical results. By doing so, the Bank has formed new advantages while promoting high-quality development.

In studying and implementing the guiding principles of the Fifth Plenary Session of the 19th CPC Central Committee, the Bank gave full play to its professional capabilities and advantages formed under the "Three Major Strategies". With a deep understanding of the key role of house rental in smoothing domestic economic circulation, the Bank worked faster to advance its house rental strategy. It also made proactive efforts to support the new infrastructure, new urbanization initiatives and major projects. Moreover, it issued the Action Plan on Financial Support for Integrated Ecological and Green Development of Yangtze River Delta, and deeply empowered the development of technology and innovation in the Guangdong-Hong Kong-Macao Greater Bay Area. All these financial endeavors were aimed to support the formation of the new development pattern with domestic circulation as the mainstay and domestic and international circulations reinforcing each other.

Promoting Governance Innovation

The Bank strengthened the leadership of the Party and relied on high-quality Party building to promote its own high-quality development. The Discipline Inspection and Supervision Office at CCB played a supervisory role and provided an effective carrier for fulfilling the political responsibility of practicing strict Party self-governance and for conducting joint supervision and discipline inspection.

The Bank promoted the modernization of its governance system and governance capabilities. The Bank developed an all-item and

all-process smart government service platform featuring full coverage and full-scenario application. This platform integrates online and offline administrative approval, makes digital payments available for people's daily transactions, and provides intelligent industry applications and digital urban services. It serves as a powerful tool for governments to improve governance. In the battle against COVID-19, the Bank supported the command centers of epidemic prevention and control of Hubei Province and Wuhan City in quickly es-

tablishing a smart government service system for emergency material supply and management. During this process, the Bank contributed to the epidemic prevention and control of the whole Hubei Province.

The Bank participated in environmental and climate governance. It vigorously pushed ahead with the structural reform of the financial supply side, further highlighted the strategic position of green finance, and kept exploring the new concepts, new models, and new methods to develop green finance. The Bank also

facilitated the modernization of the ecological environment governance system and governance capabilities, and responded to the challenges that climate change brought to the whole society.

The Bank assisted in FinTech risk management. It participated in the pilot project of FinTech regulatory sandboxes and built an inclusive and prudent financial risk monitoring and early warning system. Through these efforts, the Bank improved its ability to withstand the impact of financial risks in an open environment.

Empowering Economic Resilience

Ensuring job security and overall stability. During the pandemic, the Bank issued the *Notice on Fully Supporting Pandemic Prevention and Control with Intensified Credit Services* and the *Notice on Providing Further Credit Support for COVID-19 Prevention and Control*. Intensified credit services were offered to the key enterprises and sectors engaged in the pandemic response. Contingency plans were prepared for the companies that experienced repayment difficulties due to the pandemic, to help them weather the storm. Through these efforts, the Bank contributed to facilitating enterprises' resumption of work and production and ensuring job security.

While increasing jobs by 10% for the new year, the Bank kept launching more online products on the "Mingonghui" platform. It helped to tackle the issue of "difficulty for migrant workers to get paid" by focusing on sufficient funding, precise payee confirmation and safe waged transfer. In doing so, the Bank ensured that during the special period, migrant workers at the end of industrial chains received wages immediately after their work and enjoyed the protection of rights and interests in employment and wages.

Ensuring living standards and boosting the real economy. On one hand, the Bank further reduced and exempted service fees on basis of the existing policy; on the other hand, it enlarged the application scope of LPR and drove the changes in policy interest rates to flow to the real economy, in an active bid to reduce enterprises' financing costs. The Bank made a special plan for inclusive finance loans with increased scale, to ensure that it could provide sufficient amount of loans and targeted assistance for inclusive users.

During the pandemic prevention and control, the Bank provided safe accommodation for medical and non-medical staff, infected patients to be quarantined, and people who couldn't return home due to the pandemic. In response to the government's temporary supporting policies on housing provident funds to fight the pandemic, the Bank launched relevant financial services to assist customers in contributing and withdrawing such funds and using them for loan application. These efforts helped to ensure security in living standards.

Ensuring stability in foreign trade and foreign investment. The Bank signed the *Memorandum of Cooperation on Leveraging FinTech Advantages to Help Ensure Stability in Foreign Trade and Foreign Investment* with the Ministry of Commerce, and made every effort to execute this Memorandum. The Bank released the *Implementation Plan on Providing Financial Support to Ensure Stability in Foreign Trade and Foreign Investment*, rolling out 29 measures in seven areas. With the smart enterprise matchmaking platform, the Bank acted as a go-between for domestic and overseas businesses, bringing warmth to the international communities fighting the pandemic and offering financial wisdom to stabilizing foreign investment and foreign trade.

Ensuring security in operations of market entities and facilitating industrial chains. CCB gave full play to its role of supply chain finance in stabilizing, protecting and strengthening industrial chains. The Bank built a group-level supply chain service platform to gather products and capabilities, and provided targeted scenario-based and embedded financial services for various enter-

prises on industry chains, especially for small and micro enterprises at the end of industry chains. The Bank also continued intensifying the integration and coordination of finance and industries and facilitated the efficient collaboration among industrial chains, striving to ensure the security and stability of industrial and supply chains.

With enhanced digital operation capabilities, CCB promptly provided enterprises with the online operation toolkit which covered seven types of online services: portal creation, customer development, operation management, salary payment, cloud-based customer services, rapid financing, and park administration, to help enterprises quickly resume production. By cooperating with the departments of commerce, financial bureaus, and large-scale enterprises of various provinces and cities, the Bank kept enriching the digital contents and technologies of the "Jianrongzhihe" smart matchmaking platform to provide targeted support for the coordinated resumption of production in industrial chains.

Advancing Social Inclusion

In 2020 accompanied with COVID-19 transmission

the Bank kept donating funds and materials to relevant domestic regions and overseas countries and regions to support the global fight against the pandemic. As at the end of 2020, the Group and its employees contributed a total of RMB317 million worth of funds and goods for the global pandemic containment. Specifically, a total of 11.5 million pieces of anti-pandemic materials were donated;

RMB317 million

the Group and its employees contributed a total of RMB317 million worth of funds and goods for the global pandemic containment

11.50 million pieces

a total of 11.50 million pieces of anti-pandemic materials were donated

the Bank upgraded the "Yunongtong" platform into the "Fangyitong" platform, and set up an online medical service platform to make sure farmers could get basic medical assistance. With particular attention paid to special groups in rural areas, the Bank provided 36,000 village doctors with the pandemic containment insurances featuring the maximum coverage which totaled RMB35.6 billion, with an aim to let them work with no worry. Besides, the Bank bought insurances for the migrant workers who returned to cities for work, in a move to boost the resumption of work and production. To raise the awareness of pandemic control among rural residents, the Bank, as a health defender and a loud-speaker of epidemic prevention, enabled farmers to learn anti-pandemic knowledge, get minor illness diagnosed and treated, handle trifles, and access information on mobile phone without leaving their homes.

RMB35.6 billion

the Bank provided 36,000 village doctors with the pandemic containment insurances featuring the maximum coverage which totaled

RMB263,215 million

the Bank reported RMB263,215 million loans for targeted poverty alleviation

RMB132 million

the Bank donated RMB132 million for targeted poverty alleviation

1,622

the Bank dispatched 1,622 employees to serve as poverty alleviation officials at targeted poor areas

1,370

the Bank helped 1,370 poor villages

195,500

the Bank lift 195,500 impoverished people out of poverty

RMB1.45 trillion

the Bank reported RMB1.45 trillion of inclusive finance loans granted to small and micro enterprises¹

RMB2.09 trillion

the Bank registered RMB2.09 trillion of agriculture-related loans

within 1%

the Bank controlled the NPL ratio of its new product "Quick Loan for Small and Micro Businesses" within 1%

RMB560 billion

the Bank granted RMB560 billion of loans to the network supply chain

65,500

the Bank served 65,500 enterprises on industry chains

over 90%

of which over 90% were small and micro enterprises

¹Calculated by the standard the CBIRC set for the evaluation of how the target of "two increases" was fulfilled.

RMB**82**billion

the Bank intensively allocated RMB82 billion of funds to the “Mingonghui” platform

enabling **7.68**million

enabling 7.68 million migrant workers to receive wages on time during the pandemic

43,300

CCB University carried out a total of 43,300 free “Jinzhihuimin” series training sessions across the country benefiting

3.31million people

1,381

CCB University built 1,381 “Yunong Schools”

600,000

which delivered free training sessions to over 600,000 “Yunongtong” business owners and persons who led fellow villagers to a better life, and young people returning the countryside to start up their businesses, among others

the Bank supported the Women’s Household Service Contest organized by the All-China Women’s Federation to help women find jobs and increase incomes



the Bank joined hands with the All-China Women’s Federation to launch special training on finance for entrepreneurship and employment of female college students, receiving

130trainees

14,200

14,200 “Workers’ Harbours” cumulatively

over **140**million

served over 140 million people

165

around the country, CCB Start-up Station set up 165 incubators

275

cooperated with 275 social institutions of all sorts

8,302

served 8,302 enterprises

RMB**14.7**billion

granted credit loans of RMB14.7 billion for 24,757 companies

the Bank provided strong support for work and production resumption through online procurement and remote negotiation (bidding) and review during the pandemic;

the Bank intensified inclusive financial services to solve small and micro enterprises’ operating difficulties. It successively launched “Eight Measures on Dedicated Channel, Special Scale, Professional Policies and Exclusive Services” and a “Support Plan for Enterprises’ Resumption of Work” for inclusive finance;

the Bank optimized the interactive interface elements of mobile banking, supported the use of mobile screen readers and provided intelligent voice interaction service to help visually impaired customers and the aged. In the internet product information accessibility evaluation released by the China Information Accessibility Product Alliance (CAPA), CCB’s mobile banking APP ranked first in the banking sector;

from visiting the elderly customers’ homes to provide considerate and comprehensive financial services including exclusive wealth management, investment consulting and medical insurance, to holding intelligent assistance activities such as micro salons on inclusive finance, health lectures and financial courses, the Bank made digital life available to more elderly people;

the Bank rolled out timely policies and measures such as extension of loan terms, renewal of loans and deferred payment of interest to solve the difficulties of small and micro enterprises. To release corporate and personal consumers’ concerns about credit, the Bank stated that deferred payment of principal and interest would not affect the credit records of small and micro enterprises and their owners;

besides credit services, the Bank provided small and micro enterprises with comprehensive services like insurance cover, transaction matchmaking and online training. For example, the Bank set a special liability insurance with an insured amount of RMB200,000 for death of COVID-19 infection. It utilized the “Jianrongzhihe” smart matchmaking service platform to provide smart matchmaking services for corporate procurement and sales, and launched a special program of “Selected Courses for Small and Micro Enterprises”, customizing excellent courses to help these enterprises resume work.

Boosting Green Recovery

Since its onset in early 2020, COVID-19 has brought sustained, violent and destructive impact and immeasurable wealth loss to society and the global economy. In the meantime, the pandemic has also corroborated the great value of green development and ecological cultivation. Green development is the fundamental way towards ecological cultivation. Relying on green finance to guide and inspire social funds towards green industries, such as ecological and environmental protection, water and energy conservation, renewable energy and clean transportation is a fundamental and innovative institutional arrangement for the promotion of green development.

The Bank grasped opportunities arising from China's accelerated development of a green and low-carbon circular economic development system, and contributed its strength in promoting green transformation of the economic and social development in all respects.

The Bank grasped financing opportunities arising from green upgrading of infrastructure. According to the Paris Agreement, the annual amount of

investment needed in the world reaches several trillion US dollars, and the annual amount of investment needed in China approximates RMB4 trillion, which has provided a broad market space for the development of green finance.

The Bank grasped opportunities arising from the national campaign to speed up the formation of a modern industrial system to make structural adjustments. This campaign is continuously

bringing forth new forms of green industries, such as green construction, green manufacturing, green logistics, green life and green consumption. Under this background, financial institutions are offered new opportunities to adjust asset structures.

The Bank grasped opportunities arising from the modernization of ecological environment governance capabilities and governance systems for product innovation. With

the gradual improvement in the mandatory requirements on listed companies' environmental information disclosure, incentive mechanisms for green projects, and environmental pollution prevention and control laws, financial services like mortgage and pledge financing against environmental rights and interests will have a broad development space and inject strong impetus into the innovative development of green finance.

As at the end of 2020



RMB **1.34** trillion

the balance of green loans stood at

RMB **166.9** billion

increasing by from the beginning of the year

In 2020



35.0648 million tons

the Bank's green credit projects saved of standard coal

3.0952 million tons

up by over the previous year



73.8866 million tons

such projects reduced of carbon dioxide emissions

1.5535 million tons

up by over the previous year

All these have vigorously promoted the green transformation of the economy and society.

FinTech Prospects



The digital economy has developed faster due to the impact of the pandemic. For some industries, digitalization has turned from an option for further prosperity to an urgent necessity for survival, while for the financial industry always taking the lead in digitalization, the pandemic is a true stress test, a touchstone of digital finance, and an accelerator for the digital transformation of banks.

—Tian Guoli, Chairman of China Construction Bank



In improving its independent innovation capabilities, the Bank kept adapting its concepts, methods, systems and mechanisms to the requirements of deepening the science and technology strategy, and strengthened the engine that powers future development. The Bank examined the implementation progress of its *FinTech Strategic Plan (2018-2023)* and linked it up with the development goals of the 14th Five-Year Plan. Focusing on the frontier technological domains and bottlenecks, the Bank strengthened researches and made early layouts to continuously enhance its independent controllability.

In supporting the modernization of social governance, the Bank deeply advanced the optimization and iteration of the operation model, service process, risk and security control of smart government affairs, and improved its practical results in

the five aspects of refining administration, benefiting the people, revitalizing enterprises, assisting in management, and empowering development. In fostering the new development pattern, the Bank adhered to the thinking and logic of the strategy of smart government affairs, innovatively shaped its core competitiveness of serving “digital government” and “digital China”, and put forward a larger number of better practical solutions to the modernization of service governance.

The Bank created an open and cooperative science and innovation ecosystem, played its advantages in connecting financial capital and social resources, summarized and promoted the mode of “CCB Startup Station” incubators, and refined the linkage mechanism of investment and loans. By doing so, the Bank provided technological start-ups with integrated financial and non-financial services.

The Bank advocated that finance and technology should guide society towards goodwill and betterment. It followed the intrinsic logic of finance and the concept of people first to subject technology to the value proposition, moral pursuit and spiritual power of New Finance.

The Bank stimulated its vitality of innovative development and carried forward the spirit of reform and innovation to improve its systems and mechanisms. Based on that, the Bank worked to promote its agile organization, flexible management and matriculated architecture and to create a new organizational system which is more collaborative, more efficient and more adaptive to future development.

Human Capital Blueprint

In June 2020, CCB released the *Three-year Plan for the Development of Digital CCB University*, drawing a clearer roadmap for CCB University, a broad platform integrating lifelong learning, teaching management, intelligent operation, knowledge reserve and social services.

Advocating that employees develop the habit of lifelong learning with continuous improvement, the Bank has built CCB University into a physical and spiritual place for fireside talks. CCB University provides richer learning interfaces. Here, all screens are where classes begin, and all students and teachers participate in as leading roles and can constantly switch their roles.

CCB University has received 280 million visits and provided 47,000 sets of online learning resources. Behind these results are CCB’s determination and ability to build an open university. With the cloud participation by countless villagers, owners of small businesses, poverty alleviation officials in towns, and CCB employees, a round-the-clock ubiquitous learning ecosystem is taking shape.

CCB joined together with all people to overcome the crisis of COVID-19. On the online platform of CCB University, the Bank launched the “Jinzhihuimin” channel to the public for free; the series micro-courses on pandemic prevention and control, which the Bank produced together with Laihua video, received a total of 180 million views; the special program of “Selected Courses for Small and Micro Enterprises”, where the Bank provided customized excellent courses to help small and micro enterprises resume work, trained a total of 155,000 people.

Inclusive Finance for Better Livelihood



Deeply supporting the development of small and micro enterprises



Since the CCB Strategic Plan for Inclusive Finance (2018-2020) was launched in 2018, the Bank has established a leading edge in the inclusive finance market, where its core competitiveness has preliminarily taken shape. With the development philosophy of “digital, platform-based, and ecosystem-based development with empowerment”, the Bank successfully met its strategic plan objectives for inclusive finance leveraging FinTech and big data while adhering to innovation-driven growth, platform-based operation and social empowerment.



As at the end of 2020, the balance of inclusive finance loans granted to small and micro enterprises stood at **RMB1.45 trillion**, increasing by over **RMB489.2 billion** from the beginning of the year or **50.79%** year on year.



1.7 million small and micro enterprises enjoyed the inclusive finance loans, increasing by nearly **375,000** from the beginning of the year or **28.31%** year on year. The Bank completed the “Yunongtong · Village Link” project.



A total of **540,000** Yunongtong service stations were constructed, covering almost all towns and villages across the country.

Our achievements



Winning a decisive victory in poverty alleviation



On the National Poverty Alleviation Summary and Commendation Conference held on 25 February 2021, both CCB Leading Group for Poverty Alleviation and the Special Task Force of China Construction Bank for Lifting Ankang Out of Poverty were awarded the honor title of “Advanced Group in National Poverty Alleviation”.



As at the end of 2020, the balance of the Bank’s targeted poverty alleviation loans stood at **RMB263,215 million**, increasing by **RMB43,708 million** from the beginning of the year and representing a growth rate of **19.9%**. The balance of the Bank’s industrial loans for targeted poverty alleviation as well as poverty relief for impoverished people totaled **RMB121,704 million**, increasing by **RMB30,198 million** from the beginning of the year. These loans helped lift **115,100** impoverished people out of poverty.



The Bank’s institutions at all levels directly invested donor funding of **RMB350 million** and dispatched **1,622** employees to serve as poverty alleviation officials at targeted poor areas. Eventually, the Bank helped **1,370** poor villages and lifted **195,500** impoverished people out of poverty.



The Bank assisted poverty-stricken areas in selling agricultural products worth **RMB2.518 billion** through e.ccb.com e-commerce platform, benefiting **108,700** impoverished people.

CCB Strategic Development Plan for Inclusive Finance
(2021-2023)

The Board of Directors reviewed and approved the *CCB Strategic Development Plan for Inclusive Finance (2021-2023)* in February 2021. The Bank will remain guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, implement important plans of the CPC Central Committee and the State Council for vigorously developing inclusive finance and put the new finance philosophy into practice. Under the theme of pursuing high-quality development of inclusive finance, the Bank will create an open and shared ecosystem for inclusive finance in the course of deepening the financial supply-side structural reform, taking innovative development as the underlying force and digital operation as the basic approach.

Improve systems and mechanisms: The Bank will build an agile organizational system and a comprehensive assessment system.

Deepen business coordination: Group-wide consensus will be deepened to generate synergies and ensure in-depth coordination of development.

Strengthen team building: Through the inclusive finance practices, the Bank will foster a large talent pool competent for navigating CCB through the next two decades of development.

Carry forward corporate culture: The Bank will foster an inclusive finance culture with distinct characteristics of the times and turn it into its core competence in inclusive finance development.

Empower the social governance system: The Bank will empower the implementation of the rural revitalization strategy to enrich the Yunongtong service system. It will also empower the smart government service platform to get integrated into the public service system.

Set out upon reflection

➤ CCB adhered to the people-centered development thought, the customer-centric business concept, and the fundamental purpose of serving the real economy. In doing so, the Bank enhanced financial inclusiveness to help solve pain points and difficulties in economic and social development.

➤ The Bank improved the coverage of inclusive finance and expanded its service radius. It used finance to empower social development, drive social resources towards impoverished and disadvantaged groups, ameliorate the issues of imbalance and inadequacy, and expand new space for further development.

➤ The Bank deeply integrated the technological, inclusive and sharing attributes of New Finance, and focused on the concept of “digital, platform-based, and ecosystem-based development with empowerment” to explore new development models of inclusive finance. The Bank innovated the “Quick Loan for Small and Micro Businesses” and other online products series, as well as the mobile financial service platform “Huidongni”. It created a credit service model featuring “batch customer acquisition, accurate profiling, automated approval, intelligent risk control, and integrated services” and “one-minute” financing, “one-stop” services, and “all-in” fee-charging. By doing so, the Bank kept improving the quality and efficiency of inclusive financial services.

➤ With a close combination of goal orientation and problem orientation, the Bank concentrated all efforts on helping the areas of extreme poverty like the “three regions and three prefectures” as well as remaining impoverished counties, villages and people.

➤ The Bank integrated poverty alleviation and rural revitalization. It adhered to the leadership of Party building in promoting modernized rural governance, cultivated rural characteristic industries according to local conditions, built platforms to introduce modern modes of production to rural areas, and encouraged education to promote cultural and ethical progress in these areas.

➤ The Bank organically combined targeted poverty alleviation and New Finance practices. It utilized the technological, inclusive and sharing attributes of New Finance to provide direct and targeted resources for poverty alleviation. It also gave play to the integration and connection functions of New Finance to smooth the domestic economic circulation between the urban and rural areas.



Inclusive Finance for Better Livelihood



In Ziyang County, Ankang City, Shaanxi Province, which is subject to CCB's targeted assistance, the Bank promoted the development of the tea industry of Ankang and helped Ziyang County to get rid of poverty through poverty alleviation projects such as "Claiming the Banmu Tea Garden".





Facilitating Private Enterprises and Small and Micro Enterprises

Adhering to the concept of “digital, platform-based, and ecosystem-based development with empowerment”, the Bank has utilized innovation and technology to develop an inclusive finance mode. In this mode, data is the key production factor, technology is the core production tool, and the platform ecosystem is the main production mode.

Progress >>>>>>

- ◆ The Bank relied on digital operation to improve service quality and efficiency. The Bank consolidated its data resource foundation and data application capabilities, and innovated the “Quick Loan for Small and Micro Businesses”, “Yunong Quick Loan”, “Transaction Quick Loan”, “Individual Business Quick Loan”, and other online product lines oriented to customer demands. By doing so, the Bank kept improving its coverage and service capabilities in inclusive finance.
- ◆ The Bank conducted innovation-driven and platform-based operation. By strengthening internal service skills, the Bank integrated the “three-in-one” inclusive finance operation and management platform to fully improve its customer response capabilities. By ingeniously resorting to external resources, the Bank developed and launched the “Smart Federation of Industry and Commerce” service platform, providing such scenario-oriented services as funding, solutions, credit enhancement, benefits and technology. In supporting rural development, the Bank built a smart platform to guide financial resources towards the rural areas and thus enabled farmers to use their mobile phones as new farming tools.
- ◆ The Bank shared its ecosystem to empower society. The Group promoted the construction of “CCB Startup Station” and provided startups and innovative enterprises with the comprehensive services such as equity investment, credit financing, and entrepreneurial growth. The Bank advanced the “Jinzhihuimin” program and launched the “Training Program for One Million Entrepreneurs on Inclusive Finance”. The Bank pushed ahead with the collaboration among industry, education and research, and studied and published the Blue Book of Inclusive Finance and the “CCB-Xinhua Inclusive Finance-SME Index”, striving to create an operational “barometer” for the development of China’s inclusive finance.



“CCB Huidongni” enabled enterprises to enjoy rapid inclusive financial services

Case

CCB launched an updated version 2.0 of “CCB Huidongni”, transforming the pure credit business platform into an integrated smart financial service terminal. Thus, enterprises can not only get rapid loans but also enjoy one-stop financial services.

“After we submitted the materials, the system automatically generated the amount we could apply for, and the approval was done quickly. That’s very convenient.” Ms. Zhong, leader of a hotel in Anhui Province, soon obtained a credit line of RMB800,000, which effectively alleviated her financial pressure.

In the next step, the Bank will design products focused on economic and social “pain points” to help improve weak links. The Bank will rely on the “CCB Huidongni” platform to keep developing the inclusive finance ecosystem, to refine the inclusive market systems for small and micro enterprises, and to allow more people to enjoy modern financial services.

“Yunyi loans” supported pandemic prevention and control as well as resumption of work

Case

In the face of the ruthless pandemic, CCB showed love and responsibility. After the outbreak of COVID-19 in 2020, relying on the new online mode of “Quick Loan for Small and Micro Businesses”, the Bank innovated “Yunyi loans”, a special product adaptive to the new characteristics of enterprises affected by the pandemic and especially those in the entire medical industry chain. By doing so, the Bank provided targeted support for small and micro enterprises’ resumption of work.

In Yunnan, CCB customer relationship managers visited the medical device and material trading companies to guide their directors to apply for “Yunyi loans” through the CCB “Huidongni” App. “Yunyi loans” helped these enterprises alleviate the difficulty in capital turnover and allowed them to continuously supply medical devices and materials to major hospitals in Yuxi City.

CCB granted a loan of RMB3 million to an anti-pandemic material production company in Tianjin. That helped the company solve the urgent need for raw material purchasing funds and allowed it to work overtime to produce masks.



Winning a Decisive Victory in Poverty Alleviation

The Bank closely combined poverty alleviation with New Finance actions and made coordinated efforts in promoting poverty alleviation and the “Three Major Strategies”. During this process, the Bank formed a targeted poverty alleviation mechanism featuring inter-agency responses between the Head Office and branches and between parent and subsidiary companies; the Bank formulated the documents like the *Action Plan of “Transcend 2020” for Targeted Financial Poverty Alleviation*, and created a grand financial poverty alleviation pattern featuring e-commerce channels first, relevant credit innovation, service network extension, public welfare activities for promotion, and comprehensive support.

Measures >>>>>>

The Bank introduced the industrial poverty alleviation mode of “N + Households Registered as Living under the Poverty Line”. Through the four major mechanisms of FinTech assistance, credit enhancement, industrial chain refinement, and management improvement, the Bank built a new interest linkage mechanism between agricultural entities and impoverished households to support the industrial development of poor areas.

- ◆ The “FinTech assistance” mechanism enabled convenient and fast online financing in poor areas. The Bank applied FinTech achievements to provide convenient and fast online financing in poverty-stricken areas. That contributed to driving the impoverished households to find jobs and increase incomes.
- ◆ The “credit enhancement” mechanism helped increase credit for the enterprises and farmers in poor areas. The Bank carried out guarantee cooperation to increase credit for impoverished households. That contributed to making mortgage, credit, and loans accessible and sufficient for small and micro enterprises and rural households in poor areas.
- ◆ The “industrial chain refinement” mechanism helped improve the entire agricultural industry chain. The Bank matched the leading agricultural industrial enterprises with the industrial development needs of poor areas. In the meantime, it assisted in establishing a long-term mechanism from production to sales.
- ◆ The “management improvement” mechanism helped improve the credit system building in poor areas. The Bank cooperated with professional agricultural service companies, professional agricultural cooperatives, village committees, primary-level party organizations, work teams stationed in villages and other institutions and organizations. During the cooperation, the service companies provided rural markets with professional experience in raw materials, agricultural machinery, and agricultural technical services; agricultural cooperatives, village committees, and other institutions played their advantages in rural information, resources, administration, organization, and management. The Bank integrated such experience and advantages to efficiently manage the borrower entities and to promote credit building in poor areas.



Awakening sleeping mountains: supporting targeted assistance in Ankang

Case

Located in the area of extreme poverty in the Tsinling Mountains, Ankang has the largest number of poor people in Shaanxi Province, hence as the "Key to Poverty Alleviation in Shaanxi". In 2020, for poverty alleviation of Ankang, the Head Office of CCB invested RMB175 million of assistance funds, introduced RMB21.16 million of assistance funds, trained 48,900 primary-level officials and 67,800 technicians, purchased RMB350 million of agricultural products from poor areas across the country, and helped local poor areas sell RMB2,128 million of products. As a result, the Bank overfulfilled all the tasks set out in the Letter of Responsibilities for Targeted Poverty Alleviation.

Brightening the pearl of Tsinling Mountains with smart governance

Case

Impoverished households can register online their disabled family members' information for job application, withdraw all provident funds and cancel the accounts for the reason of unemployment, and withdraw part of provident funds for reason of suffering from serious illnesses. Besides, impoverished households can make online applications for anti-poverty and pro-agricultural loans, new community factory loans, and small-amount loans for poverty alleviation to develop industries, increase incomes, and get out of poverty. By providing "Jinzhihuimin" courses via CCB University, the Bank has created an online smart education platform to help Ankang develop education and get out of poverty.

"Cloud Production", an innovative practice of targeted poverty alleviation

Case

Capitalizing on its intensive operations and platform advantages, the Bank released the information to be entered to the cloud, allowing users to flexibly participate in the work and get corresponding rewards at any time anywhere.

Supporting women in mountainous areas with "Start-up Loans for Women"

Case

Without mortgage guarantee, borrowers can apply for loans only by abiding by the convention, form a 5-person mutual aid group, and participate in weekly exchange meetings. As at the end of 2020, the CCB-Grameen "Start-up Loans for Women" program assisted 266 borrowers in Ankang, with a total loan of RMB7.095 million and a repayment rate of 99.5%.

Sanliu Village, a sample of ecological poverty alleviation

Case

Under the Bank's assistance, Sanliu Village relied on its natural resource advantages to develop green ecological agriculture. It introduced high-quality crayfish to create an ecological poverty alleviation mode of "rice-crayfish co-cultivation". Ultimately, Sanliu Village got out of poverty in 2017.

A better tomorrow for Ankang

Case

Getting out of poverty is not the destination but the starting point for a new life and new struggle, and "people's yearning for a better life" is the goal of New Finance in the new era.



Supporting Rural Revitalization

In supporting rural revitalization, the Bank put the concept of green development of New Finance into practice to explore the co-prosperity, co-existence, co-construction and co-governance between finance and the rural economic and social development. In 2020, we went deep into the fields and villages and took various measures to serve the implementation of the rural revitalization strategy.

Measures >>>>>>

- ◆ CCB developed the characteristic brand of "Yunongtong". The Bank built a complete service system including the offline integrated service center of "Yunongtong" inclusive financial service outlets, the "Yunongtong" online integrated service platform for rural revitalization, and the financial service system of the "Yunongtong" industry chain-based ecosystem scenarios.
- ◆ CCB created a cluster of "Yunongtong" inclusive financial service outlets. With financial counters, concepts, methods, and means brought to villages, the service outlets could be likened to an intimate friend who rendered farmers with basic financial services at the village entrance and to a distribution center through which agricultural products could be sold to cities and industrial products be introduced to the countryside. Local villagers were expected to play a leading role, turning these service outlets into CCB's permanent strategic strongholds in rural areas.
- ◆ CCB established the "Yunongtong" integrated service platform for rural revitalization. Relying on FinTech and well-connected data, the Bank strove to create an integrated service platform to realize rural revitalization in combination of various service scenarios in the vast countryside. In the process, farmers, small and micro enterprises, and agriculture-related market entities were able to get financial and non-financial services online on their own. The online self-service availability covered e-government, ecological and financial scenarios. The platform, therefore, became the primary channel through which farmers carried out activities of daily living and socialized. The "Yunongtong" app was forged into a new farming implement and a circle of friends for the vast number of farmers.
- ◆ CCB provided solid credit support for the key areas of rural revitalization. In line with the central government's plans and arrangements on the rural revitalization strategy and the task regarding agriculture, rural areas, and farmers in building a moderately prosperous society in all respects, the Bank focused on the weak areas in rural infrastructure to support the construction of rural drinking water safety, village roads, information communications, energy, etc.
- ◆ It constructed a financial service system of the "Yunongtong" industry chain-based ecosystem scenarios. The Bank focused on the agricultural industry chain and targeted full scenarios, all customer groups, and the entire industry chain. The Bank intensified product and mode innovation to integrate the primary, secondary and tertiary industries in the agricultural sector, to aggregate the data of production, daily life, and assets, to serve large, medium, small and micro enterprises, new agricultural business entities, farmers and agriculture-related customers, and to explore creating various forms of agricultural ecosystem scenarios related to milk, vegetables, tea, sugar, rice, fruits, etc.
- ◆ The Bank developed the service mode of "Yunong Quick Loan+". For this mode, the Bank launched four sub-types: Credit, Mortgage, Guarantee, and Industrial Chain. The Bank combined local resource endowments, data accumulation and operations to meet the differentiated fund demands from different characteristic agricultural industries and customer groups. By doing so, the Bank solved farmers' difficulties in accessing affordable borrowing, obtained and used resources from the people and for the people, and raised farmers' sense of gain during joint construction and shared development.

Launching special village version of mobile banking

Case

To enhance its rural financial service capabilities and facilitate rural revitalization, the Bank innovated a special version of lightweight mobile banking, providing rural customers with exclusive services of “easy listening”, “easy reading” and “barrier-free communication”.

Besides the queries at “Yunongtong” service outlets, the exclusive product of “Yunong Quick Loan”, and the account services of “Mingonghui”, this version of mobile banking also provides exclusive rural government affairs. It provides convenient access to government services by regions based on customer’s positioning, allowing rural customers to apply for provident funds, medical and social insurance and to enjoy other government services without leaving home.

In addition, this version of mobile banking also provides rural customers with high-value and rich information related to financial products, finance, agriculture, rural areas and farmers. That helps rural customers learn and accumulate knowledge and information. In this sense, it has provided impetus for rural revitalization and development.

Fujian Branch supported rural revitalization with green finance

Case

CCB kept enriching innovative products of rural green finance. In product design, the Bank took reasonable differentiated risk mitigation measures like forest tenure mortgages, promoted the mortgage loans against the management right of rural contracted land, the ownership of farmers’ houses and the right to the use of their homestead. Besides, it focused on solving the pain points and difficulties like small economic scale, few mortgages, low amounts, and slow financing in providing financial services for agriculture-related businesses.

CCB supported the modernized and industrialized development of agriculture in accordance with the planning and arrangements of sustainable agricultural development. The Bank assisted in expanding the scale of ecological industries and developing the green eco-tourism industry chains such as “characteristic towns”, “boutique homestays”, and “village scenery”.

The Bank supported the construction of rural infrastructure such as the treatment facilities of waste separation and the renovation of power supply, to help improve the rural ecological environment and farmers’ life quality.

CCB supported farmers in increasing green incomes. For the characteristic competitive industries based on the ecological resources of “lucid water and green mountains”, the Bank formulated service plans for targeted small-amount loans for poverty alleviation and developed new poverty alleviation products based on local conditions.

CCB supported rural green financial services. The Bank promoted the construction of “Yunongtong” inclusive financial service outlets and built a financial service platform featuring “greenness + inclusion + Yunongtong”.



Providing Better Housing Services for the People

CCB adheres to the concept of openness and sharing and always carries the mission of “solving social pain points and supporting the people’s comfortable housing”. The Bank has kept promoting relevant platforms, expanding housing availability, developing the idle real estate properties management business, advancing social empowerment and doing other work to build a new house rental ecosystem. The Bank deepened the development of digital provident funds. It used FinTech to refine relevant business processes, improve customer services, and facilitate the government’s reform to delegate power, streamline administration and optimize government services. The Bank supported people’s reasonable housing consumption needs. As at the end of 2020, the Bank provided a total of over 17 million customers with personal housing provident fund loan services and granted more than RMB110 billion of personal loans for government-subsidized housing to nearly 600,000 low- and middle-income families.

Vigorously promoting development of government-subsidized rental housing

With the comprehensive advantages in capital, technology, channels, and the collaboration between its parent and subsidiary companies, the Bank signed strategic cooperation agreements on the development of policy-based rental housing with 11 pilot cities, including Guangzhou, Hangzhou and Jinan, to provide a package of integrated services, including financial product support, house sourcing and operation, and information system support. In this way, the Bank contributed its strength to China’s constructing and refining the housing security system and transforming the housing system that encourages both housing purchase and renting.

It helped develop the national public rental housing information management system, assisted the government in managing public rental houses more efficiently, and took part in the pilot program of promoting public rental houses towards market-based operation, with an aim to resolve the housing difficulties of low-income population.

Supplying available rental houses through multiple sources and channels

In Guangdong, CCB reconstructed the aging public apartments of the government into high-quality rental properties with a separate kitchen and bathroom. These quality living spaces would be rented to the laborers providing basic public services like sanitation workers.

In Jiangsu, the Bank supported Jiangning Economic and Technological Development Zone in renovating staff dormitories. The upgraded new apartments greatly improved the industrial workers’ sense of happiness.

In Suzhou, CCB rolled out the innovative government-bank-enterprise cooperation model. It transformed and upgraded the Dongjing Industrial Workshop, an idle asset at the Suzhou Industrial Park, into the Lejing Community, which built warm family harbours for over 5,000 migrant workers nearby from all walks of life.

Innovating financial products with social strength

The Bank participated in the first pilot of equity trading services for housing rental companies and helped the long-term development of the housing rental market. During the process, the Bank organized professional personnel to cooperate with the regulatory agencies on studying the policies of REITs, and explored how to apply the corporate REITs model in the housing rental field. Wuxi Phoenix City, a recommended pilot project of CCB Ruiju, finished the first equity transaction. The Bank achieved innovative breakthroughs in the aspects such as institutional norms, equity attributes, and transaction structures. This practice provided examples and references for the regulatory agencies in issuing relevant policies and organizing business processes. It also broadened the financing channels for the house rental market.

CCB Jianrong Jiayuan · Pukun Community

Case

Located in the Fuyang Dongzhou Industrial Park where Hangzhou’s high-tech enterprises gather, CCB Jianrong Jiayuan · Pukun Community supplies various types of new citizens with direct house rental at preferential rents. Meanwhile, it meets tenants’ differentiated needs for “one bed” (migrant workers), “one room” (college students) and “one suite” (newly married couples). This Community has not only helped employees with accommodation, but also assisted enterprises in attracting, retaining, and motivating talents and the government in ensuring stability in corporate operation and economic development.

The public area of the community is equipped with a gymnasium, an electronic reading room and other shared functional spaces. A small comprehensive commercial complex with a construction area of 2,100 square meters is introduced to this Community to fully meet tenants’ demands for health, social interaction, entertainment, learning, and growth. In the meantime, high-standard services are provided to ensure tenants’ comfortable living and working.



Protecting Customers' Rights and Interests

Knowing deeply the importance of personal information to customers, CCB took multiple measures to improve the security management on personal customer information.

In terms of regulations, according to the new requirements on consumer rights protection and the business development needs, the Bank has successively updated and formulated relevant systems and administrative measures, mainly including: *Measures for Information Management of Personal Customers of China Construction Bank*, the *Regulation on Collecting Identity Information of Personal Customers of China Construction Bank*, the *Detailed Rules for Management of Outlet Customer Relationship Managers' Business Behaviors of China Construction Bank*, and the *Guidelines on Information Security Management for Personal Customer of Housing Finance and Personal Credit Business*. By doing so, the Bank further refined the personal information security protection policies.

In terms of systems, on the one hand, CCB examined the scenarios related to personal customer information queries in the business systems throughout the Bank. By filtering out sensitive customer information, reducing unnecessary information displays, strengthening the management on query authorization and other means, the Bank intensified the security protection for personal customer information and implemented the "legal, justified and necessary" principle for the use of personal customer information; on the other hand, the Bank explored the application of artificial intelligence (AI), big data and other technologies in the prevention against personal customer information risks. Specifically, the "Longzhidun" piloted in CCB branches enabled intelligent management and control on personal customer information and supported comprehensive monitoring on suspicious query transactions with timely reminders.

In terms of management and supervision, CCB carried out the inspections of safety management on the use of personal customer information throughout the Bank. Regarding the implementation of rules and regulations, authorization and system user management, information extraction and processing, information transmission and storage, information query and use, and other aspects, the Bank combined the self-inspection of branches and the spot inspection of the Head Office together. Through these means, the Bank strengthened the supervision for the security management on personal customer information and further regulated personal customer information protection.

In terms of training and education, CCB carried out special training on "protect consumer information security with consideration of worst-case scenarios". By combining theoretical study and case education, the Bank strengthened the employees' awareness and abilities of thinking about worst-case scenarios and protecting customer information. The training covered more than 198,000 trainees in total.



Measures >>>>>>

- ◆ For the threat of external attacks aimed to steal online data, CCB established a defense-in-depth data security system which becomes the technical support system for personal financial information.
- ◆ Following the management ideas of cloud storage and border prevention and control, the Bank strengthened data security protection, strictly controlled the data leakage channels of terminals and network borders, and timely blocked employees' intentional or unintentional data leakage behaviors.
- ◆ The Bank established a monitoring platform and a model library for employees' behaviors in using information systems, to provide technical guarantees for punishment of violations; the Bank developed a management platform for security operations in the production environment, to ensure the information technicians' secure and standard operations.
- ◆ The Bank prepared a series of training education manuals and online courseware, such as Warnings against Information Security Incidents, Skill Manual of Employee Information Security, and Code of Conduct for Employee in Using Information Systems, for all employees.
- ◆ The Bank established the mechanisms of induction training for new employees and annual security training for in-service employees. Every year, the Head Office publishes annual information security training plans, holds on-site or video training sessions to publicize rules, analyze cases and promote security technologies, prepares textbooks for in-depth training, and organizes sustained training on security awareness among employees.
- ◆ CCB promoted the annual inspection mechanism for security warning education. The Bank combined the monitored incidents and the corporate security system requirements to make short and snappy micro-courses for warning education. These micro-courses were produced regularly and updated annually. Relying on the network learning system of CCB University, all employees are required to take these courses and complete the annual tests. In this way, CCB strengthened its employees' compliance awareness.

Green Development against Climate Challenges



Offshore wind power project with credit support from by Fujian Branch





Preserving natural ecology and promoting green development with financial forces

Ecological conservation is of millennial significance to the development of the Chinese nation. Under the guidance of Xi Jinping Thought on Ecological Civilization, CCB vigorously pushes forward the financial supply-side structural reform. With green finance put in a more prominent position, the Bank explores new concepts, new models, and new methods to develop green finance. At the same time, it goes all out to support the implementation of many major national strategies, including the Belt and Road Initiative, the coordinated development of Beijing-Tianjin-Hebei Region, the development of the Yangtze Economic Belt, the integrated green development of the Yangtze River Delta, the development of the Guangdong-Hong Kong-Macao Greater Bay Area, the ecological protection and high-quality development in the Yellow River Basin, and supporting Hainan in furthering all-round reform and opening-up. In the process, CCB seeks to propel inclusive finance and green finance towards integrated development, and enable FinTech to underpin the innovative growth of green finance at a greater depth, moves faster to recruit and train professionals as required by green finance business, and puts environmental and social risk management on a consolidated footing. What the Bank does gives a boost to the building of "a Beautiful China", and helps the country usher in a new era of socialist ecological civilization.



» Guangdong Branch fully supported the upgrading of green transportation

Green credit

As at the end of 2020, the Bank's balance of green loans stood at RMB1.34 trillion, an increase of RMB166.9 billion from the previous year. In 2020, the green credit-supported projects saved 35,064,800 tons of standard coal, an increase of 3,095,200 tons from the previous year; cut 73,886,600 tons of carbon dioxide emissions, an increase of 1,553,500 tons from the previous year; and conserved 113,338,700 tons of water, an increase of 47,039,700 tons from the previous year. CCB tried its best to build and safeguard a "Beautiful China" with its concrete action.

Green fund

CCB took an active part in the establishment of the National Green Development Fund as one of the founding shareholders.

Green bond

With its Hong Kong Branch as the mainstay, CCB issued USD1.2 billion senior green bonds in a dual-tranche offering, which won the Best Green Bond Award in the Chinese Offshore Market from the Hong Kong magazine *The Asset*.

CCB underwrote the first green building panda bond in the Chinese interbank market.

CCB underwrote the issuance of China's first carbon-neutral green bonds, and provided direct financing plans for carbon emissions cut and climate governance.

CCB underwrote the world's first blue bond for commercial institutions, the first green bond dubbed as "lotus bond" in Macao, and the first beautiful town-themed green bond.



» Shanghai Laogang Renewable Energy Utilization Center supported by Shanghai Branch

Green asset-backed securitization

CCB issued the first green credit asset-backed securities worth RMB4.4 billion under the Bond Connect mechanism.

Green leasing

CCB Financial Leasing, a subsidiary of the Bank, led the industry to announce that it would forge a “green leasing” brand. To this end, it endeavored to expand its business presence in such key areas as new energy vehicles, urban rail transit, passenger and freight rail transportation, clean energy, and water environment governance, developing green leasing as a top priority. The subsidiary supported the manufacturing industry in its green upgrading and transformation. Specifically, with financial leasing as the primary means, it helped the manufacturing sector to put into extensive application new technologies for energy conservation, emission reduction, and energy consumption cut, and to make its existing production capacities of coal, steel and other products eco-friendly.

Green trust

While transforming its business, CCB Trust, a subsidiary of the Bank, also explored how to practice the ESG concepts in the trust industry. As a result, it adopted such measures as private equity investment, mergers and acquisitions (M&As), and asset securitization to support the implementation of a number of green finance projects.

The subsidiary teamed up with industry leaders to map out the industry development plan, and took advantage of industry capital to support the growth of green industries. When enabling investors to benefit from the sustainable development, it also used financial tools to channel social capital in support of the high-quality development of green economy.

The subsidiary conducted green asset-backed securitization business worth RMB1.33 billion, helping revitalize green credit assets greatly. It supported the comprehensive environmental management in urban and rural areas through trust plans and industry funds.



Improving management mechanisms

In terms of target setting, CCB included raising the proportion of green credit in the annual credit policy. As to organizational promotion, the Bank incorporated green finance business goals into the integrated annual business plan and broke them down to every business line, branch, and subsidiary. With respect to resource allocation, it channeled more resources preferentially to meet the needs of green credit-related sectors for business development. In regard to supervision and inspection, CCB puts the completion rate and quality of green finance business indicators under daily monitoring. When it comes to performance evaluation, the Bank adds green credit indicators into the annual key performance indicator (KPI) appraisal system, where more new economic capital will be diverted to green loan projects and domestic branches will have their performance in promoting green finance evaluated every year.

Promoting environmental and social risk management

CCB has strictly exercised the veto power over the environmental protection-related projects since 2006. In the credit review and approval process, the Bank stringently inspected the applying enterprises' compliance with environmental laws and regulations. Those failing to meet the national standards shall be prohibited from access strictly. For over a decade, environmental and social risks have been incorporated into the entire credit management flow (before, during and after lending). In 2020, the Bank proposed to include environmental and climate risks into the comprehensive risk management framework.

With respect to environmental and social risks, the Bank studied the stress testing techniques and methods, and predicted the impact of the risks on related industries and customers. Specifically, it went deeper in systematic control, integrated the environmental monitoring information available externally and the information on its own asset portfolios, kept a close eye on the regions and industries causing serious pollution and committing severe environmental violations, and located the possible "black swan" events in the environmental protection process. At the same time, the Bank improved active management and control, put new information technologies for environmental protection into extensive application, and stepped up efforts to identify the environmentally sensitive regions and industries. Besides, it also adjusted the credit structure. To intensify intelligent management and control, the Bank made full use of big data tools. Through the risk early-warning platform, it tried to identify risks and hidden hazards in advance, push risk information to specific targets, and realize graded forewarning issuance and classified management. CCB always takes precautions and sounds alarm bells, to ensure that the bottom line for risk management is upheld firmly.

Developing green finance through innovative modes

CCB gave full play to its advantages in providing comprehensive and multi-functional financial services. Specifically, it leveraged a comprehensive set of financial instruments such as green bonds, green industry funds, green guarantees, green compensation funds, and green non-standard assets to open up more financing channels and hold down financing costs. To further ease the shortage of medium and long-term funding, it mobilized various types of resources available in society to support and cultivate green industries.

To make sure regions, with different resource endowments, can select appropriate pathways to green development, CCB has rolled out the Head Office-level pilot projects to operate green finance in a host of places, including Huzhou of Zhejiang, Huadu of Guangdong, Wanzhou of Chongqing, Qingpu of Shanghai, Jiashan of Zhejiang, and Wujiang of Suzhou. Given the social, economic, and ecological characteristics of these places in the current period, these pilot projects are tasked to explore green finance models that not only suit local needs but also can be applied to a wider range of fields flexibly, thus serving as a great extension to the CCB plan.



Case

Zhejiang Branch

Huzhou was designated as a pilot site of propelling green building and green finance towards coordinated development. Seizing this great opportunity, the branch explored how to support the development of green building with green finance. In addition to making in-depth research on the green building industry chain, it increased support for a host of relevant products such as green building supply chain financing, Mingonghui, and green building bill financing.

Guangdong Branch

The branch participated in the formulation of green credit standards for the Greater Bay Area along with the Guangdong Financial Supervisory Authority and the Hong Kong Quality Assurance Agency; and rolled out innovative green finance products such as Pollution Rights Pledged Loan, Eco-town Supporting Loan, and Xiannong Loan.

Jiangxi Branch

The branch accepted green energy subsidy-inflicted accounts receivable as a pledge to innovate green financing service methods. This move, therefore, helped solve the problem that the delayed disbursement of subsidies negatively impacted customers' daily operations.

Guizhou Branch

The branch supported the sponge city of Gui'an New Area in piloting a large array of green finance projects aimed at ecological protection and environmental governance such as "Two Lakes and One River", waste power generation, and sewage treatment. It designed the green asset-backed securitization service plan for the project of a regional multi-energy complementary distributed energy center, in a bid to help revitalize the asset stock.

Chongqing Branch

Relying on the advantages of PPP comprehensive financial services, the branch financed Chongqing's major development plans that "put ecology first and seek green development" such as Clear Waters and Green Banks and Two Rivers and Four Banks. It also launched a number of innovative agriculture-related inclusive loans such as Wushan Plum Loan, Mountain City Farmer Assistance Loan, and Gold Pig Loan, in an effort to fund green industries and ecological protection.

CCB Financial Leasing

The subsidiary integrated itself into the Group's "Jianrongzhihe" smart matchmaking platform, to align with the parent bank's green leasing projects precisely. It built an ecological chain composed of new energy vehicle manufacturers, bus companies, taxi companies, and users. Through these efforts, it continued to promote the innovative development of green leasing.





Innovation Sharing Empowering Better Life

CCB University organized more than 10,000 students to take summer internships in the countryside as part of the massive rural revitalization drive.



Deepening FinTech implementation

Since 2020, the Bank has adapted itself to the digital transformation, and started the all-round explorations of digital operation centering on “building an ecosystem, setting up scenarios, and expanding the base of users”. In terms of strategic implementation, it sought to coordinate different regions, business lines, departments, and levels as well as the parent company and subsidiaries as a whole. Relying on modern technologies, it tried to build the infrastructure of New Finance which would channel funds from the very source to the sectors of the real economy where they were most needed, in a bid to boost the high-quality development of the Chinese society.

Building a grand middle office

Building a middle office for business

From the enterprise-level perspective, CCB focused on the top-level design and primary-level practices in parallel, streamlined and planned the sharing capacity of middle office for 30 businesses in line with the general business procedures, and provided high-quality and efficient services to over 100 million users. With agile response to the frontline needs, the middle office supported the fast innovation in businesses and enabled the development and transformation of the whole bank.

Building a middle office for data

The Bank created an intelligent data hub and a global data supply network, to underscore a host of core functions such as data integration, sharing and reuse, embedded business, as well as instant empowerment.

Building a middle office for technology

The middle office would develop the platform or module-based technologies as needed by R&D, delivery, and operation. Basic technical capabilities such as AI, cloud computing, blockchain, and the Internet of Things could be supplied fast in the form of cloud services, thus empowering business development agilely.

Making explorations around “ecosystem, scenarios, and users”



Personal users:

Centered on a host of business scenarios such as public services, mobility of car owners, payment of utility bills, consumption through merchants, and community services, CCB gained comprehensive insights and drew precise portraits so as to get these scenarios connected by digital means, deliver an integrated package of products, and render services through multiple channels.



Enterprise users:

Relying on various platforms such as the “Huidongni” inclusive credit service platform, the “Jianrongzhihe” smart matchmaking platform, and the supply chain service platform, CCB was committed to creating an open and shared ecosystem that furnished enterprises with services throughout their entire lifecycle.



Government users:

CCB promoted the formation of a grand government affairs ecosystem. The platforms in the ecosystem were enabled to better support digital operation, joined hands to shape the Chinese society into a harmonious ecology, and helped the country and society migrate to the digital ecology in the future. Focused on the goal of “optimizing governance, benefiting the people, and prospering enterprises”, the Bank invented the Yunnan model, Shanxi model, Chongqing model, and Shandong model under the initiative of smart government affairs available on one integrated online platform. In doing so, it aimed to modernize the government governance regime and capabilities with financial forces.

Enabling smart government affairs

The Bank closely follows the trends of the times, explores the concepts and models of New Finance, and uses its own FinTech advantages to build a smart government affairs platform, which is aimed to open up more communication channels between the government and the public, thus extending its reach to social groups at all levels.

Measures >>>>>>

- ◆ Empowerment for the enhancement of people's livelihood: By streamlining business processes, improving service channels, and innovating service methods, CCB provided fair and inclusive government services in a convenient and efficient manner. In doing so, it did better in improving people's livelihood with its financial forces.
- ◆ Empowerment for the improvement of governance standards: Focused on the challenges and difficulties facing government operation, CCB helped governmental agencies reshape their governance systems, business systems and data systems, get information islands connected, promote process reinvention, and cement business collaboration, in a joint effort to put in place the standardized, simplified, and convenient government affairs service flows.
- ◆ Empowerment for the application of data as assets: By building a unified data platform, CCB worked on reducing information barriers, breaking data silos, digging deeper into the value of data assets, reducing market transaction costs, and raising data governance standards, in a bid to continuously enable national governance through data.
- ◆ Empowerment for the intensified supervision and inspection: CCB employed FinTech to intensify the supervision of governmental agencies in eight key areas including approval supervision, law enforcement, engineering construction, and resource development. In doing so, the Bank could help to bring the government under sunlight and improve its ability of open and transparent governance.

Government affairs can be handled at CCB outlets

Case

In 2020, all 806 outlets and 4,000 smart devices under the charge of Shandong Branch launched government affair functions, through which local citizens could receive public services from nearby outlets through both online and offline channels.

Jinan Quancheng Sub-branch became China's first smart government affairs and financial service demonstration hall. Based on this, the sub-branch built a "1+4" intelligent display platform, which made it one of China's first national financial education demonstration bases and the first of its kind in Shandong Province. Deeply integrated with the branch's intelligent business scenarios, the sub-branch therefore became not only a great showcase of the local banking sector's achievements in smart ecosystem management, product and service application, and scientific and technological achievements, but also an important window for the branch to carry out its marketing activities and a major platform for technological output. It averagely offered financial education and government affairs services to over 400 recipients on a daily basis. More than 10,000 persons in over 1,100 delegations had visited the sub-branch to survey the platform. They came from the provincial Party committee, provincial government, departments, bureaus, municipalities, and strategic partners.

A medical supplies assurance management system was urgently launched for the Hubei Provincial Government and the Wuhan Municipal Government during the pandemic response

Case

"CCBers have embodied what a socially responsible state-owned financial enterprise should look like with their actions. The Hubei people will always remember the support and contribution from CCBers at these critical moments!" The Governor of Hubei Province Wang Xiaodong said emotionally.

In the early days of the COVID-19 outbreak, CCB moved fast to undertake the development of a medical supplies assurance management system for Hubei Province, especially Wuhan City. It took the Bank only 48 hours to complete and put online the first version of the system. Supporting the closed-loop online management, the system ensured medical supplies could be rapidly gathered and precisely allocated across the province. It covered 393 units including the pandemic control commands at the levels of Hubei Province and Wuhan Municipality, as well as health commissions, medical institutions, charitable organizations, emergency response agencies, and materials procurement, production, storage and transportation enterprises at the provincial and municipal levels and in other places, helping circulate 480 types of medical supplies in 228 million parcels. The system thus became the main "artery" on which the province relied to dispatch medical supplies during the pandemic response. It greatly facilitated Hubei's efforts to bring the virus under control, and laid a solid foundation for the resumption of work and production.



Carrying forward the building of CCB University

CCB is well aware that as a practitioner of New Finance, it must and should become an organization of learners. CCB University will play an increasingly important role as an advocate of lifelong learning. Since its establishment, CCB University has upheld the mission to serve the society, the Group's strategies and the employees, with its roots reaching down and deep and trunks growing up and strong. It is dedicated to serving New Finance and creating a new ecosystem, and has been recognized by different social communities.

Progress >>>>>>

- ◆ In serving the society, CCB University contributed new financial solutions. It established the "Jinzhihuimin" training system through which it continuously carried out training series themed on benefiting the government administration, innovation, agriculture, industry and education. With a focus on poverty alleviation, smart government administration and public education among others, the training system aimed to improve the financial literacy and empower the general public. It also built the Industry-Education Integration Alliance for New Financial Talents with 64 members and six overseas observers taking part, and took the lead to promote cooperation in industry and education integration, scientific research, talent training, innovation and entrepreneurship.
- ◆ Relying on primary and secondary schools in rural areas, Party-mass service centers, rural medical stations and "Yunongtong" service outlets, CCB University built more than 1,000 "Yunong Schools". It attracted and integrated multiple public education and training resources and ushered in a new style of online learning among farmers. The university organized more than 10,000 students to take summer internships in the countryside as part of the massive rural revitalization drive. In accordance with the requirements of pandemic prevention and control, 40% of students attended online practice programs and submitted more than 2,000 pieces of practice results in forms such as micro-classes and survey reports, promoting the application of students' practice results.
- ◆ In serving the implementation of the Group's strategies, CCB University strove to promote transformation, innovation and development. It actively explored New Finance practices and supported the leading role of Party building, the Three Strategies, rural revitalization drive and core business development, laying a solid foundation for CCB to initiate the Second Curve and carry forward its grand vision of New Finance.

CCB University turning two years old

The university disseminated knowledge to the public and meanwhile learned from them. In the process of facilitating learning through practice, it gradually developed into a university for all with the vision to help satisfy the public's longing for knowledge and a better life.

The university endeavored to shatter industry barriers. Through the "Jinzhihuimin" project, the University brought entrepreneurs, township chiefs, town chiefs and bank staff together and allowed participants from different backgrounds with different identities and visions to help, inspire and collaborate with each other to seek solutions to problems. As at the end of the reporting period, 43,300 sessions of training have been organized with the attendance totaling 3.31 million, and over a thousand Yunong Schools have been built, building up the momentum of lifelong learning.

Under the summer internship program, over 20,000 college students went to the countryside where they visited our Yunongtong service outlets, wandered through wheat terraces, and bonded with local villagers. This not only created an occasion where fellow villagers and young students met each other, but also was an attempt to explore possibilities of industry-education integration and rural-urban integration.

Broadening the dimensions of New Finance for a brighter future together

Great changes unseen in a century provide a wider perspective. Advancing with the times, CCB University will encompass richer dimensions and assume greater responsibilities. Looking back and going forward, CCB University has been and will be:

Not only a university for employees, but a much enjoyed one where they can realize their professional ambition;

Not only a university for citizens, but a much applauded one that serves as a cultural corridor they can easily access;

Not only a university for intellectuals, but a much celebrated one where knowledge and practice go hand in hand;

Not only a university for farmers, but a much commended one through which they can broaden horizons and connect with the broader world.

Lecture series on New Finance serving rural revitalization

Case

A series of lectures on New Finance serving rural revitalization kicked off at CCB University on 23 September 2020.

“To serve the rural revitalization drive, we must first understand China’s rural areas. Only by knowing well the differences between urban and rural China, the issues of agriculture, rural areas and farmers, and the connotation of the revitalization policy, can we figure out how to make full use of New Finance. This lecture series is very timely and necessary. I hope that it will help people understand the deep changes arising from the integration of urban and rural areas, locate challenges and opportunities, inspire thinking and shape solutions on how New Finance can promote rural revitalization. This requires that all business lines and institutions at various levels of the Bank think and act from an overall perspective.”

—Tian Guoli, Chairman of China Construction Bank and President of CCB University

Reflection and dialogue

Case

“How to find a way out in the dilemma where there are not only institutional constraints but also agricultural assets of particularity and exclusiveness is an urgent challenge facing the rural financial system. Mortgage isn’t a way out.”

—Chen Xiwen, Member of the Standing Committee of the National People’s Congress and Chairman of the Agriculture and Rural Areas Committee

“What are the most urgent challenges that the rural financial system needs to overcome or address? From which perspectives could state-owned commercial banks participate in and promote the improvement of the entire system?”

—Yang Shaoping, Dean of the Inclusive and Retail Research Institute, CCB University





Devotion to community welfare

CCB joins hands with persons from all walks of life who are interested in public welfare. Through vigorous interaction and cooperation with surrounding communities and a variety of organizations such as labor unions, authorities of environmental sanitation, transportation, traffic management and urban construction, China Banking Association, and Disabled Persons' Federation, the Bank has continued to spread the "open, sharing and responsible" philosophy of the "Workers' Harbour", and advocate a culture of "for convenience, for sharing and for community" culture. Relying on the "Workers' Harbour+" model, it has explored new collaboration contents and modes and enriched its services in a wider range of fields, such as optimizing public services, improving people's livelihood, facilitating poverty alleviation, and serving customer groups engaged in mass entrepreneurship and innovation.

"Workers' Harbour"-based ecosystem

Case

"Workers' Harbour + Party Building"

Laifeng County Sub-branch of Hubei Branch, located in a place where revolutionary heroes had fought and lived, built the Comrade Zhang Fuqing's Exemplary Deeds Demonstration Station at its business department, with a view to promulgate the hero's lofty spirit of frugality, altruism, adherence to original aspirations and indifference to fame and fortune.

"Workers' Harbour + Reading Promotion"

Nanguang Sub-branch of Xiamen Branch, adjacent to Xiamen University where learning atmosphere was strong, placed book shelves and e-readers with a collection of millions of books at its "Workers' Harbour", so that teachers and students could kill their waiting time reading some books.

"Workers' Harbour + Poverty Alleviation"

Shaanxi Branch worked with a host of local unites including the human resources and social security bureau and the vocational skills training center to publish the information on job recruitments and free training courses at the "Workers' Harbour" to help local citizens land jobs and hone their vocational skills.

"Workers' Harbour + Judicial Consulting"

Guizhou Zunyi Branch pioneered the "Workers' Harbour + Judicial Consulting" model through which it cooperated with local law firms to disseminate the knowledge about the *Civil Code* at the Workers' Harbour area of some local outlets and to provide one-on-one legal consultation activities to the outdoor workers in need.

"Workers' Harbour + Veterans' Station"

Hebei Branch collaborated with the Department of Veterans Affairs of Hebei Province to fully tap into the labor demand of the high-quality corporate customers, and built a matchmaking platform between enterprises and veterans which provided six series of services, named "help you get employed", "help you start your own business", "help you save money", "help you get advice", "help you receive training", and "get connected and make interaction".

"Workers' Harbour + Accessibility Service"

The Business Department of Chang'an Sub-branch of Beijing Branch introduced a simultaneous sign language interpretation system to assist hearing-impaired customers in coping with complex business scenarios.

Giving a new implication to the city spirit

Case

At the noon of a blazing summer day, some special guests appeared in the lobby of the business department of Shanghai Pudong Branch. They were Ms. Chen and her colleagues in charge of environmental sanitation at Lujiazui. After a busy morning, they went there to drink water, have lunch, and recharge their cellphones as usual. In the lobby, they would have a break throughout their busy working day.

In the past two years, CCB's "Workers' Harbour" delivered tangible care to a countless number of ordinary workers, serving as a way that the Bank expressed respect for their hard work.

To make it easier for workers and the public to enjoy the "Workers' Harbour" service, the "Workers' Harbour" app was launched simultaneously with functions such as automatic push of nearby service outlets, fast access to services, and precise positioning and intelligent navigation of service facilities. Through successive upgrades, the app was being transformed into an online comprehensive service platform that would facilitate the public welfare and cover a variety of needs of the public.

In the early stage of pandemic prevention and control, the app was promptly equipped with new services and functions such as the "COVID-19 Real-time Assistance Platform", "Pandemic Prevention Class", and "Online Vegetables Basket", providing convenience in a difficult time. With practical actions, CCB proved that it was a socially responsible enterprise.





Performance: Our Achievements

Economic performance

Economic performance	2020	2019	2018
Total assets (RMB trillion)	28.13	25.44	23.22
Net profit (RMB 100 million)	2,735.79	2,692.22	2,556.26
Return on average assets (%)	1.02	1.11	1.13
Return on average equity (%)	12.12	13.18	14.04
Number of banking outlets worldwide	14,741	14,912	14,977
Tax contribution (RMB 100 million)	703.62	641.52	586.66
Social contribution per share (RMB)	3.41	3.08	2.88
Balance of agriculture-related loans (RMB 100 million)	20,888.00	18,124.89	17,646.50
Balance of inclusive finance loans (RMB 100 million)	14,523.55	9,631.55	6,100.74
Number of inclusive finance loan customers (10,000)	170.03	132.51	101.79
Balance of personal housing loans (RMB 100 million)	58,308.54	53,050.95	47,535.95
Balance of real estate development loans for indemnificatory housing (RMB 100 million)	1,421.96	1,521.00	1,313.22
Balance of shantytown renovation loan (RMB 100 million)	1,276.90	1,402.94	1,199.52
Payment to suppliers (RMB 100 million)	128.50	52.75	48.82
Expenditure on public welfare donation (RMB 10,000)	44,888	13,377	8,941
Including: Targeted poverty alleviation donations (RMB 10,000)	13,200	10,807	6,188

Environmental performance

Green credit	2020	2019	2018
Balance of green loans (RMB 100million)	13,427.07	11,758.02	10,422.60
Standard coal equivalent emission reduction (10,000 tons)	3,506.48	3,196.96	3,011.71
Carbon dioxide equivalent emission reduction (10,000 tons)	7,388.66	7,233.31	6,926.12

COD emission reduction (10,000 tons)	99.37	33.44	29.63
Ammonia and nitrogen emission reduction	4.80	3.54	3.87
Sulfur dioxide emission reduction (10,000 tons)	87.23	60.09	24.73
Nitric oxides emission reduction (10,000 tons)	90.22	30.65	3.96
Water saving (10,000 tons)	11,333.87	6,629.90	123.06

Note: In line with the *Notice on Work Related to Green Financing Statistics Rules* issued by the CBIRC in 2020, the Bank recorded a balance of green loans of RMB1,447.638 billion as at the end of 2020.

Greenhouse gas emission	2020	2019	2018
Total greenhouse gas emissions (Scope 1 & 2) (tons)	351,076.88	272,029.03	261,547.00
Total greenhouse gas emissions per employee (Scope 1 & 2) (tons per person)	3.79	7.41	7.38
Direct emissions (Scope 1) (tons)	18,615.57	17,936.84	17,518.07
Natural gas (tons)	8,874.61	7,803.19	7,258.00
Liquefied petroleum gas (tons)	85.27	34.49	214.05
Coal (tons)	7.92	1.59	1.58
Gasoline (tons)	7,770.85	6,179.63	7,092.32
Diesel (tons)	1,876.92	3,917.94	2,952.12
Indirect emissions (Scope 2) (tons)	332,461.31	254,092.19	244,028.93
External power purchase (tons)	332,461.31	254,092.19	244,028.93

Notes: 1. The environmental performance statistics standard was adjusted in 2020, covering the working premises of the Head Office, 10 city branches, and headquarters of 27 provincial and district-level branches. Data on institutions under 10 city branches (Beijing, Tianjin, Shanghai, Chongqing, Dalian, Ningbo, Suzhou, Shenzhen, Xiamen and Qingdao) was added in comparison with 2019 and 2018. Therefore, the data shows a significant increase and has no comparability with that of previous years.

2. Number of employees only includes those from the Head Office, 10 city branches and headquarters of 27 provincial and district-level branches. Due to the COVID-19 pandemic, the consumption of energy and resources required in daily operations decreased year-on-year, and the per capita consumption intensity of environmental performance data decreased significantly.

3. Based on the nature of the Group's business, greenhouse gas emissions are mainly derived from purchased electricity and fossil fuel combustion. The greenhouse gas refers to carbon dioxide, methane and nitrous oxide. Greenhouse gas emissions data are presented in terms of carbon dioxide equivalent, and calculated according to the *2015 China Regional Power Grid Baseline Emission Factor* published by the National Development and Reform Commission of China and the *2006 IPCC National Greenhouse Gases* published by the Intergovernmental Panel on Climate Change (IPCC).



Waste	2020	2019	2018
Harmless waste (tons)	689.65	409.31	371.47
Discarded electronic devices (tons)	445.03	244.64	173.67
Scrapped vehicles (tons)	229.83	155.38	188.43
Waste batteries (tons)	4.35	2.30	2.19
Discarded office supplies (tons)	10.44	6.99	7.18
Annual total harmless waste consumption per employee (tons/person)	0.007	0.011	0.010
Hazardous waste (tons)	36.06	19.46	20.58
Discarded toner cartridges (tons)	36.06	19.46	20.58
Annual total amount of hazardous waste consumed per employee (tons/person)	0.0004	0.001	0.001

Notes: 1. The types of non-hazardous waste generated in the operation of the Group mainly include discarded electronic devices, discarded office supplies and scrapped vehicles.

2. The discarded electronic devices include desktop computers, monitors, laptops, printers and servers.

3. Waste batteries include dry batteries and exclude storage batteries.

4. Discarded office supplies include waste pens, clippers and staples.

Energy and water consumption	2020	2019	2018
Energy consumption (MWh)	551,005.25	438,501.83	446,323.04
Direct energy consumption (MWh)	84,479.09	79,633.36	78,505.55
Natural gas (MWh)	45,385.38	39,906.61	37,118.44
Liquefied petroleum gas (MWh)	384.71	155.60	965.67
Coal (MWh)	23.25	4.65	4.65
Diesel (MWh)	7,148.00	14,477.82	11,703.93
Gasoline (MWh)	31,537.76	25,088.68	28,712.86
Indirect energy consumption (MWh)	466,526.16	358,868.47	367,817.49
External power purchase (MWh)	466,526.16	358,868.47	367,817.49
Annual total energy consumption per employee (MWh/person)	5.95	11.94	12.60
Water consumption (tons)	3,581,566.03	2,424,149.36	2,280,545.68
Annual municipal tap water consumption per employee (tons/person)	38.65	66.03	64.36

Notes: 1. The Group's main sources of energy consumption are from natural gas, liquefied petroleum gas, coal, diesel, gasoline and power purchase.

2. The energy consumption data are based on the consumption of electricity and fuel and the conversion factor provided by the General Rules for

the Comprehensive Energy Consumption (GB/T 2589-2008).

3. Diesel consumption includes diesel consumption of motor vehicles and fixed source diesel consumption. Due to the COVID-19 pandemic, the number of public diesel vehicle trips decreased remarkably in 2020. The use of diesel generators as backup energy was significantly reduced because of the adoption of the flexible working system.

4. The Group's main water consumption includes municipal water supply, recycled water and drinking water.

Paper consumption	2020	2019	2018
Total paper consumption (tons)	3,143.61	2,171.35	2,277.20
Office use (tons)	2,435.37	1,688.55	1,730.00
Counter use (tons)	708.24	482.80	547.20
Annual paper consumption per employee (tons/person)	0.034	0.06	0.06

Notes: 1. Office paper consumption includes A3 and A4 printing paper.

2. Paper consumption at counter services only includes the mostly used three types of paper in branches.

Low carbon operation	2020	2019	2018
Proportion of off-counter account transactions (%)	99.51	99.40	99.23
Financial transaction migration rate via electronic channels (%)	96.57	94.77	92.66



Social responsibility performance

Employee distribution	2020	2019	2018
Total number of employees (persons)	349,671	347,156	345,971
By gender			
Male employees (persons)	160,030	158,306	157,664
Female employees (persons)	189,641	188,850	188,307
By age			
Below 30 (persons)	73,949	74,583	77,033
31-40 (persons)	100,037	93,704	88,190
41-50 (persons)	105,665	117,718	129,481
51-59 (persons)	69,859	60,952	51,076
Above 60 (persons)	161	199	191
By region			
Yangtze River Delta (persons)	52,083	51,654	51,641
Pearl River Delta (persons)	44,833	44,300	43,618
Bohai Rim (persons)	57,346	57,268	57,478
Central China (persons)	78,228	77,720	77,865
Western China (persons)	67,348	66,570	65,625
Northeastern China (persons)	34,650	34,961	35,116
Head Office (persons)	13,842	13,626	13,643
Overseas (persons)	1,341	1,057	985
By employment type			
Additional labor contractors (persons)	3,556	3,774	3,937
By other type			
Ethnic minority employees (persons)	20,382	19,689	19,138
New employees (persons)	16,397	15,290	12,234
Foreign employees (persons)	1,034	811	763

Employee turnover rate	2020	2019	2018
Overall turnover rate (%)	1.6	1.9	3.0
By gender			
Male (%)	1.5	-	-
Female (%)	1.7	-	-
By age			
Below 25 (%)	5.5	5.1	5.9
26-35 (%)	2.9	3.8	6.1
36-45(%)	0.8	1.2	2.0
46-54(%)	0.3	0.4	0.6
Above 55 (%)	0.2	0.2	0.2
By region			
Yangtze River Delta (%)	2.8	3.1	3.7
Pearl River Delta (%)	1.5	2.1	2.3
Bohai Rim (%)	1.3	1.6	1.6
Central China (%)	1.2	1.5	1.8
Western China (%)	1.5	1.6	1.9
Northeastern China (%)	1.0	1.1	1.2
Head Office (%)	2.6	5.3	7.5
Overseas (%)	9.0	9.7	9.1

Notes: 1. CCB Head Office includes the Headquarters, Credit Card Center, Customer Service Center, Operation Centers under Direct Management of CCB and Training Centers.

2. The overall turnover rate and turnover rate by gender and by age do not include overseas employees.

Employee work injury	2020	2019	2018
Death toll on business (persons)	8	11	4
Business death ratio (%)	0.002	0.003	0.001
Working days affected as a result of work injuries (days)	21,093	19,753	15,889

Training sessions for employees	2020	2019	2018
Online training			
By employment type			
Tier-one branches and departments of the Head Office (number of persons)	946	648	253
Tier-two branches, departments of tier-one branches, and divisions of the Head Office (number of persons)	13,534	11,919	8,023
Business managers and lower levels (number of persons)	330,607	309,724	299,408
On-site training			
Employees attending training (number of trainees)	24,932	1,210,863	1,305,351

Note: Due to the COVID-19 pandemic, staff training sessions were mainly delivered online in 2020, and on-site training was officially resumed in the fourth quarter of 2020, so the number of on-site training is only the data of that in the fourth quarter.

Supply chain management	2020	2019	2018
Number of suppliers in the Yangtze River Delta	6,584	2,060	518
Number of suppliers in the Pearl River Delta	4,874	2,608	294
Number of suppliers in the Bohai Rim	4,366	1,593	1,867
Number of suppliers in Central China	3,544	1,068	87
Number of suppliers in Western China	5,088	1,883	52
Number of suppliers in Northeastern China	2,533	719	34
Local supplier procurement expenditure as a percentage of the total (%)	99.63	99.92	99.92
Contract fulfillment rate (%)	100	100	100
External expert participation rate (%)	6.68	7.55	4.23
Number of social responsibility training sessions for suppliers (including interviews and business exchanges)	32	28	30

Note: Due to the launch of Longjicai system, suppliers across the Bank were integrated in 2020.

Customer satisfaction	2020	2019	2018
Overall personal customer satisfaction (%)	81.0	81.1	81.0
Overall corporate customer satisfaction (%)	94.7	94.3	93.8

Service channel development	2020	2019	2018
Number of online banking users (10,000)	38,167	35,002	31,256
Number of personal mobile banking users (10,000)	38,794	35,076	30,954
Number of users that connect bank accounts with WeChat (10,000)	9,441	7,694	6,443
Number of phone banking users (10,000)	41,964	38,147	33,649
Number of self-service bank branches	25,529	27,126	28,238
Number of ATMs	79,144	86,767	92,225
Number of smart banks	63	61	10
Number of branches with the wheelchair ramp	10,904	10,684	10,056
Number of branches with "Courtesy Window"	14,145	14,292	13,923
Number of branches with "Workers' Harbour"	14,163	14,310	14,307



Social Recognition

Evaluating/Awarding Organization	Evaluation Results/Title of Recognition
MSCI	ESG rating was upgraded to A in 2020
FTSE Russell	H-shares as a constituent of FTSE4Good Index Series
State Council Leading Group of Poverty Alleviation and Development	The Special Task Force of China Construction Bank for Lifting Anhang Out of Poverty won the 2020 National Poverty Alleviation Award – Organizational Innovation Award
Ministry of Civil Affairs, P.R.C.	11th China Charity Award under the category of Charitable Enterprises
Chinese Financial Workers' Union	CCB Anhang Anti-poverty Team won the title of the National Financial Pioneer of the Year 2020.
PBOC Banking Technology Development Award	The "Comprehensive Smart Government Affairs Service Platform" project won the first prize. The "Theories and Practices on the FinTech-enabled Industry-education Integration" project won the second prize.
	The "Digitalized Marketing Platform of Retail Business", the "Investment Banking Assets Management System Enabling Commercial Banks for Group-wide Operation throughout the Entire Industry Chain", the "Intelligent Platform for Comprehensive Risk Management and Control", and the "Digitalized Management Platform of Smart Outlet" -all of the four projects won the third prize.
China Banking Association	Award of Achievements in Helping Fight against the "Three Critical Battles"
	Best Contribution to Targeted Poverty Alleviation
	Best Case for Social Responsibility Practice: "United as One in the Fight against Pandemic Spread"
	Best Outlet with Special Contribution to Social Responsibility Best Social Responsibility Manager
The 15th People's Corporate Social Responsibility Award by people.cn	Enterprise of the Year
2020 China CSR Cloud Summit by xinhuanet.com	Outstanding Chinese Enterprise in Social Responsibility for 2020
The 16th China Corporate Social Responsibility Forum by <i>China Newsweek</i>	Responsible Enterprise of the Year 2020
Sina Finance.com	Best Bank for Responsible Investment
The 12th Annual Conference on Social Responsibility of Chinese Enterprises by <i>Southern Weekly</i>	Outstanding Responsible Enterprise of the Year
	Outstanding Responsible Enterprise of the Year in the Banking Industry
	Model Enterprise of the Year 2020 Excellent Social Responsibility Report of the Year 2020
2020 Global Enterprise Sustainable Competitiveness Summit Forum	Sustainable Competitiveness: Enterprise Engaging in Green Finance Governance and Innovation
	Sustainable Competitiveness: Excellent Enterprise in ESG Information Disclosure
	Enterprise with A Sustainably Influential Brand in 2020: CCB University
The 17th Selection of Chinese Corporate Citizens by the <i>21st Century Business Herald</i>	Responsibly Managed Enterprise of the Year
<i>The Asset</i>	Best Green Bond of the Year 2020 by the Chinese issuer in the Chinese Offshore Market
IFENG.COM Action League Public Welfare Ceremony	Top 10 Public-spirited Enterprises

ESG Disclosure¹

Governance

Governance structure

The Board of Directors of the Bank is responsible for working out the Group's ESG related strategy, and supervising and evaluating the implementation of the strategy. The Related Party, Social Responsibility and Consumer Protection Committee is set up under the Board of Directors, and major departments of the ESG management team regularly report to the Committee on analysis and progress on important issues. In 2020, the Committee held six meetings, which deliberated core topics and proposals on ESG including supervision and management of related party transactions, protection of consumers' rights and interests, inclusive finance, rural revitalization, house rental, green finance, disclosure of non-financial information, public benefit donation and donation in support of the fight against the COVID-19 pandemic. It also provided guidance opinions and supervised the implementation of important matters. The senior management is responsible for developing ESG work plans and objectives, and relevant committees hold a meeting periodically to discuss the Bank's ESG work, and report the progress to the Board of Directors and its specialized committees. In 2020, ESG risk was included in the Bank's comprehensive risk management framework. The ESG risk-related departments regularly held meetings and reported important matters and work progress according to the requirements specified by all special committees under the Board of Directors. The board of supervisors is responsible for supervising the performance of the board of directors and senior management in ESG management, regularly listening to the development of ESG-related work, and putting forward guidance and work requirements.

The Bank strengthened the organizational guarantee for the green finance work. It took further steps to make sure the Board of Directors and the senior management could lead and coordinate green finance as a whole, by putting in place a meticulously designed governance framework that could be broken down vertically as follows: the Board of Directors, the Green Finance Committee, Head Office departments, specialized divisions and offices, and branches. The Board of Directors shall study and draft the Bank's green credit strategies, and supervise and evaluate the implementation of such strategies. The senior management shall formulate the bank-wide strategies and medium to long-term goals for green finance development. The Green Finance Committee shall meet on a regular basis to discuss the matters concerning the development of green finance across the Bank, and deliver reports on green finance to the Board of Directors and its special committees. In 2020, the Green Finance Committee convened two meetings where attendees fully discussed the key tasks related to green finance and ESG management, and the key measures to gain new advantages in green finance.

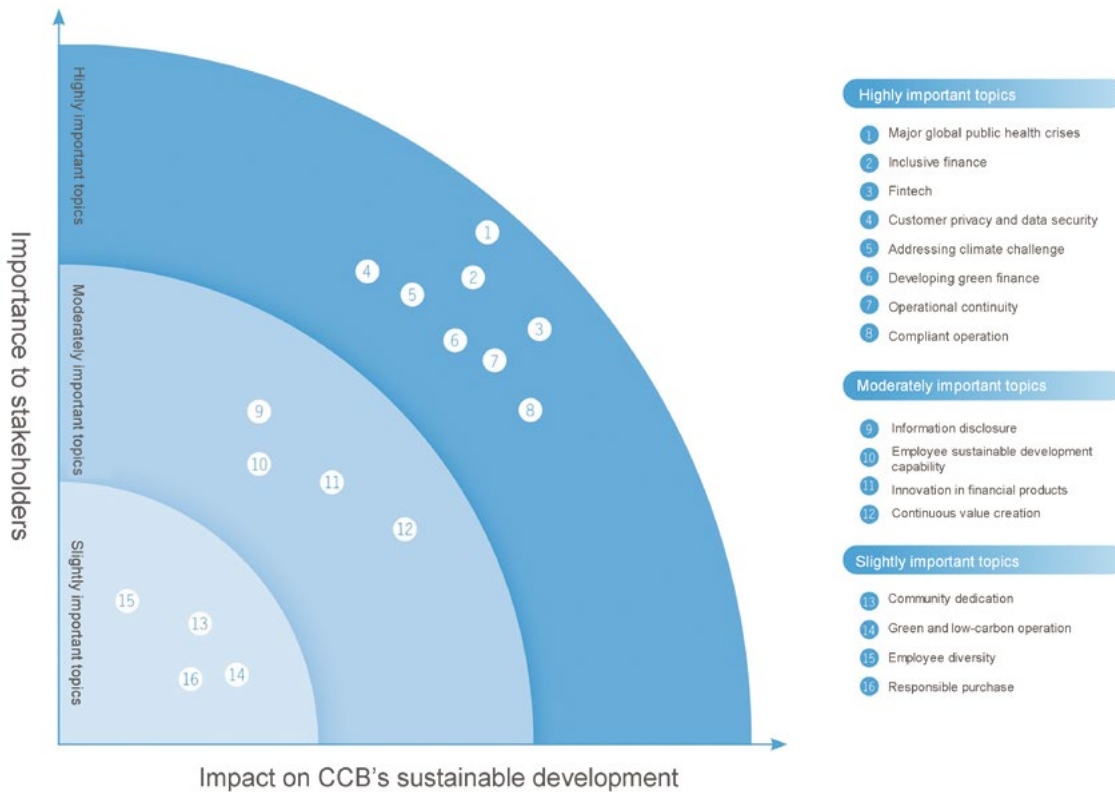
The Bank fully implemented the *Guidelines on Strengthening the Development of Consumer Rights and Interests Protection System and Mechanism in Banking and Insurance Institutions* issued by the CBIRC, and strengthened the overall planning, supervision and guidance of the Board of Directors and the Board of Supervisors with respect to the protection of consumers' rights and interests. The Board of Directors assumes the ultimate responsibility, the Board of Supervisors assumes supervision responsibility. The Bank also established the Consumer Protection Committee of the Senior Management, developed the working rules of the Committee, and specified the deliberation content, rules and procedures of the Committee. In 2020, the Related Party, Social Responsibility and Consumer Protection Committee under the Board of Directors specifically studied the report on the work done in 2019 and the work plan for 2020 concerning consumer protection as well as the report on the work done in the first half of 2020 and the work plan for the second half of 2020, and submitted the two reports to the Board of Directors for reading.

The Bank organized the highly pertinent ESG training sessions from multiple perspectives, which helped all employees enhance their understanding and comprehension of ESG. The training courses on ESG strategy and management and on disclosure of non-financial information were delivered across the Bank. These training sessions covered nearly 30 Head Office departments, 37 tier-one branches, and all domestic subsidiaries. Proceeding from their actual conditions, relevant departments conducted ESG transfer training programs and thematic research programs, took a step further to incorporate ESG into such steps as management, business and disclosure. For example, CCB Principal Asset Management organized ESG-themed training sessions.

Materiality analysis

In 2020, the Bank included major global public health crises for the first time. In the meantime, it maintained interaction with important stakeholders in global core ESG issue areas. The Bank paid great attention to the latest developments of the Task Force on Climate-related Financial Disclosures (TCFD), and continuously followed up on the prospective study of regulators such as the PBOC and the CBIRC on climate change. It took into full consideration investors' and ESG rating agencies' concerns about core ESG topics, fully listened to the appeals of various stakeholders including customers, employees, professional consulting institutions, academic institutions, social organizations and media, and continued to improve CCB's quality of information disclosure about substantive topics.

1. This part is prepared in accordance with the following requirements of the *Environmental, Social and Governance Reporting Guide* issued by The Stock Exchange of Hong Kong Limited on 18 December 2019. Of it, A4 "Climate change" should be read with reference to "Green Finance against Climate Change" and B3 "Development and training" be read with reference to "Carrying forward the building of CCB University".



For more information on corporate governance, please refer to the *Annual Report 2020 of China Construction Bank Corporation*.

Environmental

Serial A1: Emissions

On 7 August 2016, the Beijing Municipal People's Government issued the *Plan of Beijing for Energy Conservation and Consumption Reduction and Responses to Climate Change in the 13th Five-Year Plan Period*. The Bank established the leading group of energy conservation and emission reduction work at the Head Office and formulated the Low Carbon Manual of China Construction Bank Corporation. With forceful and effective measures taken during the 13th Five-Year Plan period, the Head Office smoothly completed the planning goals of energy conservation and consumption reduction in terms of total annual energy consumption and intensity. Over the past five consecutive years, its average annual electricity consumption dropped by over 2 million kilowatt-hours, which not only reduced energy consumption but also improved the office environment. In 2018 and 2019, the Bank was evaluated as "Excellence" in the energy-saving target responsibility assessment of major energy consumption units in the place where the headquarter was registered.

The Bank updated its facilities to reduce energy consumption. It successively implemented projects such as the air-conditioning system upgrading for buildings, the infrastructure upgrading for data rooms, the lighting system energy-saving upgrading, and energy-saving upgrading for controlled mechanical ventilation system. The Bank has achieved more accurate self-control of building air-conditioning units, reducing energy consumption and improving the office environment. It applies scientific working means to reduce energy consumption, and adopts paperless office, precise control of room temperature, scientific utilization of computer and water, and timely power cut.

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

Serial A2 and A3: Use of resources and environment and natural resources

The Data Center adopts energy-efficient measures and renewable energy to ensure its safe and stable operation and energy conservation. In winter and transition seasons, natural cooling technology is used to reduce energy consumption of the refrigeration system; waste heat in winter in the computer

room is recycled with water-source heat pumps and supplies to offices for heating; supply and return water temperature of chilled water is increased to effectively lower energy consumption of water chillers and reduce carbon emissions.

Low Carbon Awareness Week

Practicing the development concept that “lucid waters and lush mountains are invaluable assets”, the Bank held the one-week campaign “Low Carbon Awareness Week” at the Head Office building. During the noontime, it collected signatures for declaration on low carbon commitment, organized small interactive games, and distributed the *Low Carbon Manual of China Construction Bank Corporation*, to jointly create a good atmosphere in which everyone cares and participates in environmental protection and continue to enhance employees’ awareness of resource crisis, energy conservation awareness and low carbon awareness.

Advancing the “clear your plate campaign”

The Bank implemented in depth the guiding principles of General Secretary Xi Jinping’s important instructions on resolutely stopping food waste, put in place relevant requirements specified in the *Notice on Saving Food and Stopping Food Waste* issued by the Head Office Party Committee, gave full play to the exemplary and leading role of Head Office departments in strictly practicing thrift and reducing waste, and continued to carry out the “Practice Thrift and Reduce Waste” clear plate campaign.

Serial A4: Climate change Risks and opportunities

CCB identified the climate change risks facing itself. Physical risks consist of acute risks (those caused by extreme weather events, such as droughts and hurricanes) and chronic risks (referring to long-term shifts in climate patterns such as sustained higher temperatures that may cause sea level rise or chronic heat waves). Transition risks refer to extensive policy, legal, technology, and market changes required by transition to a lower-carbon economy to meet mitigation and adaptation requirements related to climate change.

Type	Climate-related risks		
Transition risks	Policy and legal risks	Technology risk	
	Increased pricing of GHG emissions	Substitution of existing products and services with lower emissions options	
	Enhanced emissions-reporting obligations		
	Mandates on and regulation of existing products and services	Unsuccessful investment in new technologies	
	Exposure to litigation	Front-end costs of the transition to lower emission technologies	
	Market risk	Reputation risk	
	Changing customer behavior	Shifts in consumer preferences	
	Uncertainty in market signals	Industry stigmatization	
Physical risks	Increased cost of raw materials	Increased stakeholder concern or negative stakeholder feedback	
	Acute risks	Chronic risks	
		Increased severity of extreme weather events such as cyclones and floods	Changes in precipitation patterns and extreme variability in weather patterns
			Rising mean temperatures
	Rising sea levels		

Stress testing

Scenario	Industry	Analysis
Transition risks: policy risk and market risk	Thermal power generation	<p>Coal is the main source of energy in China. With a stable supply, coal power has long played a dominant role in the energy mix of the country. However, coal burning is responsible for high-level carbon emissions. Due to the introduction of carbon emission limits, some coal-fired power plants may find it difficult to make a profit.</p> <p>The Chinese photovoltaic industry advances rapidly, with the cost of power generation reduced significantly. Some front-runners of the demonstration projects have achieved grid parity. In some provinces and regions, the cost of photovoltaic power generation has become lower than that of thermal power. The soaring photovoltaic industry will squeeze the market share of the thermal power industry.</p>

To accumulate more experience and explore feasible approaches, CCB decided to conduct stress tests on the customers from the thermal power industry which is greatly affected by climate risks and has a set of relatively sophisticated research indicators. In doing so, the Bank aimed to assess the impact of climate transition risks on the financial costs, credit ratings and risk-weighted assets of thermal power customers. The testing results show that the financial status of the customers in the thermal power industry is hardest affected by carbon trading factors and that their credit ratings and risk-weighted assets are less affected by climate risks. These risks are controllable overall.

In addition, CCB also selected the customers from the chemical industry which faces high environmental risks and account for a large proportion of its business volume to undergo special stress tests. Since the Bank has always exercised strict access criteria over the enterprises from the high-polluting industries, the existing customers are all high-quality companies in the industry. A small proportion of them have seen their credit ratings being downgraded, and for those with downward ratings, downgrades are minor. According to the testing results, the effects exerted by environmental factors on the credit risks of the customers are controllable overall.

Research summary

China has pledged to hit peak emissions by 2030 and achieve carbon neutrality by 2060. To facilitate the realization of such a target, CCB will improve the green finance system with higher requirements and stricter standards, and take the initiative to adjust the credit structure. Pursuing an innovation-driven approach, it will do more to forestall and manage environmental and social risks. As per the requirements for green development, it will press ahead with an all-around green transition from such dimensions as industries, regions, customers, and products.

With respect to credit policy, CCB will accelerate the green upgrading of the industry structure, move faster to phase out the companies unable to engage in green production in the industry, and further help those with advanced production capacity to enhance their competitiveness. It will control the total amount of credit extended to the steelmaking, coal and other similar industries, and add such indicators as energy consumption to the customer selection criteria. According to the requirements for green and low-carbon operation, the Bank will optimize the mix of industries to which credit goes, support energy-saving and environmental protection industries as well as enterprises that develop and use cutting-edge low-carbon technologies, and increase the proportion of credit channeled to renewable energy sectors such as wind power and solar power. On the premise of safety and reliability, it will facilitate the development of nuclear power in a robust yet orderly way, and control the scale of credit going to fossil energy sectors such as thermal power, in hopes of supporting the strategic transformation of the energy mix.

Supporting Ansteel's Energy Saving and Emission Reduction Projects

Ansteel Energy-saving Technology Services Co., Ltd. (hereinafter referred to as "Ansteel Energy-saving") is a member unit of the ESCO Committee of China Energy Conservation Association. As one of the only two energy conservation service companies in the Chinese metallurgical industry, it is highly competitive in the field of industrial energy conservation. It constitutes an integral part of Ansteel's strategy to march into non-steel industries and realize diversified operation.

In early September 2017, CCB successfully extended a 6-year "energy-saving loan" worth RMB36 million to Ansteel Energy-saving. This was the first "energy-saving loan" the Bank issued to a central enterprise customer. The conclusion of this business helped the Bank build a green credit financial service brand. The energy-saving loan was used to finance an energy management project of Ansteel Co., Ltd. named "the Wet-to-dry Type TRT Conversion of Blast Furnace 1# at Ansteel Co., Ltd.". After the conversion, the facility could save electricity of 7,228 MWh and water of 940 kilotons every year, with the annual energy-saving benefits amounting to RMB11,648,000.

Since the beginning of 2019, CCB has continued to consolidate its market share in green credit, and made great strides in the field of energy conservation and environmental protection. In 2019, the Bank issued a loan of RMB70 million to Ansteel Energy-saving for its energy management financing project. The energy-saving loan was used to fund an energy-saving transformation project carried out by Ansteel Central Iron-making Plant to the vertical cooling kiln of Sintering Machine 1# at its new sintering plant. After the transformation, the facility could save electricity of 13,804.5 MWh every year, with the annual net energy saved reaching 24,006.5 tce and the annual energy-saving benefits amounting to RMB41,739,000.

Social

Serial B1 and B4: Employment and labor standards

The Bank's operation and management are compliant with the laws and regulations of the PRC and countries of registered offices. The Bank is committed to protecting employees' employment rights, and other legitimate rights and interests, making it clear that overseas branches must respect the customs and habits of local residents and should not violate their rights. When recruiting new employees to meet the needs of business development, the Bank is committed to recruiting employees following laws and regulations, upholding transparency and equality, and prohibiting discrimination. Child labor and forced labor are strictly avoided and prohibited. Democratic management is also applied to the Employee Representatives' Conference, where employees submit proposals through their employee representatives to participate in management and business development. It has also established an open letter box or a petition department to accept complaints about employee right protection.

In 2020, the Bank convened the Joint Meeting of the Employee Representatives' Conference to consider such issues as the Enterprise Annuity Plan of China Construction Bank, to make sure that all matters of concern to staff shall be decided by the Employee Representatives' Conference democratically. Besides, it did better in institutional strengthening, and put forth a host of innovative policies such as the key proposal policy, the policy for speaking at the conference, and the policy of sending employee representatives to the primary-level units.

Carrying out "Three Campaigns" and the "Beauty Plan"

In 2020, centering on deepening the "Three Major Strategies", starting the "Second Curve" and throwing itself into "New Finance", the Bank developed and carried out three campaigns, namely, management creativity campaign, business innovation campaign and excellent service campaign. To motivate female employees to make achievements, protect their legitimate rights and interests, enrich their cultural life and care about their physical and psychological health, the Bank promoted "Five Dedicated Campaigns" (Find CCB Golden Roses, CCB Women's Tour, creatively developing "Good Family Credit Loan", selection of the Most Beautiful Family of CCB, and Psychological Robot's Intelligent Service). Women's labor committees at all levels took actions in holding independent innovation activities in combination of the Second "New Era · New Journey · New Women" activity, and shared their experiences with peers at the "Women's Day Lecture Hall" organized by the Chinese Financial Workers' Union.

Serial B2: Health and safety

The Bank attaches great importance to the protection of employees' rights and interests and highlights the safety of employees' working environment and occupational safety. After the outbreak of the COVID-19 pandemic, the Bank resolutely implemented the CPC Central Committee's decisions and plans and requirements on pandemic prevention and control, always maintained heightened alertness, strictly put in place all measures, intensified pandemic prevention and control at outlets and offices, and prevented the risk of the pandemic effectively and efficiently. The Bank held the meetings of the Head Office's Production Safety Committee, formulated and issued the *Management Measures for Production Safety of China Construction Bank (Version 2020)*, and launched and implemented the *Three-year Action Plan of China Construction Bank to Address Problems in Production Safety*, to screen and control major safety risks, and resolutely prevent accidents. To adapt to new changes in national standards and regulators' new requirements, the Bank revised and refined regulations for construction and use of safety protection facilities, and raised the safety protection level of key parts such as places of business. Adhering to the philosophy that puts employees and prevention first, the Bank strengthened safety management and established and enforced the classified response mechanism of safety and security emergencies. The Bank carried out the "Month for Safety Promotion" campaign across the Bank. The WeChat official account "Safe CCB" published 72 issues of publicity periodicals, including disaster prevention and alleviation, common sense of safety, typical cases, etc. As a result, employees' safety and protection awareness and emergency risk avoiding capability further improved.

Serial B5: Supply chain management

The Bank upheld the green purchase idea. Through its procurement platform Longjicai, the Bank realized paperless process of electronic bidding, reducing paper documents and supporting green environmental protection. The Bank conscientiously implemented the low toxicity, less pollution, energy conservation and emission reduction strategy. In purchasing office furniture and other supplies across the Bank, it included such indicators as environmental protection and energy conservation in the evaluation system, supporting green industries with actions.

The Bank strengthened development driven by science and technology. The social, digital procurement platform Longjicai integrates enterprise procurement, electronic bidding and e-commerce procurement, and introduces advanced technologies such as AI, big data and cloud computing to effectively control procurement risk. It uses the knowledge graph analysis technique to precisely describe the association of suppliers, and effectively identifies suppliers' bid rigging with the help of automatic comparison technique. By effectively combining purchase regulations and procedures and technological means, it forms a fair and impartial procurement platform and empowers the society.

During the pandemic, the Bank promoted online procurement and adopted remote negotiation (bidding) and review. In particular, when signing a procurement contract with a small or medium-sized enterprise, the Bank strictly implemented the requirements on payment term, payment conditions, proportion of security deposit, overdue interest, etc. as specified in the *Payment Regulations for Small and Medium-sized Enterprises*, to truly protect SMEs' legitimate rights and interests.

Serial B6: Product responsibility

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

The Bank has formulated and issued the *Measures for Data Risk Management of China Construction Bank (Version 2020)*, *Management Rules on Security of Production Data Application of China Construction Bank (Version 2020)*, *Management Measures on Personal Customers' Information of China Construction Bank (Version 2019)*, etc. to fully safeguard personal information security of customers.



Protection of Consumers' Rights and Interests

Strengthening top-level design

The Bank fully implemented the requirements of the *Measures of the People's Bank of China for the Protection of Financial Consumer Rights and the Guidelines on Strengthening the Development of Consumer Rights and Interests Protection System and Mechanism in Banking and Insurance Institutions* issued by the CBIRC. It formulated the work plan for protection of consumers' rights and interests. In line with the principles of unified planning and step-by-step implementation, the Bank improved the level of refined and intelligent management of the protection work of consumers' rights and interests across the board, by strengthening basic management, enhancing compliant management, standardizing consumer protection review, planning publicity and education as a whole, etc. The Bank carried out the digital construction project for the protection work of consumers' rights and interests, further advanced systematic, standard management of consumer protection work, continued to improve the technological support for consumer protection work, and made contributions to practices of New Finance.

Improving rules and polices

The Bank formulated the *Management Measures for Consumer Protection Work of China Construction Bank*, and helped realize scientific and standard management of the Group's consumer protection work. The Bank developed the *Management Measures for Consumer Protection Review of China Construction Bank*, and established the consumer protection review system, which has further defined the subject, scope, process, etc. of consumer protection review, to ensure the products and services provided to consumers are subject to consumer protection review before appearing on the market, and identify and warn about risks to protect consumers' eight rights and interests. The Bank strove to do well in prevention, so as to better protect consumers' legitimate rights and interests from the source.

Implementing management in key fields

The Bank strictly implemented the regulators' requirements of recording and filming sale of wealth management products. At the end of November 2017, the Bank already realized integrated management of "recording and filming" systems in 37 branches across the country and embedded "recording and filming" in business transaction processes, to safeguard consumers' financial transaction security.

The Bank strengthened consumer protection review compliance management. First, the Bank included consumer protection review into the internal control evaluation system, attached equal importance to online and offline channels, and started risk control procedures earlier than before. Second, the Bank stressed review of the Bank's performance of responsibilities, and enhanced suitability management in the selling process, to provide suitable products and services to suitable customers. The Bank strengthened employee behavior management, requiring employees not to exaggerate return, give false advertising or bundle any product in sales but to fully disclose product and service risks and strictly fulfill sellers' duties. Third, the Bank strengthened consumer protection supervision and evaluation of intermediaries and third party institutions, included consumer protection requirements into the access and delisting criteria of intermediaries and third party institutions, and specified such requirements in the cooperation agreements, to prevent transmission of external risks to the Bank.

Deepening special training

The Bank strengthened deep integration of consumer protection concepts and business, organized training of consumer protection specialists, and enhanced the initiative of business departments to support and participate in consumer protection work. It reasonably designed products and services from the perspective of consumer protection, and embedded consumer protection concepts and requirements in the whole business management process from ex ante management to in-process management to ex post management. The Bank further intensified training of the entire staff on consumer protection work. On the basis of continuing to conducting bank-wide training on consumer protection, it urged branches to include consumer protection into new employees' induction training, business training, etc., in a bid to realize the training objectives of "covering all employees" step by step, and ensure effective transmission of policies and requirements.

Continuing to popularize financial knowledge

The Bank continued to research new measures for publicity and education of financial knowledge, issued the *Implementation Suggestions on Further Doing Well in Publicity and Education of Consumer Protection*, and built a publicity and education ecosystem of financial knowledge in which the whole Bank participates, takes actions and works together. In the meantime, the Bank innovated in the form, content and channel of publicity and education activities, and helped the broad masses of financial consumers understand their rights and enhance self-protection ability.

By organizing themed publicity and education activities such as “March 15 Financial Consumer Rights Day”, “Financial Knowledge Popularization for Wealth Maintenance” and “Month of Financial Knowledge Promotional Services” and regular consumer education events, the Bank helped consumers understand their rights and identify risks. In 2020, all CCB outlets participated in publicity and education activities, which covered nearly 280 million audiences and were widely welcomed and supported by consumers. The Bank was thus awarded the titles of “Excellent Organization of March 15 Education and Publicity Week” and “Excellent Organization of Joint Publicity and Education Activities 2020” and so on.

Focusing on doing well in complaint management

The Bank has always paid great attention to customer problems and complaints. The Bank formulated the *Management Measures for Consumer Complaints of China Construction Bank*, requiring complaint handling personnel at all levels to strictly implement the “first-inquiring responsibility system”. Through various measures including expanding handling channels, improving handling process, strengthening statistical analysis and attaching importance to improvement, the Bank enhanced complaint handling during the pandemic. While continuously improving handling efficiency, it tried to reduce customer problems and complaints. To handle major consumer complaints well, the Bank established the contingency plan for major consumer complaints to improve handling efficiency, quickly solve major consumer complaints and effectively protect consumers’ rights and interests.

In 2020, the Bank provided financial services to several hundred million personal customers and had about 15,000 outlets. Throughout the year, the Bank handled 219,400 cases of customer problems and complaints, most of which were about the businesses in bank cards (including credit cards), loans, payment, settlement and the like. The branches in Liaoning, Qingdao, etc. received relatively more customer complaints. (Since the recognition criteria and statistical scale of customer complaints vary from bank to bank, the number of customer problems and complaints disclosed by the Bank is not comparable with that of peers.)

Employee conduct management

In March 2018, the CBIRC issued the *Guidelines for the Management of Conduct of Practitioners of Banking Financial Institutions*, clearly requiring banking financial institutions should carry out dynamic and long-term monitoring over the conduct of their practitioners. While earnestly implementing the regulatory requirements, CCB formulated the *Operational Procedures* to identify violations more efficiently and make its employee conduct management more intelligent. The Bank strove to identify, forewarn, discover, and dispose of the risks related to employee conduct as early as possible.

CCB will build an employee conduct management system that has “one goal, seven elements, and two pillars”. In 2020, the Bank launched the employee conduct management system, which set up a digital platform to manage employee conduct. The system consists of many functional modules such as grid building and management, routine employee management, unusual conduct screening, verification of doubts and clues, employee compliance education, and reporting of clues to violations. With the entire process of employee conduct management brought online, the system will strongly support the “offline gridded operation” and the “online intelligent operation”.

Serial B7: Anti-corruption

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

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

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

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

In addition to the anti-corruption training for directors, the Bank continued to conduct anti-corruption education for employees throughout the Bank, organized regular learning sessions with the self-produced case collections and videos, and convened the general meeting for warning education.

For more information on the number of corruption cases and litigation outcome and so on, please go to the official website of the Central Commission for Discipline Inspection of the CPC and the National Supervisory Commission.

Anti-money laundering (AML)

The Bank continued to adopt the risk-based approach, strove to improve the Group's AML capability, kept refining its AML governance system, strictly implemented regulatory requirements, and earnestly fulfilled AML obligations. The Bank cracked down on money laundering crimes of particular types such as telecom fraud, illegal trade of wild animal and plants, money laundering using a shell company, illegal private banks and gambling, and effectively identified, reported and controlled money laundering risk. In 2020, the Bank received over 90 commendation letters from the PBOC and public security organs for providing clues to major money laundering cases.

In the face of the pandemic, the Bank acted quickly and proactively. It formulated and implemented emergency measures of AML management in support of pandemic prevention and control, adopted simplified personal identification measures for customers relating to pandemic prevention and control, launched the quick review mechanism for relevant services, and implemented emergency management for relevant accounts. On the basis of effectively controlling money laundering risk, the Bank gave great support to the smooth implementation of pandemic prevention and control, by giving full play to its unique strength in AML management.

Tax transparency

The Bank conducts business in more than 30 countries and regions. The Bank strictly abides by the local tax laws governing its places of business. The tax policy is supervised by related Departments.

Serial B8: Community investment

With the professionalism and dedication of a financial practitioner and the enthusiasm and responsibilities of a social worker, the Bank deeply studies the difficult social issues and participates in seeking solutions. Basing on the jointly building and sharing of public welfare platforms, the Bank participates in the public welfare together with its employees, clients, institutions and integrated business to help more people in need and to inject new positive energy into society. It is our responsibility to well manage and use each donation. The Bank has formulated the whole-process management measures for public welfare donations. Detailed provisions have been made from various perspectives including feasibility analysis, implementation, publicity, and supervision and audit of projects.

In 2020, the Bank donated a total of RMB449 million for public welfare (including employees' donations to support the fight against the pandemic). The Bank steadily donated money and goods worth RMB317 million (which included 11.5 million pieces of anti-pandemic supplies) to cities in China and relevant countries and regions to support the global fight against the pandemic with one heart, demonstrating CCB's image as a humanistic, responsible large international bank and reflecting the humanistic spirit of a community with a shared future for mankind. Moreover, RMB132 million was used for targeted poverty alleviation, and over 740 poverty alleviation programs through improvement of people's livelihood were implemented, which assisted a number of poor villages and poverty-stricken households getting rid of poverty.

Implementation Results of Major Public Welfare Programs

Program	Partner	Amount of total donation	Timescale	By the end of 2020
Building the Future – CCB Sponsorship Program for High School Students	China Education Development Foundation	RMB150 million	2007-Now	Donated RMB150 million and funded 93,500 high school students.
CCB Sponsorship Program of “Mother Health Express”	China Women’s Development Foundation	RMB62 million	2011-Now	Purchased 410 Mother Health Expresses and put them into use in 24 poverty-stricken townships and counties in Xinjiang, Tibet, Gansu, Qinghai and other provinces and regions.
Support CCB Hope Primary School	China Youth Development Foundation	RMB13.06 million	1996-Now	Supported the construction of 46 Hope Primary Schools, equipped these schools with libraries, computer rooms, and sports grounds, funded the training for over 800 teachers, and organized 250 teachers and students to participate in the Beijing Summer Camp Program.
Love in Tibet – CCB and JIC Scholarship (Grant)	China Foundation for Poverty Alleviation	RMB3.5 million	2007-Now	Donated RMB2.99 million and funded 880 poverty-stricken students in Tibet.
“Donation of Bonus Points to Make Dream Come True Micro-Charity”	China Youth Development Foundation, China Literature and Art Foundation, China Youth Volunteer Association, League Central Committee Young Volunteer’s Guidance Centre	RMB9.1 million	2012-Now	Made donations for the construction of 136 “Happy Music Classrooms”, trained rural music teachers, and built the “Home for Youth” of the Chinese Young Volunteers Association and the Youth Volunteers’ Guidance Center of the Central Committee of the Communist Youth League of China
“Do Good, Be Wise” Caring Student Action	CCB Youth Volunteers Association, local league committees of branches	RMB6 million	2016-Now	Donated funds and goods to over 16,000 teachers and students in poverty-stricken areas, and organized over 150 teachers and students from poverty-stricken areas to participate in summer (winter) camp activities.
“Harbour of Love” Volunteer Action	CCB Youth Volunteers Association, local league committees of branches	RMB2.43 million	2019-Now	Provided services and help to over 2.01 million laborers

Independent Assurance Report



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Independent Assurance Report On the Social Responsibility Report

安永华明（2021）专字第60438537_A01号
China Construction Bank Corporation Co.,Ltd.



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

We have been engaged by China Construction Bank Corporation Co.,Ltd. ("CCB") to express a limited assurance opinion on the selected key data in the *2020 Corporate Social Responsibility Report of China Construction Bank Corporation Co.,Ltd* (the "CSR Report").

I. The Board of Directors' responsibilities

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

II. Our responsibilities

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

We conducted our work on the selected key data in accordance with the *International Standard on Assurance Engagements 3000 (revised), Assurance Engagements Other than Audits or Reviews of Historical Financial Information*. This standard requires that we comply with ethical requirements and plan and perform the assurance engagement to obtain limited assurance as to whether any matters have come to our attention that causes us to believe that the selected key data as at 31 December 2020 and for the year then ended in the CSR Report is not prepared in all material respects in accordance with the standard for preparation of the report.

III. Scope of work, approach, and limitation

The selected key data (all currency is denominated in Chinese Yuan) in the CSR Report of CCB for 2020 that is covered by this report is presented as follows:



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China Construction Bank Corporation Co.,Ltd.

- Total assets (RMB trillion)
- Net profit (RMB100 million)
- Return on average assets (%)
- Return on average equity (%)
- Number of branches worldwide
- Tax contribution (RMB100 million)
- Social contribution per share (RMB)
- Balance of agriculture-related loans (RMB100 million)
- Balance of inclusive finance loans (RMB100 million)
- Number of inclusive finance loan customers (10,000)
- Balance of personal housing loans (RMB100 million)
- Balance of real estate development loans for indemnificatory housing (RMB100 million)
- Balance of shantytown renovation loans (RMB100 million)
- Payment to suppliers (RMB100 million)
- Expenditure on public welfare donation (RMB 10,000)
 - Including: Targeted poverty alleviation donations (RMB 10,000)
- Balance of green loans (RMB100 million)
 - Standard coal equivalent emission reduction (10,000 tons)
 - Carbon dioxide equivalent emission reduction (10,000 tons)
 - COD emission reduction (10,000 tons)
 - Ammonia and nitrogen reduction (10,000 tons)
 - Sulfur dioxide emission reduction (10,000 tons)
 - Nitric oxides emission reduction (10,000 tons)
 - Water saving (10,000 tons)
- Total greenhouse gas emissions (Scope 1&2) (tons)
- Total greenhouse gas emissions per employee (Scope 1&2) (tons per person)
- Direct emissions (Scope 1) (tons)
 - Natural gas (tons)
 - Liquefied petroleum gas (tons)
 - Coal (tons)
 - Gasoline (tons)
 - Diesel (tons)



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- Indirect emissions (Scope 2) (tons)
 - External power purchase (tons)
 - Harmless waste (tons)
 - Discarded electronic devices (tons)
 - Scrapped vehicles (tons)
 - Waste batteries (tons)
 - Discarded office supplies (tons)
 - Annual total harmless waste consumption per employee (tons/person)
 - Hazardous waste (tons)
 - Discarded toner cartridges (tons)
 - Annual total amount of hazardous waste consumed per employee (tons/person)
 - Energy consumption (MWh)
 - Direct energy consumption (MWh)
 - Natural gas (MWh)
 - Liquefied petroleum gas (MWh)
 - Coal (MWh)
 - Diesel (MWh)
 - Gasoline (MWh)
 - Indirect energy consumption (MWh)
 - External power purchase (MWh)
 - Annual total energy consumption per employee (MWh/person)
 - Water consumption (tons)
 - Annual municipal tap water consumption per employee (tons/person)
 - Total paper consumption (tons)
 - Office use (tons)
 - Counter use (tons)
 - Annual paper consumption per employee (tons/person)
 - Proportion of off-counter account transactions (%)
 - Financial transaction migration rate via electronic channels (%)
- Supply Chain Management:
- Number of suppliers in the Yangtze River Delta
 - Number of suppliers in the Pearl River Delta
 - Number of suppliers in the Bohai Rim
 - Number of suppliers in Central China
 - Number of suppliers in Western China
 - Number of suppliers in Northeastern China
 - Local supplier procurement expenditure as a percentage of the total (%)
 - Contract fulfillment rate (%)
 - External expert participation rate (%)
 - Number of social responsibility training sessions for suppliers (including interviews and business exchanges)



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- Total number of employees (persons)

By employment type

- Additional labor contractors (persons)

By other type

- Ethnic minority employees (persons)

- New employees (persons)

- Foreign employees (persons)

By gender

- Male employees (persons)

- Female employees (persons)

By age

- Below 30 (persons)

- 31-40 (persons)

- 41-50 (persons)

- 51-59 (persons)

- Above 60 (persons)

By region

- Yangtze River Delta (persons)

- Pearl River Delta (persons)

- Bohai Rim (persons)

- Central China (persons)

- Western China (persons)

- Northeastern China (persons)

- Head Office (persons)

- Overseas (persons)

On-site training

- Employees attending training (number of trainees)

Online training

By employment type

- Tier-one branches and departments of the Head Office (number of persons)

- Tier-two branches, departments of tier-one branches, and divisions of the Head Office (number of persons)

- Business managers and lower levels (number of persons)



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Employee turnover rate

- Overall turnover rate (%)

By gender

- Male (%)
- Female (%)

By age

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

By region

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

Employee work injury

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

Customer satisfaction

- Overall personal customer satisfaction (%)
- Overall corporate customer satisfaction (%)

Service channel development

- Number of online banking users (10,000)
- Number of personal mobile banking users (10,000)
- Number of users that connect bank accounts with WeChat (10,000)
- Number of phone banking users (10,000)
- Number of self-service bank branches
- Number of ATMs
- Number of smart banks
- Number of branches with wheelchair ramp
- Number of branches with "Courtesy Window"
- Number of branches with "Workers' Harbour"



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

The procedures we performed comprised:

- 1) Interviews with personnel in the departments involved in providing information for inclusion in the CSR Report in relation to the selected key data;
- 2) Analytical procedures;
- 3) Examination, on a test basis, of documentary evidence relating to the selected key data on which we report;
- 4) Recalculation;
- 5) Evidence collection, including system screenshot, statistics ledger, copies of invoice;
- 6) Other procedures deemed necessary.

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

Our work was limited to the selected key data as of 31 December 2020 and for the year then ended in the CSR Report. In addition, our work performed was not for the purpose of expressing an opinion on the effectiveness of CCB internal controls.

IV. Conclusion

Based on the limited assurance work which we have performed, nothing has come to our attention that causes us to believe that the selected key data as at 31 December 2020 and for the year the ended has not been prepared, in all material respects, in accordance with the standard for preparation of the report.





Independent Assurance Report On the Social Responsibility Report

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China Construction Bank Corporation Co.,Ltd

V. Our independence, quality control and assurance team

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


Ernst & Young Hua Ming LLP
Beijing, China
25 March 2021





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