



China Construction Bank Corporation  
Corporate Social Responsibility Report 2016

March 2017

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## I. Highlights of the Implementation of Social Responsibility

### Economic Development:

- Improved the Bank's profit earnings and tax payment for the year amounted to RMB **80.294** billion;
- Served the country's real economy and contributed to key areas concerning the nation's welfare and people's livelihood, with growth in infrastructure-related loans for the year amounting to RMB **188.371** billion;
- Promoted the "going global" strategy by setting up professional organizations or investment teams in the free trade zones, along the "Belt and Road", and in the country's open border regions. Cross-border RMB settlement amounted to RMB **2.53** trillion.

### Environmental Protection:

- Committed to responsible investment and maintained stringent credit control on industries with high energy consumption, pollution levels and excess capacity. Balance of green credit loans amounted to RMB **889.221** billion, an increase of **21.22%**;
- Achieved significant results in green financing, energy conservation and emission reduction. Total reduction in standard coal emissions was estimated to be **26,331,500** tons; reduction in carbon dioxide equivalent reached **59,588,400** tons; and water saving totaled **1,038,800** tons;
- Promoted online banking services and encouraged energy conservation and emission reduction, growing the total number of online banking clients to **240** million, the number of mobile banking clients to **223** million and the number of WeChat banking clients to **36.23** million.

### Social Development:

- Social Contribution per Share stood at RMB **2.73**;
- Direct job creation reached **362,482**;
- Encouraged inclusive financial services, with the balance of small and micro enterprise loans amounting to RMB **1,441.892** billion, the balance of agriculture-related loans RMB **1,693.968** billion, and the balance of residential mortgage loans RMB **3,585.644** billion;
- Charitable donation expenses for the year amounted to RMB **74.42** million.

## II. Chairman's Statement

2016 marked the first year of the implementation of China's *13th Five-Year Plan* and of the decisive stage in building a moderately prosperous society in all respects. It was also a crucial year in carrying out structural reform. During the year, China Construction Bank ("CCB", "the Bank" or "the Group") achieved outstanding results by forging ahead with reforms and striving towards the transformation in five aspects to build a bank featuring integration, multi-functional service, intensive development, innovation and smartness.

Confronted with tough environment, CCB and all its staff pushed through reforms and promoted development with concerted efforts, achieving steady, stable and strong progress in all lines of business and the coordinated development of scale, quality and profitability, and in the meantime further enhancing its market competitiveness and value creation ability and undertaking the responsibilities of a large banking institution in driving the sustainable development of the economy, environment and society.

**Commitment to serving the real economy and actively supporting the national development strategy.** We continued to closely follow and study the prospective business opportunities brought by the implementation of the *13th Five-Year Plan*, supply-side structural reform and strategies such as the integration of the Yangtze River Economic Belt, Beijing-Tianjin-Hebei integration and the "Belt and Road" initiative. CCB has provided quality and efficient integrated financial services for major national projects by utilizing its strengths in infrastructure construction, project cost consulting and comprehensive licenses. As of the end of 2016, the Bank's total assets amounted to RMB 20.96 trillion. Loans to the infrastructure sector increased by RMB 188.371 billion and tax payments amounted to RMB 80.294 billion.

**Commitment to promoting inclusive financial services and coordinated social and economic development.** CCB has continued to improve the support mechanism for inclusive financial services, which focuses on serving such fields concerning people's livelihoods as the new type of urbanization, the "Three Rurals", the small and micro enterprises, "mass entrepreneurship and innovation", affordable housing, education and health-care. The Bank also continued to improve its customer service quality and customer experience, and has taken effective measures to ensure the protection of consumer rights and interests. As of the end of 2016, the Bank's agriculture-related loans balance amounted to RMB 1,693.968 billion. Balance of loans to small and micro enterprises amounted to RMB 1,441.892 billion, an increase of RMB 164.013 billion on the previous year. The Bank also provided affordable individual housing loans of RMB 9.796 billion to 34,600 low- and middle-income families.

**Commitment to promoting ecological civilization and assigning great importance to global climate change.** We have continued to build a “low-carbon and environmentally-friendly bank” by formulating a green credit development strategy and developing green credit as the focus of our business. As of the end of 2016, the Bank’s green credit balance amounted to RMB 889.221 billion. We were also committed to developing electronic banking operations in order to lower costs for customers and save resources for the community. The Bank has 240 million online banking personal customers, 223 million mobile banking customers and 36.23 million WeChat banking customers. At the same time, the Bank adopted a low-carbon operation by minimizing energy consumption, reducing carbon emissions in daily management and operation, and advocated energy saving fulfilled by staff.

**Commitment to poverty alleviation through targeted measures and active participation in poverty alleviation.** CCB formulated the “13th Five-Year” work plan for financial services for poverty alleviation, providing easier access to credit of poverty-stricken areas, deploying poverty alleviation staff to provide assistance at the grassroots level and effectively advancing financial services for poverty alleviation. As of the end of 2016, the Bank’s loans balance for poverty alleviation through targeted measures amounted to RMB 94.824 billion, registering an increase of RMB 17.324 billion or 22.35% from the beginning of the year; 86,300 "registered poor" secured employment and saw increases in income as a result of the support provided for enterprises and individuals in poverty-stricken areas through credit; targeted poverty alleviation donations amounted to RMB 42.90 million. CCB continued to carry out charitable activities in such fields as education, health-care, poverty relief and disaster relief and promoted its corporate brand strategy for public good.

Looking ahead to 2017, challenges and opportunities remain intricately interwoven. On the one hand, downward pressure still exists for the Chinese economy and changes and uncertainties still exist in the financial sector. On the other hand, China's supply-side structural reform, economic restructuring and industrial upgrading will bring new and greater opportunities as new technologies, business landscape, and demands create room for new development. We will remain committed to the spirit of innovation with the utmost passion, confidence and determination. The Bank will continue to move forward with its transformation, live up to the trust and support that our stakeholders have placed in us and remain dedicated to build a world class banking group with top value creation capability, while striving for greater contributions to the realization of the “Chinese Dream”.

Wang Hongzhang

Chairman

China Construction Bank Corporation

### III. Social Responsibility Management

#### (1) Corporate Strategy and Social Responsibility Management Corporate Vision, Mission and Core Values

##### **Vision**

The Bank's vision is to build a world class banking group with top value creation capability.

##### **Mission**

The Bank's mission is to provide better service to its customers and increase value for shareholders; build a broader career path for its employees; and fully assume the role of a responsible corporate citizen.

##### **Core Values**

Integrity, Impartiality, Prudence, Creation.

#### (2) Strategies and Implementation of Corporate Social Responsibility

##### **1. Strategies of Corporate Social Responsibility**

While focusing on the real economy and maintaining a customer-centric strategy, CCB has continuously engaged in the innovation of its products and services. By achieving steady and sound development in all its business segments, CCB is transforming into:

**A bank that serves the public** – the Bank focuses on customer experience and needs, and continues to innovate and improve its business processes. It actively explores the consumer finance market to enhance its customer service quality and capabilities;

**A bank that promotes livelihoods** – the Bank aims to promote national economic development and livelihood improvement in the course of its business development. It gives priority to developing financial services for small enterprises and providing better financial services to address public needs for the “Three Rurals” and the development of the western region;

**A low-carbon and environmentally-friendly bank** – CCB takes its environmental responsibilities seriously and provides strong support for the low-carbon economy and environmental protection industry. The Bank has stepped up its efforts in energy conservation and emission reduction by implementing online banking services, such as e-banking and mobile banking, promoting low-carbon operations and minimizing its own energy consumption;

**A bank for sustainable development** – the Bank strives to enhance its ability to increase corporate value and deliver steady returns to its shareholders. It promotes the welfare of its employees by creating a good working environment and providing them with promising career development opportunities. The Bank is also attentive to social needs and actively participates in charity work to ensure it gives back to society.

It is concerned with community development and contributes to the improvement of the harmonious development of society.

## 2. Progress and Implementation of Strategies

**Basic Management:** The Bank has a stakeholder’s participation system in place and continuously seeks to improve it in order to meet the expectations and needs of its stakeholders. Through regular communication with its stakeholders, the Bank has continued to improve the basic management of its corporate social responsibility work.

The Bank commissioned an external professional organization to compile 489 social responsibility indicators and conducted substantive analysis in accordance with the requirements of GRI 4. By interviewing clients, shareholders, regulatory bodies, staff, suppliers, media, CSR experts and NGOs, the Bank identified important social responsibility topics, including support for green credit, increasing customer satisfaction, promoting inclusive financial services, implementing staff incentive programs and maintaining operation continuity. While adopting a more standardized and scientific approach to compiling a corporate social responsibility report, the Bank also laid the foundation for establishing a stringent management system in the future.



**Team building:** The Bank has built a sound social responsibility management system covering senior management, all relevant departments at the Bank’s head office, all tier-one branches, all operating entities, overseas branches and subsidiaries. The Social Responsibility Office of the Public Relations & Corporate Culture Department at the head office is responsible for organizing and implementing the work, with a working team comprising departments at the head office, branches and subsidiaries in China and abroad.

**Information disclosure:** The Bank published the Corporate Social Responsibility Report for the eleventh consecutive year since its listing in Hong Kong in October 2005 to disclose to the public its philosophy on corporate social responsibility, the progress and effectiveness of implementing corporate social responsibility strategies, and the improvements the Bank has made based on the feedback it has obtained from stakeholders on how to better fulfill its corporate social responsibilities.



fixed asset investments, financial statements, profit distribution, nomination of director candidates, and appointments of senior management. Information was disclosed in accordance with the requirements of relevant laws and listing rules of the place where the Bank is listed.

The Social Responsibilities and Related-party Transactions Committee is composed of four directors: the independent non-executive director Mr. Zhang Long is the chairman and the committee members include one executive director Mr. Zhang Gengsheng and two independent non-executive directors Mr. Zhong Ruiming and Mr. Murray Horn. In 2016, the Committee convened four meetings, with a view to improving management systems and techniques for related-party transactions, optimizing a new generation of related-party transaction management system, strengthening the application of related-party transaction audit results, pushing forward the continuous improvement in the Group's management of related-party transactions. The Committee also monitored the Bank's fulfillment of social responsibilities relating to green credit, protection of consumer interests and rights, and contributions to public welfare.

### **3. Board of Supervisors**

The Board of Supervisors is the supervisory authority at the Bank and is accountable to the shareholder's general meetings. A supervising committee and a financial and internal control supervising committee were established under the Board of Supervisors. As of the end of 2016, the Board of Supervisors consisted of seven supervisors, including three shareholder representative supervisors, three staff representative supervisors and one external supervisor. There were five male and two female supervisors. Mr. Guo You is Chairman of the Board of Supervisors.

In 2016, the Board of Supervisors convened eight meetings respectively on January 29, March 10, March 30, April 29, June 28, August 25, October 27 and December 20. Major resolutions were deliberated and approved at the Board of Supervisors meetings, including reports from the Board of Supervisors, performance appraisals reports, periodic financial reports, profit distribution plans and work plans for supervision.

The Board of Supervisors supervised the Bank's financial status, internal control and risk management by reviewing its financial reports and profit distribution plans, off-site analysis, on-site investigations, and listening to keynote presentations. The Board of Supervisors supervised the performance of the Board of Directors, senior management and its members by sitting in their meetings, verifying information, reviewing performance reports, and conducting performance evaluations and face-to-face meetings.

### **4. Senior Management**

The senior management is the executive body of the Bank and is accountable to the Board of Directors and supervised by the Board of Supervisors. The Bank's senior management, which comprises the President and other members of the senior management, exercises its functions and powers to organize and carry out operation management activities in accordance with the law, regulations, the Articles of Association, and the authorization of the shareholders' general meeting and the Board of Directors. As of the end of 2016, senior management at the Bank consisted of ten members, including one president, five vice presidents, one secretary of the Commission for Discipline Inspection, one chief risk officer, one chief financial officer, and one secretary to the Board of Directors. Mr. Wang Zuji is the President of the Bank.

Senior management organizes and carries out operation management activities in accordance with the Bank's Articles of Association and authorization by the Board of Directors. Senior management also devises integrated operation plans according to

the strategies and targets set by the Board of Directors; reports regularly to the Board of Directors on strategy implementation status; analyzes and evaluates internal and external conditions; develops operation strategies and management measures and makes timely adjustments based on market changes. Senior management also invites directors and supervisors to join important meetings to hear their opinions and suggestions; and maintains close contact with the Board of Directors and Board of Supervisors to enhance operation and management capabilities and efficiency.

*For details on the Bank's corporate governance, please refer to the Corporate Governance Report in the Bank's 2016 Annual Report issued during the same period.*

## IV. Social Responsibility Performance

### (1) A Bank that Serves the Public

#### 1. Supporting the Country's Real Economy

Keeping focused on the overall interest, CCB closely aligned with national policies to support China's economic and social transformation by raising the quality of services provided to support the country's real economy. The Bank continued to closely follow and study the business opportunities brought about by such national strategies as the 13th Five-Year Plan, supply-side structural reform, the integration of the Yangtze River Delta Economic Zone and the Beijing-Tianjin-Hebei region, and the "Belt and Road" initiative. CCB leveraged its advantages in infrastructure construction, project cost consulting and possessing a comprehensive operating license to effectively serve the real economy and provide quality and efficient integrated financial services for major national projects. The Bank formulated targeted and differentiated credit policies and non-credit based financing policies to serve national strategic needs and the "going global" of enterprises. At the same time, CCB answered the call to lower fees and provide better rates by reducing swipe fees, effectively easing the burden on businesses and providing inclusive financial services for the benefit of the people.

As of the end of 2016, CCB's total assets amounted to RMB 20.96 trillion. Loans to the infrastructure sector increased by RMB 188.371 billion and tax payments amounted to RMB 80.294 billion. The Bank also contributed to trade facilitation and RMB internationalization, achieving continuous rapid growth in its cross-border business with cross-border RMB settlement amounting to RMB 2.53 trillion.

#### **UK becoming second-largest offshore RMB clearing center with CCB's backing**

According to the Society for Worldwide Interbank Financial Telecommunication (SWIFT), the UK replaced the Southeast Asian financial hub of Singapore in March 2016 to become the largest clearing center for the renminbi outside greater China. The Chinese edition of the UK-based Financial Times reported on April 28 in an article titled UK becomes second-largest offshore RMB clearing center that "Stephen Gilderdale, managing director for UK, Ireland and Nordics at Swift, credited China Construction Bank's UK branch with the steady growth in renminbi clearance."

CCB officially became the London renminbi clearing house in June 2014. It has since provided fair, prompt, accurate and professional RMB clearing and settlement services for RMB participating banks and offshore RMB markets via its efficient and safe cross-border and offshore RMB clearing system and network. Since the London renminbi clearing house officially opened, it has seen smooth and orderly operations with a steady increase in processing volume, which topped RMB 1.2 trillion on December 1, 2016, making it the largest renminbi clearing house outside Asia.

## 2. Enhancing Customer Satisfaction

### Results of Overall Customer Satisfaction Monitoring

Item	2016	2015	2014
Overall satisfaction of personal customers (%)	76.9	76.9	75.3
Overall satisfaction of corporate clients (%)	93.3	94.0	93.5

CCB has carried out a slew of activities under the theme of "Quality Service Year" with the aim of enhancing service quality, efficiency, innovation capability and service demonstration effect. Special events under ten sub-themes were held, including "friendly lobby", "service experience", "service acceleration", "long customer waiting time management", "transformation and innovation of physical channels" and quality service demonstration. CCB has continuously improved on its delivery of people-oriented service and service procedures by encouraging outlets at all levels to actively innovate and utilize self-service equipment for more effective customer flow management in order to reduce customers' waiting time, and to improve the quality of service across the Bank's branch network through multiple dimensions. CCB continued to organize staff to participate in customer service tryouts, and commissioned third-party market research companies and employed real customers to carry out undercover inspections in order to continuously improve its service delivery to the public. At the end of 2016, CCB had 5,806 customer service staff, and addressed 2,876 customers' problems through customer service hotline in the year of 2016.

The Bank has continued to promote innovation in its products and services, realizing more than 1,900 items of product innovations in the year in order to meet customers' ever-evolving financial needs. CCB has promoted smart services, conducted independent R&D on smart ATMs, launched new physical customer service channels and completed the installation of 43,000 smart ATMs. By employing big data analytics, differentiated and customized product offerings, the Bank has met its customers' investment and wealth management needs and won their confidence. CCB has launched specialized wealth management products for different groups of customers such as payroll processing customers, new customers, county-level customers, senior customers and mortgage customers.

Committed to driving its "comprehensive, multi-functional and intensive" strategic development, CCB implemented integrated financial services with physical outlets and electronic channels to supplement each other in order to optimize and improve overall service standards. Leveraging the Group's strengths in commercial banking, investment banking, trusts, futures, leasing, funds, insurance and pensions, the Bank offered comprehensive modern financial services to both corporations and individuals, and continued to strengthen its value creation capabilities. CCB has 14,985 business institutions in the world. The Bank has accelerated the internationalization of its operations, setting up overseas institutions in 29 countries and regions and providing cross-region, and multi-currency financial services to customers globally with 24/7 access.

**CCB Creates New Payment Service Trend with Official Release of DragonPay**

Officially launched on November 9 by CCB, DragonPay is a uniform payment brand aiming at creating a financial ecosystem based on internet thinking and centering upon customer experience. As the first ground-breaking payment service portfolio in the banking sector integrating NFC, QR code and face recognition technology, covering all online and offline scenarios, DragonPay came into the limelight immediately since its release.

Based on an integration of all existing functions including online payment, smart phone payment and mobile payment, CCB DragonPay has launched two new products, namely CCB Wallet and QR code Payment, making it the first innovative product enabling QR code payment in the banking sector since the official release of *Regulations on Barcode Payment Business* by People's Bank of China. Integrating eight major functions, namely CCB Wallet, All Card Payment, CCB QR Code, Dragon Card Cloud Quickpass, Flexible Withdrawal, Payment by Friend, AA Payment, Dragon Business Owner, it features more open user experience, more diversified payment method, more enriched payment scenarios and safer payment environment as four major advantages.

**3. Promoting Inclusive Financial Services****Overview of Service Channel Construction**

Category	Up to December 31, 2016	Up to December 31, 2015
Number of online banking customers (10,000)	24,162	21,280
Number of telephone banking customers (10,000)	24,196	20,567
Number of mobile phone banking customers (10,000)	22,321	18,284
Number of self-service banks	27,872	24,694
Number of automatic teller machines (ATM)	97,534	91,500
Number of smart banks	12	12

As the first individual online self-service loan in the banking sector, the minimum amount for Express Loans is as accessible as 1,000 RMB, hence maximizing the coverage of loan applicants while meeting consumption needs in daily life; on the other hand, prudent progress has been made in personal loan for entrepreneurship to meet the needs of individual business owners for financing. Within the year, CCB has granted Express Loan service for over 1.44 million customers at a total amount of RMB 52.9 billion, personal loan for entrepreneurship for 58,600 customers at a total amount of RMB 49.7 billion as well as student loan for nearly 6,000 students in 29 provinces, autonomous regions and municipalities in China at a total amount of RMB 42.36 million.

To contribute to the development of education, CCB is making constant effort in innovation and application of "Internet Plus" financial product series to make life easier for students and faculty. Co-establishing Investment Fund for Innovation and Entrepreneurship in Universities with the Ministry of Education of China, CCB helps to channel social capital into the transfer and commercialization of scientific research achievements made in universities and innovation and entrepreneurship projects launched by university students through effective investment and financing models, hence developing a number of highly competitive innovators and entrepreneurs on campus, supporting entrepreneurship and creating jobs for university students.

CCB stresses the accessibility of financial services for the disadvantaged by further standardizing service signs and facilities of 55 kinds in all branches, including placing signboards for accessible passageway, service hotline, parking space, emergency call button and permission for guide dog at the entrance, implementing

user-friendly facilities such as aid card for the visually-challenged, baby strollers, umbrella stands, eye glasses, cash counters and counterfeit detectors, etc. at our branches, attaching signs for courtesy seats in the waiting area, and opening up courtesy counters for those with special needs. Full accessibility is now guaranteed for basic financial services in all electronic banking channels. By the end of 2016, accessible passageway was made available in 8,164 CCB branches and courtesy counters in 12,964 branches.

#### **Inclusive Financial Services Shine in Gui'an New District, Guizhou**

As the 8<sup>th</sup> new district on the national level, Gui'an New District in Guizhou Province covers 20 townships with a population of 730,000. It is an open economy pilot zone in the interior region and an important pole for economic growth for leapfrog development of Southwest China. Huaxi Branch in Guiyang, Guizhou Province has set up a physical branch and a comprehensive team to serve the residents of Gui'an New District, ensuring the quality of inclusive financial service in this area provided by a professional and flexible team.

In the narrow space for daily operations taking place in what used to be a residential house, our crew of seven young people has been faithful to their commitment of "based in Gui'an and serve Gui'an", persevering in a challenging environment and refusing to be daunted by difficulties, which they call "the plate house spirit". The team has organized "CCB service on the wheel" for over 30 times in villages in Huchao Township, Machang Town and Dangwu Township and public educational campaigns such as "Watch out for counterfeit bills and guard against frauds" and "Anti Money Laundering" for over 40 times, as well as distributing over RMB 900 million in land requisition compensation, making CCB service available at the doorstep indeed.

## **4. Protection of Consumer Rights and Interests and Promoting Financial Education**

With the coordinated planning and guidance by the special committee of the Board of Directors, the protection of consumer rights and interests is on CCB's agenda of corporate culture building and annual business development guidelines. In 2016, Department of Protection of Consumer Rights and Interests was established to guarantee the independent and authoritative status of consumer rights protection, which constitutes a major move in improving the management system for protecting consumer rights and interests.

CCB has been active in educational campaigns such as "Month of Financial Basics Popularization" and "Financial Literacy for All Households", during which over 150,000 staff from more than 14,000 CCB branches participated in approximately 7,000 special events, distributing 6.5 million brochures or flyers, provided on-site service for nearly 3.5 million consumers and posted over 4 million messages on Wechat, Weibo and SMS. The success of these educational campaigns have won positive response from the public and earned CCB the "Award for Excellent Organization" in "Financial Literacy for All Households" in educational campaign month organized by CBRC.

CCB organized many other activities, such as educational campaigns on cracking down illegal fundraising, special action against illegal online transaction of bank cards, 2nd National Internet Security Campaign Week, Ten Thousand Mile Journey for Financial Literacy, and March 15 Special Campaign on Consumer Rights as well as investor education programs including Ten Thousand Mile Journey for Fund Services, Ten Thousand Mile Journey for Precious Metal Services. The success of Ten Thousand Mile Journey for Financial Literacy has won CCB "2016 Achievement Award for Ten Thousand Mile Journey for Financial Literacy in Banking Sector in China".

**Aiming for Premium Quality Customer Care with Sincerity and Responsibility**

In July, a CCB customer Mr. Zhuang presented his Hong Kong and Macau Pass for e-banking service at Shuibao Sub-branch, Xiamen Branch of CCB. After verifying his ID at the counter, it was found that Mr. Zhuang had replaced his pass and the consistency of the two passes had to be verified and the pass number needed to be renewed before his request can be processed. Handling all these procedures would normally be a rather time-consuming process, but Mr. Zhuang was scheduled to leave Xiamen for some urgent matters and the costs for another round trip would be quite high. The sub-branch contacted the branch office immediately, sent an urgency request for retrieval of original ID documents at the opening of the account, and immediately notified the customer once the information retrieval was completed for follow-up service. Mr. Zhuang gave very positive comments on the efficiency of this entire process in CCB.

Effective measures are taken to secure the personal banking information of customers. Operation Guidelines of Personal Banking Customer Information Management of China Construction Bank (Trial) has been formulated to further clarify the principles for use, management procedures and secured access of personal customer information, with the review and approval mechanism built and improved and risk management strengthened for IT outsourcing.

Improvements have also been witnessed in the supervision and management of customer complaint settlement, with consistent service quality monitoring and optimization, renovation and innovation of products and services in order to enhance the quality of customer service. A supervision and management mechanism is now in place to receive and handle complaints and secondary complaints from customers unsatisfied with the handling of their claims. More efforts are put into follow-up and return visits of the outcome of complaint handling, making sure that a response is finalized for every complaint case and aiming to achieve 100% satisfaction. Meanwhile, CCB has been sticking to the business philosophy of “customer-centeredness”, securing our leading position in China’s banking sector in terms of the supervision and evaluation system for customer service quality, which is being built gradually since 2007 and enables us to precisely target our product and service improvement as well as enabling consistent improvement of service quality through constant monitoring of customer service quality. Survey results show that in 2006, the overall satisfaction of CCB’s personal customers remains on the same level as the previous year, 3.3% higher than average in the banking sector.

**Protecting Customers’ Banking Assets**

**Case 1:** In January, Changsha University of TCM Sub-branch, Hunan Branch of CCB foiled an attempted criminal case of fraudulent use of identity. The criminal claimed to be a customer reporting the loss of password and requesting cash withdrawal. The bank teller found him suspicious and contacted the owner of the account, Zeng, and sought assistance from the police, who eventually detained the criminal.

**Case 2:** In March, an elderly man almost in his 70s requested a bank transfer at the counter of Xiongzhou Road Sub-branch, Xiong County Branch of Hebei Province. The duty manager became alerted as the elderly man told him that the money was to be transferred to a stranger, and tactfully started a conversation. Knowing that the man was being persuaded to pay an immediately refundable amount of RMB 10,000 for a free gift of home appliance, the duty manager patiently explained for one hour, finally convincing the man that the entire matter was an attempted fraud, and possible economic loss was eventually avoided.

**Case 3:** In August, a panicking customer was received at Daguang Road Sub-branch, Jiangsu Branch of CCB, claiming that he had received an SMS notice that an amount was deducted from his bank account together with a verification code, followed by a telephone call informing him that he had spent over RMB 20,000 on an online shopping website. As the customer explained that the order did not exist, the caller inquired him of the verification code under the pretext of refund. The customer was about to disclose his verification code when he was stopped by our staff just in time. The teller was informed of what happened and assisted the customer to check the transaction details, concluding that it was a fraud attempt, where the swindler deciphered the account password based on leaked customer information and transferred the balance from the savings account into the margin account, creating a falsified impression of outbound transfer in an attempt to defraud. The teller then promptly helped the customer to transfer the amount back to his savings account, and was thanked for quick response and readiness to help.

## (2) A Bank that Promotes Livelihoods

### 1. Serving the “Three Rurals”

In addition to releasing Opinions on Guiding the “Three Rurals” (agriculture, rural area and farmers) Marketing, CCB leverages on the existing competitiveness in infrastructure and launched numerous innovative financial products including New Countryside Loan, Urbanization Loan, PPP Model Loan Series, Loan for Government-Purchased Services, etc., providing stronger support for rural infrastructure and public services. Under the precondition of legitimacy and compliance, CCB explores into new collateral models with agricultural machinery, means of transportation, income right of contracted farmland, etc. as subject matters, and has innovatively designed contracted farmland managing right mortgage and rural collective construction land use right mortgage. CCB has strengthened cooperation with agriculture-related financing assurance and insurance institutions, seeking to construct a multi-layer credit guarantee system.

As of December 31, 2016, agriculture-related loans amounted to RMB 1,693,968 million and loans to new countryside construction were RMB 56,838 million. CCB has been actively engaged innovating supportive loans for the agricultural sector and gradually improved procedures for such loans. A total of RMB 6.6 billion in supportive loan for agricultural sector has been granted for nearly 24,000 rural households throughout the year.

#### **For the Breadbasket of Northern China**

Heilongjiang Province is one of the key regions in ensuring food security in China. In this breadbasket of Northern China, the availability and affordability of financing in rural area stand out in particular. Due to imperfections in rural financial system and limited diversity of financial products, severe shortage is observed in the scale and total supply of credit granted by financial institutions such as rural credit cooperatives and local commercial banks.

To meet the needs for industrialized agriculture including scaled-up farming and animal husbandry and agri-product processing, Heilongjiang Branch of CCB has defined a “Three Rurals” business development model featuring “one chain and two wings” based on the local characteristics of Heilongjiang Province of large-scale agricultural production. “One chain” refers to credit support for the entire industrial chain integrating planting, procurement, storage, processing and distribution of agricultural products with agricultural industrial chain as the backbone and industrialized operation of agriculture as the center. “Two wings” refer to supporting the development of Heilongjiang reclamation area centered upon BeiDaHuang Farms & Land Reclamation Group with comprehensive financial services; on the other hand, it includes credit support for new rural business entities in the province, centering upon financial products with rural land management right as collateral for credit, aiming at promoting the development of new rural business entities.

## 2. Supporting Small and Micro Enterprises

### Overview of Support for Small and Micro Enterprises

Project Category	Up to December 31, 2016	Up to December 31, 2015	Up to December 31, 2014
Number of small and micro enterprise loan customers (10,000)	30.89	25.19	24.21
Loan balance for small and micro enterprises (RMB 100 million)	14,418.92	12,778.79	11,429.28

Note: Statistical calculation based on the new categorization criteria for enterprises by four ministries (commissions) (including individual business owners and small/micro enterprise owners)

CCB sticks to the strategic commitment to serving small and micro enterprises. By innovating service models, optimizing business procedures and improving service channels, we constantly build our financial service capacity for small and micro enterprises, making financial resources available for their ever-growing dynamism in real economy.

In 2016, CCB has identified serving small and micro enterprises as a key area in boosting real economy and contributing to innovation and entrepreneurship. Through strengthening the application of big data and internet technology in precisely meeting the financing needs of small and micro enterprises and promoting technology-enabled finance and big data products such as “seven loan plans and one overdraft plan”, CCB has been exploring into building an internet financial service ecosystem for small and micro enterprises so as to provide more convenient and efficient services while expanding the availability of customer services. Our brand of “small enterprise, ambitious business” has earned much acknowledgement and recognition from the public.

#### Cases of Support for Small and Micro Enterprises

**Case 1:** A national-level high-tech enterprise for the R&D and production of consumables of ultra-high cleanliness, with multiple innovations having passed tests by competent authorities, this company based in Guangdong is now facing a challenge, “Our company is dedicated to R&D of consumables of ultra-high cleanliness and our most valuable asset is these sheets—our patent certificates, whose value goes unrecognized by all banks. Worse still, given the current economic situation, it would be unrealistic to expect a bank loan without real property as collateral.” Mr. Zhang, chair of the board of directors, expressed with a mixed feeling as orders flooded in. In this context, CCB Guangdong Branch has tailored special credit products for small and micro high-tech enterprises featuring light asset and high growth, i.e. patent right pledge loan based on assessment of invention patents of the enterprise’s products. This has gradually ushered the company onto a fast track of development. “We have been in contact with many banks, and CCB is the only one recognizing the value of these sheets!” These remarks by the chair of the board of directors have represented the feelings of numerous small and micro high-tech enterprises as customers of CCB.

**Case 2:** An IT company in Fujian specializing in R&D of digital security technologies, products and application software owns five patents. During the past two years, tremendous market potential is expected for the patented technologies and services owned by the company as the need for security and timeliness for information and communication in local residential communities; while the company is challenged by shortage of research funds at the same time. Knowing that “Quick Loan for Small and Micro Enterprises” offered by CCB may use the existing retrievable information of the company without further application files, while allowing whole-process online self-service, the owner of the company pledged the financial assets in CCB under his personal account as he applied for the “Quick Loan for Small and Micro Enterprises”, of which all processes of approval, contract signing, pledge and payment were completed within a matter of five minutes. The customer exclaimed, “This is utterly efficient! Surely the market potential of this product is promising.”

### 3. Supporting Improvements in Housing Conditions

#### Overview of Support for Improvement in Housing Conditions

Project Category	Up to December 31, 2016	Up to December 31, 2015	Up to December 31, 2014
Balance of personal housing loans (RMB 100 million)	35,856.44	27,738.95	22,538.15
Balance of personal housing loans from provident fund (RMB 100 million)	18,534.89	15,104.23	11,833.33
Balance of loans for social housing development (RMB 100 million)	355.02	446.98	709.48

CCB actively implements the country's macro regulation and control policies, identifying support of residents' reasonable housing needs as a key area, constantly optimizing operational procedures and enhancing service quality. Throughout the year, CCB has granted commercial personal housing loan for nearly 2.53 million customers and housing provident fund loan for nearly 1.4 million customers, while providing RMB 9.796 billion for personal social housing loan for 34,600 low-income families.

In response to the central government's requirement for pilot projects of social housing construction project with the support of provident fund, CCB is strongly involved in provident housing fund loan services. On the basis of controllable risk and sustainable business operations, CCB takes initiative in supporting social housing construction including affordable housing, shanty area rebuilding and public rental housing. By the end of 2016, a total loan of RMB 52.733 billion was granted for social housing supported by provident housing fund.

### 4. Pension-Related Financial Services

With "faithful to entrusted mission, operating in the service of pension" as its business philosophy, CCB Pension Management Co., Ltd. provided one-stop comprehensive pension-related financial services based on its qualifications as enterprise annuity trustee, account manager and investment manager. Qualified for releasing pension-related financial products, CCB Pension Management has developed closed-end pension products, floating-rate and fixed-income open-ended products and group pension products, forming a comparatively well-structured portfolio system to meet customers' need of value retention and increment of funds. The company provides support for strengthening the first pillar of China's pension system with innovative products as well as investment and credit models. Meanwhile, the needs for old-age pension of rural residents have never been neglected by the company, which has launched suitable products to make up for the absence of commercial pension-related financial services in rural China.

## (3) A Low-Carbon and Environmentally Friendly Bank

### 1. Supporting Green Credit

## Overview of Green Credit

Project Category	Up to December 31, 2016	Up to December 31, 2015	Up to December 31, 2014
Balance of green credit (RMB 100 million)	8,892.21	7,335.63	4,870.77
Emission reduction of standard coal equivalent (10,000 tons)	2,633.15	2,285.24	1,969.58
Emission reduction of carbon dioxide equivalent (10,000 tons)	5,958.84	5,298.74	4,653.39
Emission reduction of COD (10,000 tons)	20.29	15.38	14.23
Emission reduction of ammonia nitrogen (10,000 tons)	2.39	1.85	1.33
Emission reduction of sulfur dioxide (10,000 tons)	18.86	12.39	13.08
Emission reduction of NOx (10,000 tons)	3.49	1.70	1.62
Reduction of water consumption (10,000 tons)	103.88	90.32	89.91

*Green Credit Development Strategy of China Construction Bank* has been developed and approved by the board of directors. The Strategy includes 4 guiding concepts, 2 strategic goals, 15 specific tasks and 10 safeguard measures. CCB has issued Green Credit Implementation Scheme and Opinions on the Guidance of Business Development, built green credit information system, continued with green credit evaluation management and integrated green credit into the KPI matrix.

### Green Credit Development Strategy of China Construction Bank

Guided by the principle of "awareness generation, capacity building, innovation driven and responsibility fulfillment", CCB green credit accelerates business development in eco-friendly fields, prevents environmental and social risks and enhances awareness and performance of social responsibility, known as the three major missions.

--Awareness generation: bear in mind the concept of green credit development, identify the development of green credit as a strong guarantee for sustainable development over the long term, constantly optimize asset structure and build up risk withstanding capacity.

--Capacity building: enhance capacity of business operations and management, improve the prospective insight and effectiveness in risk management, adapt to the bank's need of green credit development.

--Innovation driven: remain close to the market, broaden the mindset, take more proactive steps in product and service innovation, lead the business development of green credit.

--Responsibility fulfillment: promote low-carbon operations throughout the entire CCB, create a friendly working environment, improve training for professionals and fulfill CCB's social responsibility and duties dynamically and effectively.

Short-term goal: build a safeguard system for green credit development, develop the awareness of environmental and social risk control throughout CCB, strive to undergo the shift from a traditional business philosophy to a green business philosophy within 2 years, gradually increase the contribution of green credit to the business profitability of CCB.

Long-term goal: integrate economic benefit, social benefit and ecological benefit and seek evolution and transformation into a green bank.

CCB puts the concept of green development into action, identifying nine areas to firmly implement the idea of “green development” by promoting and supporting the nine major areas of clean energy, clean transport, energy conservation and emission reduction, services related to energy conservation and environmental protection, resource conservation and recycling, eco-protection and climate change adaptation, pollution prevention and control, overseas projects complying with international practice or international standard, construction of energy-saving and low-carbon industrial parks. More proactive steps have been taken in granting green credit and the percentage of green credit services has been gradually increasing throughout CCB. In addition, credit extension is strictly controlled for customers and projects violating environmental laws and regulations, unsuited for local plan for environmental protection, with outdated industrial capacity or incurring high environmental and social risks.

**CCB Guangxi Branch Supports Nakao River Project on Zhupai River, Nanning**

Nakao River Basin reconstruction project on the upstream of Zhupai River in Nanning is the first PPP construction project (integrating governmental and social capital) in Guangxi, ranking among the first batch of key projects applying for national PPP demo project. CCB is the exclusive supporting bank of this project. Now, a major transformation is seen on Nakao River along the botanical garden on the upstream of Zhupai River, where the view along the riverbank is refreshing and pleasant, and discharge of wastewater has been curbed from what used to be a severely polluted river giving off a foul smell. This project has integrated river basin management and the concept of building a sponge city, functioning as a sponge that prevents waterlogging besides meeting practical needs of the residents, which is much more than capacity expansion of pipelines.

## 2. Expanding E-banking Business

CCB focuses on integrating e-banking services with environmental protection, strengthening channel building of e-banking, constantly diversifying e-banking products and services, reducing cost for customers and economizing on social resources, while reducing negative environmental impact. Up to the end of 2016, there have been 237 million personal users and 4.86 million corporate users of online banking, 223 million users of mobile phone banking and 36.23 million users of Wechat banking. The widely adopted mobile phone banking and Wechat banking have effectively met the customers' need of access to banking services via their mobile devices anywhere at any time.

In 2016, online AI customer service SmartWei has served over 300 million users. Since its first launch in 2013 as part of Wechat banking service, SmartWei has witnessed constant broadening of service channels which aims at making the service ubiquitous. Now, users are granted access to 7×24 professional and efficient service inquiry and chatting service with zero waiting time via online bank, CCB official website, Wechat, SMS, mobile app, EasyForex, etc.

## 3. Low Carbon Operations

CCB is much aware of global climate change and makes every effort to reduce its own environmental impact. Proactive steps have been taken in terms of low-carbon operations; energy consumption and carbon emission are reduced in daily business management by cutting business travels, encouraging staff to replace on-site meetings with videoconferencing and controlling the indoor temperature in offices.

Acting in response to the central government's requirements and in accordance to relevant laws and regulations, CCB endeavored to promote the application of mature technologies in reducing energy consumption and carbon emission. The *Notice on Ten Measures to Save Energy in Logistics Work in CCB Head Office* helped to lower energy consumption, strengthen implementation and supervision of energy

reduction, and urge individuals to shoulder the responsibilities. Specifically, Yangqiao Datacenter was equipped with weather compensation utilities for automatic temperature control of the heating system; it aimed to prevent indoor temperature from going too high and hence reduce energy waste. A few experiments were carried out to increase the ambient temperature of the UPS computer room inside the Yangqiao Datacenter from 22 to 25 degrees Centigrade. In addition, CCB Head Office continued to replace compact fluorescent lamps with LED lamps, reducing energy consumption in the office building. Furthermore energy conservation and water saving utilities are installed in office area, and paperless office work and double-sided printing are promoted. Throughout the year, a total of 6,016.39 tons of transaction documents and vouchers have been printed. Employees were also encouraged to save energy, opt for eco-friendly means of transportation and live a low-carbon life.

**Notice on Taking Ten Measures in CCB Head Office to Save Cost and Energy in Logistic Work**

**Energy Conservation and Emission Reduction:** In group activities, the use of cars should be arranged with one accord for the coordination of shuttle service, and CCB advocates car-sharing to avoid car running without passengers. During the waiting that lasts for over 5min, engine of cars should be turned off to cut down fuel consumption and automobile exhaust.

**Electricity Conservation:** Energy-efficient lighting is promoted and CCB will install power saving fluorescent lamps in batches. Lights and computers should be turned off after working hours, and the consumption of office equipment in standby including computers, printers and copiers should be reduced, and CCB will also intensify relevant inspection. During the holidays, power of the electrical outlet should be turned off. Property management staff should check the electric equipment twice a week, and should record and notify CCB of the cases of waste of electricity and lack of standardization in power consumption management.

**Paper Conservation:** CCB advocates paperless office work by making full use of OA system and intranet, reduction of paper-printed materials, as well as paper-files control. All must be double-side printed (or photocopied), exceptional requirement excluded. Waste paper is recycled by types and single-printed (or photocopied) paper should be re-used except for confidential content.

**Water Conservation:** CCB emphasizes the daily maintenance of water equipment, water-saving taps and sanitary wares are to be changed by batch to avoiding water loss. Barrel water for office should be replaced after drinking up before the expired date to avoid the waste of "Less than half-barrel-water".

**Waste Reduction:** Food and dish should be supplied in a scientific way to reduce any leftovers. Different meal times should be tailor-supplied scientifically as well. "Clear your plate" Campaign is pro-actively promoted to remind staff of food-saving by less food in once and more times to get. "Clear plate" access is set up to collect the clear plate after meal to reward the good behavior. Business meal should be simplified and controlled on staff attendance.

**Overview of Greenhouse Gas Emission at Head Office**

	2016	2015	2014
Natural gas consumption (10,000 cubic meters)	10.33	9.09	7.6
Diesel consumption (tons)	97.69	97.77	127.49
<b>Category I direct greenhouse gas total emission (tons of carbon dioxide)</b>	<b>530.59</b>	<b>503.96</b>	<b>565.34</b>
Consumption of procured power (MWh)	113,779.08	114,071.01	114,495.73
<b>Category II energy indirect greenhouse gas total emission (tons of carbon dioxide)</b>	<b>68,722.56</b>	<b>68,898.89</b>	<b>69,155.40</b>

### Overview of Greenhouse Gas Emission at Beijing Branch

	2016	2015
General bituminous coal consumption (tons)	1,750	1,450
Natural gas consumption (10,000 cubic meters)	34.33	36.56
Diesel consumption (tons)	0	1.67
LPG consumption (tons)	11.25	17.69
<b>Category I direct greenhouse gas total emission (tons of carbon dioxide)</b>	<b>3,569.60</b>	<b>3,162.81</b>
Consumption of procured power (MWh)	61,419.65	59,453.15
<b>Category II energy indirect greenhouse gas total emission (tons of carbon dioxide)</b>	<b>37,097.47</b>	<b>35,909.70</b>

Note: 1. As the scale of operation of Head Office includes the background datacenter used throughout the entire CCB system, many pieces of equipment are in non-stop operation 24 hours a day to ensure uninterrupted financial service across the world. This explains the high energy consumption at the Head Office.

2. Calculations are made based on *Guidance on Calculation and Report of Carbon Dioxide from Enterprises in Beijing* released by Beijing Development and Reform Commission, and results have been verified by related professional agencies.

3. Due to voluminous statistical work for over 10,000 branch offices, the data disclosed in this report are only data from CCB Head Office and Beijing Branch; the scope of disclosure will gradually expand to the entire group in the future.

### Overview of Resources Used at Head Office

Category	2016
Natural gas (10,000 cubic meters)	10.33
Gasoline (tons)	101.78
Diesel (tons)	97.69
Procured power (MWh)	113,779.08
Procured heating (MKJ)	20,729
Water consumption (tons)	246,859
Including: Utility water (tons)	244,944
Drinking water (tons)	1,915
Office paper (tons)	35.83

Note: 1. Based on analysis of significance, water consumption data include only utility water and drinking water, and office paper data includes only A3 and A4 printing sheets which are used in larger quantities.

2. Due to voluminous statistical work for over 10,000 branch offices, the data disclosed in this report are only data from CCB Head Office; the scope of disclosure will gradually expand to the entire group in the future.

## 4. Waste Treatment

### Overview of Waste at CCB Head Office

Category	2016
Disposed electronic products (tons)	21.67
Including: computer (mainframe)	10.76
Display screen	7.79
Laptop	1.21
Printer	1.79
Server	0.12
Disposed office supplies (tons)	0.29
Disposed means of transportation (tons)	0
Disposed toner cartridge and ink box	387
Disposed battery (tons)	0.14

Note: 1. Based on analysis of significance, disposed office supplies include only roller ball pens, paper clips and staple pins which are used in larger quantities; disposed means of transportation include only scrapped vehicles; disposed battery includes only dry batteries which are used in larger quantities.  
2. Due to voluminous statistical work for over 10,000 branch offices, the data disclosed in this report are only data from CCB Head Office; the scope of disclosure will gradually expand to the entire group in the future.

CCB is fully aware of the environmental impacts of its operations and has implemented rigorous cost control measures, encouraging staff to economize on office supplies, batteries and electronic goods. The disposal of scrapped electronic equipment is handled by professional operators appointed by environmental protection authorities with qualification in recycling scrapped electronic appliances, ensuring safety and environmental friendliness, effectively in compliance with green operation requirements. The partner company then categorizes, dismantles, cleans and tests the recycled appliances, and components meeting the requirements for reuse are put into secondary use as spare parts or components, hence extending the actual service cycle of electronic appliances concerned and reducing the negative environmental impact of electronic goods manufacturing.

## (4) A Bank for Sustainable Development

### 1. Maintaining Operational Continuity

Centering upon the overall development strategy, CCB has further strengthened comprehensive risk management in which the board of directors, the board of supervisors, senior executives and staff are jointly engaged. Relying on team building, system tools, risk culture and comprehensive risk accountability, CCB effectively identifies, assesses, measures, monitors, controls and reports various types of risks in all institutions, businesses and operation processes, ensuring stability of asset quality and basic controllability of all types of risk. A management system and working mechanism featuring consistency throughout the bank, strong cohesion, quick response and effective solution have been established, resulting in visible effect in business continuity management and securing the leadership position in the banking sector. Under the precondition of security, stability and efficiency in production system

operation, CCB is steadily pressing ahead with “two locations and three centers” construction with Nanhu and Daoxianghu at the core as well as new-generation system construction.

CCB has established a business continuity securing mechanism which guarantees the security and stability of network and system running, together with an emergency management system, which enables rapid recovery in the case of sudden operative emergency event. Throughout the year, 1,640 IT-related emergency response plans have been developed and 2,940 technical emergency response drills organized, including 2,592 local high availability drills and 348 disaster recovery drills.

## 2. Protecting Interests of Employees

### Employee Information by December 31, 2016

Category	Number of Staff	Percentage
Total number of staff (Plus 5,093 labor dispatch staff)	362,482	100.00%
Staff of ethnic minorities	19,433	5.36%
<b>By gender</b>		
Male staff	166,241	45.86%
Female staff	196,241	54.14%
<b>By age group</b>		
Aged below 30	97,382	26.86%
Aged 31-40	80,514	22.21%
Aged 41-50	139,370	38.45%
Aged 51 -59	45,044	12.43%
Aged over 60	172	0.05%
<b>By region</b>		
Yangtze River Delta	55,143	15.21%
Pearl River Delta	45,437	12.53%
Bohai Sea Rim Area	59,710	16.47%
Central China	81,008	22.35%
West China	68,530	18.91%
Northeast China	36,685	10.12%
Head Office	15,116	4.17%
Overseas	853	0.24%

According to relevant provisions in Labor Law of the People’s Republic of China and Labor Contract Law of the People’s Republic of China, CCB has signed labor contracts with all on-the-job staff of contractual employment. In terms of employment management, CCB has formulated internal regulations including Measures of Labor Contract Management, Regulations on Leave and Vacation for Employees, Regulations on Management of Termination of Employment Contract as well as detailed guidelines for their implementation to protect labor rights of employees according to the law. CCB covers basic social insurance for employees including basic pension plan, basic medical insurance, work-related injury insurance and maternal insurance based on legal provisions, while providing bonus package

including housing fund, enterprise annuity, supplementary medical insurance, etc. to build a stronger safety net for employees. Besides, job performance and remuneration management have their roles consolidated in motivating or disciplining employees, with more opportunities for pay rise offered to grass-root level offices, front-line business operation and positions directly generating value. Level of intensive management of performance and remuneration is constantly enhanced, and strict measures have been taken to eliminate child labor and forced labor.

Staff education and training has been progressing year on year according to schedule, with the issuance of *Opinions on CCB Education and Training in 2016*. Throughout the year, CCB has launched 28,215 sessions of on-site training with a total attendance of 1.581 million, with each employee receiving 7.8 days of training, incurring a total expenditure of RMB 725 million. The total attendance in online training reached 8 million, equivalent to 1.33 million training man-days.

### Overview of CCB Staff Training

	2016	2015	2014
<b>On-site Training</b>			
Bank level for Class I branches and department level for Head Office (number of attendance)	964	1,123	2,523
Bank level for Class II branches, department level for Class I branches and division level for Head Office (number of attendance)	29,413	32,457	42,034
Business manager and below (number of attendance)	1,550,351	1,638,669	1,850,816
<b>Online Training</b>			
Bank level for Class I branches and department level for Head Office (number of attendees)	384	401	348
Bank level for Class II branches, department level for Class I branches and division level for Head Office (number of attendees)	10,112	9,674	7,983
Business manager and below (number of attendees)	337,127	341,661	318,560

Workers' Assembly in various forms has been established on all levels of branches, which allows staff to participate in business operations. Regulations and measures concerning personal interests of workers are reviewed and discussed during the Assembly; representatives may contribute their insights and vocalize their opinions in various areas such as business operation and management, HR management, remuneration, bonus package and employee care, etc. Overall percentage of reply by functional departments at the Head Office is 100%.

"Care Project" operates on a consistent basis, aiming at providing special relief fund for employees struck by major diseases. Head-office-level relief is offered for branches severely damaged in disaster-stricken areas such as floods due to extreme weather. Trade unions of all levels conduct home visits to front-line staff, staff from financially disadvantaged households and model staff, raising RMB 58.1610 million in special care fund. RMB 38.6082 million from staff mutual fund was granted to employees as relief fund. Besides, cultural and sports events were organized for staff to create an atmosphere of positive mentality in work and caring for health in life. Staff churn rate remained low in 2016.

**Overview of Staff Churn Rate**

Category	2016	2015
By Age group		
Aged under 25 (%)	5.0	4.71
Aged 26-35 (%)	4.3	4.12
Aged 36-45 (%)	1.1	1.19
Aged 46-54 (%)	0.4	0.44
Aged over 55 (%)	0	0.12
By Region		
Yangtze River Delta (%)	4.0	3.59
Pearl River Delta (%)	3.1	3.64
Bohai Sea Rim Area (%)	1.4	1.16
Central Regions (%)	1.7	1.40
West Regions (%)	1.7	2.06
Northeast Regions (%)	0.8	0.84
Head Office (%)	6.1	6.12
Overseas (%)	0	0

Note: CCB Head Office includes Headquarter, Credit Card Center, Customer Service Center, Operation Center under Direct Management of CCB and Training Center.

CCB cares about working environmental safety and vocational safety for staff, with ensuring personal safety of staff as an important goal, which deserves much attention. "Month for Safety Education" was organized to enhance employees' awareness for safety and security; "Creating a Safe CCB" campaign has been progressing at a deeper level with safe production inspection and removal of vocational safety hazards as key actions. Anti-terrorism, violent crime prevention, fire and safety incident drills for emergency response were launched and staff awareness was enhanced for disaster prevention and reduction in terms of flood, earthquake, hurricane and tidal water. Notice on Conscientiously Strengthening Fire Safety Management issued by CBRC was forwarded throughout CCB, requiring for effective measures for fire safety management. Notice on Strengthening Personal Safety Protection for Overseas Employees was published as safety alert in the aftermath of safety incidents involving Chinese nationals in Brazil and Australia to better secure the personal safety of overseas staff.

**Overview of Work-related Injury**

Category	2016	2015
Number of deaths in service (person)	4	10
Death-in-service rate (%)	0.001	0.003
Workday loss due to work-related injury (day)	13,573	32,428

**3. Commitment to Compliant Operations**

CCB has been constantly optimizing the internal control and compliance mechanism featuring top-down management, independence, effectiveness and clearly defined responsibility, strengthening the construction of internal control system, service procedures and standardization, and further arousing the responsibility, bottom line and "red line" awareness of executives and employees. Progress has been made in sorting out rules and regulations and in standardization of internal control, with internal control standards formulated for personal credit, personal savings, channel and business operation, settlement and cash management, wealth management and private banking, etc.

*Notice on Rigorous Compliance with Requirements for Anti-Money-Laundering*

and Anti-Terrorism-Funding in Customer Access, Measures for Management of CCB Self-Assessment of Money-Laundering Risk and Measures for Management of Freezing Assets Related to Terrorist Activities have been formulated, clarifying requirements for compliance in anti-money-laundering and anti-terrorism-funding in customer access, designing a well-structured self-assessment indicator system and working methods for money-laundering risk, establishing working procedures for freezing terrorism-related assets and standardizing the business operations throughout CCB. Six training sessions on anti-money-laundering have been organized by CCB on the entire bank level.

CCB has published *Measures for Dealing with Staff Violating Rules and Regulation*, *Notice on Inspection for Staff Behaviors Violating Regulations or Disciplines*, *Notice on Deepening Self-Inspection and Rectification for Prevention of Tunneling*, in which disciplinary and punitive measures for staff corruption are designed in order to prevent corruption and remove potential risks. Internal and external agencies or personnel are able to make reports or charges against CCB-related institutions and staff via letters, online report, email, facsimile, telephone or visit.

CCB attaches great importance to the application and protection of its intellectual property rights (IPR), focusing on the creation, use, protection and management of IPR. According to relevant provisions in the measures of IPR management of CCB, IPR applications for patents and trademarks are submitted in a timely manner to safeguard legitimate rights and interests concerning innovation achievements of CCB. Meanwhile, with respect to the intellectual property rights of others, CCB undertook measures to prevent risks of IPR infringements during the course of business development and management. No major cases of intellectual property right infringement were reported during the year. CCB has formulated Measures for Advertising Management of CCB, providing requirements for the production and release of advertisements and IPR protection.

#### 4. Investor Returns

CCB attaches much importance to the interests of shareholders and treat all shareholders with equality. In 2016, CCB has further strengthened communication with investors, illustrating its development strategies and business performance as well as listening to feedback and suggestions from investors through regular results briefing and road show (annual, mid-term and quarterly), open day, major investors' forum, company visits and meetings, investor relations column on CCB official website, hotline and email. These efforts have been well received by the market and the general public.

Up to the end of report period, CCB has a total of 426,488 shareholders, including 47,926 H shareholders and 378,562 A shareholders. According to the resolution of 2015 shareholders' meeting convened on June 17, 2016, a dividend of RMB 0.274 (tax included) per share was paid to all shareholders registered by June 29, 2016, totaling at approximately RMB 68.503 billion.

In 2016, the social contribution of CCB per share registered at RMB 2.73, a year-on-year decrease of RMB 0.22.

Note: formula for calculation: social contribution per share=earnings per share + value added per share

Value added per share = (tax paid within the year + amount paid in staff salary + loan interests paid to creditors + donations - other social cost incurred by environmental pollution, etc.) ÷ shares

In which the indicator "other social cost incurred by environmental pollution, etc." was zero as no major environmental pollution incidents happened in CCB in 2016.

*For detailed financial information of CCB, please refer to 2016 Annual Report of China Construction Bank released in the meantime.*

## 5. Supplier Management

### Overview of Supplier Management

Category	Up to December 31, 2016	Up to December 31, 2015	Up to December 31, 2014
Number of suppliers in Yangtze River Delta	388	352	292
Number of suppliers in Pearl River Delta	230	200	181
Number of suppliers in Bohai Sea Rim Area	1,393	1,231	1,137
Number of suppliers in Central China	62	52	47
Number of suppliers in West China	36	33	26
Number of suppliers in Northeast China	29	28	21
Percentage of procurement expenditure from local suppliers (%)	99.49	99.28	99.9
Procurement contract performance rate (%)	100	100	100
Participation rate of external specialists (%)	9.18	3.96	12.6
CSR training for suppliers (including meetings and business-related workshops) (number of sessions)	28	27	23

Note: All data concerning procurement contract performance rate, participation rate of external specialists and number of CSR training sessions for suppliers (including meetings and business-related workshops) are only based on the data from CCB headquarter.

By the end of 2016, CCB had a total of 2,276 potential headquarter-level suppliers, among which 462 supplied CCB with products and services in the same year, incurring approximately RMB 4.142 billion in payment to suppliers.

CCB has revised normative documents including *CCB Guidelines for Suppliers Management*, with stricter control over items for centralized procurement. Establishing the system of procurement decision-making committee, collective decision-making in procurement items has been put in place. More efforts are made in survey and inspection of supplying market and suppliers; in particular, market survey is conducted for 29 types of procured goods including banking and cash equipment so as to prevent risks from the source. Monitoring of external negative messages is strengthened, especially negative messages concerning environmental and social risks. The concept of green procurement is implemented to encourage suppliers to produce and supply green, eco-friendly and energy-saving products, such as stricter requirements for environmental friendliness in the reexamination of office furniture for all CCB institutions and other items. Representatives of 142 suppliers were invited to the suppliers' meeting for in-depth communication and discussion concerning the effective fulfillment of environmental and social responsibility in the procurement relations.

## 6. Targeted Poverty Alleviation

CCB has been engaged in targeted financial poverty alleviation with down-to-earth actions, mapping out work plan for targeted financial poverty alleviation during the 13<sup>th</sup> 5-year plan period, 2016 work plan for targeted financial poverty alleviation and work plan for fixed-point poverty alleviation on head office level. Work meetings on poverty alleviation have been convened throughout the bank with steady steps in the organization and motivation of financial poverty alleviation.

Favorable treatment is expanded for poverty-stricken regions in terms of credit

resources and pricing strategies. CCB provides support for capital needs arising from poverty alleviation, follow the requirement of the central government to reduce or cancel financial service fees for poverty-stricken regions, and offers more effective favorable treatment for pricing policies for deposit and loan services while making bigger reductions and exemptions of intermediary services for poverty-stricken regions.

Up to the end of 2016, the loan balance for targeted poverty alleviation amounted to RMB 94.824 billion, an increase of RMB 17.324 billion compared to the beginning of the year at an increase rate of 22.35%. By providing credit support to enterprises and individuals in financially disadvantaged areas, the registration in employment and income increase by the financially disadvantaged population has increased 86,300. A large registered population struggling in poverty have benefited from credit-supported projects including farmland irrigation, eco-environmental renovation, transportation infrastructure and school building.

#### **CCB's Innovations in Financial Poverty Alleviation**

★ Innovative products such as governmentally purchased service loans, new rural loans, urbanization loans, PPP serial loans, etc. to offer more financial support for infrastructure and public services in poverty-stricken regions;

★ As an innovative special service, "Agriculture Aid loan" for small and micro companies provide credit support for impoverished farmers, specialized farmers' cooperatives or agriculture-related small and micro companies. The innovative business model of "aided guarantee loan" has enhanced the availability of loans in poverty-stricken regions;

★ With personal agriculture aid loan as the platform, innovative products focus on supporting small-amount credit for poverty alleviation for farming households to be granted to financially challenged farming households. Based on the transformation and development of CCB, comprehensive services including credit, wealth management, bonds, funds, trust and financial leasing for key projects;

★ Innovative poverty alleviation model leveraging on e-commerce platform known as BuyCCB.com helps marketing products from poverty-stricken regions, creating jobs for the impoverished population and increasing the income of impoverished households, hence contributing to poverty alleviation and wealth creation;

★ Through establishing sub-branches and self-service banks as well as deploying equipment in poverty-stricken regions, CCB is enthusiastic about expanding its functions and service network. "Cash withdrawal offices for farmers' convenience" have been set in cooperation with trading cooperatives and tobacco retailers in poverty-stricken townships and towns where financial services are hardly available.

In 2016, CCB budgeted RMB 42.9 million for fixed-point poverty alleviation undertaken by the entire Bank, which was the first time that annual budget management was implemented for donation to fixed-point poverty alleviation on the branch level, which allows CCB branches to independently approve and arrange the donation funds within the budget, hence effectively enhancing the timeliness of implementing poverty alleviation projects. Donation projects for poverty alleviation mainly include road reinforcing and repairs, renovation of dilapidated houses and construction of school buildings, water supply and drainage systems, lighting projects and environment improvement for villages, construction of venues for art and sports activities and senior citizen centers, relief for impoverished households and purchase of production equipment. Innovation is also seen in resource integration, focusing on fixed-point poverty alleviation in long-term philanthropy projects of CCB. For instance, villages included in fixed-point poverty alleviation plan receive more support in the implementation of long-term key philanthropy projects of CCB brand including CCB Health Express for Mothers, Growth Plan for senior high students from financially disadvantaged families, financial aid plan for impoverished model hero mothers, financial support for Century-Old Vocational School in Sanya and training for Hope School teachers.

### **CCB: 28 Years of Commitment in Poverty Alleviation in Ankang**

In 1988, in response to the central government's call for poverty alleviation, CCB has taken the initiative in fixed-point poverty alleviation, partnering with Ankang in Shaanxi Province. For the past 28 years, CCB has been consistent in fulfilling various requirements of the central government in poverty alleviation, with "poverty alleviation with genuine actions, offering help to the truly poverty-stricken" as the motto as it sent out a total of 87 officials for fixed-point poverty alleviation. From building factories to helping companies in marketing and distribution, from road repairs to environmental improvement in villages, from helping villagers to develop production to enhancing their livelihood...generation after generation of CCB staff have toiled with sweat and dedicated the prime years of life in Ankang. Now, in the mountains of Qinling and Daba, along the banks of River Han, CCB has faithfully remained on this beautiful yet poverty-stricken land. The name appears on the signboards of hope primary schools, is literally carved on the transportation hubs through Qinling Mountain and accompanies the residents in the mountainous region on their way towards a better life free from poverty. The heart-felt gratitude of local people and government is a manifestation of the social responsibility and duty of a major state-owned bank.

## **7. Staff Volunteers**

Many CCB staff are enthusiastic about philanthropy and are actively engaged in volunteerism. From young employees at the beginning of their career to veterans working for decades, even retired senior executives, they have faithfully fulfilled the core values of CCB, writing chapters of real and moving stories in the beautiful scroll of CCB's passion for philanthropy, building up favorable reputation and positive image for CCB wherever they serve. In the philanthropy awareness campaign themed "CCB Engagement in Philanthropy, Join Us and Shine", over 420 impressive stories of philanthropy activities undertaken by CCB staff were collected.

**Liu Wenqian from CCB Guizhou** has been taking care of her daughter with cerebral palsy for the past 16 years. With the help of CCB and social workers, her paralyzed daughter managed to stand up with persevering rehabilitation efforts. Meanwhile, Liu Wenqian made a proposal for creating "Rehabilitation Home for People with Disability", which resulted in the establishment of the first community rehabilitation center for people with disability in Guizhou Province helping nearly 60 people with similar physical challenge in their rehabilitation, and she herself became the responsible person ad hoc and a volunteer for the center. Moved by her story, many employees of Jinyang Sub-branch and other social workers have joined her as volunteers in this undertaking of love and care.

**Zhu Lechun from CCB Guangzhou Branch** left Guangzhou and his family to return to his poverty-stricken hometown all alone, building a water reservoir to benefit the local residents. Investing his savings throughout life and eight years since his retirement, he has literally carved out a legend of the Moon Bay. With his efforts, what used to be barren and desolate with cracked soil in Zhangqiu, Shandong is now reborn as the back garden of the city with clear water, lushly growing orchards, chirping songs of birds and heart-gladdening fragrance of flowers.

**Min Kesheng from CCB Hubei Branch** has been a swimmer since childhood and is a qualified lifeguard and swimming instructor. Always ready to offer help, he patiently offers instructions for those who love to swim, and have courageously saved eight lives from drowning.

**Fang Zhiqin from CCB (Asia)** has been enthusiastically involved in various volunteering activities organized by social organizations or CCB for over 20 years. She has visited and helped over 1,000 children with autism, people living with disability and senior citizens with no family in various districts in Hong Kong and parts of China's mainland.

## 8. Public Welfare and Charity Work

Since 2005 when publicly listed, CCB has been donating to philanthropy with planning and coordination, and has enabled over 100 key philanthropy programs mainly in the areas of education, medical care, poverty alleviation, disaster rescue and relief, environmental protection, etc., donating a total of RMB 800 million. In 2016, CCB's donation for philanthropy amounted to RMB 74.42 million, among which RMB 42.90 million was dedicated to aid programs in villages included fixed-point poverty alleviation program. Another focused area covers, in the meantime, a number of long-term philanthropy programs.

### Overview of Major Philanthropy Programs Implemented

Project Name	Partner	Donation Amount	Project Duration	Up to December 31, 2016
Supporting for CCB Hope Primary School	China Youth Development Foundation	RMB 10.36 million	1996 up to present	Funded the establishment of 45 Hope Schools equipped with reading rooms, computer rooms and playground, funded training for nearly 500 teachers
Constructing the Future—CCB Financial Aid for Senior High School Students	China Education Development Foundation	RMB 135 million	2007 up to present	Granted RMB 135 million in financial aid for 88,500 senior high students
Funding for Bainian Vocational School, Sanya	China Youth Development Foundation, Beijing Bainian Vocational School for Migrant Children	RMB 10 million	2011 up to present	Annual donation of RMB 2 million to the school
Love for Tibet—CCB and China Jianyin Investment Limited Scholarship (Student Grant)	China Foundation for Poverty Alleviation	RMB 3.5 million	2007 up to present	Provided 2.07 million RMB in financial aid for 990 students from disadvantaged families in Tibet
“Health Express for Mothers” CCB Financial Aid Plan	China Women's Development Foundation	RMB 37 million	2011 up to present	Purchased 247 vehicles for “Health Express for Mothers”, which are put into use in impoverished counties and townships in 17 provinces and autonomous regions including Xinjiang, Tibet, Gansu, Qinghai, etc.
CCB Financial Aid Plan for Impoverished Mothers of Heroes	China Women's Development Foundation	RMB 50 million	2007 up to present	Granted RMB 45.56 million in financial aid for 14,504 hero mothers or wives
Points for Dream—Hope Project Happy Music Classroom	China Youth Development Fund	RMB 2.17 million	2012 up to present	Donated to the construction and equipment of 87 music classrooms in primary and secondary schools in impoverished regions in 29 provinces, autonomous regions and municipalities
Points for Dream—Training Plan for Music and Art Teachers in Village Schools	China Literature & Art Foundation	RMB 0.4 million	2013 up to present	Training for over 200 teachers

#### **“Health Express for Mothers” CCB Sponsorship Program**

On December 27, 2016, 54 “Health Express for Mothers” vehicles, purchased with CCB's RMB 8 million donation, set out their journey from Beijing. Back then, CCB had already donated RMB 37 million in total for the purchase of 247 health express vehicles which have been put into use in poor counties and villages across 17 provinces and regions, including Xinjiang, Tibet, Gansu, Qinghai, Shaanxi, Ningxia,

Inner Mongolia, Sichuan, Yunnan, Guangxi, Guizhou, Hubei, Hunan, Anhui, Hebei, Liaoning, and Jilin.

The “Health Express for Mothers” donated by CCB are equipped with bed, oxygen, diasonograph, and ECG analyzer. Health express have become villagers’ “moving hospitals” by providing services including health consultation, charity clinics, free health check-up, distribution of medicines and health materials, free pick-up of pregnant women for childbirth, training to local medical staff, and special aid etc., which are highly recognized by local villagers and they call it “life-saving expresses”.

#### ***CCB Training Program for Rural Teachers of Hope Primary School***

In July and November, CCB sponsored over 100 principals and teachers of the 45 “CCB Hope Primary Schools” as well as primary school teachers of designated poverty-stricken villages to join trainings on education management, art, and physical education. Since 1996, CCB has set up “CCB Love Fund” which has raised RMB 32.56 million by voluntary donation from 300,000 CCB staff. The annual fixed interest income of this fund is used to build “CCB Hope Primary School” in poverty-stricken areas.

On November 1, CCB organized a CCB hope primary school seminar themed on “Together for 20 Years”. CCB’s leaders, board directors, supervisors, HQ department representatives, branch representatives, main leaders of China Youth Development Foundation, representatives of principals and teachers of the 45 hope primary schools, and representatives of 31 primary schools in designated poverty-stricken villages attended the seminar. “CCB’s 20 Years of Effort in Building Hope Primary Schools” won the 11<sup>th</sup> People’s CSR Best Practice Award issued by people.com.cn.

#### ***Donated RMB 0.6 million to Hebei Province Hit by Severe Flood***

In July, continuous heavy rainfall in the middle, southern and northern coastal areas as well as extreme rain storms in certain areas of Hebei Province led to severe flood disaster which brought heavy loss to people’s lives and properties. CCB immediately donated RMB 0.6 million to support flood relief efforts and help rebuild homes.

#### ***Donated NTD 3 Million to earthquake-stricken Southern Taiwan***

An earthquake of magnitude 6.4 struck southern Taiwan on February 6, 2016. Taipei Branch immediately donated NTD 3 million to Social Assistance Fund Account of Social Affairs Bureau of Tainan Municipal Government to comfort the injured and families of the deceased, as well as help with post-disaster rescue such as injury recovery, amputation rehabilitation, life subsidy and psychological care etc.

#### ***Organizing Tibetan Famers’ and Herdsmen’s Visit to Beijing***

From July 25 to 29, CCB successfully undertook the “Summer Camp-Excellent Tibetan Famers’ and Herdsmen’ Visit to Beijing” hosted by the Youth Committee of Central Financial Work Commission. By visiting characteristic farming and husbandry-related companies and communicating with excellent youth entrepreneurs in Beijing, 30 Tibetan youth farmers and herdsmen learned rich business operation experience.

#### ***Donating Credit Card Points Through “Building Dreams with Points·Micro Charity” Drive***

CCB, together with several charity organizations, built a credit card point donation platform which allows “Dragon Card” Credit card holders to convert their card points into a public welfare fund to help students in poverty areas. From 2013 until now, the donation has been used to build 87 music classrooms in 29 provinces, cities and districts, and to organize 2 batches of rural primary and middle school teachers (totaling 200+ people) for artistic skill training.

#### ***Organizing Staff to Donate Books and Stationeries to Primary and Middle Schools in Poverty-stricken Areas***

CCB set up “Wiser Mind by Education” library in the hope to “enlighten the mind” by sharing books. As of now, over 4,000 books and 100+ sets of stationeries have been

donated to schools in Ankang of Shaanxi Province, Lanzhou of Gansu Province, and Atux of Xinjiang Uygur Autonomous Region.

**Organizing Staff to Participate in Charity Knitting Activity “Love Forever Action—Connecting Millions of Families with A Thread”**

CCB head office has organized staff to participate in the charity knitting activity “Love Forever Action—Connecting Millions of Families with A Thread” for 3 years in a row. Accumulatively, 136 person times have participated in the knitting activity in which 246 pieces of work have been completed, including 94 sweaters, 70 woolen pants, and 82 scarves and hats. All knitted works are donated to the poor in Aksu in Xinjiang Province.

**Active Participation in Local Charity Campaigns by Branches and Subsidiaries**

**Liaoning Provincial Branch** organized “Love to Mountainous Areas” summer camp by organizing staff’s children to visit Beigou Village, Goumenzi Town, Lingyuan, Chaoyang City and donated stationeries worthy of RMB 8,000 including push-pull blackboards etc.

**Shanghai Branch** carried out the “Love Library” projects for 3 years in a row by donating quality books to love libraries. Over 1,000 books are donated every year.

**Anhui Provincial Branch** continuously organized the “Staff’s Love Fund” donation campaign. The Branch set up “Stations for Sanitation Workers” at 91 outlets, providing free chairs, water dispensers, microwaves, and medical kits for use.

**Xiangyang Branch of Hubei Province** organized staff in the “Volunteer Garbage Collection on Xianshan Mountain” by collecting paper scraps, plastic bags and beverage bottles, and classifying the garbage along the 3 km of green pathways on the mountain.

**Qiongsan Sub-branch in Haikou, Hainan Province** organized staff to visit the social welfare homes at Qiongsan District by sending gifts to the 32 orphans who were abandoned because of their physical defects, and playing with the children.

**Sichuan Provincial Branch**, 30 branch volunteers together with families of customers, organized the Blue Ribbon voluntary tree planting activity in the name of “Returning Green to Nature”, and planted a ginkgo forest at the water source reserve along Baitiao River in Xibei Village, Tangchang Town.

**Xiamen Branch** organized staff to voluntarily donate blood, which also attracted many people from the society for blood donation. Altogether, 115 people donated 28,600 ml of blood.

**CCB Principal Asset Management**, together with China Youth Development Foundation, donated to build 10 “CCB Fund Hope Library” for CCB Hope Primary Schools and primary schools in poor areas, bringing quality books to local children.

**CCB Life** donated personal accident insurance with an insured amount of RMB 10,000 to every driver and medical staff on the 247 “Health Express for Mother” vehicles.

**Amsterdam Branch** organized staff to participate in the charity long-distance running activity in the financial zone of Amsterdam to raise fund for the Children’s Cancer Research Center of Vrije Universiteit.

**CCB Barcelona Branch** in Europe organized exchanges with the ESADE Business School in Spain. Nearly 40 students visited the Branch and communicated with staff representatives. **CCB (Asia)** participated in WWF’s “Earth Hour” activity for 5 years in a row. CCB (Asia) joined the *Charter on External Lighting* initiated by Hong Kong Environment Protection Department and promised to turn off outdoor advertisement lighting in the designated time at night.

**CCB International** supported the charity run organized by UNICEF to promote healthy life concept and care for children’s healthy growth. Since the beginning in 2006, the charity run has attracted over 98,000 runners and raised over HKD 95.5 million.

## V. Social Recognition and Feedback

★ CCB was officially included into the constituent stocks of Hong Kong Hang Seng Sustainable Development Company Index, which took effect on 5 September, 2016. The index reflects the included company's excellent performance in environmental, social and governance.

★ CCB was awarded with "Excellent Company in Tackling with Climate Change" by CDP Global Environment Information Research Center and China Quality Certification Center on the CDP Climate Change Report Launch Event and Awarding Ceremony. CCB is one of the 4 companies winning this award, and the only one from the financial industry.

★ CCB won the title of "Annual Most Socially Responsible Financial Institution" once again on the Launch of *2015 Social Responsibility Report on China's Banking Industry & Award Event* at Beijing organized by China Banking Association. Besides, Zhang Aimin from Panjin Branch in Liaoning Province, Kang Shun from Chengdu 4<sup>th</sup> Sub-branch of Sichuan Branch won the "Annual Best Social Responsibility Manager" award. Huachi Sub-branch of Qingyang Branch in Gansu, and Shigatse Branch in Tibet won "Annual Best Social Responsibility Contribution Branch" award. CCB's Sanya Bainian Vocational School Grant Project won the "Annual Excellence Charity Project".

★ The Ministry of Civil Affairs issued the notice on awarding the 9<sup>th</sup> "China Charity Award", and CCB was nominated for the "Most Loving Donator" as a reward to its outstanding contribution to the development of public welfare.

★ According to the result of public transparency evaluation of China's top 200 companies, CCB won the "Best Social Communication Award" on 2016 Annual Meeting on Sustainable Competitiveness of Chinese Companies.

★ CCB's 20 Years of Effort in Building Hope Primary Schools" won the 11<sup>th</sup> People's CSR Best Practice Award issued by People.com.

★ CCB was awarded "Top 100 Companies Influencing China's Public Welfare" by China's Public Welfare Annual Meeting.

## VI. Corporate Information

Registered Title in Chinese: 中国建设银行股份有限公司

Title in English: China Construction Bank Corporation

Stock Code on Hong Kong Stock Exchange(HKEx): 939

Stock Code on Shanghai Stock Exchange(SSE): 601939

Registered Address: No.25, Finance Street, Xicheng District, Beijing, P.R.China

Postcode: 100033

Legal Representative: Wang Hongzhang

Company's head office location: Beijing

Business Features:

CCB is leading the market in many core operation indicators. While maintaining its advantages in infrastructure, housing finance and other traditional businesses, CCB is making effort to develop investment banking, credit card, e-banking, private banking, consumer finance and other emerging businesses, optimizing its business and management process, making more investment into IT and other basic systems, and continuously improving risk prevention and control, and market competitiveness.

Membership in:

CCB is the council member of the China Banking Association, Red Cross Society of China, China Foundation for Development and Research of Financial Education, China Centre for International Economic Exchanges and the Association for Relations Across the Taiwan Straits.

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

Wireless Website: wap.ccb.com

Customer Service Hotline: 86-10-95533

## VII. Independent Assurance Report

2017/SH-108

(Page 1 of 4)

*English Translation for Reference Only*

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

To the Board of Directors of China Construction Bank Corporation

We have been engaged to perform a limited assurance engagement on the 2016 Social Responsibility Report (“SR Report”) of the China Construction Bank Corporation (“the Bank”).

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

The Board of Directors of the Bank is responsible for the preparation of the 2016 SR Report based on the Environmental, Social and Governance Reporting Guide (“ESG Reporting Guide”) issued by Hong Kong Exchange and Clearing Limited (“HKEx”), Global Reporting Initiative (“GRI”)’s Sustainability Reporting Guidelines (“G4”) and Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange (“SSE”) and Guidelines on Preparation of ‘Corporate Report on Performance of Social Responsibilities’ (collectively known as the “SSE Guidelines”). This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the 2016 SR Report that is free from material misstatement, whether due to fraud or error.

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

## **Our Independence and Quality Control**

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

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

## **Practitioner's Responsibilities**

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

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

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion on any matter that would materially affect the 2016 SR Report. Our work involves assessing the risks of material misstatement in the 2016 SR Report whether due to fraud or error, and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk.

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

- Qinghai Branch
- Fujian Branch
- Beijing Branch

**The procedures we performed comprised:**

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

### **Inherent Limitation**

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

### **Conclusion**

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the 2016 SR Report is not prepared, in all material respects, based on the ESG Reporting Guide, the GRI's Sustainability Reporting Guidelines ("G4") and the SSE Guidelines.

### **Restriction on Use**

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

### **PricewaterhouseCoopers Zhong Tian LLP**

Shanghai, China

29 March 2017

## VIII. About the Report

China Construction Bank Corporation (“CCB” or “the Bank”) issues an annual Corporate Social Responsibility Report (“CSR Report” or “the Report”) covering the period from 1 January to 31 December every year. The scope of the Report covers the Head Office of CCB, its domestic and overseas branches, sub-branches and subsidiaries.

This report has been reviewed and approved by the board meeting held on March 28th, 2017. The Board of Directors and all directors of CCB guarantee that there are no false records, misleading statements or material omissions in the contents of the Report, and will assume individual and joint responsibility for the authenticity, accuracy and completeness of the contents.

For the Report this year, there is no major deviation from previous years in how data is obtained and calculated. The financial data in the Report is from the audited annual A-share financial statements of the Bank.

**Compilation guidelines:** The Report is prepared by CCB in accordance with the Environmental, Social and Governance Reporting Guide (“the ESG Reporting Guide”) issued by the Stock Exchange of Hong Kong Limited (“SEHK”); the disclosure requirements of the guidelines issued by the Shanghai Stock Exchange (“SSE”), which include “Guidelines on Environmental Information Disclosure by Companies Listed on the Shanghai Stock Exchange” and “Corporate Report on Performance of Social Responsibilities” (the above are collectively known as the “Guidelines of the Shanghai Stock Exchange”); and Global Reporting Initiative’s (“GRI”) Sustainability Reporting Guidelines (G4). The Report also meets the relevant requirements of the China Banking Regulatory Commission’s “Opinions on Strengthening Corporate Social Responsibility of Banking Financial Institutions” and the China Banking Association’s “Guidelines on Corporate Social Responsibility for Banking Financial Institutions in China”.

**Certification method:** To ensure the fulfilment of the ESG Reporting Guide by SEHK, the disclosure requirements set by SSE and GRI’s Sustainability Reporting Guidelines, PricewaterhouseCoopers Zhong Tian LLP has provided independent and limited assurance for the Report.

**Access channel:** The printed version of the Report is available at the Public Relations and Corporate Culture Department of China Construction Bank Corporation, while the electronic edition can be downloaded in PDF format from CCB’s website (<http://www.ccb.com>). The original version of the Report is in Chinese, and is subsequently translated into English. If there is any discrepancy, interpretation should be made in accordance with the Chinese version.

**Contact information:**  
Public Relations and Corporate Culture Department, Head Office,  
China Construction Bank Corporation

**Address:** No. 25, Finance Street, Xicheng District, Beijing, P.R.China

**Postcode:** 100033

**Fax:** 86-10-66212659

## IX. Appendix

Serial#	<b>Environmental, Social and Governance Reporting Guideline, Hong Kong Exchanges and Clearing Limited (HKEX)</b>	Notes
A1	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Adopted
A1.1	The types of emissions and respective emissions data.	To-be-adopted
A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Adopted
A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Adopted
A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Adopted
A1.5	Description of measures to mitigate emissions and results achieved.	Adopted
A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Adopted
A2	Policies on the efficient use of resources (including energy, water and other raw materials).	Adopted
A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Adopted
A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Adopted
A2.3	Description of energy use efficiency initiatives and results achieved.	Adopted
A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Adopted
A2.5	Total packaging material used for finished products (in tonnes) and (if applicable) with reference to per unit produced.	N/A
A3	Policies on minimizing the issuer's significant impact on the environment and natural resources.	Adopted
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Adopted
B1	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, holidays and vacations, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Adopted
B1.1	Total workforce by gender, employment type, age group and geographical region.	Adopted
B1.2	Employee turnover rate by gender, age group and geographical region.	Adopted
B2	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Adopted
B2.1	Number and rate of work-related fatalities.	Adopted
B2.2	Lost days due to work injury.	Adopted
B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Adopted
B3	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Adopted
B3.1	Percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Adopted
B3.2	The average training hours completed per employee by gender and employee category.	Adopted
B4	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	Adopted
B4.1	Description of measures to review employment practices to avoid child and forced labour.	To-be-adopted
B4.2	Description of steps taken to eliminate such practices when discovered.	To-be-adopted
B5	Policies on managing environmental and social risks of the supply chain.	Adopted
B5.1	Number of suppliers by geographical region.	Adopted
B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Adopted

B6	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Adopted
B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	N/A
B6.2	Number of products and service related complaints received and how they are dealt with.	Adopted
B6.3	Description of practices relating to observing and protecting intellectual property rights.	Adopted
B6.4	Description of quality assurance process and recall procedures.	N/A
B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Adopted
B7	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Adopted
B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	To-be-adopted
B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Adopted
B8	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Adopted
B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Adopted
B8.2	Resources contributed (e.g. money or time) to the focus area.	Adopted
<b>Serial #</b>	<b>Indicators of the Global Reporting Initiative (GRI 4.0)'s Sustainability Reporting Guidelines</b>	<b>Notes</b>
G4-1	Statement from the most senior decision makers of the organization (such as CEO, chairman, or equivalent seniors) on the relevance of sustainability to the organization and the sustainable development strategies of the organization	Adopted
G4-2	Description of the major influences, risks, and opportunities.	Adopted
G4-3	Name of the organization.	Adopted
G4-4	Primary brands, products, and services.	Adopted
G4-5	Location of the organization's headquarter.	Adopted
G4-6	Number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	Adopted
G4-7	Nature of ownership and legal form.	Adopted
G4-8	Markets served	Adopted
G4-9	Scale of the organization.	Adopted
G4-10	Total number of employees by employment contract, gender and region.	Adopted
G4-11	Percentage of total employees covered by collective bargaining agreements.	Adopted
G4-12	Description of the organization's supply chain.	Adopted
G4-13	Significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	Adopted
G4-14	Whether and how the precautionary approach or principle is addressed by the organization.	Adopted
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	Adopted
G4-16	Membership of associations (such as industry associations) and national or international advocacy organizations in which the organization joins.	Adopted
G4-17	a. List all entities included in the organization's consolidated financial statements or equivalent documents. b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	Adopted
G4-18	a. Explain the process for defining the report content and the Aspect Boundaries. b. Explain how the organization has implemented the Reporting Principles for Defining Report Content.	Adopted
G4-19	List all the material Aspects identified in the process for defining report content.	Adopted
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	Adopted
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	Adopted
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	Adopted
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	Adopted
G4-24	Provide a list of stakeholder groups engaged by the organization.	Adopted

G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	Adopted
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Adopted
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that have raised each of the key topics and concerns.	Adopted
G4-28	Reporting period for information provided.	Adopted
G4-29	Date of most recent previous report.	Adopted
G4-30	Reporting cycle.	Adopted
G4-31	Provide the contact point for questions regarding the report or its contents.	Adopted
G4-32	Report the 'in accordance' option the organization has chosen. Report the GRI Content Index for the chosen option. Report the reference to the External Assurance Report, if the report has been externally assured.	Adopted
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report.	Adopted
G4-34	Report the governance structure of the organization, including committees of the highest governance body.	Adopted
G4-35	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	Adopted
G4-36	Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	Adopted
G4-37	Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.	Adopted
G4-38	Report the composition of the highest governance body and its committees.	Adopted
G4-39	Report whether the Chair of the highest governance body is also an executive officer.	Adopted
G4-40	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members.	Adopted
G4-41	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.	Adopted
G4-42	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	Adopted
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	Adopted
G4-44	Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Report actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organizational practice.	Adopted
G4-45	Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Report whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.	Adopted
G4-46	Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics.	Adopted
G4-47	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.	Adopted
G4-48	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered.	Adopted
G4-49	Report the process for communicating critical concerns to the highest governance body.	Adopted
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.	Adopted
G4-51	Report the remuneration policies for the highest governance body and senior executives.	Adopted
G4-52	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management.	Adopted
G4-53	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.	Adopted

G4-54	Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the average annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Adopted
G4-55	Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the average percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Adopted
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Adopted
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	Adopted
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Adopted
G4-EC1	Direct economic value generated and distributed.	Adopted
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Adopted
G4-EC3	Coverage of the organization's fund of fixed-income pension	N/A
G4-EC4	Financial subsidy received from government.	To-be-adopted
G4-EC5	Ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation.	To-be-adopted
G4-EC6	Proportion of senior management hired from the local community at significant locations of operation.	To-be-adopted
G4-EC7	Development and impact of infrastructure investments and services supported.	Adopted
G4-EC8	Significant indirect economic impacts, including the extent of impacts.	Adopted
G4-EC9	Proportion of spending on local suppliers at significant locations of operation.	Adopted
G4-EN1	Materials used by weight or volume.	Adopted
G4-EN2	Percentage of materials used that are recycled input materials.	To-be-adopted
G4-EN3	Energy consumption within the organization.	Adopted
G4-EN4	Energy consumption outside the organization.	To-be-adopted
G4-EN5	Energy intensity.	Adopted
G4-EN6	Reduction of energy consumption.	Adopted
G4-EN7	Reductions in energy requirements of products and services.	N/A
G4-EN8	Total water withdrawal by source.	Adopted
G4-EN9	Water sources significantly affected by withdrawal of water.	N/A
G4-EN10	Percentage and total volume of water recycled and reused.	N/A
G4-EN11	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	N/A
G4-EN12	Substantial influence of the institution's activities, products and services on the biodiversity aspect of protected areas or areas of high biodiversity value.	N/A
G4-EN13	Habitats protected or restored.	N/A
G4-EN14	Total number of IUCN red list species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	N/A
G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1).	Adopted
G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2).	Adopted
G4-EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3).	To-be-adopted
G4-EN18	Greenhouse gas (GHG) emissions intensity.	Adopted
G4-EN19	Reduction of greenhouse gas (GHG) emissions.	Adopted
G4-EN20	Emissions of ozone-depleting substances (ODS).	To-be-adopted
G4-EN21	NOx, SOx, and Other Significant Air Emissions.	To-be-adopted
G4-EN22	Total water discharge by quality and destination.	To-be-adopted
G4-EN23	Total weight of waste by type and disposal method.	Adopted
G4-EN24	Total number and volume of significant spills.	N/A
G4-EN25	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention <sup>2</sup> Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	N/A
G4-EN26	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff.	N/A
G4-EN27	Extent of impact mitigation of environmental impacts of products and services.	Adopted

G4-EN28	Percentage of products sold and their packaging materials that are reclaimed by category.	N/A
G4-EN29	Monetary value of significant fines and total number of nonmonetary sanctions for non-compliance with environmental laws and regulations.	N/A
G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce.	To-be-adopted
G4-EN31	Total environmental protection expenditures and investments by type.	Adopted
G4-EN32	Percentage of new suppliers that were screened using environmental criteria.	Adopted
G4-EN33	Significant actual and potential negative environmental impacts in the supply chain and actions taken.	Adopted
G4-EN34	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	Adopted
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	Adopted
G4-LA3	Return to work and retention rates after parental leave, by gender.	To-be-adopted
G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements.	To-be-adopted
G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	N/A
G4-LA6	Type of work injury and rates of work injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	Adopted
G4-LA7	Workers with high incidence or high risk of diseases related to their occupation.	N/A
G4-LA8	Health and safety topics covered in formal agreements with trade unions.	Adopted
G4-LA9	Average hours of training per year per employee by gender, and by employee category.	Adopted
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Adopted
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	Adopted
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group, and other indicators of diversity.	Adopted
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	To-be-adopted
G4-LA14	Percentage of new suppliers that were screened using labor practices criteria.	To-be-adopted
G4-LA15	Significant actual and potential negative impacts for labor practices in the supply chain and actions taken.	To-be-adopted
G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	To-be-adopted
G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	To-be-adopted
G4-HR3	Total number of incidents of discrimination and corrective actions taken.	To-be-adopted
G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights.	To-be-adopted
G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labour, and measures taken to contribute to the effective abolition of child labour.	Adopted
G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labour.	Adopted
G4-HR7	Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations.	To-be-adopted
G4-HR8	Total number of incidents of violations involving rights of indigenous peoples and actions taken.	N/A
G4-HR9	Total number and percentage of operations that have been subject to human rights reviews or impact assessments.	To-be-adopted
G4-HR10	Percentage of new suppliers that were screened using human rights criteria.	Adopted
G4-HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken.	Adopted
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	To-be-adopted

G4-SO2	Operations with significant actual and potential negative impacts on local communities.	To-be-adopted
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	To-be-adopted
G4-SO4	Communication and training on anti-corruption policies and procedures.	Adopted
G4-SO5	Confirmed incidents of corruption and actions taken.	N/A
G4-SO6	Total value of political contributions by country and recipient / beneficiary.	N/A
G4-SO7	Total number of legal actions for anti-competitive behavior, antitrust, and monopoly practices and their outcomes.	To-be-adopted
G4-SO8	Monetary value of significant fines and total number of nonmonetary sanctions for non-compliance with laws and regulations.	To-be-adopted
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society.	Adopted
G4-SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken.	Adopted
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms.	To-be-adopted
G4-PR1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.	N/A
G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes.	N/A
G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.	N/A
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	To-be-adopted
G4-PR5	Results of surveys measuring customer satisfaction.	Adopted
G4-PR6	Sale of banned or disputed products.	N/A
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	To-be-adopted
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Adopted
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Adopted
FS1	Policies with specific environmental and social components applied to business lines.	Adopted
FS2	Procedures for assessing and screening environmental and social risks in business lines.	Adopted
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	Adopted
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	Adopted
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	Adopted
FS6	Percentage of the portfolio for business lines by region, size and sector.	Refer to Corporate Annual Report
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line (broken down by purpose).	Adopted
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line (broken down by purpose).	Adopted
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	To-be-adopted
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	To-be-adopted
FS11	Percentage of assets subject to positive and negative environmental or social screening.	To-be-adopted
FS12	Voting police(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	Adopted
FS13	Access points in low-populated or economically disadvantaged areas by type.	Adopted
FS14	Initiatives to improve access to financial services for disadvantaged people.	Adopted
FS15	Policies for the fair design and sale of financial products and services.	Adopted
FS16	Initiatives to enhance financial literacy by type of beneficiary.	Adopted